Jyun-Ru Huang
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EDUCATION

M.S. in Business Analytics Aug 2024 – Jan 2026
Boston University, Questrom School of Business, Boston, MA GPA: 3.58

B.A. in Economics, minor in Political Science Aug 2014 – Jan 2019
National Taiwan University, Taipei City, Taiwan

WORK EXPERIENCE

CTBC Bank (a leading private commercial bank in Taiwan) Taipei City, Taiwan
Retail Credit Risk Analyst Jul 2020 – May 2023

- Developed Loss Given Default (LGD) forecasting models for mortgage loans using SAS and SQL, streamlining the process by narrowing 16,000 predictors to 10 key variables through feature engineering, improving model discrimination by 18% (Gini coefficient)
- Led research and modeling of typhoon flood impact on mortgage collateral by analyzing meteorological open data with ArcGIS (geographic information analysis software), resulting in a patented geographic risk model in Taiwan.
- Led three risk analysis projects across mortgage, personal loans, and credit cards; one project resulted in a proactive credit card account closure policy that was successfully implemented after three years of evaluation.

Taipei Fubon Commercial Bank Taipei City, Taiwan
Institutional Credit Risk Analyst Jul. 2019 – Jun. 2020

- Conducted credit risk analysis on 8+ large corporate borrowers with USD 10M+ exposure per case, evaluating financial metrics and conducting macroeconomic stress testing to support credit approval decisions
- Managed end-to-end credit assessment processes including internal credit rating evaluations, risk case documentation, and credit approval workflow coordination
- Enhanced Excel VBA financial forecasting models to expand applicability across companies of various sizes and industries, improving credit analysis efficiency

E.Sun Commercial Bank Taipei City, Taiwan
Credit Card Marketing Intern Jul 2018 – Aug 2018

- Supported bank-wide customer marketing list query requests using SQL to inform marketing campaign strategies.
- Conducted credit card marketing research using Tableau dashboards
- Designed and proposed a new credit card dashboard UI layout for the mobile banking app, which was officially adopted and implemented by the design team after my internship

ACADEMIC PROJECT EXPERIENCE

Predicting IMDb Movie Ratings — A Multimodal Deep Learning Framework Jun 2025 – Aug 2025
BA890: Analytics Practicum (Research Project), Questrom School of Business, Boston, MA

- Developed a multimodal deep learning framework for predicting IMDb movie ratings using movie plot summaries and poster images, after identifying limited predictive power in baseline features through Tableau EDA.
- Built with PyTorch on NVIDIA A100 GPUs, this project compared multiple neural network architectures, using MPNet, ConvNeXt V2, and DINOv2 for feature extraction and Residual MLP and FT-Transformer for inference.
- Achieved an average prediction error within ±0.6 IMDb rating points on the validation set, demonstrating the effectiveness of deep learning for movie rating prediction without audience feedback.

Real-Time Intense Care Unit Demand Forecasting for Hospital Capacity Planning Sep 2025 – Dec 2025
BA878: Machine Learning in Healthcare, Questrom School of Business, Boston, MA *Grade: A*

- Built a comprehensive Intensive Care Unit (ICU) bed demand forecasting framework using MIMIC-IV data to support hospital ICU resource planning.
- Developed two independent XGBoost-based predictive models to estimate ICU inflow from the emergency department within 12 hours and ICU outflow via 72-hour readmission risk after ICU discharge.
- AUC = 0.96 for ICU inflow and 0.72 for ICU outflow model, exceeding performance reported in prior literature.

U.S. Military Base Slot Machine Revenue Explorer Sep 2025 – Dec 2025

DS701: Tools for Data Science, Faculty of Computing & Data Sciences, Boston, MA *Grade: A*

- U.S. military has publicly released data on internal slot machine revenue, locations, and related metrics. We supported MuckRock, a nonprofit investigative journalism organization, by cleaning and analyzing these datasets.
- Built a layout-aware, rule-based data extraction pipeline to parse borderless PDF tables into clean, analysis-ready datasets using Python.
- Achievement: Parsed and structured 203 pages of borderless, irregular PDF tables in 3 minutes, reducing manual data processing time from days to minutes.

CASE COMPETITION EXPERIENCE

Humana-Mays 2024 Healthcare Analytics Case Competition Sep 2024 – Nov 2024

Placed in the Top 50 (Round 2) and AUC scored in the Top 10 among 200+ teams

- Identified “unengaged” Humana members (those lacking a preventive PCP visit) and proposed data-driven strategies to increase visit rates.
- Engineered and selected features across 14 datasets (500+ variables), building an optimized XGBoost model

SKILLS

Python, SQL, Tableau, PyTorch, TensorFlow, SAS (SAS Base Programming Certified), SnowFlake, PySpark, Esri ArcGIS, Google Cloud Platform, Microsoft Excel VBA Programming