Jyun-Ru Huang
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EDUCATION

M.S. in Business Analytics Expected Graduation: Jan 2026
Boston University, Questrom School of Business, Boston, MA GPA: 3.5

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

WORK EXPERIENCE

CTBC Bank (Largest Bank in Taiwan) Taipei City, Taiwan
Retail Credit Risk Analyst Jul 2020 – May 2023

- Developed loss forecasting models for mortgage loans, streamlining the process by narrowing 16,000 predictors to 10 key variables with SAS Macros, and increasing model discrimination by 18% (measured by 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.
- Owned three risk analysis projects for mortgage and personal loans as a Management Associate, with one key finding successfully implemented after years of internal discussion.

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

- Conducted industry and financial statement analyses to support credit work in the corporate lending business, accounting for 8 lending cases with a total credit exposure of over USD 200 million.
- Modified Excel VBA financial forecasting models to expand applicability from large corporate clients to companies of various sizes and industries.

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

- Supported targeted marketing initiatives for over 4 million customers using SQL databases, leveraging RFM (Recency, Frequency, Monetary) and cohort analysis to inform campaign strategies.
- Conducted credit card marketing research and designed a new UI layout for the credit card dashboard of the mobile banking app, which was officially adopted and implemented by the UI design team after my internship.

ACADEMIC PROJECT EXPERIENCE

Estimating Calories from Food Images and Descriptions — A Multimodal AI Approach Mar 2025 – May 2025
BA865: Advanced Analytics Topics (Neural Network), Questrom School of Business, Boston, MA *Grade: A-*

- Developed a multimodal deep learning model using TensorFlow to estimate the calorie content of home-cooked dishes without nutrition labels.
- Converted food photos and recipe descriptions into structured data, which streamlined the model training process and allowed efficient analysis of 25,000 samples in only 10 minutes.
- Enhanced model performance by tuning hyperparameters and testing various image embedding methods, reducing prediction error from ±400 to ±180 calories and enabling real-world application.

Customer Churn Rate Prediction for Expresso Telecom (an African Telecom Company) Oct 2024 – Dec 2024
BA810: Supervised Machine Learning, Questrom School of Business, Boston, MA *Grade: A*

- Developed an ensemble-based machine learning pipeline on Google Cloud VM to predict churn for 2.5 million Expresso telecom customers.
- This integration reduced model training time from 3 hours to 15 minutes and improved predictive accuracy from 0.82 to 0.88, significantly enhancing both performance and efficiency.

SKILLS

Python, SQL, Tableau, SAS, PySpark, Esri ArcGIS, Google Cloud Platform, Microsoft Excel VBA Programming