

Jyun-Ru Huang

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EDUCATION

M.S. in Business Analytics

Boston University, Questrom School of Business, Boston, MA

Aug 2024 – Jan 2026

GPA: 3.58

B.A. in Economics, minor in Political Science

National Taiwan University, Taipei City, Taiwan

Aug 2014 – Jan 2019

WORK EXPERIENCE

CTBC Bank (a leading private commercial bank in Taiwan)

Retail Credit Risk Analyst

Taipei City, Taiwan

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

Institutional Credit Risk Analyst

Taipei City, Taiwan

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 100 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

Credit Card Marketing Intern

Taipei City, Taiwan

Jul 2018 – Aug 2018

- Supported company-wide SQL query requests by 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

Predicting IMDb Movie Ratings — A Multimodal Deep Learning Framework

BA890: Analytics Practicum (Research Project), Questrom School of Business, Boston, MA

Jun 2025 – Aug 2025

- Developed a multimodal deep learning framework for predicting IMDb movie ratings using movie plot summaries and poster images, without relying on audience reviews or box office information.
- 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

BA878: Machine Learning in Healthcare, Questrom School of Business, Boston, MA

Sep 2025 – Dec 2025

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

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

Sep 2025 – Dec 2025

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), PySpark, Esri ArcGIS, Google Cloud Platform, Microsoft Excel VBA Programming