

Ju Li Chow

Consultant | Low-Code Developer



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Profile

Experienced professional adept in payroll outsourcing, project management, and sustainability within the Big 4 industry. With a proven track record in optimizing processes, I bring a unique global perspective gained from my international tenure with a leading life insurance company. Now, I am driven to pivot into the dynamic realm of technology, leveraging emerging trends to propel innovation and foster business expansion. My goal is to integrate technological solutions with strategic consulting to deliver comprehensive business process improvements for clients.

Awards

Values Spot Award
KPMG Malaysia
05/2022

Citizen Developer Case | 3rd Place Winner
KPMG Malaysia
11/2022

Professional Experience

Mendix Developer
ZONIQ

10/2024 – present
Malaysia

- Contribute to parameterization efforts and supported customers in functional testing to optimize software performance and usability.
- Support bug resolution and assist in implementing enhancements to Mendix application architecture.

Assistant Manager, Functional Consultant
JuruQuest Consulting Sdn Bhd

04/2024 – 08/2024
Malaysia

- Captured clients' business needs and translated them into detailed business requirements, solutions, and functional specifications.
- Managed and facilitated functional-level testing with the customer, driving effective issue resolution and product refinement.
- Coordinated all aspects of functional implementation, liaising with end-users and stakeholders to drive successful project delivery.

Education

Full Stack Development Bootcamp
CodeOp
01/2023 – 07/2023

Master of Accounting
Drake University
08/2017 – 12/2019

Bachelor of Science in Business Administration
Drake University
01/2012 – 05/2016

- Major(s): International Business and Economics
- Concentration: Economic Studies

Skills

- Javascript, ReactJS, VueJS, NextJS, HTML5, CSS, Bootstrap, Tailwind CSS, mySQL, NodeJS, ExpressJS, Postman, Github, Git.
- Mendix, Microsoft Office Suite, Microsoft Power Automate, Microsoft Visio, Times Software, Ramco Enterprise Software, JIRA ticketing, Wealth Management Accelerator (wmA), Quickbooks.

Languages

- English
- Bahasa Melayu
- Cantonese
- Mandarin

Full Stack Developer Chingu (Freelance)  <ul style="list-style-type: none"> Utilized agile methodologies to manage projects and ensure on-time delivery. Actively participated in weekly sprints for progress updates, issue identification, and solution brainstorming. Collaborated with team remotely to develop and launch our full-stack projects, utilizing technologies such as TypeScript, NextJS, ORM, PlanetScale, HTML5 and Tailwind CSS. 	10/2023 – 01/2024 Malaysia
Senior Consultant, Finance Shared Services and Outsourcing KPMG  <ul style="list-style-type: none"> Successfully implemented a global shared services setup for a pharmaceutical company, managing the entire RM2.5 million project life cycle. Facilitated and led HR & Payroll service line meetings and workshops as needed, often involving cross-functional teams at the global and/or regional level. Assisted a cash management industry in implementing Microsoft Power Automate ideas for financial automation processes. 	04/2023 – 08/2023 Malaysia
Senior Consultant, Payroll Outsourcing KPMG  <ul style="list-style-type: none"> Software administrator: maintaining the payroll software up to date and troubleshooting problems together with the payroll teams. Implemented Payroll setup for outsourcing client's payroll processes which includes system and functionality evaluation, customization and data migration. Oversaw bank reconciliation, internal billing and invoicing to clients and vendors. Ensured client happiness by designing a standard workflow, answering questions, troubleshooting issues and providing them with the right access to our services. Assisted in payroll audit by assessing the accuracy of an energy industry's payroll liabilities (e.g. reviewed MTD/EPF calculation, payroll wage codes, social security obligations) and proposed potential recommendations for the company to optimise control of Payroll related processes. 	07/2022 – 03/2023 Malaysia
Consultant, Governance & Sustainability (Secondment) KPMG  <ul style="list-style-type: none"> Contributed to bringing new clients by developing targeted proposals and training programs (e.g Sustainable Finance, Climate Change, Human Rights). Increased changes of success for our product by running competitor analysis: performed benchmarking client companies against leading firms from various sectors, including property, pharmaceutical, real estate investment trust and large conglomerates based on sustainability frameworks and guideline (FTSE4Good, GRI, DJSE, UN SDGs). Supported a comprehensive forced labor assessment of a palm oil plantation in accordance with International Labour Organization (ILO) guidelines, contributing to the identification and mitigation of labor exploitation risks. 	09/2021 – 11/2021 Malaysia
Consultant, Payroll Outsourcing KPMG  <ul style="list-style-type: none"> Efficiently process payroll for compliance with all regulations, encompassing end-to-end payroll management for 800 employees. Services include statutory registration, precise calculation and timely payment of salaries and contributions and overtime. 	05/2021 – 03/2023 Malaysia
Product Actuarial Analyst Global Atlantic Financial Group  <ul style="list-style-type: none"> Developed key story improved the process of life insurance management by conducting thorough research on premium and underwriting calculations, resulting in valuable contributions towards process enhancements. Ensured clear communication with internal and external clients by designing and maintaining product data. 	04/2020 – 01/2021 United States
Student Assistant Drake University International Center  <ul style="list-style-type: none"> Supported students' growth by connecting them with various University departments, helping them with administrative duties and evaluating their assessment tests during orientation programs. 	01/2018 – 05/2019 United States

Forensics Consulting Intern

PricewaterhouseCoopers [↗](#)

06/2018 – 08/2018

Malaysia

- Assisted in audit and consulting within the Forensics Department in order to **identify, mitigate and reconcile fraudulent accounting** for companies in various industries (e.g. airlines, real estate, retail).
- Placed for crossover between 3 services lines: Data Analytics, Global Intelligence Operations Center and Core Services.
- Conducted research (e.g. cost analysis, etc.), compiled data, prepared reports and presentations for clients related to **mobile relativity** (i.e. data extraction from technology software) and **forensics imaging**.
- Involved in projects on cyber threat management and cyber incident response.

Financial Operations Analyst

Global Atlantic Financial Group [↗](#)

07/2016 – 05/2017

United States

- **Prevented discrepancies in premium payments** by tracking daily reports.
- Improved work process by automating the process and eliminating errors which led to **saving 10 hours of work per week**.
- Trained and mentored new team members on the day-to-day process.

Constituent Assistant Intern

Iowa Center for Economic Success [↗](#)

01/2016 – 04/2016

United States

- **Prepared tax returns for low-income individuals** through VITA (Volunteer Income Tax Assistance) Certification, ensuring access to tax benefits and financial resources.

Projects

ChatGPT-clone [↗](#)

A ChatGPT-clone for enhanced communication and information retrieval.

- Enhances performance with server-side rendering, utilizing the advanced OpenAI GPT-4.0 model for dynamic and interactive chat experiences.
- Built with NextJS, Axios, Postman.

Page Pocket [↗](#)

An intuitive bookmarking app for gathering and organizing your favorite websites and shortcuts.

- Expertise in categorisation and tagging ensures that the retrieval of specific links is seamlessly organized and efficient.
- Built with TypeScript, NextJS, ORM, PlanetScale, Postman.

Friendly Food Finder [↗](#)

An allergen-friendly app where people can find their favorite allergen-friendly restaurants worldwide and save them.

- Main features: with user authentication, favorite restaurant saving, and PDF download capabilities.
- Integrated APIs such as Google Translation, React Email, and Google Places to enhance user experience.
- Built with React, NodeJS, ExpressJS, JSON Web Token, Bcrypt, React Hooks, MySQL, Postman.

MedApp [↗](#)

A medication management app designed for individuals to adhere to their medication schedule.

- Implemented features on top of an existing application: medication reminders, distinct views, time and date display, close, edit, and update buttons for medical cards.
- Built with VueJS, NodeJS, ExpressJS, MySQL, Postman.

Ezform [↗](#)

A method for employers to streamline the onboarding and payroll processing procedures.

- Facilitating seamless access to information within a unified platform for enhanced ease in payroll processing.
- Removing the need for manual scanning and submission of onboarding forms.
- Built with React, NodeJS, ExpressJS, React Hooks, MySQL, Postman.