Kenneth W. Hwu

1600 15th St. Apt 633, San Francisco, CA 94103 | 339-223-1532
kennywhwu@gmail.com | www.linkedin.com/in/kennethhwu/

EXPERIENCE

LendingClub   San Francisco, CA
Senior Manager, New Product Development | May 2017 - Current
- Drive end-to-end launch of new product Balance Transfer loan (BT) as key growth initiative to improve both conversion and risk quality, from ideation and strategy to prototyping and implementation
- Build business case for BT using analytical insights in credit risk and consumer behavior. Lead collaboration with Product, Marketing, Design, Engineering, and other business teams to direct product strategy, obtain partner buy-in, and output successful release, resulting in consistent 60+% lift in offer conversion
- Establish prioritization roadmap for future growth in BT enhancements and expansions based on opportunity sizing, implementation complexity, and cross-functional resources. Incremental loan volume grew from $10MM to $50MM+/mth over 6 months, expected to double by end of year
- Implement and analyze A/B tests on fee pricing, resulting in 85% increase in loans with breakeven revenue
- Manage analyst to support resolving business problems, auditing execution, and building out dashboards. Provide opportunities to showcase accomplishments to team leaders, and guidance to achieve career goals

Oportun   Redwood City, CA
Strategy Analytics Manager | Jul 2015 – Apr 2017
- Developed and managed strategy of performance goals for retail agent compensation incentives, including building regression model to forecast loan production, and statistically grounding NPS and Quality measures
- Owned Direct Mail marketing analysis and tracked improvements in response and loan volume against goals by implementing A/B tests and targeting models to explore and optimize potential levers
- Led team of analysts supporting Digital and Direct Marketing, and Outbound Telesales. Took an active developmental approach in building out core competencies, relevant skills, and career growth

Senior Strategy Analyst | Oct 2013 – Jun 2015
- Designed, developed, optimized, and automated construction of comprehensive datamart for all historical and prospective direct mail, including overhaul of methodology to tag responses back to specific mail pieces
- Utilized datamart to build out more sustainable and analytically rigorous mail decisions to increase acquisitions

Capital One   McLean, VA
Senior Business Analyst - Early Credit Limit Increase Program for Consumer Card | Apr 2012 – Sept 2013
- Developed, executed, and owned strategy generating $100MM in annual NPV by increasing credit limits for customers early in life cycle, based on profitable model valuations and resilient levels of credit risk
- Performed analysis of customer spend and payment behavior to evaluate relevant segmentation and credit policy

Business Analyst - Marketing Strategy for Small Business Card | Feb 2011 - Mar 2012
- Forecasted marketing response assumptions based on model valuations, risk assessment, and competition
- Incorporated response assumptions with population segmentation and NPV distributions for optimal targeting

EDUCATION

University of Pennsylvania   Philadelphia, PA
Dual Degree: Wharton School, School of Engineering & Applied Science | Dec 2010
Bachelor of Science in Economics with Finance Concentration; Bachelor of Science in Biomedical Engineering

SKILLS

Technical Skills: Excel, SQL, Tableau, SAS, Splunk, Heap, Birst, Teradata, Photoshop
Foreign Languages: Conversational proficiency in Mandarin, working knowledge of Spanish