

PHANYRATH SAMNANG (Rachel)

+65 86943036 | phanyraths@gmail.com | 232 Bain Street, Singapore 180232
| <https://www.linkedin.com/in/phanyrath-samnang/>

WORK EXPERIENCE

DBS Bank – Business Analyst (Contract)

Aug 2019 to Present

- Provide analytics-based insights for product management in the area of credit line management, fee management customer engagement and competitors' analysis for cards and unsecured loan products
- Develop predictive machine learning models using Random Forest, Gradient Boosting and Logistic Regressions and data exploratory analysis. Communicate findings on consumer behaviour to improve existing product offerings.
- Gather requirements for critical weekly and monthly reports. Develop codes to turn raw data into dynamic dashboards with built-in features for business users to monitor and extract data. Set up automatic alert systems to inform relevant stakeholders when abnormal and critical activities happen across products.
- Conduct research on digital banking license and potential changes in consumer banking landscape.

NTUC Link Pte. Ltd - Product Management Intern

May to Oct 2018

- Completed a market-sizing project and competitor analysis to establish commercial cases for the launch of company's new digital products. Assisted experienced product manager to draft go-to-market strategies for the products including value proposition, targeted customer segments and pricing.
- Conducted brainstorming workshops, user interviews, and industry research to gather requirements for products. Translate customer insights into visual customer journey maps and emotive user personas to provide customers and product designers with business requirements as well where the products fit in the ecosystem.
- Worked closely with product managers, product designers and development team to ensure the delivery of design screens and deployment and manage changes to product requirements and developments along the way.
- Created a more targeted acquisition campaigns by segmenting customers based on demographic and transactions data which increased opening rate and engagement rate by 50%. Further improved effectiveness of marketing campaigns by analysing data on user browsing behaviour on company's mobile app to identify optimal time to release new contents on the mobile app.

Westpac Banking Asia - Technology Intern

May to Aug 2017

- Conducted research into potential use cases of distributed ledger and smart contract to improve efficiencies in trade finance as well as bio-payment to improve consumer payment experience.
- Coordinated annual technology disaster recovery projects between technology, operation and risk department by mapping the inter-connectivity and codependency of banks' internal system and scheduling the system down-time so as not to affect the functioning of bank's internal system.
- Built dashboards to monitor bank data storage usage and set up alert systems to avoid over-utilization.

ACADEMIC QUALIFICATIONS

Singapore Management University, Singapore

Aug 2015 to Apr 2019

- Bachelor of Business Management – Cum Laude (Distinction)
Double majors in Finance and Analytics
- Recipient of Singapore Scholarship sponsored by Singapore Ministry of Foreign Affairs awarded to top ASEAN students pursuing undergraduate degree in Singapore
- Activities and Societies includes: SMU FinTech Club, SMU International Connection Club

SKILLS AND OTHER QUALIFICATIONS

- Programming languages and tools: SAS, SQL, Python, R, Tableau, Ruby
- Other certifications: IBM Data Science Professional Certificate, Bloomberg Market Concept Certificate

VOLUNTEER EXPERIENCE

SMU Financial Literacy Program - Volunteer

Aug 2017 to Feb 2018

Organized the inaugural SMU Financial Literacy Challenge, a video and infographic competition to increase youth interest in personal finance participated by over 300 tertiary students from polytechnics and universities in Singapore.

SMU FinTech

Jan to Apr 2017

Conducted industry research, company visit, subject-matter expert interview and alumni networking to consolidate use cases of FinTech across industry especially smart contract and payment solutions.