Penang, Malaysia

□+60 16 720 2723 | ■pk.qa@outlook.com | A philipscurve.com | □ philip-khor | □ philip-khor

# Summary\_

Data scientist with a background in Economics and research experience in applied microeconometrics. Prior experience with regulatory modelling in the financial sector, building deep learning models, driving documentation and advocacy initiatives as well as developing and delivering enterprise data science training courses in statistics and programming.

# Work Experience\_

### Manager, Regional Advanced Risk Modelling, Group Risk

Kuala Lumpur

CIMB BANK BERHAD

March 2020 - May 2022

- Technical lead for development of credit scoring machine learning models to meet stakeholder and regulatory expectations, and communicating model outcomes with comprehensive model documentation.
- Develop scripts and internal package with R to automate analysis on AutoML platform.
- Liaise with vendor to ensure comprehensive understanding of AutoML platform processes.
- · Review and align regulatory expectations for the use of complex modelling methodologies in the development of credit risk ratings models.
- · Promote understanding of machine learning algorithms, model explanability and fairness considerations for credit risk ratings models.

Technical Writer George Town, Penang

SKYMIND ALBERHAD

October 2019 - December 2019

- Prepared documentation on internally developed model deployment software to support internal and external users.
- Provided editing assistance for development of training materials.
- Drove and provided support for community engagement events.

Data Scientist Intern

Minato-ku, Tokyo

GRID INC.

May 2019 - August 2019

- Trained real-time object detection and image segmentation models for use in agriculture using YOLOv2, SSD and Mask R-CNN deep learning architectures with internally built framework.
- Delivered substantial improvement on the accuracy of number of trees counted, relative to previously built internal model.
- Developed metrics to evaluate model to align with client objectives.
- Developed pipeline consisting of Python command line interfaces to facilitate pre-processing, partitioning and post-processing of image and annotation data.

**Data Scientist Associate** 

Bangsar South, Kuala Lumpur

THE CENTER OF APPLIED DATA SCIENCE

July 2018 - May 2019

- Delivered over 100 hours in training sessions for Microsoft Excel, R for Analytics, Tableau, Statistics and Data Storytelling.
- Developed training products in the areas of statistics, exploratory analysis, data visualization and machine learning using spreadsheets, R, Python and Tableau delivered through tools such as Jupyter Notebooks and R Markdown, focusing on commercial applications of data science.
- Led development teams for Excel Analytics and Regression Modelling and Evaluation modules.
- Core developer of introductory and intermediate Statistics and R for Analytics modules.
- Worked with teams to develop and deliver training material for Natural Language Processing, Neural Networks, Data Visualisation with Tableau, A/B/n Testing and Time Series Analytics and Forecasting modules.
- Developed internal conventions for material formatting.

#### **Research Assistant: Economics Studies**

George Town, Penang

PENANG INSTITUTE

Dec 2015 - Jan 2016, Aug 2016 - Jan 2017

- Provided key research assistance for the Penang Skilled Workforce Study project.
- Scheduled and performed interviews with Human Resource, company executives and other governmental and non-governmental stakeholders.
- · Prepared reports and edited report text and formatting.
- Emcee at the forum Budgeting Priorities in a Challenging Economic Environment (Nov 2016).
- Contributed to the Penang Economic and Development Report 2015/2016 and the Institute's evaluation of the Trans-Pacific Partnership Agreement (TPPA).

# **Education**

### University of Wollongong

NSW, Australia

BACHELOR OF COMMERCE (HONOURS)

2017

- · Received the 2017 Honours Scholarship from the Faculty of Business based on academic performance, research and leadership potential.
- Undertook a research project as part of coursework for Advanced Macroeconomic Theory (Health and wealth: economic growth with endogenous health and human capital.

## **University of Wollongong**

NSW, Australia

BACHELOR OF COMMERCE (DEAN'S SCHOLAR)

2014-2016

- Admitted to the Dean's Scholar program in recognition of high academic achievement.
- Awarded the Business International Academic Merit Scholarship and the Undergraduate Excellence Scholarship in recognition of prior academic achievement
- Awarded the Illawarra Regional Information Services John Steinke Prize in Economics (April 2017) for achieving the highest mark in 300-level Economics subjects in 2016.
- · Awarded the Kenneth A. Blakey Prize (March 2015) for achieving the highest aggregate mark in Microeconomic Theory and Policy in 2014.
- Consistently placed in the Dean's Merit List (2014-2017), which ranks the top 5% of students in the Faculty of Business.

## **Tunku Abdul Rahman University College**

George Town, Penang

**DIPLOMA IN BUSINESS STUDIES** 

2012-2014

- $\bullet \ \ \text{Received the Merit Scholarship amounting to 100\% of the tuition fees for the length of the program in recognition of prior academic performance.}$
- Awarded Book Prize for overall academic performance.

# **Qualifications**

**Bank Risk Management** 

Kuala Lumpur

ASIAN INSTITUTE OF CHARTERED BANKERS

2022

· Provide banking professionals who aspire to be risk specialists with a comprehensive understanding of bank risk management activities.

### **Data Scientist Trainee**

Bangsar South, Kuala Lumpur

ASEAN DATA ANALYTICS EXCHANGE

2010

Data science finishing school for graduates covering R and Python programming modules, statistics, data preprocessing, machine learning, data
visualisation with programming packages (ggplot2, matplotlib, seaborn) and interactive software (Tableau), forecasting and natural language
processing.

# **Projects**

## Family background and child health: the role of socioeconomic status and skills

University of Wollongong

Honours thesis

2017

- Econometric analysis of the relationship between parental income and child health status in Australia using two large Australian longitudinal datasets.
- Used data from the Household, Income and Labour Dynamics in Australia Survey (HILDA) and the Longitudinal Study of Australian Children (LSAC) to replicate prior longitudinal results on the effect of parental income on child health.
- · Developed a novel identification strategy to estimate the effect of parental resources on child health.

#### Penang skilled workforce study: labour skills for growth and change

Penang Institute

Aug 2017 - Jan 2017

- Identification of skill gaps and skill shortages in major Penang economic sectors.
- · Conducted and assisted with qualitative interviews with industry stakeholders and human resource personnel.
- · Assisted in the development of questionnaires for data collection and development of strategies to improve response rates.
- · Assisted in data analysis and designing data visualizations.