# LE PHAM HOANG PHUONG
## IT BUSINESS ANALYST

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## SUMMARY

Final-year Computer Science student with strong analytical skills and a solid foundation in business requirement modeling and process visualization. Eager to grow into an IT Business Analyst, bridging business and technology to deliver clear, data-driven solutions.

## WORK EXPERIENCE

**Business Development Executive - Shinhan Finance, HCMC**    **April, 2024 – June, 2025**

- Managed customer data, loan processing, and documentation with full compliance.
- Analyzed credit data, achieving **28% loan approval rate** and **10% faster approvals** for low-risk cases.
- Served as main client contact, driving **35% re-loan rate** through effective communication.
- Collaborated with sales & risk teams to improve workflow efficiency and customer experience.
- Collaborated on internal projects to optimize product marketing and service workflows.

## SKILLS

- Language: Python, Java, SQL.
- UX/UI: HTML, CSS, Bootstrap.
- Business Analysis: Requirement Elicitation, BPMN 2.0, UML, User Stories, Agile/Scrum, UAT.
- Tools: Power BI, Tableau, Postman, SSMS, Draw.io, Figma, Jira.

## PROJECTS

**End-to-End Financial Risk Assessment System**    **October, 2025 - November, 2025**

- Simulated an end-to-end ETL pipeline processing **10,000+ loan** records into a clean Star Schema for optimal reporting.
- Developed a Predictive Risk Model (Random Forest) achieving **79.5% Accuracy**, projecting a potential **15% reduction** in bad debt exposure.
- Designed an interactive Power BI Dashboard to monitor portfolio health and drill down into performance across **7 credit grades (A-G)**.
- Identified key default drivers (High DTI & Interest Rates) and a **3x higher default risk** in Grade G, recommending stricter approval policies.

**Technologies:** Python, Pandas, Scikit-learn, Power BI, DAX, SQL.

**E-commerce Customer Experience Analytics**    **October, 2024 – December, 2024**

- Built a Customer Experience Analytics system utilizing K-Means & Random Forest to predict churn and segment **high-value users (Top 20 VIPs)**.
- Derived actionable insights from transaction data, optimizing promotional strategies around a **20% discount sweet spot** and identifying **30-40 month retention opportunities**.
- Delivered a real-time BI dashboard (Streamlit) to visualize key metrics like **Peak Sales Months (Jul-Aug)** and Gender-based spending trends.

**Technologies:** Python (Scikit-learn), SQL, Tableau, Streamlit, ETL.

## EDUCATION

**Bachelor of Computer Science, Ton Duc Thang University**    **October, 2021 - April, 2026**

## CERTIFICATION

Cambridge English: Preliminary B2    **January, 2023**

Google Analytics    **2022**