

EXPERIENCE

- Collaborated with cross-functional business partners to understand business problem, identify best approaches to using data and analytics, set OKRs and metrics for success/failure
- Identified appropriate data (customer demographics, transactional, survey) using SQL (Teradata, SQL Server, PostgreSQL) and understood its strengths and limitations
- Performed exploratory analysis, tested numerous hypothesis using statistical methods including A/B tests. Built statistical models (Regression – OLS/Logistic, Factor Analysis, Decision Trees, basic NLP) to understand and predict customer behavior. Examples of model built include Customer & Employee satisfaction and Attrition. Programming languages used – R, Python, SAS, Tableau
- Built consensus around recommended solutions by creating a compelling story for both technical and non-technical audiences driving effective decision making.
- Executed recommended items, automated and optimized workflows for implementation and monitoring using tools like shell scripting, established feedback loop for continuous learning and refinement
- Regularly communicated success stories to senior executives and cross-functional partners. Highlights includes sharing strategies to improve Customer Experience to COO of Chase and CEO of Consumer bank, delivered tips on how to provide exceptional customer service during the COVID-19 crisis to the entire branch network leadership (1K+ employees) through 40+ Virtual Road shows spread over the course of 2020

Citizens Bank – Mar 2021 to Present

Senior Data Scientist, VP Individual Contributor

- Derived intelligence on customers and their properties for a personalized way to originate Home Equity Line of Credit(HELOC) delivering a fast and superior Customer Experience
- Coordinated with cross-functional teams to productionize Automated Property Valuation Model. Monitored the model performance to ensure Model Governance and Risk Policy compliance. Communicated the results to stakeholders
- **Impact** – Streamlined data and intelligence in the back-end for the newly launched Fastline HELOC Application Portal that reduced HELOC origination times by more than half

JP Morgan Chase – Nov 2016 to Mar 2021

Customer Experience Insights/Analytics – Feb 2019 to Mar 2021

- Identified top drivers of success/failure, linking customer perceptions/behaviors to operational data and isolated key events increasing or decreasing customers' attrition to understand how customers experiences drive behaviors. Recommended actions to improve customer experience and profitability
- Helped set up first ever Attrition survey, analyzed data and recommended action items
- **Impact** – Highest Overall Satisfaction for Branch, Highest JD Power Satisfaction score and Top 5 in Overall Satisfaction among 23 National Banks, Record low Attrition

Debit/Credit Card Fraud Risk Strategy – Nov 2016 to Feb 2019

- Developed & implemented proactive and reactive debit/credit fraud prevention as well as customer experience strategies for holidays (Black Friday – Christmas), sporting events, phone launches and disasters (hurricanes, mass shootings)
- **Impact** – Annual - \$20 MM in fraud savings, 30 MM customers and millions of transactions

Statistician II, AdvanceMed, NCI Information Systems – June 2015 to Nov 2016

EDUCATION

MS Applied Mathematics: Statistics, Stony Brook University, Stony Brook, NY – Dec 2014

BA Sociology, St. Joseph's College, Patchogue, NY – May 2011