

Positions

03/2021 – Senior Data Scientist, VP Individual Contributor, Home Equity, Citizens Bank
02/2019 – 03/2021 Customer Experience Insights/Analytics, Consumer Bank, JP Morgan Chase
11/2016 – 02/2019 Debit/Credit Card Fraud Risk Strategy, Consumer Bank, JP Morgan Chase
06/2015 – 11/2016 Statistician II, Medicare/Medicaid Fraud, AdvanceMed, NCI Information Systems

Experience

- Identified appropriate data (customer, transactional, survey, property, credit) using SQL (Teradata, SQL Server, PostgreSQL) and understood its strengths and limitations. Performed exploratory and advanced data analysis using various programs like Python, SAS, R, Excel and Tableau. Built and automated reporting using Tableau, Bash, Cron and Control-M
- Built regression models, decision trees and tested various hypotheses using A/B tests and other statistical methods to understand drivers of change and predict behavior
- Derived intelligence on customers and their properties using public or proprietary real-estate and credit data & worked with external vendors to make the data available during the application via API calls to originate Home Equity Line of Credit(HELOC) delivering fast, simplified and better Customer Experience. This reduced HELOC origination times by more than half
- Coordinated with cross-functional teams to productionize Automated Property Valuation Model. Monitored the model performance to ensure compliance with Model Governance and Risk Policy. Communicated and discussed the results to ensure continual complaint use of the model
- Used customer and transactions data including survey data (JD Power, Internal) to identify top drivers of success/failure, linking customer perceptions/behaviors to operational data and isolated key events that impacted customers' attrition and satisfaction to understand how customers experiences drive behaviors. Recommended actions to improve customer experience and profitability
- Presented customer experience insights along with 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
- Built logistic regression, decision tree models (random forest, CHAID), basic NLP work to understand and predict customer satisfaction, employee satisfaction and attrition
- Helped set up first ever Attrition survey, determined important factors impacting attrition and recommended actions to improve overall attrition. This led to various initiatives to improve customer on-boarding, relationship based banking with customer outreach etc.
- Helped Chase achieve highest JD Power Branch Satisfaction score, highest Overall Satisfaction score and top 5 in Overall satisfaction among 23 National Banks in the JD Power Retail Banking Survey
- Helped Chase achieve and beat the goal of 85% overall satisfaction with the Chase Branches
- Used customer and transactions data to develop proactive plus reactive debit and credit decline/approve strategies for fraud & special events – holidays(Christmas, Black Friday), sporting events(FIFA World Cup), phone launches(Iphone) and disasters(hurricanes, mass shootings). Worked with Operations and Risk teams to implement the strategies. Over \$20MM+ in net fraud savings, 30MM+ customers and millions of transactions impacted annually by various strategies
- Used random sampling and extrapolation methods to determine over-payment owed to the US Federal and State governments by providers to combat fraud in the Medicare and Medicaid in the Midwest. Over \$10MM+ over-payment identified for collections and 100+ fraudulent providers referred for investigation/prosecution

Education

2014 MS Applied Mathematics and Statistics Stony Brook University, NY
2011 BA Sociology St. Joseph's College, NY