Qin Yu (Eric)

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Male (1988/09/10) Living in Shanghai

Recent Work

Position:	AVP Data & MI, CCS, WPB COO Office
Company:	HSBC China
Industry:	Banking

Highest Degree

Major:	Accounting
School:	Royal Holloway, University of London
Degree:	Master of Science

Basic Info.

Address:	Shanghai	Age:	32
Height:	181cm	Marital Status:	Unmarried

Self-evaluation

Certified SAS programmer & skilled Python programmer, with 7 years of experience in retail banking data analytics & reporting, covering various aspects of retail banking business including wealth management, credit card, and personal loans. Have good command of SAS, SQL, Python languages, as well as model building technologies including logistic regression, cluster analysis, GBM, etc.

Work Experience

2018/9-Present   **HSBC China / CCS Operational Analytics, WPB COO Office / AVP (Data & MI)**

1. Develop collection segmentation model with logistic regression, decision tree & GBDT on past due & M1 delinquent card customers to identify clients with greater propensity to repay debts. Design differentiated collection strategies for different groups of customers accordingly, by assessing repayment profile of each type of client proposed by the model.
2. Develop skip predictive model with gradient boosting machine learning (GBDT), to identify clients most likely to skip and take early actions. Enabled collection team to better handle high-propensity skip customers with accelerated process & enhanced opportunities for RMT (risk mitigation tools) offerings.
3. Develop credit card management information framework (MI) and present 20+ reports on a monthly basis in support of underwriting & collection operation, enabling card full life cycle analysis covering acquisition, activation, utilization, and collection stages. Keep close track of key indicators such as approval rate, TAT (turn around time), coincident/ lag delinquency rate, flow rate, etc.

2017/9-2018/9   **Citibank China /Retail Banking Decision Management / Assistant Manager**

1. Build decision tree model on over 450K customers to target high-propensity audience for key wealth products (including Insurance, QDII, certificate deposit, etc.), fueling up over 2 million insurance & MF cross sales monthly through credit card & debit card X cross sales.

2. Re-build logistic model to predict deposit outflow & Citi Gold customer attrition, enabling smooth branch optimization, customer re-allocation with minimized negative impacts.

3. Build customer tagging system containing over 2,000 tags covering 16 dimensions, to achieve hyper-personalized marketing and customer profiling, help business to reach clients with highly differentiated services.

4. Perform statistical analysis on business performance & operation, identifying key issues and design solutions accordingly.

5. Produce monthly incentive reports involving 400+ wealth management & insurance sales employees (RM, TS, FPM, etc.), keep track of sales performance metrics, optimize incentive plan to achieve better results.

2014/9-2017/8   **Ping An Bank / Retail Banking Management / Data Analysis**

1. Develop and present weekly and monthly business reports covering key KPIs of retailing banking including AUM, high-value customer, product penetration, asset allocation etc., present KPI targeting and trending analysis to retail banking leadership.

2. Produce monthly incentive reports involving front-line wealth management sales, and conduct analysis of sales performance metrics, re-design incentive plans to boost better performance.

4. Leverage data mining techniques to form vivid customer profile & better customer segmentation.

Education

2013/9-2014/9   **Royal Holloway, University of London**

Msc in International Accounting
Degree with **Distinction**, top 5% in students

2009/9-2013/9   **Sichuan International Studies University**

Bachelor in English
Multiple time first-tier scholarship winner, top 5% in students

Certifications

2018/3   **SAS Base Certified Programmer (Global)**

| 2016/3 | **PAT Programming Certificate (awarded by Zhejiang University)** |
| 2013/3 | **TEM Level 8 (Test for English Majors, awarded by China Ministry of Education)** |