

REJO Z MATHEW

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Over 17 years of extensive leadership experience in data science, business/marketing analytics, analytic data infrastructure development, and people management. Seeking a challenging, hybrid (requiring business & technology expertise) senior executive role within data / analytics space, driving transformational changes within an organization, and making meaningful impact towards aggressive targets

PROFESSIONAL EXPERIENCE

Discover Financial Services, Chicago

Apr 2012 – Till Date

SR. DIRECTOR, Data Science, BI & Data Infrastructure Management, CB

Oct 2018 – Till Date

Head of Data Science, BI (Business Intelligence) and Data Management / Engineering teams for Consumer Banking (CB), parent organization of Discover Cards, Home Loans, Personal Loans, Student Loans and Deposits business units

- Led several **machine learning (ML) and business analytics** initiatives and implementations, generating ~60 MM cost benefits annually as well as productivity gains
- Built generalized **ML feature datastore** for multiple products in Discover, useful for credit risk modeling, customer retention modeling, pre-payment modeling etc.
- Implemented **self-service BI** capabilities for all four business areas in Consumer Banking leading to significant democratization of analytics across the organization
- Built the **Enterprise Identity graph & Customer360 MDM** (Master Data Management) data structures for Discover which is leveraged for analytics use cases such as multi-channel attribution, cross-sell marketing etc.
- Collaborated with various teams in the organization to implement several **MarTech / DMP** (Data Management Platform) solutions such as Neustar, Segment etc. to improve enterprise marketing activation, customer journey orchestration & personalization capabilities
- Envisioned and executed key phases of multi-year **data & analytics platform (Cloud & On-prem) strategy roadmap** for CB, preparing the organization for the next decade's analytical needs
- Interact with multiple **C-level** executives on a frequent basis to discuss strategy, updates on execution, and **promote data literacy** in the organization
- Managing **multi-discipline, multiple-geography “full-stack”** organization (~35 people) consisting of **data scientists, analytics and, data engineering talent**

SR. MANAGER, Analytics, BI & Pricing - Discover Financial Services

Jul 2016 – Oct 2018

Head of Analytics, BI and Pricing teams for Discover Home Loans (DHL). Developed Analytics function from ground up. Envisioned and created the BI data infrastructure for the business. Managed multiple functional teams on Analytics, Pricing and Data infrastructure

- Led and completed the effort to build from ground-up the **data / business intelligence infrastructure** as well as a highly talented analytics team to support DHL
- Led several analytics initiatives and manage / develop **business unit reporting**
 - Analyze metrics such as cost per funded loan (CPFL) of various marketing channels/campaigns, cycle time of funding, lead-to-fund conversion etc. and present strategic recommendations to executive leadership on improving business unit performance
 - Utilized Discover **Lean Six-Sigma** tools to analyze loan fall-out (cancellations/declines) in the loan process and made improvements to the process leading to **200bps** lift in loan conversion
 - Develop monthly BU performance dashboards/scorecards for C-level leadership
- Managed pricing of DHL products
 - Revised **risk-based pricing** methodology and made structural changes to product pricing which led to **20% increase in ROE** (Return on Equity)
 - Collaborate with stakeholders such as Treasury, LOB (line of business) finance to refine FTP (funds transfer pricing), WAL (weighted average life of loan) extension and long-term profitability strategies

MANAGER, Analytics & Data Management

Jul 2014 – Jul 2016

Managed operational analytics and business management reporting functions within strategy and operations group of Discover Home Loans (DHL)

- Led operational/marketing analytics and business management reporting functions
- Created the strategy and roadmap for the DHL Operational Data warehouse

PROJECT MANAGER, Analytics

Apr 2012 – Jul 2014

Conduct business analytics and management reporting for Discover Home Loans (DHL)

PREVIOUS EXPERIENCE SUMMARY**SENIOR BUSINESS ANALYST, American Express, Phoenix**

Apr 2010 – Apr 2012

[via sub-contractor, Cognizant Technology Solutions]

Responsible for project management of several multi-million-dollar implementations, analytics & reporting for AMEX membership rewards team

SENIOR CONSULTANT, Summer Associate, Deloitte Consulting LLP, Chicago

Jun 2008 – Aug 2008

Delivered a \$40M high-level business re-engineering plan to the senior management of a leading healthcare insurance service provider to transform their client BI reporting solution

ASSISTANT SYSTEM ENGINEER, Tata Consultancy Services, India

Feb 2007 – Jul 2007

Responsible for a team to analyze & develop technology solutions for various products of American Express

SENIOR SOFTWARE ENGINEER, UST Global, India

Dec 2003 – Oct 2006

Designed and developed enterprise software solutions for clients in the insurance/finance domain

EDUCATION**Chief Digital Officer Program, Executive Education, 2024**

Kellogg School of Management, Northwestern University, Chicago, IL

MBA, Concentration in Finance, Marketing & Operations Management, 2009

Kelley School of Business, Indiana University, Bloomington, IN

Bachelors in Electrical & Electronics Engineering, 2003

College of Engineering, University of Kerala, Trivandrum, Kerala, India

SKILLSET

BUSINESS DOMAIN & STRATEGY



ANALYTICS TOOLS & BI CAPABILITIES



DATA SCIENCE / ML MODELING / ML OPS



DATA INFRASTRUCTURE / DATA MANAGEMENT



PRODUCT MANAGEMENT / ENGINEERING



PLATFORMS (CLOUD, DMP/CDP, CONTAINERIZATION ETC.)

**CERTIFICATIONS**

DAMA International - Certified Data Management Professional (CDMP)

Amazon Web Services - AWS Certified Cloud Practitioner

DeepLearning.AI - Machine Learning Engineering for Production (MLOps)