REJO Z MATHEW

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Over 18 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

Capital One Financial (formerly Discover Financial Services), Chicago Apr 2012 – Till Date
SR. DIRECTOR, MIS, Data Science, BI & Data Infrastructure Management, DNA June 2022 – Till Date
Head of MIS, Data Science, BI (Business Intelligence) and Data Management / Engineering teams for Data and Analytics (DNA) organization. This role manages both engineering and non-engineering teams.
- Delivered key phases of a cloud-native **AWS** and **Snowflake** data platform, enabling scalable and future-ready analytics for Consumer Banking.
- Built the **Enterprise Identity graph(neo4j) & 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. Implemented **LLM**-driven **RAG** for dynamic and context-aware data retrieval
- Collaborated with various teams in the organization to implement several **MarTech** / **CDP** (Customer Data Platform) solutions such as Neustar, Segment etc. to improve enterprise marketing activation, **customer journey orchestration, omnichannel tracking & personalization capabilities**
- Managed key data workstreams during Discover's student loan **portfolio migration** and divestiture
- 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 (~25 people) consisting of **data scientists, data analysts and, data engineering** talent.

DIRECTOR, Data Science, BI & Data Infrastructure Management, CB Oct 2018 – June 2022
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 **~10 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
- Developed **enterprise issue management KPI** reporting, for Consent order / other regulatory remediation
- Built a sophisticated **enterprise control environment,** serving as an enterprise control library with an associated exception case management capability in **ServiceNow.**

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

- o 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
  - o Develop monthly BU performance dashboards/scorecards for C-level leadership
- Managed pricing of DHL products
  - o Revised **risk-based pricing** methodology and made structural changes to product pricing which led to **20% increase in ROE** (Return on Equity)
  - o 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).

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

CERTIFICATIONS

DAMA International - Certified Data Management Professional (CDMP)
Amazon Web Services - AWS Certified Cloud Practitioner
DeepLearning.AI - Machine Learning Engineering for Production (MLOps)

REFERENCES
Available on request