

REJO Z MATHEW

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Senior data, analytics, and AI platform leader with 18+ years of experience modernizing enterprise data ecosystems, building scalable cloud-native data platforms, and driving AI/ML-powered transformation across financial services, with deep exposure to consumer banking and lending products. Expert in integrating foundational data capabilities and governance to deliver scalable, compliant, high-performance data environments, and enabling advanced analytics and decisioning at enterprise scale. Recognized for leading global teams, partnering with C-suite stakeholders to shape enterprise data & AI strategy, and delivering customer-centric, data-driven capabilities that enhance experiences and business performance.

CORE COMPETENCIES

- **Enterprise Data & AI Strategy, Architecture & Modernization**
- **Cloud-Native Data Platforms & Analytics Ecosystems** (AWS, Snowflake, Spark)
- **AI/ML Enablement & Operationalization** (MLOps, Feature Stores, Model Governance)
- **Knowledge Graph & Semantic Layer Design for Advanced Analytics and Generative AI** (Neo4j, AtScale)
- **Predictive Analytics & Decision Intelligence** (Segmentation, Propensity, Optimization)
- **Data Governance, Quality, Controls & Regulatory Compliance**
- **Customer-Centric Analytics & Personalization Frameworks**
- **Metadata, Lineage, Observability & Platform Reliability**
- **Cross-Functional Leadership** (Technology, Risk, Product, Marketing, Business)
- **Global Team Development, Data Literacy, & Change Leadership**

PROFESSIONAL EXPERIENCE

Capital One Financial (formerly Discover Financial Services), Chicago **Apr 2012 – Till Date**
SR. DIRECTOR, Data Science & Data Infrastructure Management, DNA **June 2022 – Till Date**

- Led Discover's **enterprise data & AI platform** transformation, delivering a modern cloud-native analytics environment (AWS, Snowflake) with improved scalability, interoperability, and AI/ML readiness.
- Developed Discover's **Enterprise Identity Knowledge Graph (neo4j)** and **Customer 360** platform, unifying **foundational customer data** across business units to enhance regulatory reporting and enterprise analytics.
- Integrated **MarTech, CRM, digital, and core banking** data into the enterprise platform, enabling **AI-driven personalization** and decisioning that delivered **~\$100M** in business gains.
- Led data workstreams for Discover's student-loan **portfolio migration** and divestiture, ensuring data integrity, governance, lineage, and end-to-end reconciliation of customer and loan data.
- Partnered with C-level executives to shape **enterprise data & AI strategy**, guide execution, and drive **data literacy and AI adoption** across the organization.
- Communicated complex data, AI, and platform concepts to non-technical executives, translating architecture and model capabilities into clear business strategies and measurable outcomes.
- Oversaw a global, full-stack data organization of ~75 professionals, including ~25 employees and 50+ contractors across data science, analytics, and engineering, driving high performance and innovation.

DIRECTOR, Data Science, CB **Oct 2018 – June 2022**

- Built and scaled a generalized **ML feature store** supporting enterprise AI/ML use cases, enabling consistent, production-ready features for credit risk, retention, CLV, and other customer analytics.
- Delivered **self-service BI** capabilities for all Consumer Banking business lines, significantly accelerating insight delivery and democratizing access to curated data assets.
- Strengthened enterprise governance by designing **regulatory remediation and reporting** frameworks and implementing a centralized control and exception management environment (ServiceNow), improving traceability, control visibility, and compliance across all lines of defense.
- Served as **Chief Data Steward for Consumer Banking**, advancing **governance frameworks**, data-quality standards, and control policies to strengthen regulatory compliance and analytic reliability.

SR. MANAGER, Analytics, BI & Pricing - Discover Financial Services Jul 2016 – Oct 2018

- Built the **analytical data environment** and **BI infrastructure** from the ground up following an origination **system migration**, enabling enterprise reporting and marketing analytics for Discover Home Loans.
- Developed and operationalized the organization's **multi-touch attribution (MTA)** model, quantifying channel contribution and informing marketing investment decisions across digital and offline campaigns.
- Redesigned **risk-based pricing models** and product structures, improving loan portfolio profitability and driving a **20% increase in ROE** while enhancing conversion performance.

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

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

PREVIOUS EXPERIENCE SUMMARY

SENIOR BUSINESS ANALYST, American Express, Phoenix Apr 2010 – Apr 2012

Managed multi-million-dollar analytics and reporting projects for the Membership Rewards team, driving insights to enhance customer engagement and program profitability.

SENIOR CONSULTANT, Summer Associate, Deloitte Consulting LLP, Chicago Jun 2008 – Aug 2008

Developed a \$40M business reengineering plan for a major healthcare insurer to transform its client BI reporting ecosystem.

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*

B.Tech., Electrical & Electronics Engineering | 2003

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

CERTIFICATIONS

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

KNOWLEDGE ARTICLES & PORTFOLIO

- **Enterprise Identity Graph:** Explains how enterprise knowledge graphs (Neo4j) use identity to unify customer data, enabling omni-channel analytics, AI-driven personalization, and regulatory reporting.
- **Self-Service BI & Analytics Enablement** – Explores semantic modeling and governance patterns for scalable self-service BI, balancing business-user agility with data quality, consistency, and trust.

Full portfolio and articles available at: www.rejozmathew.com