REJO Z MATHEW

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Senior data, analytics, and AI 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 enabling **enterprise AI adoption** through governed data foundations, model lifecycle management, and decisioning frameworks in regulated environments. Recognized for **leading global teams**, partnering with **C-suite stakeholders** to shape **enterprise data & AI strategy**, and delivering **customer-centric 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/GenAI Lifecycle & Responsible AI** (Model Ops, Evaluation, Human-in-the-Loop, Governance)
- **Knowledge Graph & Semantic Layer Design for Advanced Analytics and 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 **Enterprise Identity Knowledge Graph (neo4j)** and **Customer 360** platform, unifying **foundational customer data** enabling entity resolution, contextual analytics, and AI decisioning across business units.
- Integrated **MarTech, CRM, digital, and core banking** data into the enterprise platform, enabling **AI-driven personalization** and decisioning that delivered **~$100M** in measurable business impact.
- 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.
- Established **evaluation, monitoring,** and **governance** frameworks for production AI systems, including explainability, bias controls, and performance validation.
- Operationalized AI use cases including **LLM** summarization and ML classification with validation loops and human-in-the-loop controls for reliable enterprise adoption.
- Partnered with C-level executives as an **AI/Data advisor** to shape **enterprise data & AI strategy**, guide execution, and drive **data literacy and AI adoption** across the organization.
- 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 an **enterprise 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.
- Implemented regulatory reporting and **centralized control & exception management** (ServiceNow), improving traceability, visibility, and compliance.
- Served as **Chief Data Steward for Consumer Banking**, advancing **governance framework**s, 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.
- **Responsible AI pattern for data transformation:** Explores enterprise LLM-assisted refactoring with equivalence testing and HITL controls to deliver correct, auditable query modernization at scale.
Full portfolio and articles available at: **www.rejozmathew.com**