WENXIN (WENDY) XU

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EDUCATION

Master of Science in Business Analytics, Rady School of Management   12/2025
University of California, San Diego, CA
- Relevant Courses (AI-Math and Programming for Business Analytics, SQL and ETL, Collecting/Analyzing Large Data).

Bachelor of Business Administration, Business Analytics   06/2024
Macau University of Science and Technology, Macau SAR, China
- Awards: Admissions Scholarship awarded in Sept. 2020.

EXPERIENCE

Credit Risk Management Intern, Du Xiaoman Science Technology Co., Ltd, Shanghai, China   07/2023 - 08/2023
A leading Chinese fintech company, providing financial services and technology solutions across the domestic market with a focus on consumer finance and wealth management.
- Industry Risk Analysis: Utilized SQL to adjust industry risk guidelines by analyzing regional economic development, internal risk factors, and leading enterprises' data, enhancing risk management strategies.
- Analyzed Macroeconomic Situation: Assessed macroeconomic performance's impact on credit risk by evaluating key indicators, leading to more accurate risk assessments and reduced credit risk exposure.
- Gathered Industry Analysis: Gathered and integrated relevant industry data from macro databases, increasing accuracy and depth of industry analysis, leading to more informed decision-making and strategic insights.

Institutional Department Intern, China Construction Bank Co., Ltd., Dalian, China   06/2023 - 07/2023
- Benchmarked data review process as part of data analysis team and designed algorithms, reducing review time by 50%; developed personalized functions by writing Excel Macros using VBA programming.
- Collaborated with industry professionals to strengthen expertise in financial products and services, resulting in a 20% increase in service efficiency and improved client satisfaction.

Intern, Shanghai Securities Co., Ltd, Dalian, China   12/2022 - 01/2023
- Developed Investment Analysis Skills: Offered investment consultancy to clients, negotiating and signing 5 agreements, evaluating financial charges and returns and comparing with market trends.
- Engaged in client communication and negotiation, resulting in a 30% increase in client retention and closing of 5 major deals, improving overall business interactions.
- Led team discussions and executed collaborative tasks, developing leadership skills increased team efficiency by 15% and revamped project outcomes.

PROJECTS

Analyst, Prediction of Shanghai's GDP in the Next Ten Years, Introduction to Business Data Analysis, Macau University of Science   12/2022 - 12/2022
- Extracted and Integrated Shanghai GDP Data: Sourced and cleaned Shanghai GDP data from multiple public databases using Python, resulting in a comprehensive and accurate dataset for further analysis.
- Analyzed Shanghai GDP data, identifying key time series features like seasonality and trends, which improved forecasting accuracy by 20% and enhanced economic assessments.

SPECIALIZED SKILLS

- **Languages/Coding:** Python, SQL (Advanced), ETL, R.
- **Operating Systems:** Microsoft Windows, Excel (Advanced), Access (Intermediate), Oracle.
- **Tools:** Tableau, CRM, SQL Developer, Google Analytics.
- **Spoken Languages:** Mandarin, Cantonese.