# Tai Dinh

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#### **EDUCATION**

## University at Buffalo, The State University of New York, School of Management

Bachelor of Science in Business Administration

Graduated May 2025

• Concentrations: Management Information Systems & Financial Analysis

**GPA: 3.75** 

### PROJECT EXPERIENCE

### Bellabeat Wellness Technology Analysis | Online

August 2025

- Performed end to end data cleaning, analysis, and visualization of smart fitness device datasets using Python.
- Analyzed smart device usage data (activity, sleep, stress, hydration) to identify key consumer behavior patterns and usage trends to generate actionable insights to guide marketing strategy.

### Profitability & Credit Risk Analysis | Buffalo, NY

July 2025

- Performed in depth financial analysis of Nike and Under Armour, by extracting and evaluating SEC EDGAR Form 10-K data, applying DuPont Model to assess profitability drivers.
- Evaluated credit risk using liquidity, solvency, and coverage ratios along with the Altman Z-Score, delivering data-driven investment recommendations.

### Cyclistic Bike-Share Data Analysis | Online

May 2025

- Conducted end to end analysis on historical bike-share data using SQL to extract, transform, and load datasets to compare usage patterns of casual riders vs. annual members.
- Identified key trends to support marketing strategies aimed at converting casual riders into annual members.
- Designed an interactive Power BI dashboard to present insights and support bike-share marketing decisions.

### Microsoft Access Database System Design | Buffalo, NY

September 2024 - November 2024

- Designed and built a relational database for Lifetime Fitness to manage data of members, memberships, and amenities.
- Developed tables, queries, and reports to streamline operations and enhance data accuracy.
- Applied ERD modeling and normalization to enforce business rules and optimize data structure.

### JOB SHADOW/ SIMULATION

## New York Jobs CEO Council Financial Analyst Job Simulation | Forage

September 2025

- Conducted financial analysis of BigTechCompany, compiling income statement, balance sheet, and cash flow data to
  calculate key metrics including EBITDA margin, net income margin, free cash flow, and debt/EBITDA ratios.
- Developed summary tables and performed trend analysis to evaluate company stability, profitability, and leverage, supporting recommendations on potential client relationships.

# **Quantium Retail Data Analytics Job Simulation** | Forage

June 2025

- Applied R Programming to perform end to end analytics and insights generation, including data cleaning, exploration, and visualization of retail store transaction datasets.
- Performed data wrangling and customer segmentation, to extract insights and deliver data-driven recommendations to the chips category manager.
- Evaluated trial store performance by identifying benchmark control stores and analyzing the impact of new trial layouts, providing data-driven recommendations on whether to roll out changes across all locations.

### Creative Financial Planning, Inc. Job Shadow | Nyack, NY

April 2021

 Shadowed a certified financial planner in evaluating client financial situations, analyzing investment options, and building retirement plan strategies.

### **TECHNICAL SKILLS**

**Relevant Coursework:** Database Mgnt Systems, Financial Reporting & Analysis, Statistical Decisions in Mgnt, Network Technology & Cloud Infrastructure Mgnt, Mgnt of IT Projects, Applied Business Programming, Systems Analysis & Design

Programming Languages: SQL, R, Python

Packages: Tidyverse, Data.table, Pandas, NumPy, Matplotlib, Seaborn

Tools: Microsoft Excel (Power Query, Pivot Tables), Tableau, Microsoft Power BI, Google BigQuery, Microsoft PowerPoint Other Skills: GitHub, MS Office, ETL, Jupyter Notebook, Database Management, Descriptive Statistics, Financial Statements

## **CERTIFICATION**

### Google Data Analytics | Coursera

July 2025

- Gained hands-on experience in day to day data analyst practices, including analytical skills of data cleaning, analysis, visualization and tools as well as developing skills in spreadsheets, SQL, R, and Tableau.
- Applied data analytics skills to real-world case studies, including creating dashboards, performing EDA, and generating actionable insights to support business decisions.