# Tallal Usman



linkedin.com/in/tallal-usman-uoft in

# **O** github.com/tallalUsman

# **EXPERIENCE**

# **Extend**Senior Data Scientist, Finance and Risk

San Francisco, CA, U.S.A.

Dec 2021 – Present

- o Lead initiatives in risk management, financial modeling, and machine learning at a fast-growing Fintech company.
- o Improve retention of valuable clients, responsible for over \$25M in revenue, through predictive analytics.
- o Develop and deployed a Tableau dashboard to monitor risk patterns for stakeholders.
- o Enhance financial prediction accuracy by 30% using python and excel, aiding investment decision-making.
- o Bolster efficiency in sales and operations through machine learning and resource optimization strategies.
- o Act as the team analytics engineer, overseeing the development of flexible data systems, and streamlining implementation of new tools and methods.
- o Partner with stakeholders such as Finance, Product, etc. to drive initiatives and democratize data access across Extend.
- o Maintain a proprietary python library to foster team collaboration, efficiency, and knowledge-sharing.
- o Work with the engineering team to create a platform that predicts potential data issues, reducing 50k\$ in monthly sales losses.

Charles River Associates

Boston, MA, U.S.A.

Associate

Sept 2019 – Dec 2021

- o Led strategy as an economics consultant on M&A/competition to Fortune 500 using transaction, financial, etc data.
- o Presented memos, decks, and visualizations of findings to technical/non-technical stakeholders such as C-suite executives.
- o Achieved substantial cost savings for clients by automating location-based analysis of customer behavior.
- o Utilized various analytical methods to provide insights into market competition and trends.
- o Predicted the future growth of a social media platform, leveraging data modeling and predictive analytics.
- o Improved efficiency in data analysis, reducing delays and streamlining processes.
- o Developed an introductory training program for new hires, covering fundamental programming and economic analysis skills.

# **University of Toronto**

Toronto, ON, Canada

Research Assistant, Department of Economics

May 2018 – Aug 2019

- Led RA's in analyzing Michigan timber auction data for anomalies using regression discontinuity and isolation forests.
- Applied Natural Language Processing such as topic modeling on texts to map technology transfer using spaCy.

#### **EDUCATION**

#### **University of Toronto**

Toronto, ON, Canada

Hons. Bachelors in Economics, Public Policy, and Statistics

Jun 2019

Arthur Hosios Scholarship in Economics: Awarded annually for the best original research thesis in empirical economics.

#### Financial Risk Management (FRM) Candidate

Aug 2023

#### **PROJECTS**

#### **Deploying Deep Learning applications in Sports betting**

- o Designed streaming a Machine Learning pipeline on Google Cloud (GCP) using a combination of CI/CD, Docker, Databricks, Airflow, dbt, Pytorch written in Go, Pyspark, SQL, Python to predict football match outcomes.
- o Employed a deep learning model as well as traditional machine learning models to assess accuracy.

#### Leveraging NLP on alternate data for trading

o Predict bearish/bullish trends in stock prices by tracking sentiments for companies on the S&P500 using NLP-based Fin-BERT transformer leveraging scraped Google News and Reddit wallstreebets data.

## **Frictions in Dating Markets**

o Collect novel dating app data to estimate drivers of dating activities and use regression to study frictions in dating markets.

#### **TECHNOLOGIES & SKILLS**

Programming: Python, SQL, Spark, Go, jinja, R, STATA, MATLAB

Technologies: DBT-python, AWS, GCP, Snowflake, Databricks, Ray, Git, Airflow, Docker, Tableau, Mode

Packages: pandas, numpy, sci-kit learn, seaborn, polars, Pytorch, Duckdb, tidyverse, CARAT, E1071, LightGBM, MLlib, SHAP