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RESEARCH INTEREST

I am interested in advancing the understanding of how we can explore, make sense of interact with data. I hope contribute to this endeavor by exploiting and developing new techniques in machine learning, computer vision, computer graphics, and human-computer interaction. As well as research projects focus on algorithmic aspects of machine learning.

EDUCATION

Banking Academy of Viet Nam

B.Sc. in Banking and Finance

WORK EXPERIENCE

Business Analyst IT

FPT Information Systems

Development Vietcombank Project Core Banking (Module : General Ledger accounting)

Responsibility

(Sep 2015- Jun 2016)

- Effectively communicating insights and plans to cross-functional team members and management

- Evaluating business processes, anticipating requirements, uncovering areas for improvement, and developing and implementing solutions

- Assess the client's business needs and business processes (current and future)

- Define quality attributes, external interfaces, constraints, and other nonfunctional requirements

- Performing user acceptance testing (*Rules of recognize debit and credit in accounting banking systems*)

- Building a data system for recording entries of foreign currency accounts (*Comply with IFRS and VAS standards*)

- Serving as a liaison between stakeholders and users

- Ensure the implementation of agreed architecture and infrastructure via documents as: **BRD, URD** to maintain systems

Achievement

Complete the report on foreign currency based on **Circular 41 of the Statement Bank of Viet Nam**

Complete the foreign currency balance data system at the end of the day with **20 original currencies**

VP Bank of Viet Nam

Business Intelligence

Supporting directly for SMEs division (Own Products: Loan, Card, LC)

(2016 - 2018)

Responsibility

- Making the budget including: Revenue, costs for the product of SMEs divisions. Creating a detailed business analysis, outlining problems, opportunities and solutions for a business *(frequency: quarterly, semi-annually)*

- Calculating the cost, revenue, **KPIs** of the units business in SMEs
- Calculate and analyze finance indicator : **NIM, TOI, ROE, ROA, …**
- Evaluate operation and business performance for SMEs. As well as for total bank
- Implement ad-hoc, dashboard reporting on business metrics with average SLAs is 2 days
- Building dashboard reports for business units by daily, weekly, monthly, quarterly & fiscal year
- Provide deep-dive analysis reports of collection activities to support BOD's decision making

- Manage customers portfolios for segmentation regarding **cross-sell & top-up extraction bases**

- Assist BOD & internal business functions to drive business decisions in providing analytics, ad-hoc/regular reports (Sales activities - performance, productivity, turn-around time, approval rate, customer analysis, portfolio quality management, risk net flow report, etc.)

- **ETL data of product** loan and card in work daily

- Design and develop data visualization and analytic application via Power BI tools

Achievement

Increase the percentage of Active Customers to **25%** with card products

Reduce bad debt ratio with loan products via LC guarantee **3.65%**

Complete data mart system for campaign with car loan products

VP Bank of Viet Nam

Risk Modelling

Controlled credit risk of retail segments customers

(2018- June2019)

Responsibility

- Calculating the liquidity ratio, coverage ratio in **SBV report daily.** As well as with the **cash inflow and outflow** of the reserve ratio

- Conducted **reports based on the requirements from the SBV** (For example, reports for the Resolution **41**/2017/QH14; Circulation **35**/2015/TT-NHNN or **36**/2014/TT-NHNN, etc)

- Calculates interest rates and tracks daily **CDs and Swaps**
- Provide forecast till end of month
- Generating features for model
- Provided deep –dive analysis reports of collection activities **to support BOD's** decision making

Achievement

Developed database system for Collection System Project. Created logic to operate collection system

Developed report packet to daily keep track roll forward rate of Collection Centre and agent's

Prompt warning to **maintain a stable NPL ratio** *(risk indicator important)*

Fintech Company

(July 2019 - Now)

Data Analytics and Modeling

Responsibility

- Preparing, extracting data for training model through ETL by Apache airflow tools
- Developing features and tuning model by PySpark
- Analyzing volatility through metrics of features (such as: correlation, mean, median, quantile…)

- Estimating capacity of customers

- Training models and tuning their hyper-parameters based on telecommunications big data

- To define the preprocessing or feature engineering to be done on a given dataset, as well as data augmentation pipelines

- Given a clean slate, figure out whether an idea has merit and help the team decide whether to develop it into a full feature

- Being involved with product discussions about high impact features

- Creating data visualizations for use in both internal and external capacities

TECHNICAL SKILLS

Programming Languages: Python, Pyspark

Technologies & Tools : Mysql, SQL, Git, Bash Script, Airflow, Power BI, Qlik Sense..