## [**Robert Boxberger III**](https://www.linkedin.com/in/robert-boxberger-iii-790163157/overlay/about-this-profile/)

## **Enter the name of the interviewer: Robert Boxberger III**

## **Enter the name of the company: Zest AI**

## **Enter the name of the job position: Data Scientist**

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## **About the job**

Founded in 2009, Zest AI has been pioneering innovative AI technology with a mission to expand credit access to create opportunities for more Americans to pursue their financial goals. Zest AI is transforming the [$17 trillion US consumer credit market](https://www.equifax.com/newsroom/all-news/-/story/march-2024-u-s-national-consumer-credit-trends-reports/) by delivering AI technology that helps lenders identify creditworthy borrowers overlooked by traditional methods, while leveling the playing field so financial institutions of all sizes can harness AI to provide better lending experiences.

With over 50 issued and pending patents across automation, accuracy, performance, and model explainability, Zest AI is a leader in financial technology, providing financial institutions with AI tools that create a more resilient US financial system and a stronger U.S. economy. With over 600 active AI models, financial institutions rely on Zest AI's comprehensive suite of solutions spanning marketing, underwriting, fraud detection, lending intelligence, and more to make smarter lending decisions while improving profitability. This US-based technology as a service company is headquartered in Los Angeles, California.

Data Scientists at Zest AI use the power of machine learning (ML) and statistical analysis to build, test, deploy, and monitor financial underwriting models. These models are providing fairer and transparent access to credit and have already had a substantial impact - scoring millions of Americans on over $180B in assets. By leveraging a combination of ML and vast amounts of data points, Zest seeks to challenge traditional credit scoring models, while expanding our proprietary AI-explainability technology across the fintech industry.

In this role you will:

* Translate unstructured business problems into well-defined machine learning projects
* Collaborate with a cross-functional team of Engineers, Product Managers, and Business Analysts to identify and manage high leverage opportunities for modeling work
* Design and implement highly generalizable models for predicting various outcomes. Incorporate and develop learnings back into the product for continuous improvement opportunities
* Build demos, guidance documentation, and assist with training to help others become more proficient
* Take responsibility for modeling implementation in real world settings–this may include creating experiments and developing prototypes, with the goal of returning practical value to our customers

We are looking for:

* MS or PhD in a quantitative field (Computer Science, Engineering, Physics, etc.) with hands-on experience–experience in financial services is a plus!
* Strong fundamentals in programming, statistics, mathematics, and ML algorithms (neural networks, tree-based methods, optimizers, super/unsupervised learning, feature engineering, etc.)
* Expert experience designing, developing, and implementing machine learning models/algorithms
* Familiar with implementing and developing/extending ML/AI frameworks (TensorFlow, XGBoost, Scikit-learn, etc.)
* Good development awareness regarding memory, disk I/O, and CPU/GPU management
* Experience with modular/modern software design practices strongly preferred, in addition to experience with Python
* Passionate about ML/AI and how it can improve on the world

Perks and benefits:

*All Zestys experience:*

* The opportunity to join a mission-focused company
* People – the best part of Zest
* Robust medical, dental and vision insurance plans
* Annual bonus plan participation
* 401(k) with generous match
* Employee Awards and Recognition
* 11 company holidays
* Winter break (office closed between Christmas and New Year's Day)
* Unlimited vacation time
* Employee Resource Groups
* Generous family leave policy (12 week maternity leave / 6 week paternity leave)
* Phone, internet, wellness, and professional development allowances
* Employee gatherings, including Town Hall meetings

*Additionally, our Burbank, CA area, hybrid model Zestys enjoy:*

* Beautiful, modern, dog-friendly office with lounge areas, video games, and gigantic jigsaw puzzles
* Daily catered lunches from LA’s best restaurants and a fully stocked kitchen
* Complimentary manicures, pedicures, and mindfulness sessions
* Company happy hours, social events, outings, and much more!

About Zest AI:

Creating a diverse and inclusive culture where all are welcomed, valued, and empowered to achieve our full potential is important to who we are and where we’re headed in the future. We know that unique backgrounds, experiences, and perspectives help us think bigger, spark innovation, and succeed together. Zest is committed to diversity, equity, and inclusion and encourages professionals from underrepresented groups in technology and financial services to apply.

Our core values are Communication, Collaboration, Bias for Action, Client-centricity, and Heart. Learn more at Zest.ai, follow us on LinkedIn (linkedin.com/company/zest-ai/) or Twitter @Zest\_AI, or check out our Insights blog (https://www.zest.ai/cms/insights).

Backstory;  
  
 Experience

Zest AI

4 yrs 3 mos

Revenue Operations Manager

Full-time

Jul 2025 - Present · 2 mos

Strategic Business Analyst

Full-time

Sep 2021 - Present · 4 yrs

Los Angeles Metropolitan Area

Client Associate

Jun 2021 - Sep 2021 · 4 mos

Los Angeles Metropolitan Area

Business Intelligence Intern

Experian · Internship

Feb 2020 - Jun 2020 · 5 mos

San Diego County, California, United States

Liaison between business owners and technical associates within the company to research, design and recommend implementation of competitive products ad services.Liaison between business owners and technical associates within the company to research, design and recommend implementation of competitive products ad services.

International Business Development Intern

UST Global

May 2019 - Jul 2019 · 3 mos

London, United Kingdom, Aliso Viejo, California

Business Development Intern

UST Global · Full-time

May 2018 - Aug 2018 · 4 mos

Aliso Viejo

Education

University of San Diego

MS Business AnalyticsMS Business Analytics

2020 - 2021

San Diego State University

Bachelor of Business Administration , Business Administration and Management, General.

2016 - 2020