



## Victor de Carvalho Silva

Télécom SudParis - Institut Polytechnique de Paris | USP | UFJF  
Business and Data Analyst @ Nubank | MSc Data Science  
Brazil

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### EXPERIENCES

#### • BUSINESS AND DATA ANALYST

02/2025 - Current

Nubank (Customer Lifecycle Optimization) | Full-time position

(Brazil - Remote)

- Led data-informed initiatives across the customer lifecycle to support marketing, product growth, and user retention.
- Designed and executed A/B tests and incrementality experiments to optimize KPIs like conversion, engagement, and churn.
- Developed audience segmentation and targeting strategies for lifecycle and trigger-based campaigns using behavioral and transactional data.
- Collaborated with Marketing, CLM, Product, and Engineering to align strategies and accelerate execution.
- Built dashboards and conducted statistical analyses to track performance and guide continuous improvement.
- Delivered measurable impact on company OKRs, including strong growth in Open Finance adoption and investment product activation.

#### • DATA SCIENTIST

03/2024 - 10/2024

Groupe Renault (Customer Usage Team) | Specialization Internship

(Paris - France)

- Project management for calculating confidence intervals from sampled data, including the development of a Python library to improve the accuracy of analyses and facilitate the work of the engineering team.
- Collaborated with stakeholders, presenting analysis results and actionable insights to support decision-making and ensure alignment with project goals.
- Development of Machine Learning models to identify key variables and their uncertainties, enhancing insights into customer behavior and aiding in targeted marketing strategies.

#### • DATA ANALYST (CRM)

06/2021 - 12/2023

Itaú Unibanco, Brazil - The largest bank in Latin America | Full-time position

(São Paulo - Brazil)

- Management of a multidisciplinary team and oversight of the CRM backlog, coordinating the creation and delivery of automated triggers, reducing delivery time and improving operational efficiency. Worked closely with stakeholders to prioritize backlog items, ensuring alignment with business needs and regularly communicated progress and outcomes.
- Analysis and management of large volumes of data, audience segmentation for CRM campaigns, and process automation through the creation of optimized queries.
- Planning and evaluation of CRM campaigns (multi-channel), optimizing interaction paths via A/B testing, emails, SMS, and push notifications, along with performance analyses to enhance engagement and conversions.
- Data Battle: Development of Machine Learning techniques to solve inter-departmental challenges and drive innovation, including the application of clustering and AI for strategic recommendations based on customer behavior.

#### • DATA SCIENTIST

09/2018 - 08/2019

B3 - Brazilian Stock Exchange | Internship

(São Paulo - Brazil)

- Development of advanced analytics and Machine Learning models for credit, liquidity, and risk, applied to vehicle financing and investment portfolios.
- Creation and processing of quantitative and qualitative variables to uncover insights that support data-driven strategic decisions, enabling stakeholders to make informed choices that enhance business performance and profitability.

### TECH SKILLS

Python (Numpy, Pandas, Scikit-learn, Matplotlib) | R Studio | ETL | SQL | Salesforce (Marketing Cloud, CDP and Einstein) | Machine Learning | Data Analysis | Google Cloud Platform/GCP (BigQuery, Vertex AI) | SAS (CI, Guide and Viya) | Google Analytics | Excel | PowerPoint | PowerBI (DAX, Dashboards) | Tableau | Jira | Confluence | Agile | Hadoop | GitHub | GitLab | Quicksight | Scala | Databricks | Cursor

### EDUCATION

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|---|-------------|
| • <b>Master of Science in Data Science:</b> Institut Polytechnique de Paris - Télécom SudParis (France) | 2023 - 2024 |
| • <b>MBA in Data Science and Analytics:</b> USP - University of São Paulo (Brazil)                      | 2021 - 2023 |
| • <b>Mechanical Engineering (BAC+5):</b> UFJF - Federal University of Juiz de Fora (Brazil)             | 2013 - 2019 |

### ADDITIONAL EXPERIENCES

- HEC and Institut Polytechnique de Paris Hackathon: Data Science Competition (2023 and 2024, Paris)
- Data Battle Hackathon: Data Science Competition in partnership with AWS Cloud (2022, Brazil)
- Google Data Analytics Professional Certificate: Certificate (2021, Online)
- Teaching Assistant in Calculus at UFJF: Advanced calculations in higher mathematics (2014 - 2018, Brazil)
- UFJF Junior Enterprise: Marketing Manager (Leader of 7 people) (2017 - 2018, Brazil)

### LANGUAGES

- **Portuguese:** Native Language
- **English:** Fluent (96/120 TOEFL)
- **French:** Intermediate

### SCHOLARSHIPS/ PRIZES

- France: French Government Scholarship of Excellence
- Brazil: Ranked first in the university entrance exam
- Brazil: Young Talents for Science - CAPES Scholarship