XIZHU LIN

• xizhulin@usc.edu   • (213) 234-8973   • www.linkedin.com/in/Xizhu-Lin

SUMMARY

Currently pursuing a master's degree in Analytics at USC with one year of full-time work experience as an analyst in Deloitte Consulting using Python, R and SQL to do data mining, data analytics, and machine learning.

EDUCATION

University of Southern California	**Aug 2022-May 2024**
Master of Science in Analytics	GPA: 4.0
Southwestern University of Finance and Economics	**Sep 2017-Jul 2021**
Bachelor of Management Science in International Business	GPA: 3.9

National Scholarship, First Class Scholarship, Outstanding Student, Merit Student, Excellent Student Leader, Outstanding Graduate

SKILLS

Programming Languages:	**Python, SQL, R, MATLAB, Tableau, Power BI, Stata, Excel**
Cloud Platforms:	**Snowflake, AWS, Azure**
Languages:	**English, Chinese Mandarin**

WORK EXPERIENCE

Deloitte Consulting   **Oct 2021-Jul 2022**

Full-time Analyst, FI Risk & Regulatory and Financial Crime - Risk Advisory

- Developed machine learning Scorecard models in Python for various loan types, including credit cards, consumer loans, car loans, and mortgages, resulting in a 20% decrease in fraud rate and a 30% decrease in default rate.
- Utilized customer data warehouse to employ data cleaning and analytics for over 30 million customer records, processed 675 derived variables for Feature Engineering and contributed to establishing a comprehensive data mart for internal rating processes, providing valuable insights, and increasing efficiency in data-driven decision-making.
- Established statistical and time series models using R, Python, and SQL for vintage, roll rate, and flow rate analysis, and compiled analysis reports to inform data-driven strategies for anti-fraud, loan application, interest rate, limit amount, and monitoring.

Deloitte Consulting   **Jul 2021-Oct 2021**

Data Analyst Intern, iBond - Risk Advisory

- Assessed the financial stability of over 3,000 enterprises across 31 industries by analyzing their debt-paying ability, operating capacity, profitability, and development capability using annual reports, audit reports, rating reports, and prospectuses.
- Employed Natural Language Processing to accurately assess corporate credit risk by combining indicators and public opinion, resulting in the identification of high default risk bonds an average of 60 days in advance with a prediction success rate of 98%.

Agricultural Bank of China   **Jul 2019-Sep 2019**

Credit Analyst Intern, Credit Department

- Evaluated eligibility of 200 customer applications for car loans and mortgages through analysis of their income, cash flow, guarantee, asset, and debt data.
- Inspected payment history and outstanding debt of 2 company customers through credit reports and evaluated net assets, operation ability, and solvency on site.

PROJECTS

Optimization of Investment Portfolios on Genetic Algorithms   **Apr 2023-Present**

Research Assistant

- Conducting optimization research under the guidance of Prof. Cesar Acosta-Mejia. Specifically focused on leveraging Genetic Algorithms in Python to develop an efficient and effective solution for optimizing investment portfolios.

Analysis of Influencing Factors of Consumer Satisfaction Based on Online Review Text Mining   **Oct 2020-Apr 2021**

Graduation Thesis   Outstanding Graduates Award

- Utilized NLP techniques to extract sentiment polarity from over 800,000 customer reviews for sentiment analysis and applied LDA machine learning method to cluster high-frequency words and identify the top 6 factors impacting consumer satisfaction.

Cafeteria C2F Review System Based on Big Data Analysis   **Apr 2019-Jul 2020**

Team leader, College Students' Innovative Entrepreneurial Training Plan Program   National Award

- Crafted a digital transformation plan for university canteens to achieve intelligent management by introducing a visual management system, forecasting dish sales, minimizing waste, and lowering procurement and inventory expenses.