

LOW YI XIANG

E.yx@lowyx.com

-CONFIDENTIAL RESUME

[LinkedIn Profile](#), [Website](#)

PROFESSIONAL EXPERIENCE & ACHIEVEMENTS

Senior Data Scientist, Traveloka

Sep'18 to Jan'22

Data Scientist, Traveloka

Oct'17 to Sep'18

Data Product Owner, Fraud and Abuse Platform (Apr'19 – Present)

- Currently overseeing a team, the team is responsible for all data operations (Analytics, Engineering and Science) with respect to fraud and abuse domain (F&A) in Traveloka. The F&A team currently covers credit card fraud, KYC, payments, coupon abuse, identity management system, account take over.
- Promote a data-driven decision-making culture with experimentation and agile to combat and measure fraud, suggesting new features and/or products that the team should build based on analytics and evidence, while working with backend teams to integrate various data products to improve the overall company's success metrics.

Lead Data Scientist – Financial Technology (Oct'17 – Apr'19)

- Established all requirements and oversaw the execution of data products, engineering, and analytics of Traveloka's Credit Product [PayLater](#) from inception to public release in 2018. Spearheaded the use of internal data to enhance roadmap design, strategic execution, feature prioritization, credit & risk management, and data-driven marketing.

Key Achievements:

- Moved from IC to Lead to a Product Owner role, my team have helped build and contribute to Traveloka's central fraud platform with proven 90% reduction of fraud rate translating to 16M USD savings over 6 months, reduced account takeovers to single digits cases monthly, payment fraud rate to well below 1%, replaced proprietary tools costing ~7 figures with in-house data engineering / machine learning systems.
- Directly involved in the fintech POC stage as the first data member with overall product headcount < 10. During my tenure, the product team expanded to over 200 headcounts, user base grew 100x in the span of less than 12 months while disbursing over 100m USD in loans. I directly contributed to the creation of models related to geo-location with 70% accuracy for user acquisition, credit risk modelling with > 0.76 AUC, which reduced bad loans by over 40%.
- Mentored team members (direct & non direct reports) to develop real-time/batch data pipelines, feature stores, sub-second docker machine learning applications, CI/CD, various Google Cloud Platform (GCP) tools and open-source tools and frameworks such as DBT, Apache Beam, Spark, Dash, Git etc.

Junior Data Scientist – Commercial Operations, Merck (MSD)

Jul'15 to Oct'17

- Combined segmentation tools, clustering algorithms along with operation research models to enhance the Australian primary healthcare (portfolio of USD 500m+) in allocation of sales force against territory design which yielded ~ 80% revenue retention over cost reduction of 40%. Methodology was replicated for other verticals.
- Advanced the engineering infrastructure code base, deep learning libraries, cluster nodes on AWS for big data analysis. Primary use case was to understand patients' response to the company's products. This had enabled justification of continued government subsidy and strategic allocation of resources.

Career History Prior to Jul 2015

- Google Squared, Singapore [Jul'14 – Jun'15]
- Nielsen Data Science Internship [May-Aug'12]
- Community Leader of Data Science Singapore. (Sep'15 – Present) [[Fb link](#)] [[Meetup Group](#)]

EDUCATIONAL QUALIFICATIONS

- Nanyang Technological University Deans list, Accelerated Bachelor's Programme
- B.Sc. Statistics and Mathematics (Honours) with Minor in Business
- Distinction in Final Year Project focused on optimization in Machine Learning algorithms

MISCELLANY

- Software: R, Python, Unix/Bash, SQL, GCP, Git, AWS.
- Languages: English (Native), Chinese-Mandarin (Fluent)

REFERENCES

- Available upon request