Harish Morekonda

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Online Portfolio

Results-driven professional with a strong background in strategic analytics and data-driven decision-making. Demonstrated success in leading innovation, enhancing revenue streams, and steering teams to achieve impactful outcomes. Proven ability to navigate complex and ambiguous challenges and drive organizational success through strategic initiatives.

WORK EXPERIENCE

Capital One - Richmond, VA

Business Analytics Manager - Business Deals Insights, February 2023 - Current

- Monetization and Goal Setting: Pioneered a comprehensive monetization forecast model to project revenue for Business Deals. Formulated 3 new strategic metrics to track while continuously integrating leadership feedback and partner buy-ins.
- Identified key trends in ongoing Card cross-sell campaign and determined path forward to improve revenue from NPV by 2.4X
- Empowered Merchant Relationships Team: Developed the direct-spend strategy to identify high-spend merchants and delivered data-driven recommendations for crafting deals. Forecasted to drive $9M in incremental spend on Small Business Cards.
- Designed and developed Pipeline Tableau dashboard to monitor deal onboarding rate and improve visibility into team activities
- Managed Executive Readouts for Business Deals, leading the creation of monthly Top of House MBR deck and determining key wins to share with SLT; Owned the performance tracker and presented progress and updates during monthly team meetings.

Principal Data Analyst - Card Regulatory Adherence, July 2021 - February 2023

- Lead Tech and Process Liaison for AQA's migration into Sage platform: Played a pivotal role in the seamless onboarding of the 50-agent shop to Sage. Led 12+ deep-dive working sessions to scope requirements and maintained strong relationships with product teams. Established backwards-compatible processes and championed adoption through demos and E2E user testings
- Spearheaded the mapping of over 230 data points into the existing operational infrastructure. Developed a reusable and scalable python codebase and implemented 6+ daily audit reporting to track potential agent data-entry errors on Sage.
- Compliance Risk Controls Development: Implemented text analytics controls analyzing millions of phone transcripts to identify calls with the highest likelihood of risk non-compliance. Led to ~30X improvement in control adherence rates.
- Created tools for full-file ML model analysis and implemented alerts to prompt resource adjustments for abnormal outputs
- Executed the migration of tables to Production space; Assisted 13+ Data Analyst orgs with standards and best practices.
- Managed 2 associates, providing coaching and effective guidance to enhance their professional development

American Credit Acceptance - Spartanburg, SC

Senior Data Scientist - Credit Risk Analytics, September 2019 - July 2021

- Pricing Strategy Implementations and Portfolio Expansion: Identified opportunities and implemented loan pricing strategies that increased annual profit by $2.8M. Formulated and owned A/B experiments targeting high profitability loan pools.
- Substantially increased penetration in new channel by introducing a segmented credit risk model. Maintained price elasticity, bringing in $10M revenue and $1.4M profit
- Engaged regularly with executives and department heads to receive approval and buy-in for novel implementations
- Advanced Predictive Modeling and Codebase Enhancement Initiatives: Developed an ARIMA + regression based predictive model to determine delinquency rate. Explored various approaches and improved MAE by 30%; Introduced a RShiny based self-serve product for leaders to conduct what-if analyses by adjusting the model's influence variables
- Owned RProject Pricing Model Stack; Took proactive initiatives to optimize the codebase that generated $1.4B annual revenue. Eliminated technical debt, reducing code length by 3X and slashing implementation times by 300+ hours
- Brought substantial transparency improvements to black-box processes by developing tools that reduced analysis time by 80%
- Started and lead weekly meetings with the team and conducted sessions on advanced credit risk modeling concepts

SAP - Bangalore, India

Business Process Consultant - Enterprise Software Development, August 2015 - March 2018

- Analyzed cross-functional business processes and designed end-to-end applications to improve operations and strategies.
- Extensively worked on data retrieval and analysis using SQL and ABAP, enabling descriptive analytics for global customers. Coordinated across multidisciplinary teams to deliver 6 multi-million dollar projects successfully
- Prepared a trend-setting estimation matrix to evaluate effort and cost of SAP landscape transformations. Supervised the team that prepared the analysis reports for over 25 clients
- Senior on-site representative at a leading lifestyle client in Los Angeles, California. Managed a team of 3 and engaged with leadership for effective and successful closure of go-live phase

EDUCATION

Master of Science in Business Analytics, University of Cincinnati - Cincinnati, Ohio - 2019

Bachelors in Instrumentation Engineering, Amrita University - Coimbatore, India - 2015