

Dr. Markus J. Rieder, MBA

is quantitative consultant with data2impact Austria. Previously, he worked as systems analyst for McKinsey&Company Germany. He studied Physics (Ph.D., University of Graz/Austria, University of Concepción/Chile) and Mechanical Engineering (M.Sc., Technical University of Munich/Germany, Technical University of Beijing/China), and he earned an MBA with emphasis in Finance from Webster University (Vienna/Austria, Cha'am/Thailand).

Dr. Rieder gained experience as a consultant for several institutions and firms, mainly working in projects covering:

- Scoring/Rating Developing and evaluating credit rating systems for all products and segments of various large German retail banks. Modelling structure, collecting data, and conducting statistical analyses to validate and calibrate scoring models. Defining business process and IT-environment to establish customer rating tools and risk adjusted pricing systems. Basel II compliance checks and coaching of internal risk management resources
- Workout Management Increasing recovery rates of unsecured consumer loans for a German collection firm. Designing, developing and implementing a selection system to target promising creditors by behavioural scoring techniques. Optimization of the workout process, individualizing the payment requests to increase payback probabilities
- Risk Controlling Reporting of bankwide market and credit risks in an Austrian mortgage bank. Interest rate risk controlling and asset-liability management for covering regulatory and economic reserve requirements. Monitoring of total exposures and daily values at risk to feed credit portfolio models
- Customer Relationship Management Estimating customer churn rates and calculating total customer profitabilities for an international telecommunication firm. Implementation of a churn retention program to reflect forecasts of individual profit figures and cross selling potentials. Market segmentation and analyses of customer response rates
- Management Information Systems Prototyping management information systems for a German savings institution. Consolidation of data flows and information processes, evaluation and re-design of a datawarehouse for controlling, monitoring and reporting all relevant business figures along years, products, segments, and sales channels