

Ksenia Zybkovets

Data Science Executive · AI Product Leader | FinTech, Credit Risk & ML Governance

Rehovot, Israel · Remote · EMEA · +972-53-8658564 · ksenia.zyb@gmail.com · linkedin.com/in/ksenia-zybkovets · taplink.cc/zybkovets.ksenia

PROFESSIONAL SUMMARY

Data Science executive with 25+ years in credit risk, analytics and machine learning, including 10+ years leading international DS/DE teams across Europe & APAC. Delivered 50+ ML projects spanning scoring, PD/LGD, decisioning and risk across banking and FinTech; turned around underperforming data science units in both APAC and Europe, scaling model monitoring, governance and KPI/SLA standards. Now also building applied AI/LLM products and adoption frameworks hands-on, with a focus on measurable business value. MSc in Applied Mathematics (Probability & Statistics).

CORE COMPETENCIES

Data Science Strategy & Leadership · AI Product Adoption & Value Realization · AI Use-Case Prioritization & Business Transformation · Credit Risk, Scoring & Decisioning · Model & KPI Governance · DS Turnaround & Profitability · International & Remote Team Leadership · Executive Stakeholder Management

PROFESSIONAL EXPERIENCE

Founder — Ksenai (AI/LLM Product Practice) 2026 – Present *Israel · Remote*

- Designed and built the Ksenai AO Engine — an AI-assisted system that tests how brands appear in LLM-generated answers (ChatGPT, Gemini and others) — defining the product and prototyping it hands-on with AI tooling.
- Built the audit methodology (testing across multiple LLMs, content and source/citation analysis) and delivered client-ready specifications, recommendations and optimization roadmaps.

Group Data Science Manager — 4finance 2025 *Kazakhstan · Remote*

- Owned the vision and roadmap for group-wide Data & AI platforms supporting credit decisioning, risk and growth across 10 countries; led a distributed European team of 9 (data scientists, ETL engineers and a team lead).
- Restored profitability of a European DS unit within two quarters by streamlining the model portfolio, cutting low-value work and concentrating the team on high-impact decisioning use cases.

Head of Data Science — Digital Finance International 2023 – 2025 *Ho Chi Minh City, Vietnam · Remote*

- Took an unprofitable APAC data science department to profitability in under six months by automating model-development pipelines, redesigning processes and running structured A/B testing; stabilized performance and reporting.
- Implemented real-time model monitoring and KPI/SLA frameworks; led a team of 3 data scientists and owned the full lifecycle of new and existing AI products.

Executive Director / Project Director, Risk Assessment Models — Sberbank 2016 – 2023 *Moscow*

- Led corporate-client modeling in Python and SAS across insurance, marketing and scoring; managed teams of 4–5 and delivered 20+ models (PD, LGD, demand forecasts) with full reporting.
- Developed application and behavioral scorecards for SME and microbusiness segments; recruited, mentored junior data scientists and trained 20+ interns.

Head of Department, Risk Data Division — Vostochny Express Bank 2014 – 2016 *Moscow*

- Led SAS implementation (Visual Analytics, SNA/Anti-Fraud, Marketing Automation, MDM): 24/7 industrial rollout — 100+ reports, 600+ users, +15% data quality and stronger fraud detection.

Senior Pre-sales Consultant — SAS Institute 2013 – 2014 *Moscow*

- Supported enterprise analytics sales (RFIs/RFPs, PoCs, demos) and developed credit-risk and customer-intelligence models.

Earlier Career — Irbicon, Ernst & Young, Ksema (Tern Group), Gута 1996 – 2013 *Moscow*

- Full-lifecycle credit-risk modeling, scorecards and data mining (SAS Enterprise Miner, KXEN); credit-risk assessment at E&Y; BI reporting (Business Objects) and client training.

EDUCATION & CERTIFICATIONS

MSc, Computational & Applied Mathematics (Probability & Statistics), Lomonosov Moscow State University. Certifications: SAS Credit Scorecard Development; Applied Analytics Using SAS Enterprise Miner; Financial Markets (Yale / Coursera); Product Management for AI & Data Science.

ADDITIONAL INFORMATION

Domain Expertise: FinTech & Banking — Credit Risk, Risk Strategy, Scoring, Fraud Detection, Collections · Customer Intelligence — Upsell/Cross-sell, Acquisition, Retention · AI & LLM Products — AI Visibility, Answer Optimization, LLM-assisted prototyping

Tools: SAS (EM / EG / MA / VA / VS / JMP / MDM) · SQL · Power BI · Python (AI-assisted) · AI/LLM prototyping (Codex / Claude) · Git/GitHub · Jira · Confluence

Languages: Russian — Native · English — Full professional · Hebrew — Alef level / Basic