JIAQI (EVEY) GOU

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EDUCATION

University of California, Berkeley, Haas School of Business **Aug 2026 - May 2028**
Master of Business Administration; Coursework: Fundamentals of Agentic AI, Data and Decisions

University College London, UK **Sep 2019 - Jan 2021**
MSc Management, Distinction (Top 10%)

Shanghai Jiao Tong University, China **Sep 2015 - Jul 2019**
Bachelor of Arts

- *Exchange Program, Kobe University, Japan; recipient of Japan JASSO Scholarship*

EXPERIENCE

Xiaomi Consumer Finance, China **Dec 2023 - Jul 2025**
Fintech arm of Xiaomi, a Fortune Global 500 company and the world's second-largest smartphone manufacturer
Business Planning Manager | Digital Lending Product

- Led the design and launch of a new consumer lending product, expanding Xiaomi's role from funding provider to underlying product provider; defined the end-to-end customer journey and transaction, fund, and data flows, scaling the product to 30% of company assets and 23% of total profit.
- Evaluated all 30+ new lending products company-wide on credit risk, unit economics, and technical feasibility; prioritized 20 for launch and shaped the product design and commercial terms.
- Designed the phased rollout of Xiaomi's first shared-risk lending model with JD, a Chinese e-commerce leader, aligning Finance and Risk on success metrics and scale-up criteria; codified the approach into SOPs adopted across future projects and generated RMB 500M in incremental loan volume.
- Improved acquisition efficiency by analyzing conversion and CAC across channels to identify higher-conversion customer segments; optimized entry-point design, page hierarchy, user journeys, reducing blended CAC by 25%.
- Built an internal real-time dashboard for product and strategy teams tracking demand, conversion, profitability, and repayment behavior; used performance insights to drive scale-up, portfolio optimization, and exit decisions across live products, cutting time-to-decision from one week to 2–3 days.

Capgemini, China **Jun 2021 - Dec 2023**
Global business and technology transformation leader; worked primarily on the Michelin account
Business Analyst Lead | Digital Product & B2B Commerce

Michelin Tire Warehouse Management System for Inventory Transfer

- Built a 0→1 tire inventory transfer platform with one engineer, synthesizing 10+ cross-functional working sessions to turn fragmented warehouse transfer processes into an executable system design with clear workflows.
- Designed the database structure and integrations with commerce and logistics systems, conducted hands-on product tests through production launch; automated tire inventory transfers and reduced manual errors across 100+ dealers.

Michelin B2B Dealer Commerce Platform

- Led a 5-person cross-functional team to deliver Michelin global ordering platform that connected dealers directly with Michelin, onboarding 10,000+ customers and 600+ dealers across China, Japan, Thailand, and Australia.
- Identified cumbersome SKU lookup as a key ordering pain point through 50+ customer interviews; designed Scan-to-Order to replace manual search with scan-based product matching, achieving 70% click-to-purchase conversion.
- Designed and analyzed 200+ tracking events across key user paths, found most repeat purchases originated from order history, and launched a Reorder feature adopted by over 50% of dealers within one month.
- Localized Michelin's Japan B2B commerce platform based on local buying-behavior research, simplifying navigation and product information, refining product tags, and reprioritizing product listings; halved customer decision time and reduced support requests by 40%.

ADDITIONAL

Multimodal Data Classification & Analytics | Client Project **Oct 2026**

- Designed a 7-dimension, 48-label taxonomy for 50K multimodal video-generation records; benchmarked Gemini classification architectures through human-reviewed experiments, scaled the chosen pipeline with asynchronous scheduling, and built a dashboard mapping capability distributions across reference inputs and prompt complexity.

Meal Gacha! | AI-Native Product Development **Sep 2026**

- Spotted a recurring "what should we eat?" dilemma among family and friends and built a gacha-style meal-picking web app by directing AI coding agents from prototyping through deployment; integrated multimodal AI to validate workout screenshots, prevent duplicate rewards, and unlock extra spins, expanding usage to friends' households.

Community Engagement - A Better Community (ABC), China **Aug 2025 - Mar 2026**
China's leading pro bono consulting organization; selected through a competitive process as Project Leader

- Led a digital fundraising growth strategy for a nonprofit delivering books to rural schools, diagnosing conversion, segmentation, and retention gaps through data and stakeholder research and building a 3/6/12-month roadmap with KPIs aimed at doubling annual fundraising revenue.

Skills & Interest

- Technical: SQL, database schema design, Jira, Axure
- Languages: Mandarin, English, Japanese (JLPT N1) | Qualification: ACCA
- Interests: Exploring quieter onsen towns in Japan; sourcing and reselling vintage film cameras; tennis