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(LinkedIn)
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ris.utwente.nl/ws/portalfiles/portal/
6076828/t0000004.pdf (My PhD
Thesis)

Relevant skills

SQL	data exploration
Excel	data extraction
Power BI	data quality
Databricks	data enrichment
Big Query	data analysis
Python	data science
R	data visualisation
	data strategy



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Marital status

Divorced, in a relation, father of
three adult kids

Hobbies

Tennis
Soccer
Running
Painting

GERHARD VAN DIJKHUIZEN

Freelance Data Strategist, Scientist & Analyst | MSc in Applied
Mathematics | PhD in Business Analytics | Owner of de3ds -
data driven decisions | Partner of hou2use - sustainable art
on waste wood

Zwolle, Overijssel, The Netherlands

DATA IS THE NEW GOLD BUT YOU HAVE TO KNOW WHERE TO START DIGGING!

Qualities

Think carefully before you do something, but do something good
while you think! Smart and creative team player with a unique mix of
analytical, practical, social, and educational skills.

Deep thinker and go-getter. A theoretically well-versed yet
pragmatically oriented professional. Able to communicate and
collaborate at all levels within your organization. Was already “data
driven” and “agile” before these two words even existed.

Experience

de3ds ~ data driven decisions

Freelance Data Scientist & Business Analyst

January 2017 – Present

I help companies to use internal, external, and public data (more) and support
them in the implementation of data-driven decision-making. Clients include
AfterPay/Riverty, Alektum, Batavia Tools, Capayable/in3, Cuperus Gedenken,
Dynalogic, Focum/Vesting Finance, LeaseGemak, Molecaten, PEC Zwolle, and
Universal Data Brokers.

- AfterPay/Riverty: developing and implementing a credit rating system for new/existing
customers using linear/logistic regression based on internal/external data (in SPSS),
identify (new) predictive (combinations of) internal and external variables and
incorporate them into (new) decision rules and/or credit scores, identify and list
suspicious (patterns in) transactions for manual order review (in SQL), guide complex
migrations of a total of 3 local acceptance and billing systems to 1 central/international
system (including associated data and interfaces), develop and implement a powerful
risk management system (in SQL and Power BI) that automatically intervenes at the
portfolio level in case of over- or underperformance, further develop fraud
detection/prevention systems (especially in the area of so-called “velocity checks”),

¹ "It is a real pleasure working together with Gerhard as he is a great team player and an excellent data analyst. Gerhard is always cooperative and sharing his knowledge. He is quick and thorough in data exploration and his analyses always give valuable insights. This has helped us a lot in making a huge migration project a success."

Stefan Stolze

² "Gerhard has supported us for a long time in addressing in-depth statistical, mathematical, or general data-related questions. As a result, we have been able to make significant progress in improving our data-driven capabilities. Gerhard has a goal-oriented approach and a friendly manner of communicating in his role as our sparring partner. Additionally, Gerhard is able to apply his extensive practical experience, which prevents his perspective from being limited to theory."

Bram Schreuder

³ "Gerhard has been extremely helpful to us in unlocking data from an outdated system. Thanks to him, we have managed to gain insight into our operations and significantly improve them. Without his help, we would never have succeeded. Apart from that, it is a pleasure to work with Gerhard, both personally and professionally. His high level of thinking and pragmatic approach quickly lead to results."

Jacco van der Zee

⁴ "I have been working with Gerhard for years and we hardly ever need many words. He is very strong analytically and knows how to distinguish main issues from minor ones very well. Gerhard is both a conceptual thinker and a pragmatic doer. As a developer, he combines a clear vision with solid decisiveness. In cases of incidents, he is able to quickly identify the root of the problem thanks to his immense knowledge and skills."

Rolf Lamberink

support the finance department (in SQL and Excel) with various issues related to year-end closing and VAT refunds ¹

- Alektum: inventarisation and documentation of relevant internal, external, and public data sources for the purpose of developing a credit check for the Dutch market
- Batavia Tools: created a custom SQL database using data extractions from the parent system in Germany, then developed and implemented various reports/tools in Excel (as desired) for more effective/efficient purchasing and inventory management
- Capayable/in3: understand, unlock, and link separate order and invoice databases (SQL), design and implement an automated risk management system (in R), roll out this methodology (in Power BI) ²
- Cuperus Gedenken: exploiting and opening up a poorly accessible SQL database behind a business application, first reconstructing and then further developing various financial reports (in Excel), pioneer in data-driven decision making ³
- Dynalogic: development and implementation of a predictive model (in Python) for identifying the driving forces (including their associated weights) behind the NPS (Net Promoter Score) – the KPI that everything revolves around at Dynalogic
- Focum/Vesting Finance: as the founder of Focum, still a point of reference for the operation (especially under the hood) of all products, trouble shooter in case of incidents, backup for data analyses for internal/external clients ⁴
- LeaseGemak: development and implementation of a scorecard (in Python) based on internal/external data to predict the payment behavior of new customers, as well as various financial/operational reports (in Power BI)
- Molecaten: development and implementation of a tool for Dynamic Pricing (in T-SQL and Google Big Query) including associated reports (in Power BI) within the context of the migration from an old to a new reservation system
- PEC Zwolle: understanding and unlocking data from various data providers (using Python) in an own SQL database, developing interactive reports and dashboards in Power BI (and sometimes Excel), implementing 'self-service analytics'
- Universal Data Brokers: develop a new scoring model based on publicly available data (including land registry data and bankruptcy register) with significantly higher predictive power than the old scoring model ⁵

hou2use ~ sustainable art on waste wood

Visual Artist

November 2020 – Present

Together with my girlfriend, I create unique, affordable, and sustainable art on wood. The lively texture of the wood gives our art character. Each piece is unique and is made by us with love and attention. We are committed to sustainability, so we prefer to work with leftover paint on scrap wood. We have our own gallery in Zuidwolde (Drenthe).

⁵ "With Gerhard, you quickly get to the point. Gerhard is well acquainted with statistics and statistical tools and can make responsible predictions about customers' ordering and payment behavior. With his input, he has helped us take an important step forward."

Steven Scheffer

⁶ "Scoring and data expert with excellent skills within payment services. No nonsense approach and good combination of development skills and business wise acting."

Richard Mol

⁷ "Gerhard is the kind of person every company in the data industry should hire. His ability to analyse and change data into gold is unmatched. Gerhard is a highly intelligent professional, very thorough without losing sight on results. Gerhard is very outspoken and a real character who is known for his integrity. I have enjoyed working with Gerhard. He is the kind of guy that actually makes you think."

Gert Brouwer

Focum (former RiskSolutions)

Business Developer/Analyst & Product Manager/Owner

September 2007 - February 2017

Responsible for collecting, unlocking, and delivering (distinctive) data as well as developing, implementing, and maintaining (predictive) mathematical models with the aim of helping as many companies and organizations as possible assess customer, and in particular fraud and payment risks, and using this to make better decisions or take responsible risks. In this role, played a key part in the creation of the products RiskPortal, Preventel, and AchterafBetalen. Also involved as a senior sales/business consultant in attracting, setting up, and maintaining key accounts in the e-commerce, telecom, energy, insurance, and financial sectors. ⁶

Areas of focus: business development, product development, database design, data enrichment, data analysis, credit scoring, customer segmentation, risk management, fraud detection/prevention, pay later, risk transfer.

Lindorff (former Transfair)

Credit Risk Analyst & Database/Information Manager

July 2002 - August 2007

Primarily responsible for credit and risk management and, by extension, database and information management. Specifically: evaluating and valuing (purchase) portfolios and assessing whether to assume payment risks. From that role, was instrumental in the creation or laid the foundation for the so-called "Acceptgiro Service", now known as Riverty (formerly AfterPay).

Areas of focus: collection management, accounts receivable management, portfolio valuation, debt valuation, debt purchasing, data enrichment, fraud detection, transaction monitoring, fraud prevention, product development, post-payment.

Wehkamp

Manager Decision Support & Buying Manager

January 1999 - June 2002

Responsible for Purchasing/Inventory Management and Supply Chain Management (in particular: contributing to increasing profitability by achieving higher service levels with lower inventory levels).

University of Twente

Assistant Professor

February 1995 - December 1998

