



DR. JOE GUO

Founder and CEO of Quark Finance

郭震洲 博士

誇客金融創始人兼CEO

Dr. Joe Guo is the founder and CEO of Quark Finance. After graduating from the University of Science and Technology of China, he went to the US to get a Ph. D degree in Physics from the George Washington University. He also received a MBA degree from the Cornell University.

Dr. Guo has twenty-year experience in risk management and consumer finance business. He held senior positions in global banks and financial institutions in the US and in Asia. As the Senior Vice President at Fleet Bank, Dr. Guo implemented and improved many risk management technologies and built Decision Science capability for its consumer finance business. When he assumed the position of Chief Risk Officer for AIG's regional consumer finance business, Dr. Guo was in charge of risk management of eight AIG subsidiaries in the Asia Pacific area. While at JP Morgan Chase, Dr. Guo relocated to Beijing as Chief Risk Officer for China and was in charge of setting up the credit card business for JP Morgan Chase's partner bank in China.

In Quark Finance, Dr. Guo combined the traditional financial service management and the internet technology, to create a brand-new personal financial service platform. Under his leadership, by focusing on the financial needs of consumers and small business owners, Quark Finance destined to be China's leading platform of personal financial service.

誇客金融創始人兼 CEO 郭震洲博士畢業於中國科技大學物理學系，並在美國喬治•華盛頓大學取得物理學博士學位，還擁有康奈爾大學商學院的工商管理碩士（MBA）學位。

郭震洲博士擁有 20 年風險管理和個人信貸業務經驗，曾在美國銀行業多個金融機構擔任要職。郭博士曾服務於美國銀行的管理決策支持部門，為風險管理及市場營銷提供科學分析。在美國國際集團擔任消費金融業務的區域風險管理總監期間，負責亞太區 8 個子公司的全面風險工作。郭博士還曾服務於美國摩根大通公司，並作為首席風險官負責其在中國大陸與合作銀行籌建信用卡的業務。

在誇客金融，郭震洲博士集合傳統金融的管理技術和互聯網思維模式，用信貸工廠，數據模型等創建現代化的風控體系。專注於個人消費者和小微企業主的金融需求，致力於打造中國領先的個人金融服務平台。