

Apostolos Ampountolas Ph.D., CQF, FHEA

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Research Interests

Forecasting model analyses, financial analysis of hotel asset evaluations, revenue management & pricing strategies, data analytics & machine learning methods, forecasting cryptocurrencies volatility, demand optimization, investment volatility models, decision-making forces on stock return, and blockchain.

Academic Positions

- 07/2023– present **Boston University**, Boston, MA
School of Hospitality Administration
Assistant Professor of Hospitality Finance
- 07/2021– 06/2023 **Cesar Ritz Colleges**, Brig, Switzerland
Associate Professor
- 01/2022– 12/2022 **University of Zurich**, Zurich, Switzerland
Department Business Administration - Institute of Mathematics for
Economics and Business (Institut für Betriebswirtschaftslehre Mathematik
der Wirtschaftswissenschaften)
Visiting Scholar
- 03/2022– 07/2022 **ESSEC Business School**, Paris-Cergy, France
Department of Accounting and Management Control
Visiting Professor
- 07/2017– 06/2022 **Boston University**, Boston, MA
School of Hospitality Administration
Assistant Professor of Finance and Revenue Management
- 01/2020– 06/2021 **Boston University**, Boston, MA
School of Hospitality Administration
Chair, Undergraduate Programs
- 09/2013– 05/2017 **Washington State University**, Pullman, WA
Carlson College of Business (Global Campus Brig, Switzerland)
Adjunct Professor of Finance and Revenue Management
- 09/2013– 05/2017 **Cesar Ritz Colleges**, Brig, Switzerland
Lecturer of Finance and Revenue Management

Non-Executive Position

- 10/2020– present **Greek Ministry of Development & Investments**,
National Council for Research, Technology, and Innovation
Sectoral Scientific Councils - Culture, Tourism, & Creative Industries
Scientific Advisor - National Council for Research, Technology, and Innovation
-Non-Executive Member appointment (FEK: 923/115064)

Education

- 06/2016 **University of Exeter**, Exeter, UK
Ph.D. in Management
Title: Revenue Management, Dynamic Pricing, and Social Media in the Tourism Industry: A Case Study of the Name-Your-Own-Price Mechanism
- 09/2016 **Cornell University, The School of Hospitality**, Ithaca, NY
Certificate in Hotel Real Estate Investments and Asset Management
- 08/2016 **University of Derby**, Buxton, UK
Post Graduate Certificate (PGCertHE) in Higher Education
Teaching qualification accredited by the UK Higher Education Academy
- 09/2013 **Cornell University, The School of Hospitality**, Ithaca, NY
Certificate in Advanced Revenue Management: Pricing and Demand Strategies
- 02/2006 **Northumbria University**, Newcastle upon Tyne, UK
Post Graduate Certificate (PGCert) in Commercial Law
- 09/2002 **University of Bournemouth**, Bournemouth, UK
Bachelor of Arts (BA Hons) in International Hospitality and Tourism Management
- 06/1992 **ICBS Business College**, Thessaloniki, Greece
Diploma in Accounting

Professional Examination

- 10/2020 **CMA** Management Accounting Examination Candidate - Institute of Management Accountants (Part I - Pass, Part II).
- 06/2018 **CQF** Financial Mathematics Examination, CQF Institute - Fitch Learning.

Awards

- 11/2020 **Emerald Literati Award** JHTI Literati Award Winner 2020 - Highly Commended Paper (J4).

Funding

- F1. ESRC Flying Practices - De-carbonising tourist travel: a social practices approach for challenging aero mobilities. Proposal submitted - Pending: Grant request: GBP530,006.48 (Co-Investigator, 2024 - 2026)

Teaching & Learning

Fellow of the Higher Education Academy (FHEA), UK (Recognition reference: PR116075)

Two years Postgraduate program in Academic Practice (Learning & Teaching; Developing Effective Supervision Practices; Student Engagement; Learning with Technology)

Instructorships. Prepared and gave all lectures, homework assignments, and exams. Held weekly office hours and was solely responsible for administering final grades for the following classes.

University of Zurich, Zurich, Switzerland

Courses	Level	Semester
BOEC0422 Selected Topics in Operations Research (Pricing Optimization)	UG	Spring 2022, Fall 2022

ESSEC Business School, Paris, France

Courses	Level	Semester
SIDS33109 Quantitative Methods - Business Statistics (202100)	PG	Spring 2022

Boston University, Boston, Massachusetts, USA

Courses	Level	Semester
HF210 Financial Accounting	UG	Fall 2017 & 2018, Spring 2018 & 2019, Summer I 2020 & 2021
HF310 Management Accounting	UG	Spring 2020, Fall 2020
HF370 Revenue Management and Technology	UG	Spring 2018,& 2019, Fall 2019
HF415 Hotel Asset Management	UG	Fall 2017, 2018 & 2019
HF470 Advanced Revenue Management and Pricing	UG	Spring 2020 & 2021
HF770 Hospitality Ownership Strategies	PG	Fall 2017, Fall 2018
HF771 Revenue Management Strategies	PG	Spring 2019, 2020 & 2021

Washington State University Global campus - Cesar Ritz Colleges, Brig, Switzerland

Courses	Level	Semester
FIN325 Introduction to Corporate Finance	UG	Fall 2013 to Spring 2017, Fall 2021 & 2022, Spring 2022 & 2023
DEC215 Introduction to Business Statistics	UG	Fall 2022
70H714 Management Accounting	PG	Fall 2013 to Spring 2017
70H721 Strategic Business Plan	UG	Fall 2015 to Spring 2017, Fall 2021 & 2022, Spring 2022 & 2023
HBM407 Hotel Asset Management	UG	Fall 2013 to Spring 2017
HBM491 Operational Analysis (RM)	UG	Fall 2013 to Spring 2017
HBM497 Hospitality Business Analytics	UG	Fall 2015 to Spring 2017, Fall 2022

Teaching Evaluations

Courses	Semester	Instructor Rating
BU SHA - HF210 BA: Financial Accounting	SU1-21	4.33/5.0
BU SHA - HF310 BA: Management Accounting	F-20	4.33/5.0
BU SHA - HF210 BA: Financial Accounting	SU1-20	4.12/5.0
BU SHA - HF370 BA: Revenue Management and Technology	F-19	4.42/5.0
BU SHA - HF370 BA: Revenue Management and Technology	S-19	4.47/5.0
BU SHA - HF210 BA: Financial Accounting	S-19	4.43/5.0

BU SHA - HF210 BA: Financial Accounting	F-18	4.69/5.0
BU SHA - HF770 BA: Hospitality Ownership Strategies	F-18	4.50/5.0
BU SHA - HF415 BA: Hotel Asset Management	F-18	4.20/5.0
BU SHA - HF210 BA: Financial Accounting	S-18	4.71/5.0
BU SHA - HF370 BA: Revenue Management and Technology	S-18	4.00/5.0
WSU - HBM491 BA: Operational Analysis	S-16	4.59/5.0
WSU - FIN325 BA: Introduction to Financial Management	F-15	4.55/5.0
WSU - FIN325 BA: Introduction to Financial Management	F-14	3.67/4.0

Professional Work Experience

03/2012- 08/2013 **KUONI Global Travel Services (KUONI/GTA), Wholesaler, London UK**

Position: Area Sourcing Manager Northern Europe

Kuoni Global Travel Services is a business unit inside the Kuoni Group. The GTS (Kuoni/GTA) unit is among the world's leading accommodation wholesalers, ground travel services, and tours. Kuoni Group (Zurich Stock Exchange SIX: KUNN) is a leading service provider to the global travel industry and governments with a concentrated focus on Asia.

Responsibilities

Executive position to lead a geographically distributed hotel sourcing team to exceed the key performance metrics. Total responsibilities to develop initiatives in the market selection, hotel acquisition, and pricing. I have successfully managed key accounts and developed the hotel segmentation program throughout the Market Manager team. I introduced modern pricing approaches for increased product differentiation to maximize revenue and market share.

03/2009- 02/2012 **KUONI Destination Management, Wholesaler, Zurich, Switzerland**

Position: Head of Hotel & Destination Services Contracting Europe

Kuoni Destination Management represents a strategic business division of the Kuoni Group and is a leading supplier of destination management services for businesses, groups, and individual travelers worldwide.

Senior management position reporting directly to the Vice President. I headed an international team of twenty-five contract managers across Europe. Responsible for meeting and exceeding monthly and annual goals about RevPAR, RGI, Sell out efficiency, Group vs. Transient business mix, and gross operating profit (GOP), besides creating new pricing initiatives for hotels and local services product offerings. I have successfully introduced a new pricing model for product differentiation and distribution channel and implemented a target-based Commercial Incentive Plan (CIP) and performance system for the Market Managers team.

08/2006- 12/2008 **sunmedhotels.com, Accommodation only Bed Bank, Athens, Greece**

Position: Founder and Managing Director

An entrepreneurial company that operated as a dynamic packaging and accommodation-only bed bank while offering a range of products (hotel, car rental, and transfers) covering popular holiday destinations in the Mediterranean.

Founder of sunmedhotels.com, an entrepreneurial company hallmarked by sustained growth averaging 80% annually over two years operating in a fast-paced competitive online environment. Organized the company from day one and transformed the business intending to grow as one of the key players in the holiday dynamic packaging sector. With full P&L accountability, operational development of business efficiency, and strategic planning - driving revenues from zero to €2 million turnovers in the second year. Designed a customized online hotel accommodation booking system (B2C & B2B, approx. 2,000 hotels) and expanded the commercial product strategy focused on Mediterranean destinations. Also, I implemented several suppliers' XMLs and third-party hotel and services inventory.

01/2006- 07/2006 **youtravel.com, Accommodation only Bed Bank, Woking, UK**

Position: Regional Contracts Manager

Founded to grow a leading accommodation-only supplier offering travel agents and tour operators access to beach hotels and resorts. Joined the company at the launch and was responsible for organizing a team of 14 contract managers within the product department.

03/2005- 12/2005 **Zeus S.A. (Thomas Cook AG), DMC/Tour Operator, Corfu, Greece**

Position: Area Manager (Corfu, Kefallonia, Zakynthos, Parga, Lefkas)

Part of Neckermann Reisen and representative of Thomas Cook Group in Crete and the Ionian Islands provided destination services for the TC clients (charter operation, mainstream package holidays).

12/2000- 02/2005 **Plotin S.A. (Thomas Cook AG), DMC/T.O., Santorini, Greece**

Position: Area Manager Northern Greece (Cyclades Islands, Chalkidiki)

Part of Neckermann Reisen, with offices throughout Greece, provided various services to Neckermann-Thomas Cook mainstream package clients. A representative of tour operators from Europe, USA & Middle East (Iberojet, FRAM, GATE1).

12/1999- 11/2000 **Tui Hellas S.A. (TUI Group), DMC/Tour Operator, Mykonos, Greece**

Position: Head of Excursion & Transportation Department

09/1995- 12/1998 **Atena Travel Ltd., Tour Operator, Warsaw, Poland**

Position: General Manager

Peer-Reviewed Publications

Published

- J19. Legg, & **Ampountolas, A.** (2023) How music listening preferences play a role in casino showroom offers. *Journal of Marketing Analytics (SSCI Indexed & Ranked B in ABDC)*
<https://doi.org/10.1057/s41270-023-00213-x>
- J18. **Ampountolas, A.**, Menconi, G., & Shaw, G. (2023) Metaverse research propositions: Online intermediaries. *Tourism Economics Journal (TEU) (SSCI Indexed & Ranked A in ABDC)*
<https://doi.org/10.1177/1354816623115>

- J17. **Ampountolas, A.** (2023) The Effect of COVID-19 on Cryptocurrencies and the Stock Market Volatility: A Two-Stage DCC-EGARCH Model Analysis. *Journal of Risk and Financial Management*. 2023; 16(1):25; (SSCI Indexed & Ranked B in ABDC) <https://doi.org/10.3390/jrfm16010025>.
- J16. **Ampountolas, A.** (2022) Cryptocurrencies intraday high-frequency volatility spillover effects using Univariate and Multivariate GARCH Models. *International Journal of Financial Studies*; (SSCI Indexed & Ranked B in ABDC) <https://doi.org/10.3390/ijfs10030051> - Special issue: Financial Econometrics and Machine Learning.
- J15. **Ampountolas, A.** (2021) Modeling and Forecasting Daily Hotel Demand: A Comparison Based on SARIMAX, Neural Networks, and GARCH Models. *Forecasting*. 2021; 3(3):580-595; (SSCI Indexed & Ranked B in ABDC) <https://doi.org/10.3390/forecast3030037>.
- J14. **Ampountolas, A., Nde, T., Date, P., & Constantinescu, C.** (2021) Machine Learning approach for micro-credit scoring - *Risks* 2021, 9(3), 50; (SSCI Indexed & Ranked B in ABDC) <https://doi.org/10.3390/risks9030050>. - Special issue: Interplay between Financial and Actuarial Mathematics.
- J13. **Ampountolas, A., & Legg, M.** (2021). A Segmented Machine Learning Modeling Approach of Social Media for Predicting Occupancy Demand. *International Journal of Contemporary Hospitality Management (IJCHM)* Vol. 33 No. 6, pp. 2001-2021 (SSCI Indexed & Ranked A* in ABDC) DOI: 10.1108/IJCHM-06-2020-0611. - Special issue in Big Data.
- J12. **Ampountolas, A., & Chiffer, E.** (2021). Will Blockchain shift Online Travel Agencies toward growth or to an end? *Tourism Economics (TEU)* (SSCI Indexed & Ranked A in ABDC) DOI: 10.1177/1354816620985371.
- J11. Legg, M., Webb, T., & **Ampountolas, A.** (2021) Marketing to the next generation of casino patrons *Journal of Marketing Analytics* (SSCI Indexed & Ranked B in ABDC) <https://doi.org/10.1057/s41270-021-00131-w>.
- J10. Legg, M., **Ampountolas, A.**, & Hancer, M. (2021) Senior leadership succession and market share. An Econometric case study on Native American casinos. *Tourism Economics (TEU)* (SSCI Indexed & Ranked A in ABDC) DOI: 10.1177/13548166211035579.
- J9. **Ampountolas, A.** (2020). Postcrisis REIT performance using financial ratios: A Data Envelopment Analysis approach. *Tourism Economics (TEU)* (SSCI Indexed & Ranked A in ABDC) DOI: 10.1177/1354816620962664.
- J8. **Ampountolas, A., Shaw, G., & James, S.** (2020). Examining the relationships between market indicators and hotel pricing approaches. *Tourism Economics (TEU)* (SSCI Indexed & Ranked A in ABDC) DOI: 10.1177/1354816620925225.
- J7. Dogru, T., Hanks, L., Ozdemir, O., Kizildag, M., **Ampountolas, A.** & Demirer, I. (2020). Does Airbnb have a homogenous impact? Examining Airbnb's effect on hotels with different organizational structures. *International Journal of Hospitality Management (IJHM)* (SSCI Indexed & Ranked A* in ABDC) DOI: 10.1016/j.ijhm.2020.102451.
- J6. Saglam, Y. & **Ampountolas, A.**, (2020). The effects of shocks on Turkish tourism demand: Evidence using panel unit root test. *Tourism Economics (TEU)* (SSCI Indexed & Ranked A in ABDC) DOI: 10.1177/1354816619899831.

- J5. **Ampountolas, A.**, Shaw, G., & James, S. (2019). The role of social media as a distribution channel for promoting pricing strategies. *Journal of Hospitality and Tourism Insights (JHTI)* (SSCI Indexed & Ranked B in ABDC) DOI: 10.1108/JHTI-07-2018-0040.
- J4. **Ampountolas, A.** (2018). Peer-to-Peer marketplaces: A study on consumer purchase behavior. *Journal of Hospitality and Tourism Insights (JHTI)* (SSCI Indexed & Ranked B in ABDC) DOI: 10.1108/JHTI-05-2018-0028.
- J3. **Ampountolas, A.** (2018). Forecasting hotel demand uncertainty using time series Bayesian VAR models. *Tourism Economics (TEU)* 1-23 (SSCI Indexed & Ranked A in ABDC) DOI: 10.1177/ 1354816618801741.
- J2. **Ampountolas, A.**, Shaw, G., & James, S. (2018). Active learning to improve self-confidence and decision-making skills through the use of hotel simulation, *Journal of Hospitality and Tourism Education (JHTE)* 018, VOL. 00, 1-14, (SSCI Indexed & Ranked B in ABDC) doi.org/10.1080/10963758.2018.1487786.
- J1. Ma, Z., Chen, M.H., & **Ampountolas, A.** (2017). The Effect of Students' Perceptions and Learning Approaches on the Quality of Hospitality Financial Management Education, *Journal of Hospitality and Tourism Education (JHTE)* 28(4), 169-177. (SSCI Indexed & Ranked B in ABDC)

Submitted-Under Review/Revision

- R5. **Ampountolas, A.** & Legg, M., Predicting daily hotel occupancy: A practical application for independent hotels. - Journal of Revenue Management and Pricing (SSCI Indexed & Ranked B in ABDC).
- R4. **Ampountolas, A.**, Legg, M., & Shaw, G., REIT market reaction to crises: An event study on market shocks. - Tourism Economics (SSCI Indexed & Ranked A in ABDC).
- R3. **Ampountolas, A.**, & Shaw, G., COVID-19 impact on the stock market indices performance and the REITs index. - International Review of Economics and Finance (SSCI Indexed & Ranked A* in ABDC).
- R2. **Ampountolas, A.**, A choice-based model for conditional room upgrades on tour operator holiday package. - Tourism Economics (TEU) (SSCI Indexed & Ranked A* in ABDC).
- R1. **Ampountolas, A.**, Analyzing volatility spillovers in European financial markets: A comparative study of machine learning, hybrid, and deep learning models - Forecasting (SSCI Indexed & Ranked B in ABDC).

Research in Progress

- P2. **Ampountolas, A.** & Legg, M.: Model combination for hotel demand forecasting. - The manuscript is now being prepared to be submitted to the International Journal of Hospitality Management (Completion rate: 80%).
- P1. **Ampountolas, A.**, & Shaw, G., How can blockchain technology be combined with the metaverse to establish a viable alternative to the traditional OTA platform? (Completion rate: 60%)

Book Chapters, Trade Journals, Other Publications

- O4. **Ampountolas, A.**, Timothy Webb, and Misuk Lee (2021 - Expected) *Chapter 6: Demand Forecasting*, in Fundamentals of Revenue Management.
- O3. **Ampountolas, A.**, (2021) Forecasting Daily Demand for Hotel Occupancy Levels: An Empirical Application. Boston Hospitality Review (BHR) Spring 2020 - Special Issue in Revenue Management. Available at: <https://www.bu.edu/bhr/2021/06/29/forecasting-daily-demand-for-hotel-occupancy-levels-an-empirical-application/>.
- O2. **Ampountolas, A.**, & Legg, M., (2020) The King is Naked. Boston Hospitality Review (BHR) Spring 2020. Available at: <https://www.bu.edu/bhr/2020/03/24/the-king-is-naked/>
- O1. Legg, M., & **Ampountolas, A.**, (2020) The Coronavirus and the US Casino Market. Boston Hospitality Review (BHR) Spring 2020. Available at: <https://www.bu.edu/bhr/2020/03/24/the-coronavirus-and-the-us-casino-market/>

Papers in conference proceedings

- C12. Legg, M., **Ampountolas, A.**: Music Preferences, STOMP-R and Showroom Offers. 2023 AMA (American Marketing Association) Winter Academic Conference, Nashville, Tennessee, USA, February 10-12, 2023.
- C11. **Ampountolas, A.** & Legg, M.: Model combination for hotel demand forecasting. RevME Europe - REMAPS Conference 2022, Hotelschool The Hague, Amsterdam, Netherlands, 13-14 December 2022 (**Invited session**).
- C10. **Ampountolas, A.** & Legg, M.: Model combination for hotel demand forecasting. 42nd International Symposium on Forecasting, Oxford University, Oxford, UK, 12-14 July 2022 (**Invited session**).
- C9. **Ampountolas, A.**: A hybrid method of exponential smoothing and neural networks for hotel demand forecasting. 41st International Symposium on Forecasting, Oxford University, Oxford, UK, 27-30 June 2021 (**Virtual - invited session**).
- C8. **Ampountolas, A.**: A daily demand forecasting for hotel occupancy levels: Machine learning a model comparison. 40th International Symposium on Forecasting, Rio de Janeiro (Virtual), 26-28 October 2020.
- C7. Legg, M., **Ampountolas, A.**: Senior Management succession and market share. An econometric case study on Connecticut casinos. ICHRIE 2020, Phoenix, Arizona, USA, 22-24 July 2020.
- C6. **Ampountolas, A.**: A daily demand forecasting for hotel occupancy levels: A deep learning approach. RevME Conference; École hôtelière de Lausanne (EHL), Lausanne, 02-04 December 2019.
- C5. **Ampountolas, A.**: Forecasting international overnight demand with Global Vector Autoregressive Models: A Bayesian Approach. APacCHRIE & EuroCHRIE Hong Kong 2019 Conference; The Hong Kong Polytechnic University, Hong Kong, 22-25 May 2019.
- C4. **Ampountolas, A.**: Analyse the efficiency of REITs' financial performance post-financial crisis period using financial ratios: A DEA approach. APacCHRIE & EuroCHRIE Hong Kong 2019 Conference; The Hong Kong Polytechnic University, Hong Kong, 22-25 May 2019.

- C3. **Ampountolas, A.**, and Li, Ruoyi: The Impact of Hotel Technology Innovation on Customers' Hotel Selection. In Proceedings of 6th Advances in Hospitality and Tourism Marketing and Management Conference; Sun Yat-sen University, Guangzhou, China, July 2016.
- C2. Zihui Ma, **Ampountolas, A.**, and Ming-Hsiang Chen: Perceptions, Learning Approaches, and the Quality of the Hospitality Financial Management Education. In Proceedings of 21st Graduate Education & Graduate Student Research Conference in Hospitality & Tourism; Temple University - Philadelphia, USA, January 2016.
- C1. **Ampountolas, A.**, Gareth Shaw and Simon James: Hotel Group Room Rates: Empirical Evidence from the Hotel Industry. In Proceedings of 14th INFORMS Revenue Management and Pricing Section Conference; ITU -Istanbul, Turkey, June 2014.

Service

Editorial Board	Journal of Hospitality and Tourism Insights (2019, 2021 –) Tourism Economics Journal (2018, 2021 –)
Boston U Faculty Council	Representative, School of Hospitality Administration (Jan. 2018–Jun. 2021)
Boston U Faculty Assembly	Representative, School of Hospitality Administration (Jan. 2018–Jun. 2021)
Boston U Undergraduate Council	Representative, School of Hospitality Administration (Jan. 2020–Jun. 2021)
Boston U School of Hospitality Administration	Faculty Advisor Hotel Asset Management Competition (2018, 2019, & 2020) Organized annually by the Hotel Asset Managers Association.
Ad-hoc Paper Reviewer	International Review of Economics and Finance (2022 - present) Journal of Risk and Financial Management (2020 – present) Risks (2021 – present) Forecasting (2021 – present) Symmetry (2021 – present) Mathematics (2022 – present) Annals of Tourism Research (2018 – present) Journal of Hospitality and Tourism Insights (2018 – present) International Journal of Contemporary Hospitality Management (2017 – present) Journal of Hospitality and Tourism Research (2017 – present) Tourism Economics (2017 – present) International Journal of Hospitality Management (2015 – present) Journal of Revenue and Pricing Management (2013 – present) Tourism Management (2013 – present)

Conference Service

- CR4. Chair, Hospitality Forecasting II - 40th International Symposium on Forecasting, Rio de Janeiro (Virtual), 26-28 October 2020. - Chair Tourism Forecasting session I & II
- CR3. 2019 Global Conference on Business and Economics (GLOBE 2019) (Istanbul, Turkey, September 30 - October 3, 2019) - Paper Review Committee
- CR2. 2018 Global Conference on Business and Economics (GLOBE 2018) (Sarasota/Bradenton, Florida, June 4-8, 2018) - Scientific and Paper Review Committee
- CR1. 2015 Annual ICHRIE Summer Conference (Orlando, Florida, July 29-31, 2015) - Reviewer

Professional Membership

Member	Academic Member - IMA, The Association of Accountants and Financial Professionals in Business (Swiss chapter) Member - International Institute of Forecasters Member - INFORMS, Revenue Management and Pricing Section Member - International CHRIE (ICHRIE)
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Relevant Skills

Languages	English (Fluent), German (Professional), Greek (Native)
Business Skills	Budgeting, pricing models, pricing optimization, business forecasting, econometric model building, new product forecasting, promotional modeling, clustering, classification, dimensionality reduction
Technical Skills	Statistical Software & Programming Language: R, Python, Biogeme, MATLAB, STATA, SPSS, Amos, SAS Simulation Software: The Hotel Game, HotelSim, RevSim. Distribution Optimization Systems: OTAInsight, IDeaS RM, RateGain. Microsoft Software: MSEXcel, MSPowerPoint, MSWord, MSAccess