



Portfolio

MUHAMMAD NASHIRUDDIN AL BANI

Data Enthusiast

mnashiruddin.albani23@gmail.com



linkedin.com/in/mhmd-al-bani

ABOUT ME



Muhammad Nashiruddin Al Bani

My name is Muhammad Nashiruddin Al Bani. I am a fresh graduated from Yogyakarta State University with a Bachelor's degree in Statistics. During my time as a student, I was actively involved in various organizations and projects, including the Student Executive Board and community-based initiatives in Yogyakarta. I also took part in several competitions. I have a strong interest in research, statistical consulting, data analysis, and mathematics.

mnashiruddin.albani23@gmail.com

Education



- 2021 - 2025

Yogyakarta State University

Statistics Study Program

GPA 3.70/4.00



Forage

- August 2024

**PwC Switzerland Power BI
Job Simulation on Forage**

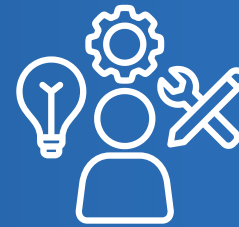
mnashiruddin.albani23@gmail.com

Skills & Tools



Technical Skills

- Data Analyst
- Data Scientist
- Data Processing
- Data Mining
- Artificial Intelligence
- Machine Learning
- Database

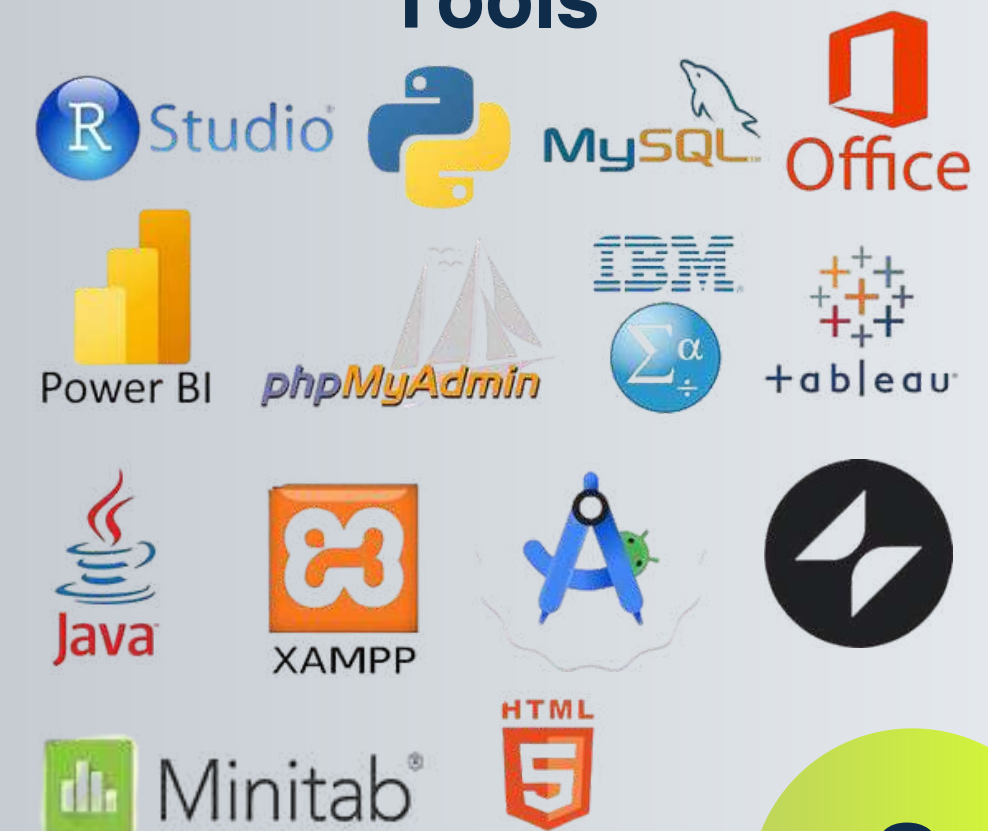


Soft Skills

- Communication
- Problem-Solving
- Lobbying
- Management
- Project Planning
- Team Work
- Leadership
- Public Relations



Tools



Professional Experience 1



Dinas Kesehatan Kota Yogyakarta

July - August 2023

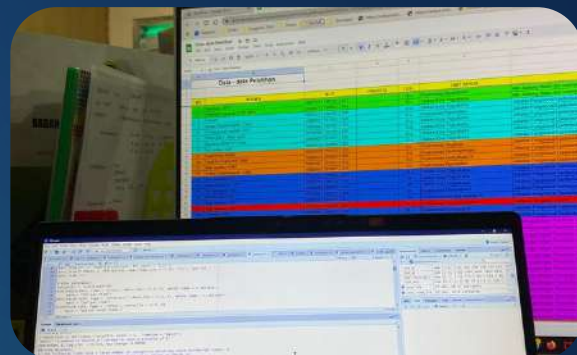
● Internship



Section for Prevention and Control of Non-Communicable Diseases and Mental Health

My duties include collecting and analyzing data related to non-communicable diseases and mental health, solving problems through data collection and analysis in various programs (including integrated coaching posts), and providing insights, recommendations, and suggestions on sustainability policies and strategies in health services and collaborating institutions in Yogyakarta.

● Internship



Pharmaceutical Section of Medical Devices and Food and Beverages

My duties include collecting and analyzing data related to the pharmaceutical, medical devices, and food and beverage sectors, resolving issues related to sampling of incoming and outgoing medical devices, conducting sampling at the Integrated Pharmaceutical and Medical Devices Service Unit Warehouse, and providing input, recommendations, and suggestions related to sustainability policies and strategies in the health services sector and collaborating institutions in the City of Yogyakarta.

● Internship



Health Human Resources Section

My job is to collect and analyze data related to health human resources, including pre-test and post-test data for employees and business premises applying for permits, evaluate, interpret, and present quantitative data, and provide input, recommendations, and suggestions on sustainability policies and strategies in health services and collaborating institutions in the City of Yogyakarta.

Professional Experience 1

 **Dinas Kesehatan Kota Yogyakarta**

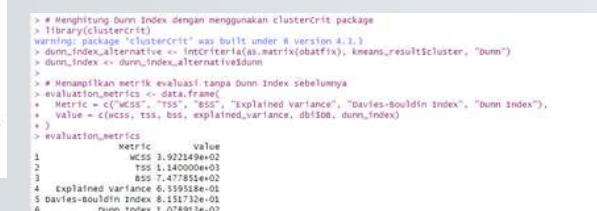
July - August 2023

- **Tools**



- **Skills**

1. Data Entry
2. Data Analyst
3. Data Visualization
4. Document Review



Project2

Data Mining for Statistics

Customer Segmentation Analysis for Credit Card Holders Using Hierarchical Clustering

Project Overview :

This project aimed to group 8,651 active credit card holders (over 6 months) into meaningful customer segments using Hierarchical Clustering (Ward's Method). The dataset contained 18 behavioral variables, such as purchase frequency, one-off purchases, installment purchases, cash advances, credit limit, and payments.

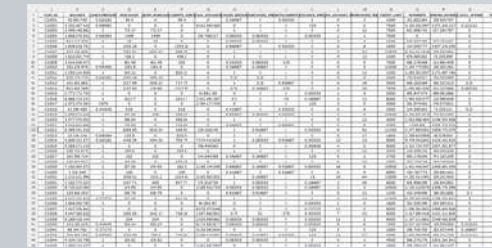
The objective was to identify spending patterns and segment customers to support targeted marketing strategies for financial institutions.

Technology & Tools :

- Programming Language: Python
- Libraries: Pandas, NumPy, Matplotlib, Seaborn, Scikit-learn
- Methods: Hierarchical Clustering (Ward's Method), PCA, Silhouette Score

Model & Architecture

- Preprocessing: Missing value imputation, feature scaling
- Best Cluster Number: 3 (evaluated with Silhouette Score)
- Cluster Insights:
 - Cluster 0: High balance & high spending customers (potential premium targets)
 - Cluster 1: Low balance & low spending (dormant users)
 - Cluster 2: Medium balance & medium spending (average customers)
- Visualization: Dendrogram, PCA-based scatter plots



```
import numpy as np #mengolah data yang berbentuk array
import pandas as pd #membaca file csv dan display dalam bentuk tabel
import matplotlib.pyplot as plt #digunakan untuk visualisasi data
from scipy.sparse import data

# ===== Membuat Plot dalam Bentuk Diagram Batang =====
import seaborn as sns
from sklearn.cluster import AgglomerativeClustering
from scipy.cluster.hierarchy import dendrogram, linkage

# ===== Silhouette Score =====
from sklearn.metrics import silhouette_score #digunakan untuk mengukur kualitas cluster yang terbentuk

# ===== Standard Scaler =====
#untuk melakukan preprocessing, menyamakan rentang nilai data pada dataset
from sklearn.preprocessing import StandardScaler

# Fungsi untuk reduksi fitur data sehingga dapat dilakukan visualisasi 2 dimensi
from sklearn.decomposition import PCA
from sklearn.metrics.pairwise import cosine_similarity
```

```
dataset=pd.read_csv('CC_GENERAL.csv')
print(dataset)
CUST_ID BALANCE BALANCE_FREQUENCY PURCHASES
0 C10001 40.900749 0.818182 95.40
1 C10002 3202.467416 0.909091 0.00
2 C10003 2495.148862 1.000000 773.17
3 C10004 1466.470542 0.636364 1499.00
4 C10005 817.714335 1.000000 16.00
... ..
8945 C19186 28.493517 1.000000 291.12
0.00
```

```
# Menghapus kolom cust_id
dataset.drop('CUST_ID', axis = 1, inplace = True)

# Pengisian nilai null (kosong) pada dataset
dataset.isnull().sum().sort_values(ascending=False).head()
MINIMUM_PAYMENTS 313
CREDIT_LIMIT 0
BALANCE 0
CASH_ADVANCE_FREQUENCY 0
PNC_FULL_PAYMENT 0
dtype: int64
```

```
# Mengisi nilai null dengan nilai rata-rata pada kolom tersebut
dataset['CREDIT_LIMIT'] = dataset['CREDIT_LIMIT'].fillna(dataset['CREDIT_LIMIT'].mean())
dataset['MINIMUM_PAYMENTS'] = dataset['MINIMUM_PAYMENTS'].fillna(dataset['MINIMUM_PAYMENTS'].mean())

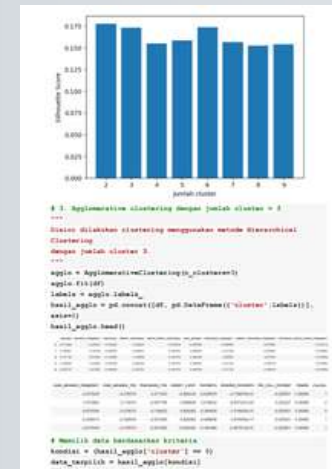
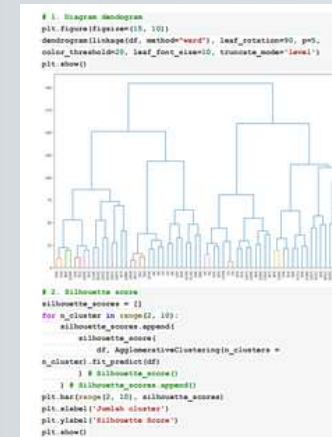
len(dataset.columns[dataset.isnull().any()])
dataset.isnull().sum().sort_values(ascending=False).head()
BALANCE 0
CASH_ADVANCE_FREQUENCY 0
PNC_FULL_PAYMENT 0
MINIMUM_PAYMENTS 0
PAYMENTS 0
dtype: int64
```

```
# Mengisi nilai null dengan nilai rata-rata pada kolom tersebut
dataset['CREDIT_LIMIT'] = dataset['CREDIT_LIMIT'].fillna(dataset['CREDIT_LIMIT'].mean())
dataset['MINIMUM_PAYMENTS'] = dataset['MINIMUM_PAYMENTS'].fillna(dataset['MINIMUM_PAYMENTS'].mean())

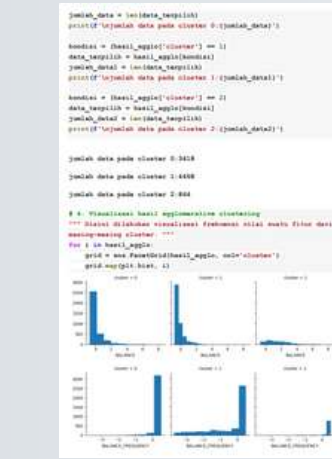
len(dataset.columns[dataset.isnull().any()])
dataset.isnull().sum().sort_values(ascending=False).head()
BALANCE 0
CASH_ADVANCE_FREQUENCY 0
PNC_FULL_PAYMENT 0
MINIMUM_PAYMENTS 0
PAYMENTS 0
dtype: int64
```

```
# Standardisasi nilai
scaler = StandardScaler()
scaled_data = scaler.fit_transform(dataset)
df = pd.DataFrame(scaled_data, columns=dataset.columns)
df.head()
```

	Balance	Balance_Frequency	Purchases	Cash_Advance_Frequency	Pnc_Full_Payment	Minimum_Payments	Payments
0	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000



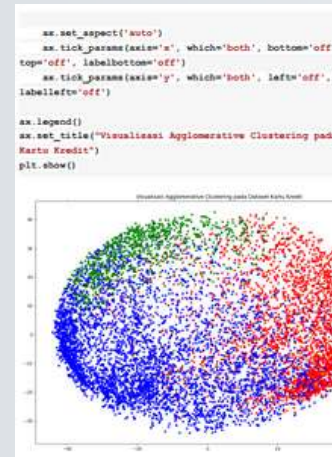
	Balance	Balance_Frequency	Purchases	Cash_Advance_Frequency	Pnc_Full_Payment	Minimum_Payments	Payments
0	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000



```
# 5. Dekomposisi PCA
dist = 1 - cosine_similarity(df)
pca = PCA(n_components = 2)
pca = pca.fit_transform(dist)

# 6. Visualisasi penyebaran agglomerative clustering
x, y = pca[:, 0], pca[:, 1]
warna = [0 : 'red', 1 : 'blue', 2 : 'green']
label_pca = [0 : 'cluster 0', 1 : 'cluster 1', 2 : 'cluster 2']
df = pd.DataFrame({'x' : x, 'y' : y, 'label' : label})
groupe = df.groupby('label')
fig, ax = plt.subplots(figsize=(15, 10))

for name, group in groupe:
    ax.plot(group.x, group.y, marker='o', linestyle='', mew=0, color = warna[name], label = label_pca[name], mec='none')
ax.legend()
ax.set_title("Visualisasi Agglomerative Clustering pada Dataset Kartu Kredit")
plt.show()
```



Project3

Digital Image Processing

Implementation of Vehicle License Plate Recognition using OpenCV and OCR in Automated Parking System

Project Overview :

Developed an automatic parking system with license plate detection & recognition. Combined OpenCV (image processing) and EasyOCR (text extraction). Tested on 15 real images → 83.85% accuracy.

Technology & Tools :

- Programming: Python
- Libraries: OpenCV, EasyOCR, NumPy, Matplotlib
- Methods: Image Processing, Segmentation, Optical Character Recognition

Model & Architecture

- Computer Vision Model: OpenCV for image preprocessing, plate detection, and segmentation.
- Text Recognition Model: EasyOCR for extracting alphanumeric characters from detected license plates.
- Feature Engineering: Image preprocessing (grayscale conversion, resizing, noise reduction, edge detection), plate localization using contour detection, character segmentation, and text conversion into ASCII.
- Evaluation: Accuracy measurement by comparing detected plate numbers against ground truth labels, with an overall accuracy of 83.85%.

```
1 import cv2
2
3 harcascade = "model/harcascade_russian_plate_number.xml"
4
5 cap = cv2.VideoCapture(0)
6
7 cap.set(3, 640) # width
8 cap.set(4, 480) # height
9
10 min_area = 500
11 count = 0
12
13 while True:
14     success, img = cap.read()
15
16     plate_cascade = cv2.CascadeClassifier(harcascade)
17     img_gray = cv2.cvtColor(img, cv2.COLOR_BGR2GRAY)
18
19     plates = plate_cascade.detectMultiScale(img_gray, 1.1, 4)
20
21     for (x,y,w,h) in plates:
22         area = w * h
23
24         if area > min_area:
25             cv2.rectangle(img, (x,y), (x+w, y+h), (0,255,0), 2)
26             cv2.putText(img, "Honor Plat", (x,y-5), cv2.FONT_HERSHEY_COMPLEX_SMALL, 1, (255, 0, 255), 2)
27
28             img_roi = img[y:y+h, x:x+w]
29             cv2.imshow("ROI", img_roi)
30
31
32     cv2.imshow("Hasil", img)
33
34
35     if cv2.waitKey(1) & 0xFF == ord('s'):
36         cv2.imwrite("plat/scaned_img_" + str(count) + ".jpg", img_roi)
37         cv2.rectangle(img, (0,200), (640,300), (0,255,0), cv2.FILLED)
38         cv2.putText(img, "Plat Disimpan", (150, 265), cv2.FONT_HERSHEY_COMPLEX_SMALL, 2, (0, 0, 255), 2)
39         cv2.imshow("Hasil", img)
40         cv2.waitKey(500)
41         count += 1
42
```

No	Nama File	Plat	Terdeteksi	Hasil
1	scaned_img_0.jpg	BK5403 AGH	Tidak terdeteksi lengkap	BKs403 Agh
2	scaned_img_1.jpg	BK2515 AGP	Tidak terdeteksi lengkap	PK2515 Acf
3	scaned_img_2.jpg	BK4758 AGB	Terdeteksi lengkap	BK4758 AGB
4	scaned_img_3.jpg	B 4150 ML	Tidak terdeteksi lengkap	R 4150ML
5	scaned_img_4.jpg	B 1067 NBF	Tidak terdeteksi lengkap	1067 NBF] 4122
6	scaned_img_5.jpg	B 505 WLG	Tidak terdeteksi lengkap	B 505 WLG 08+27
7	scaned_img_6.jpg	AG 4520 I	Tidak terdeteksi lengkap	Ag 4520
8	scaned_img_7.jpg	AB 3383 XB	Tidak terdeteksi lengkap	AB 9383. XBI
9	scaned_img_8.jpg	AB 5540 WE	Terdeteksi lengkap	AB 5540 WE
10	scaned_img_9.jpg	AB 4577 IX	Tidak terdeteksi lengkap	AB 4577 IX
11	scaned_img_10.jpg	DA 6434 PCN	Terdeteksi lengkap	DA 6437 PCN
12	scaned_img_11.jpg	F 5012 FM	Tidak terdeteksi lengkap	5012, fM
13	scaned_img_12.jpg	B 4792 FCS	Tidak terdeteksi lengkap	B 4792 FCSI
14	scaned_img_13.jpg	B 1964 SSJ	Terdeteksi lengkap	B 1964 SSJ
15	scaned_img_14.jpg	B 1234 WLG	Terdeteksi lengkap	B 1234 WLG

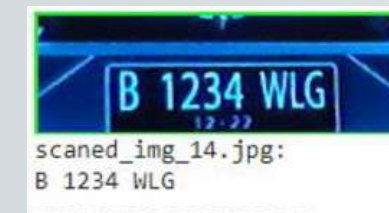
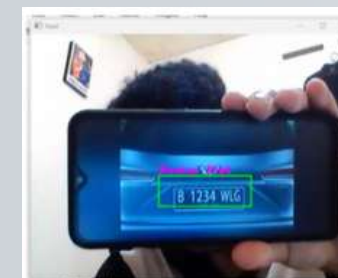


Image: scanned_img_14.jpg
Reference Text: B 1234 WLG
Detected Text: B 1234 WLG
Accuracy: 1.0

Project4

Database for Statistics



Online Bus Ticket Reservation System

Project Overview :

This project designs and implements a database-driven web application for online bus ticket booking. The system enables passengers to reserve tickets conveniently and allows administrators to manage buses, schedules, routes, and transactions efficiently.

Technology & Tools :

- Programming: PHP, HTML, CSS, JavaScript
- Database: MySQL
- Framework & Libraries: Bootstrap, Select2, FontAwesome
- Development Tools: XAMPP (Apache, MySQL, PHPMyAdmin)

Model & Architecture

- Database Design:
- Entities: Passenger, Bus, Driver, Schedule, City, Ticket Reservation, Admin
- Relationships: One-to-many between Passenger → Ticket, Bus → Schedule, etc.
- Normalized tables with primary & foreign keys for integrity
- Feature Engineering (System Modules):
- Admin Module: CRUD for buses, routes, cities, passengers, transactions, and schedule management
- User Module: Online booking, real-time ticket availability, automated price calculation
- Authentication: Admin login/logout with session handling
- Implementation:
- Database schema in MySQL
- Frontend with HTML + Bootstrap
- Backend with PHP (CRUD operations, validation, error handling)

https://github.com/Albani258/Portofolio_Muhammad-Nashiruddin-Al-Bani.git

Project5

Artificial Neural Networks

Glass Classification Using Learning Vector Quantization (Study of Identification and Classification of Glass Types Based on Refractive Index and Elemental Composition)

Project Overview :

This project focuses on the classification of glass types using Learning Vector Quantization (LVQ), a supervised neural network model. The dataset consists of 214 glass samples with ten numerical features such as refractive index and chemical compositions (Na, Mg, Al, Si, K, Ca, Ba, Fe). The target variable is the type of glass, divided into seven categories (e.g., building windows, vehicle windows, containers, tableware, headlights). The purpose of this study is to support forensic investigation by accurately identifying glass fragments based on their physical and chemical characteristics.

Technology & Tools :

- Programming Language: Python
- Libraries: NumPy, Pandas, Scikit-learn, Matplotlib
- Validation Method: 5-Fold Cross-Validation
- Dataset: UCI Glass Dataset

Model & Architecture

- Machine Learning Model: Learning Vector Quantization (LVQ) neural network for glass type classification.
- Feature Engineering: Data cleaning, normalization, feature-label separation, training with Euclidean distance, learning rate 0.1, 25 epochs, and 50 representative subsets.
- Evaluation: Performance assessed with 5-Fold Cross Validation, confusion matrices, and accuracy metrics, achieving an average accuracy of 70% and peak accuracy of 78.57%.

```
import numpy as np
import pandas as pd
from sklearn.preprocessing import StandardScaler
from sklearn.metrics import confusion_matrix, classification_report
import matplotlib.pyplot as plt

# Load the dataset
data = pd.read_csv('glass.csv')

# Feature labels
features = ['Na', 'Mg', 'Al', 'Si', 'K', 'Ca', 'Ba', 'Fe']

# Target variable
target = data['type']

# Split the data into training and testing sets
X_train, X_test, y_train, y_test = train_test_split(data[features], data[target],
                                                    test_size=0.2, random_state=42)
```

```
def train_lvq(X_train, y_train, X_test, y_test, num_clusters=10, learning_rate=0.1):
    """
    Train an LVQ model.
    """
    # Initialize centroids
    centroids = X_train.sample(n=num_clusters, random_state=42)

    # Training loop
    for epoch in range(1, num_epochs + 1):
        # Iterate over training samples
        for i in range(X_train.shape[0]):
            # Find the closest centroid
            distances = np.linalg.norm(X_train[i, :] - centroids, axis=1)
            min_distance = np.min(distances)
            centroid_index = np.argmin(distances)

            # Update centroid
            centroids[centroid_index] = (1 - learning_rate) * centroids[centroid_index] + learning_rate * X_train[i, :]
```

```
def evaluate_lvq(X_test, y_test, centroids):
    """
    Evaluate the LVQ model.
    """
    # Predictions
    predictions = []
    for i in range(X_test.shape[0]):
        distances = np.linalg.norm(X_test[i, :] - centroids, axis=1)
        min_distance = np.min(distances)
        centroid_index = np.argmin(distances)
        predictions.append(centroid_index)

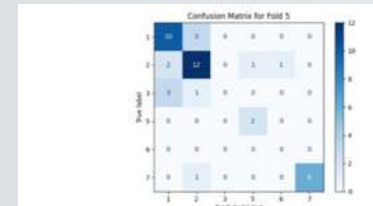
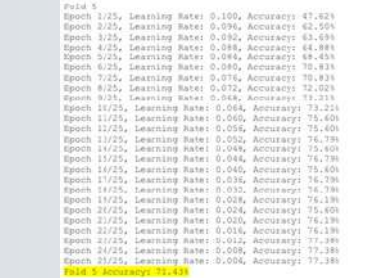
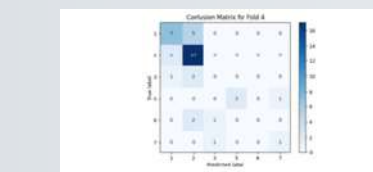
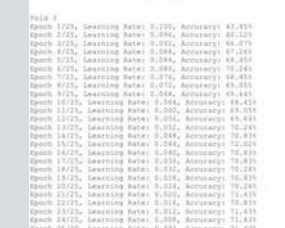
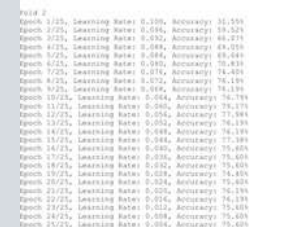
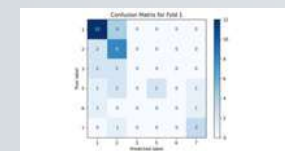
    # Confusion matrix and classification report
    cm = confusion_matrix(y_test, predictions)
    report = classification_report(y_test, predictions)
```

	Na	Mg	Al	Si	K	Ca	Ba	Fe	Type
0	1.52701	13.64	4.49	1.10	71.78	0.06	0.75	0.0	0
1	1.51761	13.09	3.60	1.36	72.73	0.48	7.83	0.0	1
2	1.51618	13.53	3.55	1.54	72.99	0.39	7.78	0.0	0
3	1.51768	13.21	3.69	1.29	72.61	0.57	8.22	0.0	1
4	1.51742	13.27	3.62	1.24	73.08	0.55	8.07	0.0	1

	Na	Mg	Al	Si	K	Ca	Ba	Fe	Type
0	1.52701	13.64	4.49	1.10	71.78	0.06	0.75	0.0	0
1	1.51761	13.09	3.60	1.36	72.73	0.48	7.83	0.0	1
2	1.51618	13.53	3.55	1.54	72.99	0.39	7.78	0.0	0
3	1.51768	13.21	3.69	1.29	72.61	0.57	8.22	0.0	1
4	1.51742	13.27	3.62	1.24	73.08	0.55	8.07	0.0	1

Parameters:
Learning Rate: 0.1
Epochs: 25
Number of Subsets: 50
Number of Folds: 5

	Na	Mg	Al	Si	K	Ca	Ba	Fe	Type
0	1.52701	13.64	4.49	1.10	71.78	0.06	0.75	0.0	0
1	1.51761	13.09	3.60	1.36	72.73	0.48	7.83	0.0	1
2	1.51618	13.53	3.55	1.54	72.99	0.39	7.78	0.0	0
3	1.51768	13.21	3.69	1.29	72.61	0.57	8.22	0.0	1
4	1.51742	13.27	3.62	1.24	73.08	0.55	8.07	0.0	1



Mean Accuracy: 78.57%

Project6

Risk Modeling

Optimal Portfolio Analysis in the Energy Sector Stock Using the Markowitz Model

Project Overview :

This study analyzes the optimal portfolio allocation in the Indonesian energy sector using the Markowitz Mean-Variance Model. The analysis is motivated by the global energy crisis triggered by the Russia-Ukraine war, which caused significant price fluctuations in energy-related stocks. Three companies were selected: PT AKR Corporindo Tbk (AKRA), PT Adaro Minerals Indonesia Tbk (ADMR), and PT Medco Energi Internasional Tbk (MEDC), which represent major players in energy distribution, coal, oil, and gas. The objective is to determine the optimal stock weights that maximize return and minimize risk.

Technology & Tools :

- Programming Environment: RStudio
- Packages: tseries, PerformanceAnalytics
- Data Source: Daily closing prices from Yahoo Finance (April 26, 2023 – April 23, 2024)
- Analysis: Expected return, variance, covariance, and standard deviation calculations

Model & Architecture

- Machine Learning Model: Markowitz Mean-Variance Portfolio Optimization
- Feature Engineering: Transformation of daily prices into returns, calculation of expected return, variance, and covariance matrix, formulation of optimization problem using the Lagrange method, and solution in matrix form to obtain portfolio weights.
- Results: The optimal portfolio weights were 56.1% for AKRA, 23.3% for ADMR, and 20.6% for MEDC, with an expected portfolio return of 0.00081 and a portfolio risk (standard deviation) of 0.0428. The results indicate a well-diversified portfolio with stable profit potential and moderate risk.

```
# Load libraries
library(tseries)
library(PerformanceAnalytics)
library(ggplot2)
library(dplyr)

# Read data
data_MEDC <- read.csv("C:/Users/Albani/Desktop/Statistika Keuangan/MEDC_24.csv")
data_AKRA <- read.csv("C:/Users/Albani/Desktop/Statistika Keuangan/AKRA_24.csv")
data_ADMR <- read.csv("C:/Users/Albani/Desktop/Statistika Keuangan/ADMR_24.csv")

# Modify column names to "date" and "close"
AKRA <- data_AKRA[, c("date", "close")]
ADMR <- data_ADMR[, c("date", "close")]
MEDC <- data_MEDC[, c("date", "close")]

# Merge data into a single data frame
stocks <- data.frame(AKRA, ADMR, MEDC)

# Convert data frame to xts object using as.xts()
AKRA_xts <- as.xts(AKRA, order.by = as.Date(AKRA$date))
ADMR_xts <- as.xts(ADMR, order.by = as.Date(ADMR$date))
MEDC_xts <- as.xts(MEDC, order.by = as.Date(MEDC$date))

# Merge xts objects into a single xts object
stocks_xts <- merge(AKRA_xts, ADMR_xts, MEDC_xts)

# Head of stocks_xts
head(stocks_xts, 5)
```

```
> #number of securities
> ns <- ncol(stocks_xts)
> ns
[1] 3
> #Getting return (we have taken log return)
> ret <- apply(log(stocks_xts), 2, diff)
> tail(ret, 20)
```

	AKRA_xts	ADMR_xts	MEDC_xts
2024-03-18	0.002853069	-0.037317763	0.041242959
2024-03-19	0.016949558	0.007575794	-0.034249923
2024-03-20	0.005586607	0.018692133	-0.003490405
2024-03-21	-0.011204599	-0.022472856	0.000000000
2024-03-22	-0.043172172	-0.015267472	-0.010544913
2024-03-25	0.020379162	0.000000000	-0.007092228
2024-03-26	-0.005780363	0.000000000	0.017637141
2024-03-27	-0.014598799	0.022814678	0.013889112
2024-03-28	0.011696040	-0.015151805	-0.013889112
2024-04-01	-0.005830920	-0.003824096	0.003490405
2024-04-02	0.045722249	-0.011560822	0.040961358
2024-04-03	-0.008415197	0.015384919	0.039349339
2024-04-04	-0.002820876	0.030077455	0.003210276
2024-04-05	-0.019972133	-0.007434978	0.000000000
2024-04-16	0.045078054	0.071973500	0.037740328
2024-04-17	-0.011080446	-0.042559614	-0.034540325
2024-04-18	0.030180617	0.014388737	-0.042420716
2024-04-19	-0.002706362	0.000000000	0.036010438
2024-04-22	-0.027474256	0.028170877	-0.049433458
2024-04-23	0.000000000	-0.010471300	-0.006779687

```
> #expected return, var, sd
> #daily expected return each stock
> er <- apply(ret, 2, mean)
> print("expected return")
[1] "expected return"
> er
      AKRA_xts      ADMR_xts      MEDC_xts
0.0004252017 0.0011062463 0.0015408965
> # Menghitung varians
> variance <- apply(ret, 2, var)
> print("varians")
[1] "varians"
      AKRA_xts      ADMR_xts      MEDC_xts
0.0003404731 0.0011304640 0.0012238145
> #daily sd
> std <- apply(ret, 2, sd)
> print("standar deviasi")
[1] "standar deviasi"
      AKRA_xts      ADMR_xts      MEDC_xts
0.01845191 0.03362237 0.03498306
> #covariance matrix
> covm <- cov(ret)
> covm
```

	AKRA_xts	ADMR_xts	MEDC_xts
AKRA_xts	0.0003404731	0.0001039573	0.0002220796
ADMR_xts	0.0001039573	0.0011304640	0.0002184089
MEDC_xts	0.0002220796	0.0002184089	0.0012238145

```
> Am <- rbind(2*covm, rep(1, ns))
> Am <- cbind(Am, c(rep(1, ns), 0))
> b <- c(rep(0, ns), 1)
> Am
```

	AKRA_xts	ADMR_xts	MEDC_xts	
AKRA_xts	0.0006809462	0.0002079146	0.0004441593	1
ADMR_xts	0.0002079146	0.0022609279	0.0004368177	1
MEDC_xts	0.0004441593	0.0004368177	0.0024476290	1
	1.0000000000	1.0000000000	1.0000000000	0

```
> b
[1] 0 0 0 1
```

```
# Menentukan bobot investasi optimal menggunakan metode Lagrange
lambda <- 1
mu <- 0

# Objective function
objective_function <- function(x) {
  # Calculate portfolio variance
  portfolio_variance <- sum(x^2 * variance) + 2 * sum(x * covm * x)
  # Penalty for negative weights
  penalty <- sum(x < 0, na.rm=T) * 1000
  # Constraint: weights sum to 1
  constraint <- sum(x) - 1
  # Combine terms into weights
  lagrange_function <- portfolio_variance + penalty + 1000 * constraint^2
  # Return the Lagrange function
  return(lagrange_function)
}

# Mencari bobot investasi optimal dengan metode optimasi
optimal_weights <- optimize(lambda, 1, fn = objective_function, method = "Nelder-Mead")$par

# Menampilkan bobot investasi optimal
print("Bobot investasi optimal:")
print(optimal_weights)
[1] 0.560881 0.233485 0.205634

# Menghitung expected return portfolio optimal
expected_return_portfolio <- sum(optimal_weights * er)
print("Expected return portfolio optimal:")
print(expected_return_portfolio)
[1] 0.00081374

# Menghitung variansi portfolio optimal
variance_portfolio <- sum(optimal_weights^2 * variance) + 2 * sum(optimal_weights * covm * optimal_weights)
# Calculate portfolio standard deviation
portfolio_stddev <- sqrt(variance_portfolio)
print("Variansi portfolio optimal:")
print(variance_portfolio)
[1] 0.00389946

# Menghitung standar deviasi dari optimal portfolio
print("Standar deviasi dari optimal portfolio:")
print(portfolio_stddev)
[1] 0.039428
```


Project7

Econometrics Learning Book

A Practical Guide to Creating a Stock Portfolio App with R Shiny

Project Overview :

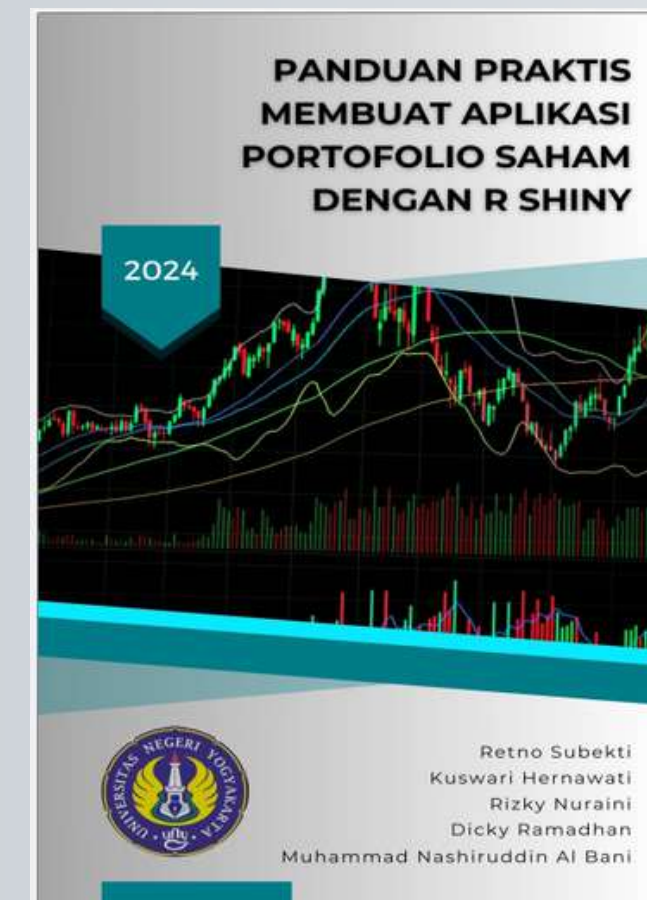
This project focuses on the development of a web-based financial portfolio application using R Shiny. The application allows users to fetch stock data directly from Yahoo Finance, calculate financial ratios such as ROA, ROE, DER, and PBV, and perform portfolio optimization using the Mean-Variance (MV) Model. The aim is to create an interactive dashboard that combines stock market data visualization, financial ratio analysis, and portfolio optimization in a single platform, making it easier for investors and analysts to monitor and evaluate their portfolios in real time.

Technology & Tools :

- Programming Environment: RStudio
- Framework: R Shiny, Shiny Dashboard
- Packages: quantmod, tidyquant, PerformanceAnalytics, PortfolioAnalytics, ROI, ggplot2, DT, openxlsx
- Data Source: Yahoo Finance API
- Deployment: Shinyapps.io / Shiny Server

Model & Architecture

- Machine Learning Model: Markowitz Mean-Variance Portfolio Optimization (without short sales)
- Feature Engineering: Stock data retrieval from Yahoo Finance, calculation of returns and covariance matrix, financial ratio computation (ROA, ROE, DER, PBV), and statistical description of returns.
- System Architecture:
- User Interface: Interactive dashboard with menus for stock data, financial ratios, and statistical description.
- Server Logic: Fetching and processing stock data, computing returns, running quadratic optimization for MV portfolio, and displaying outputs dynamically.
- Results: The application generates stock return plots, financial ratio tables, descriptive statistics, and optimal portfolio weights visualized through bar charts and tables, enabling users to make data-driven investment decisions.



Project8

Undergraduate Thesis

ANALYSIS OF BLACK LITTERMAN PORTFOLIO PERFORMANCE MEASUREMENT USING THE STUDENT-T COPULA APPROACH ON IDX30 STOCK

Project Overview :

This research aims to evaluate the performance of investment portfolios by comparing the Original Black-Litterman Model and the Modified Black-Litterman Model with Student-t Copula on IDX30 stocks. The objective is to examine whether the copula-based model provides better efficiency in capturing nonlinear dependencies and tail risk, which are common in volatile financial markets.

Technology & Tools :

- Programming Language: R
- Data Source: Monthly closing prices of IDX30 (May 2016 – September 2024)
- Analysis: CAPM, Johansen cointegration test, Vector Error Correction Model (VECM)
- Evaluation: Sharpe Ratio, Risk & Return metrics

Model & Architecture

- Machine Learning Model: Black-Litterman Portfolio Optimization with Student-t Copula
- Feature Engineering: Data preparation, equilibrium return estimation with CAPM, investor views generated via VECM, dependency modeling using Student-t Copula, portfolio rebalancing with 90-month rolling window, and performance evaluation using return, risk, and Sharpe Ratio.

https://github.com/Albani258/Portofolio_Muhammad-Nashiruddin-Al-Bani.git

Certificate



**Intermediate Data Science – Fresh Graduate Academy |
Digital Literacy Development Center, Digital Talent
Scholarship 2025 | Ministry of Communication and Digital
of the Republic of Indonesia**



**Fundamental Data Science – Fresh Graduate Academy |
Digital Literacy Development Center, Digital Talent
Scholarship 2025 | Ministry of Communication and Digital
of the Republic of Indonesia**



**Introduction to Data Science and Its Utilization in Various
Sectors – Micro Skills | Digital Literacy Development
Center, Digital Talent Scholarship 2025 | Ministry of
Communication and Digital of the Republic of Indonesia**

mnashiruddin.albani23@gmail.com

Certificate



PwC Switzerland Power BI Job Simulation on Forage - August 2024



Funded Proposal Recipient – Community Service Student Creativity Program (PKM-PM) Puspresnas | Ministry of Education, Culture, Research, and Technology

mnashiruddin.albani23@gmail.com

Certificate



**Enumerator Certificate – Padukuhan WiFi Utilization Survey,
Department of Communication and Informatics of Sleman
Regency in collaboration with the Statistics Department, UNY**



**Finalist of the 36th National Student Science Week
(PIMNAS), | National Achievement Center (Puspresnas), |
Ministry of Education, Culture, Research, and Technology**

mnashiruddin.albani23@gmail.com

Certificate



Copyright Certificate – Scientific Guidebook Author, | Ministry of Law and Human Rights of the Republic of Indonesia

Basis Data untuk Statistika

mnashiruddin.albani23@gmail.com

Certificate



Analisis Runtun Waktu



Data Mining untuk Statistika



Teknik dan Survei Sampel



Rancangan Percobaan

mnashiruddin.albani23@gmail.com

Contact

☎ +62812-9593-4952

in [linkedin.com/in/mhmd-al-bani](https://www.linkedin.com/in/mhmd-al-bani)

📍 Bekasi, Jawa Barat, Indonesia

✉ mnashiruddin.albani23@gmail.com



mnashiruddin.albani23@gmail.com



THANK YOU

Muhammad Nashiruddin Al Bani

