

# LECHA MAKHMUDOV

 <https://github.com/aziart> |  <http://linkedin.com/in/makhmudov-on>

makhmudov.on@gmail.com | +7 776 407 77 13

## Summary

Experienced data analyst with a strong background in statistical analysis, A/B testing, and machine learning. Proficient in using tools such as Python, PL/SQL, SAS Enterprise Guide/Miner. Skilled in automating processes, building predictive models, and providing actionable insights to optimize business strategies. Proven track record of improving customer segmentation, reducing contact rate, increasing sales, and launching preventive customer retention campaigns. Strong communication and leadership skills demonstrated through managing teams and effectively collaborating with stakeholders.

## Work Experience

**Data Research and Analysis Team Lead - [Eurasian Bank] - Almaty, Kazakhstan** ..... 03/2021 – 06/2022

[Management · A/B Testing · Python · PL/SQL · Statistics · SAS Enterprise Guide · SAS Enterprise Miner]

- > Formed and managed team of data analysts, including training new employees, setting tasks and communication with the stakeholders (product owners);
- > A predictive model was built to assess the propensity of customers to apply for a cash loan. Several variants of target events were tested. The stability of the model is checked by modeling on historical data. A/B testing was carried out. Result: the model **allowed to sell in volumes twice as much as in the current process** in the selected sales channel;
- > A predictive model was built to estimate the cost of the car. The model allowed to estimate the cost of the car with error of 10% in price. The final solution accepted by stakeholders (selected from several scenarios) allows to **exclude manual assessment by a specialist for 90% of the incoming flow** of applications for car loans.
- > A churn prediction model was built to predict outflow in the bank's debit card products. The model allowed to rank customers into segments and launch preventive customer retention campaigns. **In the first 3 segments out of 10 there are 94% of customers who stop using the card** in the next 4 months after scoring;
- > A new grid of alternative offers for cash loans has been proposed. The 1st phase of the transition to a new strategy **increases sales** (in loan applications that were included in the alternative solution) in volumes **by 10%**;
- > For each product of the bank, the main categories of problems in customer requests were identified. A descriptive analysis was carried out, as a result of which solutions were proposed for configuring the robot to **reduce the contact rate by 30%**;
- > Was automated Customer Lifetime Value model (previously **it took 1 month of one employee to refresh customer segments** based on model because of method's complexity. After automation it **now takes approximately 1 hour** to see results);
- > Customers were segmented into different sections according to different key indicators in each product of the bank. This has created an opportunity to more accurately determine the next steps for product owners, which, in turn, increased the effectiveness of solutions;
- > The stages of processing online loans have been restructured in several credit products - this has significantly increased the number of applications that have reached the decision-making system

**Data Mining Specialist - [Kaspi.kz] - Almaty, Kazakhstan** ..... 04/2020 – 03/2021

[A/B Testing · Statistics · Machine Learning · PL/SQL · SAS Enterprise Miner · SAS Enterprise Guide · Excel]

- > Synthesized current business intelligence data to produce reports and polished presentations, highlighting findings and recommending changes;
- > Over 20 reports were optimized (time and memory optimization);
- > Built system of car recommendations based on clients' preferences;
- > Developed database objects, including tables, views and materialized views using;
- > Evaluated consistency and importance of different business intelligence data against needs to determine optimal courses of action;
- > Evaluated and reviewed engineered data integrated to database system

**Data Scientist - [GlowByte Consulting] - Moscow, Russia** ..... 11/2019 – 03/2020

[Python · PL/SQL · Statistics · LTV]

- > Collected data tables filled with historicity using SQL (automated);
- > Automatization of creating Life-Time Value model for retail company(not mentioned due to NDA restrictions);
- > Different small ad-hoc analyses for stakeholders

**Business Data Analysis Expert - [Beeline Kazakhstan] - Almaty, Kazakhstan** ..... 07/2019 – 11/2019

[SQL · IBM SPSS Modeler · SPSS Clementine · Excel]

- > Price plans launch cases for Value Proposition Department (active base, inactive base, ARPU, churn, revenue predictions + incremental analysis);
- > Structuring active price plans monitoring processes (building streams from scratch on IBM SPSS Modeler and providing stakeholders with presentations containing all the analyses results);
- > Different small ad-hoc analyses for stakeholders

**Data Mining Specialist - [Eurasian Bank] - Almaty, Kazakhstan** ..... 08/2018 – 07/2019

[A/B Testing · Statistics · Model Deployment · SAS Enterprise Miner · SAS Enterprise Guide · Excel]

- > CRM analysis on SAS Enterprise Guide(mostly SQL-based enterprise solution);
- > Communications with clients/response model(cash loans) deployment into production using SAS Enterprise Miner;
- > Communications with clients/response model(credit card) deployment into production using SAS Enterprise Miner;
- > Churn prediction model deployment into production using SAS Enterprise Miner;
- > Feature engineering(for machine learning algorithms based models) – found indicators showing clients that are ready to buy Bank products;
- > Led the project on implementation of ABT(Analytical Base Table) from the vendor;
- > CLTV model (segmentizing customer database);

**Data Analyst - [Eurasian Bank] - Almaty, Kazakhstan** ..... 02/2018 – 07/2018

[Python · Data Scraping · SAS Enterprise Guide · Excel]

- > Member of the team involved in the project on the implementation of the NPS system for the Bank;
- > Analysis of queues and AWT(average waiting time) in the entire branch network of the Bank;
- > Analysis of the performance of ATMs and payment terminals throughout the branch network of the Bank;
- > LCR calculations for the entire branch network of the Bank;
- > Analysis of call duration to the contact center of the Bank;

## Education

**Suleyman Demirel University - Kaskelen, Kazakhstan** ..... 09/2014 – 06/2018

[Bachelor of Mathematics | Faculty of Engineering and Natural Sciences]

Gained skills and knowledge:

- > Python Programming;
- > Data Analysis using Python (using libraries such as pandas, NumPy, matplotlib, SciPy);
- > Machine Learning (regression, classification problems mostly);
- > Statistics and Probability;
- > Mathematical Logic

## Languages

English · Russian · Kazakh · Turkish