Muhammad Zhafran Bahaman
Senior Data Analyst and Data Visualization Expert
(Work Availability: Immediate)

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ABOUT ME

I am a **self-starter** with a passion for learning, and problem-solving and a **strong desire to innovate and make a meaningful impact.** I hold a Bachelor's Degree in **Economics and Finance**, with **over 6 years of experience in data analytics** across FinTech, Banking, and Consulting industries. I have experience in **Risk Analytics** and expertise in **Python**, **SQL**, **Advanced Excel** and **leading dashboard development in both Tableau and PowerBI** to drive data-driven insights. Additionally, I have hands-on experience designing end-to-end solution for my startup idea: a financial web application.

KEY COMPETENCIES AND TECHNICAL SKILLS

Machine Learning | Econometrics | Python | SQL | PySpark | Data Visualization | Data Storytelling | Dashboard Building | Tableau | Microsoft PowerBI | Plotly Dash (Web-Based Development) | Data Processing | ETL Data Pipelines | Agile/Scrum | Data Management | Large Language Models/GenAI |

EXPERIENCE

DBS - Singapore   **Apr 2024 - Oct 2024**
- **Position:** *Data Steward / Data Governance Analyst (Agency Contractor under Adecco)*
- **Key Achievements:**
  - **Automated DQ Profiling with Python/PySpark:** Developed Data Quality (DQ) Profiling Python Program using OOP principles, and automated its execution using Cloudera Job Pipeline, eliminating manual processes and reducing execution time significantly.
  - **Metadata Management in Collibra:** Ensured the accuracy of business metadata in DBS's Data Catalog platform, Collibra, and upheld high standards for data management practices.

Standard Chartered Bank - Singapore   **Feb 2023 - Dec 2023**
- **Position:** *AVP, Data Analyst (Direct Contractor); Manager, Portfolio Manager/Bureau Data*
- **Key Achievements:**
  - **Dashboard Development and LIBOR Transition:** Developed PowerBI and Excel dashboards for LIBOR transition, providing senior managers with actionable insights to identify risks and demonstrated knowledge of financial markets products.
  - **Data Processing and Compliance for Regulatory Reporting:** Used Python for data cleaning and processing, ensuring compliance with IBOR reporting requirements and building ETL pipelines for dashboards and reports.

Maybank (Malayan Banking) - Singapore   **Mar 2022 - Feb 2023**
- **Position:** *Junior Data Scientist, Retail Credit Risk Intelligence Team, Maybank's Group Risk (Full-time)*
- **Key Achievements:**
  - **Credit Portfolio Dashboard Development:** Led in developing Maybank's PowerBI Portfolio Risk Dashboards for Risk Managers and Product Heads, delivering crucial credit risk insights to CROs and Retail Product Heads, and demonstrated expertise in data modelling, data visualization, and knowledge of credit risk management.
  - **ETL Pipeline Development:** Engineered ETL data pipelines for the Portfolio risk dashboard, and crafted data extraction and processing scripts using SAS, SQL and Python.
  - **Credit Risk Model Evaluation:** Reviewed existing credit scoring models to evaluate performance and identify predictive variables that could enhance the accuracy and effectiveness of new models using machine learning algorithms.

Validus Capital - Singapore   **Mar 2020 - Apr 2022**
- **Position:** *Data Scientist II (Full-Time)*
- **Key Achievements:**
  - **Web-based Dashboard Development:** Co-developed a Plotly Dash web-based dashboard for the Credit/Collections team, **contributing to the company's success in winning the 2020 Global FinTech MAS Innovation Challenge.**
  - **Automated Financial Calculation using Python:** Developed a Python script to automate ROI calculation using the IRR methodology and NPL percentage, replacing the existing manual Excel process.
  - **Machine Learning for Automated Credit Decision Engine:** Collaborated with cross-functional teams to design and build an automated credit decision engine using machine learning models, and leveraging alternative data sources to predict credit defaults.
  - **Customer Segmentation with RFM Analysis:** Conducted RFM (Recency, Frequency, Monetary) analysis to segment customers into tiers, providing insights that informed targeted marketing/sales strategies.

KPMG Singapore   **Feb 2019 - Mar 2020**
- **Position:** *Management Consultant/Data Analyst, Data Analytics Team, KPMG Advisory Division (Full-time)*
- **Key Achievements:**
  - **Tableau Dashboard Development:** Spearheaded the concept and development of the Tableau dashboard for SMRT, and empowered the organization with a data-driven tool for effective asset risk assessment management.
  - **AML Monitoring and DQ Python Program:** Developed a Python-based AML monitoring and Data Quality Check program, improving banking transaction data quality checks and anomaly detection for the Monetary Authority of Singapore.

EDUCATION

UNIVERSITY OF LONDON

Bachelor of Science (Honours) in Economics and Finance
Class of 2017
Achievements:
Conducted a Python and Machine Learning 101 class for data analytics club members.

CERTIFICATIONS

- Data Engineering, Big Data, and Machine Learning on Google Cloud Platform, Google Cloud
- The Path to Insights: Data Models and Pipelines (Google Analytics)
- Spark, Hadoop, and Snowflake for Data Engineering