

Muhammad Zhafran Bahaman

Senior Data Analyst & Data Visualization Expert

(Nationality: Singapore Citizen & Work Availability: Immediate)

✉ Email : muhd.zhafran@gmail.com
📍 Address: Singapore (West Region)

📞 Mobile-Phone: +6591689207
🌐 <https://www.linkedin.com/in/mdzhafranbb/>

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** and have **6 years of experience in data analytics and risk analytics** across FinTech, Banking, and Consulting industries. I bring expertise in **Data Visualization, AI/ML, Python, SQL, Advanced Excel, and end-to-end dashboard development in both Tableau and PowerBI**.

KEY COMPETENCIES AND SKILLS

Advanced Analytics and AI

- Python
- NLP (Natural Language Processing)
- TensorFlow
- Generative AI and LLMs
- Retrieval-augmented Generation (RAG)
- Prompt Engineering

Domain Expertise:

- Design Thinking
- Data Analytics
- Econometrics
- Business Optimization

Data Engineering and Management:

- Data Modelling
- Large Data Processing/Data Cleaning
- PySpark
- SQL/PostgreSQL
- Data Quality Check
- Data Governance

Project Management and Collaboration:

- Agile/Scrum
- Team Collaboration for Data Analytics Projects

Data Visualization and Dashboard

- Tableau
- Power BI
- DAX
- Data Visualization with Python
- Web-based Dashboard Development with Python
- Building KPI Dashboards/Portfolio Dashboards

Soft Skills:

- Strong work ethic
- Commitment to excellence
- Growth mindset
- Coaching/Mentoring

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.

CERTIFICATION

- Data Engineering, Big Data, and Machine Learning on Google Cloud Platform, Google Cloud
- Neural Networks & Deep Learning By DeepLearning.AI
- The Path to Insights: Data Models and Pipelines (Google Analytics)
- Spark, Hadoop, and Snowflake for Data Engineering

SIDE PROJECT

Founder & AI Application Developer - Finwise-moneyme Budget App

Oct 2024 - Present

- **Position:** *Founder / Developer*
- **Key Achievements:**
 - **Conceptualized and developed an AI-powered personal finance management web app** during my career downtime (unemployment) to empower users to track expenses, manage budgets and gain insights into spending habits effectively and intelligently.
 - **Built the prototype version of the app using Python (Flask)** for backend development, **Python (Dash)** for the front-end dashboard and **PostgreSQL** for data management.
 - **Integrated Generative AI with prompt engineering** to automate receipt data extraction reducing manual input time by up to ~85% and enabling fixed/variable expense categorization within ~15 seconds per receipt.
 - Demonstrated entrepreneurial skills by identifying customer pain points, and market gaps. Developed the product independently using Agile methodology, and planning for scalability.

WORKING 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, and automated Data Quality checks execution using Cloudera Job Pipeline, resulting in an 80% improvement in reporting turnaround time.
 - **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.

WORKING EXPERIENCE (CONTINUED)

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 that provided senior managers with actionable insights enabling effective decision-making for the LIBOR transition program, requiring in-depth understanding of financial products such as bonds and options, as well as knowledge of risk-free rates. The report saved 80% of manual report preparation.
 - **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:**
 - **Portfolio Risk Dashboard Development:** Developed Maybank's Portfolio Risk Dashboards using Agile methodology. Reduced manual reporting by 60%, facilitated risk managers with stress testing analysis and empowered stakeholders with crucial credit risk insights. Applied data modelling, and effective visualization, integrating key credit risk metrics like Expected Credit Loss, Credit Risk Weighted Assets, Exposure at Default, NPL Ratio, and Recovery Ratio.
 - **ETL Pipeline Development:** Engineered ETL data pipelines and crafted data extraction and processing scripts using SAS, SQL and Python.
 - **User Acceptance Testing (UAT):** Conducted UAT, validating data accuracy and dashboard functionality. Collaborated with stakeholders to ensure outputs aligned with business needs, enhancing trust in automated reporting.
 - **Credit Risk Model Evaluation:** Reviewed existing credit scoring models to evaluate performance and identify predictive variables that could enhance the accuracy and efficacy of the risk models using machine learning algorithms.

Validus Capital - Singapore

Mar 2020 - Mar 2022

- **Position:** *Data Scientist II (Full-Time)*
- **Key Achievements:**
 - **Sales Dashboard for Validus Sales Team:** Designed and developed a Sales Performance Dashboard to provide actionable insights for the Validus Sales Team, focusing on cross-selling vs. non-cross-selling analysis, organic vs. partnership growth, and key sales performance indicators
 - **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.
 - **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:**
 - **Leveraged cutting-edge data analytics solutions for effective asset management:** Co-developed Tableau dashboard for SMRT, and empowered the organization with a data-driven tool for effective asset 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.
 - **Workforce Optimization Dashboard:** Designed and developed a dynamic Tableau dashboard for workforce planning, enabling users to perform "What-If" scenario analysis by adjusting key variables to assess Full-Time Equivalent (FTE) count. Delivered the dashboard under tight deadlines for a high-stakes client presentation, demonstrating technical expertise, agility, and commitment to excellence.
-