

Muhammad Zhafran Bahaman

Senior Data Analyst & Data Visualization Expert

(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
- Pandas/Numpy
- Natural Language Processing
- Machine Learning/Predictive Modelling
- Generative AI and LLMs
- Prompt Engineering

Domain Expertise:

- Design Thinking
- Data Analytics
- Financial and Risk Analytics
- Econometrics

Data Engineering and Management:

- Data Modelling
- Large Data Processing
- 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
- Microsoft Power BI
- Data Visualization with Python
- Web-based Dashboard Development (Plotly Dash)
- 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, iterating based on user feedback. Reduced manual reporting by 60% and empowered stakeholders with crucial credit risk insights. Applied data modelling, credit risk analysis, and effective visualization, integrating key credit risk metrics like CRWA, EAD, NPL, 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.

Validus Capital - Singapore

Mar 2020 - Mar 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 (using Scikit-Learn), 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:**
 - **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.
-