

# Muhammad Khatami

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## PROFESSIONAL SUMMARY

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A highly curious and process-oriented individual with a huge passion in the data field. Experienced in collecting, processing, and analyzing data to drive growth in various aspects of the company.

## SKILLS

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- **Hard Skills:** MySQL, BigQuery, Microsoft SQL Server, Python, Google Analytics, Excel, Spreadsheet, Tableau, Power BI, GDS, Metabase, Hadoop, Spark, Cloudera, SSIS, SSAS
- **Soft Skills:** Teamwork, Analytical Thinking, Adaptability, Communication

## WORK EXPERIENCE

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### Kredivo - Indonesia

November 2025 - Present

#### Senior Product Analyst

- Built the data analytics foundation for collection team which handles \$1M of portfolio on daily basis.
- Improved operational efficiency and SLA for after-call-work by 40% by analyzing and pinpointed efficiencies based on historical data.
- Discovered and formulate mitigation plans for 5+ fraud cases which would have cost more than \$500K had it not been discovered.

### PT GOTO Gojek Tokopedia - Indonesia

April 2022 - October 2025

#### Senior Data Analyst

- Conducted in-depth analysis and proposed driver income retention programs, resulting in ~90% weekly driver retention and a 10% monthly revenue uplift
- Designed and implemented a scalable database schema to manage over \$30M in car assets, improving data reliability and operational efficiency
- Standardized 10+ core tables, streamlined complex SQL queries, and built comprehensive data documentation to support analytics and cross-team collaboration
- Made 10+ self-service analytic tools (e.g. dashboards, automated Google Sheets, etc.) for ad hoc reporting purpose
- Released 3 data products and 10+ deep dive analysis which ultimately gained Tokopedia around \$600K in sales and attracted ~100.000 new monthly users regularly
- Optimized query and database schema which reduces Dilayani Tokopedia team's data extraction cost by 40%

## EDUCATION

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### Bachelor in Information Systems

August 2018 - March 2022

Bina Nusantara University - Indonesia

GPA: 3.65/4.00

## **ORGANIZATIONAL EXPERIENCES**

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### **Information Systems Student Association (HIMSISFO)**

*December 2018 - January 2021*

*Activist, Internal Relation*

- Handled seminars, gatherings, company visits, etc.

### **Bina Nusantara Cyber Security Club**

*December 2018 - February 2022*

*Member*

- Attended classes with the theme of cyber security and spread the awareness

## **CERTIFICATIONS**

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- Data Visualization by Dicoding

<https://bit.ly/KhatDicoding1>

- Data Analysis by IBM

<https://bit.ly/KhatIBM1>

- Foundations: Data by Google

<https://bit.ly/KhatGoogle1>

