

# Muhammad Khatami

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## PROFESSIONAL SUMMARY

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Data Analyst with 4+ years of experience driving revenue growth, cost efficiency, and operational excellence. Strong background in analysis, data modeling, and building self-service analytics systems used by operations and business teams at scale.

## 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 - Operation

- 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.

### Gojek - Indonesia

April 2025 - November 2025

#### Senior Data Analyst - Cars

- 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

### JULO - Remote

October 2023 - April 2025

#### Data Analyst - Operation

- Spearheaded analytics initiatives starting from marketing actions all the way to data improvements which brought the company more than USD 800K in revenue and saved ~10% of operational cost
- Developed 10+ self-service analytics tools which helped the entire department of sales and operations done their reports and analysis
- Refined the database schema and SQL query which resulted in ~70% data extraction cost reduction

### PT. Tokopedia - Indonesia

April 2022 - June 2023

#### Data Analyst - GoTo Logistics and Fulfillment

- 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 USD 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%

## **PT Telekomunikasi Indonesia - Indonesia**

March 2021 - February 2022

*Data Scientist - Big Data, AI, and Cyber Security*

- Gathered tweets, news headlines, profiles, etc. for model training purpose
- Cleaned the collected data (e.g. formatting, handling nulls, outliers, etc.)
- Assisted in machine learning model development
- Collaborated with the team to make dashboard for visualization purpose

## **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>

