RAFI ATHA GANIZA

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ABOUT ME

Data analyst with five years of experience in fintech and e-commerce, skilled in A/B testing, RFM segmentation, and churn analysis. I collaborate closely with cross-functional teams to turn data into clear, actionable insights that drive business growth.

WORK EXPERIENCE

Kredivo Group – West Jakarta, Indonesia

Senior Product Analyst   *Sep 2023 – present*

A leading digital financial services company in Southeast Asia, providing buy-now-pay-later (BNPL), personal loans, and credit solutions to underserved consumers through its flagship products Kredivo and KrediFazz.

- Served as the primary analytics point of contact for various products within the Growth Product team, including Voucher, Points, Referral, and Cross-selling features.
- Conducted post-implementation analyses to assess newly released features and delivering actionable insights to the Product Manager for potential enhancements in future iterations.
- Supported the Product and Engineering teams during the rollout of two major projects related to the Voucher and Points systems by creating monitoring dashboards, ensuring data integrity, and identifying issues during rollout to minimise potential loss during the process.
- Collaborated with the Growth Business team to conduct analyses aimed at improving new user transaction rates and enhancing user retention.
- Assisted internal stakeholders, including Business and Customer Support teams, in troubleshooting product-related issues, providing solutions to mitigate larger impacts.
- Compiled and presented weekly and bi-monthly performance reports on key products to relevant stakeholders, including CEO and VPs from other departments, highlighting critical updates and insights.

Mapan – South Jakarta, Indonesia

Business Intelligence Analyst   *Aug 2022 – Aug 2023*

A social fintech company under GoTo Group that empowers low-income communities in Indonesia through group savings, collective purchasing, and microloan programs aimed at promoting financial inclusion and economic resilience.

- Created user RFM segmentation based on historical transactions data to aid stakeholders in developing more personalised plans and programs according to each user's needs.
- Collaborated with the Marketing team in designing and evaluating churn users programs in order to reactivate users to create new transactions in the app.
- Worked together with the Product Management team in measuring impact of a new feature implementation by using A/B testing and other analytical methods.
- Provided an in-depth monthly report regarding various performance aspects of the Arisan business units to provide insights and input for stakeholders.
- Created monitoring system that allows the operational team to oversee and give treatment towards users who display high Arisan cancellation tendency (possible fraud).
- Built dashboard and reports using Tableau and MetaBase according to stakeholder monitoring needs.
- Developed and maintained data mart to ensure validity and accuracy of data for data consumers.
- Gathered ad-hoc data requested by stakeholders for day-to-day operation.

LinkAja! – South Jakarta, Indonesia

Business Insight Associate   *Jun 2021 – Aug 2022*

A state-backed digital wallet platform that provides comprehensive financial services—including payments, transfers, and investments—to accelerate the adoption of a cashless economy across Indonesia.

- Developed dashboards to fulfil data monitoring needs based on requirements from business users.
- Maintaining definition and calculation of metrics in dashboards and data mart to ensure data accuracy while also following change in business.
- Mined data for ad-hoc analysis regarding customer behaviour and presenting the result to relevant business units to support their decision-making process.

- Communicated with business users, Big Data team, and Product team to support successful end-to-end data enablement projects.
- Gathered data needed for regular reports to business partners, corporate press releases, and external audits.

tvOne – East Jakarta, Indonesia
One of Indonesia's leading national television networks, focused on news and sports broadcasting with a strong reputation for credible journalism and wide national reach.

Digital Commercial & Analytics   *Nov 2020 – Jun 2021*
- Analysed data from various sources such as Google Firebase, Google Analytics, and social media analytics tools (Twitter Analytics, CrowdTangle, Facebook Creator Studio, and YouTube Creator Studio).
- Regular and ad-hoc reporting on tvOne's digital asset performance including website, application, and social media.
- Worked together with the Social Media Officer, Digital Content Production, Product Development, and Sales & Marketing team on how to improve performances of each team by providing insight derived from data.
- Wrote Python scripts to help automate some reporting processes.

Telkom Indonesia – Bandung, Indonesia
Data Scientist (Internship)   *Jan 2020 – Jun 2020*
Indonesia's largest telecommunications and digital services provider, offering broadband, mobile, and enterprise solutions to support the country's digital transformation.
- Wrote a Natural Language Processing library using Python. The library contains some basic functions used in the NLP process such as tokenization, lemmatization, hashtag extraction, converting numbers into their Bahasa Indonesia word, etc.
- Solved client's business problem using machine learning methodology, specifically Topic Modelling and Text Similarity calculation. The process is done using Python and the trained model successfully performed and produced satisfactory results.
- Developed and maintained an internal dashboard displaying the status and performance of the Data Scientist division. The dashboard was developed using HTML, CSS, SQL, with CodeIgniter as the web's framework.
- Volunteered for the COVID-19 Data Collection team for the PeduliLindungi application. I collected the data from more than 10 websites of different local governments in Kalimantan. The data is collected daily using an automated Python notebook with Selenium.

EDUCATION

TELKOM UNIVERSITY – Bandung, Indonesia   *Aug 2020*
Bachelor of ICT Business Management, GPA: 3.72/4.0
Activity and achievements:
- Best Paper Presentation on International Conference on Cloud Computing and Internet of Things 2021 (University of the Ryukyus, Japan)
- Recipient of JPU Scholarship from Telkom University
- Actively participated Social Computing & Big Data Laboratory as Researcher and Assistant Lecturer
- Actively participated in Nihon no Matsuri event organiser as Executive Officer

SKILLS AND CERTIFICATIONS

Technical: SQL, Python, Tableau, Looker, MetaBase, Google Data Studio, Google Cloud Platform, Google Analytics (Firebase), Microsoft Office
Languages: Bahasa Indonesia (Native), English (Full Professional Proficiency)
Certifications & Training:
- Applied Data Science with Python (Coursera / University of Michigan)
- Data Science for Business (DataCamp)
- Google Analytics Individual Qualification (Google)
- DeepLearning.AI TensorFlow Developer (Coursera / DeepLearning.AI)