

MUHAMMAD RAFIE DARMAWAN

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Tangerang Selatan, Indonesia 15221

A product data analyst with hands-on experience in driving data-informed decisions, particularly in the digital lending space, I collaborate across teams to monitor performance, design experiments, and shape strategy through analytics. With a strong foundation in SQL, Python, and data visualization. I focus on solving real business problems and improving customer experiences.

Hard Skills

- Programming Language: Python (Google Collab, Jupyter, VSCode)
- Documentation: Ms. Word, Google Documents, Ms. PowerPoint, Canva
- Dataviz: Google Lookers Studio, Tableau, Matplotlib, Seaborn
- Data Manipulation and Modeling: Ms. Excel, Google Sheets, SQL (Google BigQuery, Ms. SQL Server, MySQL), dbt
- Collaboration and Workflow Tools: GitLab (work repository), JIRA, Asana (ticketing and project tracking)
- Experimentation and Marketing Technology Tools: GrowthBook, Mixpanel, CleverTap, Appsflyer.

Soft Skills

- Communication
- Teamwork
- Willingness to learn
- Critical thinking
- Attention to detail
- Logical thinking
- English (Conversation)
- Bahasa Indonesia (Native)

Experience

PT Bank Jago, Tbk – Jakarta, Indonesia
Digital Lending Product Data Analyst

Sep 2024 - Present

Responsible for guiding product development and strategy by analyzing user behaviors, and product performance to identify opportunities and make data-driven decisions.

Key Skills & Experiences:

- Partner with the data engineering and product team to deliver accurate and timely data for Digital Lending analysis, monitoring, and other product-related activities.
- Work closely with data analyst peers to model and standardize data tables using dbt, improving accuracy, alignment, and usability across product and analytics teams.
- Collaborate with the data science team, engineer team and product team to support experimentation for product optimization, decision-making, and enhancing customer experience.
- Prepare key performance reports, such as product funnels and acquisition funnels, to track and evaluate product performance and identify issues.
- Conduct regular and ad hoc analyses to provide insights into portfolio health and business trends.
- Participate in UAT and PVT processes on the data side to ensure product flows function as intended and that monitoring can be performed effectively.
- Perform the checker-maker function in preparing customer whitelists for Digital Lending eligibility.
- Work closely with cross-functional Digital Lending teams to develop policies, strategies, and processes that drive business target achievement.

PT FLOW - Asia Collect Indonesia – Jakarta, Indonesia
Management Information System Analyst

Jan 2023 - Aug 2024

Data-driven MIS & Risk Analyst with expertise in driving efficiency, mitigating financial risks, and providing valuable insights across multiple countries. Skilled in analyzing portfolios' and forecasting, managing databases, generating reports, presenting data, and automating ad-hoc analytical reports. Collaborative and detail-oriented professional dedicated to ensuring data accuracy and optimizing performance. With direct involvement from senior stakeholders, including the Head of Operational Risk, Strategy Team, and Country Manager in Indonesia, I contribute to the success of the company across Indonesia, and India. My core objectives are data accuracy, performance optimization, and enabling informed decision-making, resulting in enhanced efficiency, reduced financial risks, and sustainable growth.

Key Skills & Experiences:

- Participate in making forecast modelling for portfolios to anticipate revenue shortfalls and maintain target expectations.
- Maintenance and management of SQL Server risk databases, ensuring accessibility and up-to-date information for Risk division colleagues.
- Generate monthly performance reports for stakeholders, monitoring progress and identifying improvement opportunities.
- Storing, updating and maintaining the team's database and stored procedures for better and smooth analyzing and reporting purposes.
- Preparation of insightful reports on unsaved campaign calls and text blast efficiency, extracting valuable findings.
- Creation of revenue run rate reports to track current revenue trends on a weekly/daily basis.
- Production of weekly reports on internal team performance, providing valuable insights for internal use and partner meetings.

- Generation of ad-hoc analytical reports for finance, operations, and strategy teams to diagnose root causes of operational pain points.
- Design, build, and automate the ad-hoc reports using SQL Server Reporting Services (SSRS) for streamlined and efficient reporting processes.

PT FLOW - Asia Collect Indonesia – Jakarta, Indonesia
Admin Operations Collection

Nov 2021 - Dec 2022

Data-oriented Admin Operational professional with a focus on ensuring smooth operations and efficient processes. Skilled in managing payment reports. Dedicated to maintaining accuracy and organization in financial transactions and collaborating with supervisors and team members. Played a pivotal role in ensuring smooth operations and efficient processes within the organization. Key tasks included managing and providing detailed payment reports for selected cases, meticulously reviewing payment data, handling missing payment reports, and raising tickets for approval by the Supervisor. Through my dedication to accuracy and collaboration with the Supervisor and team members, I contributed to maintaining an organized and efficient operational environment.

Project

iOS App Development
Personal Finance Tracker

May 2025 - Present

In progress, build fully with SwiftUI through the Xcode.

What I have been doing and planning on:

- Designing and developing a mobile app to track income, expenses, and budgeting through simple and friendly UI from Xcode, that complies with Apple Human Interface Guidance (HIG).
- Focusing on applying data structuring and financial logic within a mobile experience.
- Implementing current design from iOS 26, called "Liquid Glass".

Education

RevoU Full Stack Data Analytics
 Current Grade: 86.67/100

Sep 2022 - Dec 2022

Qualified as one of the students with a low acceptance rate.
 Dedicated more than 200 hours on online classes and assignments.
 Mentored by instructors from Tech Industries such as Tokopedia, Gojek, Bank Jago, etc.
 Learned analytical processes from understanding business problems from various fields.
 Learned collecting, extracting, and manipulating data using Spreadsheet, SQL, and Python. Learned visualizing and communication insights using Tableau and Google Data Studio
 Competence in business understanding skills and presentation skills to multiple stakeholders

As part of the program I worked on several project assignment:

- [Analyzing and Visualizing The Maven Toys Store Data:](#)
 - Managed project progress, led group discussions, and assigned tasks to team members to ensure timely completion of project targets.
 - Defined business problems, identified variables, and conducted root cause analysis.
 - Performed data cleaning and preparation using Google BigQuery and Python to ensure accuracy and relevance.
 - Conducted exploratory data analysis, correlation analysis, and regression analysis using Python.
 - Visualized data using Tableau, including bar charts, line charts, map charts, and heat maps.
 - Prepared presentation decks and designs using Canva.
- [Understanding business problems and Creating EDA & Statistical Measurements using Excel/Spreadsheets:](#)
 - Identified root causes of business problems and formulated problem statements.
 - Predicted property listing prices based on data analysis.
 - Utilized data to identify optimal promotion campaigns for boosting sales.
- [Data exploration and cohort analysis in Google Public Dataset \(The Look Ecommerce\) using Google BigQuery:](#)
 - Applied SQL functions, aggregate functions, and date format functions.
 - Combined and merged data using SQL unions and joins.
 - Utilized CTE, subqueries, and window functions.
- Data cleaning, manipulation, EDA, cluster analysis, and customer segmentation of an Imaginary Indonesian Investment Platform Startup using Python:
 - Handled missing data, outliers, and performed string and time series manipulation.
 - Aggregated data, conducted descriptive statistics, and visualized data using Python.
 - Applied cluster analysis techniques such as K-means and RFM methods.
- Creating dashboards and conducting data exploration with Tableau and Google Data Studio for AirBnB data for public::
 - Utilized Google Data Studio to create interactive dashboards and calculated fields.
 - Visualized exploratory data analysis and created interactive map dashboards in Tableau.
 - Applied Tableau functionalities, including data connection, combination, hierarchies, and bins.

Universitas Pembangunan Jaya – Tangerang Selatan, Indonesia
Bachelor of Management

2020 - 2024

Current GPA: 3.34/4.00

Thesis: The Influence of Entrepreneurial Marketing on Performance Mediated by Competitive Advantage and Moderated by Technological Turbulence (Case Study about MSMEs' Business Performance in South Tangerang)

Marketing focused. Learning about future business outcomes by forecasting and analyzing it, managing the chemistry between colleagues in the organization on many projects through human resources' aspects.

Bali International Flight Academy – Bali, Indonesia

2018 - 2019

Flight Academy

Completed a comprehensive commercial pilot training program at Bali International Flight Academy from 2018 to 2019. Received thorough instruction in aviation theory, flight operations, and safety procedures. Developed strong skills in flight simulations, navigation, and aircraft systems. Collaborated with peers and engaged in various aviation workshops, fostering teamwork and communication. Proud to have been part of a prestigious institution dedicated to shaping aspiring pilots into skilled aviation professionals.

Licenses & Certifications

Google Digital Marketing & E-commerce

2024

Coursera

[Credential](#)

Build Data Warehouse from Structured Data

2024

Pacmann

[Credential](#)

RevoU Full Stack Data Analyst

Sep 2022 - Dec 2022

RevoU

[Credential](#)

SQL for Data Analytics: beginner MySQL Business Intelligence

2022

Udemy

[Credential](#)