

MUHAMMAD KAFFIN ZUHDA

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PROFESIONAL SUMMARY

Economics graduate with a strong foundation in financial analysis, business administration, and data driven decision making. Experienced in banking sales operations at Bank Mandiri and mentoring academic data analysis using SPSS and SmartPLS as postgraduate academic assistance. Demonstrated ability in teamwork, leadership, adaptability, and problem solving through corporate experience and organizational involvement. Highly motivated to grow through structured Management Trainee programs in financial services, corporate management, and state owned enterprises.

EDUCATION

Bachelor of Economics (Development Economics)

Syarif Hidayatullah state Islamic University Jakarta, 2018 - 2025

GPA: 3,13 / 4.00

- Study Program: *Regional Autonomy and Economic Development*
- Thesis: *Digital Literacy and financial Literacy as Determinants of Digital Economy Adoption: A Study on Digital Payment Usage among State Islamic Uvniversity's students Syarif Hidayatullah Jakarta*
- Active member of the Student Association (HMPS – Development Economics)

Professional Accounting Education (PPAK), 2025 – 2026 (in progress)

Key Subjects:

- Corporate Financial Reporting
- Auditing and Assurance
- Financial Management
- Internal Control and Information Systems

CERTIFICED COURSES

Certificed TOEFL Course – ELFAST, Kediri

Accounting & Finance Certificed Course – Binus Nusantara

- Financial Reporting with Microsoft Excel (2024)
- Accounting Application System (2024)
- Taxation (2025)

Accounting Software Training Certificed Course

- Accurate Accounting System

SKILLS

Technincal Skills:

- SPSS
- SmartPLS (SEM-PLS)
- Microsoft Excel (Financial Reporting)
- Microsoft Word & Power Point
- Accurate Accounting Software

Soft Skills:

- Communication
- Teamwork & Collaboration
- Leadership Potential

- Critical Thinking
- Problem Solving
- Adaptability in Dynamic Environments

INTERNSHIP EXPERIENCES

Administrative Staff Intern (Postgraduate Office)

- Managed and recapitulated postgraduate student administrative data at Institute of Qur’anic Sciences Jakarta.
- Organized online academic schedules (Zoom & Google Meet).
- Strengthened administrative accuracy, teamwork, and problem solving skills.

PROFESSIONAL EXPERIENCE

Sales Generalist Consumer (SGK) at PT. Bank Mandiri (Persero) Tbk

- Marketed consumer Banking Products including home ownership loans (KPR), Unsecured Loans (KTA), and Credit Cards.
- Conducted customer profiling and financial needs analysis to recommend suitable Banking solutions.
- Supported sales targets through direct marketing, follow ups, and administrative coordination.
- Developed strong communication, negotiation, and customer relationship skills in a corporate Banking environment.