

# Kristianto

## Business Intelligence Specialist

+62 812 8287 6449; [kristianto.mail85@gmail.com](mailto:kristianto.mail85@gmail.com); [Linkedin : Kristianto](#); [Portfolio](#); Bekasi, Jawa Barat

### PROFESSIONAL SUMMARY

Business Intelligence Specialist with 7+ years of experience in financial services and insurance analytics. Delivered measurable business impact through statistical modeling, machine learning, and predictive analytics. Specialized in insurance claims analysis, customer segmentation, and automated reporting solutions.

### SKILLS

**Programming & Databases:** Python, SQL, VBA, DAX, Google BigQuery.

**Data Science:** Pandas, NumPy, Scikit-learn, Matplotlib, Statistical Modeling, Machine Learning.

**Business Intelligence:** Power BI, Tableau, Excel Advanced Analytics.

**Analytics Methods:** Hypothesis Testing, Regression Analysis, Time Series Analysis, Customer Segmentation.

### PROFESSIONAL EXPERIENCE

**Senior Data Analyst | Cipta Integra Duta** Aug 2022 – Present  
*Financial Services (Employee Benefits Management) - 50,000+ participants*

- **Boosted** customer engagement by 25% by designing segmentation models using Python and SQL for 50,000+ participants.
- **Accelerated** reporting delivery by 75% while maintaining 98% data accuracy through automated Power BI dashboards.
- **Streamlined** data processing efficiency by 35% by implementing web-based claims management systems with ETL pipelines.

**Data Analyst Associate | RevoU Partnership Projects** Oct 2024 – May 2025  
*Full Stack Data Analytics Program - Real-world Project Implementation*

- **Refined** data quality by 95% by executing comprehensive data cleaning and transformation using Excel, SQL, and Python.
- **Uncovered** critical business trends and anomalies through exploratory data analysis across multiple datasets.
- **Delivered** interactive KPI dashboards that eliminated manual reporting bottlenecks for key stakeholders.

**Healthcare & Life Insurance Analyst | Asuransi Jiwa Pro-Life** Aug 2017 – Aug 2022  
*Life & Health Insurance - Claims Department*

- **Elevated** customer satisfaction by 22% by redesigning claims processing workflows using statistical analysis techniques.
- **Minimized** average resolution time by 18% by creating real-time performance dashboards in Life-OPS system.
- **Maintained** 100% regulatory compliance while coordinating cross-functional teams for web-based claims system development.
- **Strengthened** policy performance by 15% through comprehensive claims pattern analysis and risk assessment modeling.

**Business Analyst | AAI Indonesia** May 2015 – Jul 2017  
*Third-party Administrator for Healthcare Benefits*

- **Increased Processing Efficiency by 28%** through design and implementation of optimized database architecture using Entity-Relationship Diagrams (ERD) during digital transformation initiative.
- **Reduced Manual Processing by 40%** by automating data upload processes via .txt file integration and implementing validation algorithms.
- **Improved Data Accuracy by 67%** through comprehensive data cleansing initiatives using advanced SQL queries and Excel automation.

PROJECT EXPERIENCE

SaaS Analytics - PeopleU

- **Maximized** marketing ROI by 18% through multi-channel performance analysis and strategic budget reallocation.
- **Diagnosed** sales funnel leakage of 22.9% between Discussion Success and Offer Sent stages.
- **Generated** 12% revenue potential increase through price elasticity analysis and product-tier optimization.

Financial Risk Analysis - RevoFin

- **Identified** \$164M risk exposure within a \$2.8B loan portfolio, revealing 87.6% concentration risk.
- **Developed** AI-powered risk analytics dashboard using Gemini AI for real-time loan health assessment.
- **Formulated** strategic risk mitigation plan with regional premium strategies for the California market.

Healthcare Analytics - Hasna Medika

- **Delivered 16%** staff productivity improvement through systematic HR performance data analysis and targeted interventions.
- **Reduced** inventory costs by 23% via medical inventory analysis and data-driven control systems.
- **Enhanced** patient care metrics by 14% through medication usage pattern analysis.

EDUCATION

Full Stack Data Analytics | RevoU

Oct 2024 – Jan 2025

Comprehensive data analytics program covering acquisition to insight communication. Hands-on experience with Python, SQL, Tableau, Power BI, and machine learning through real-world projects. Developed end-to-end analytical solutions for SaaS, FinTech, and Healthcare with measurable business impact.

Bachelor of Accounting | Pancasila University

Sep 2013 – Mar 2018

Comprehensive program in accounting principles, financial reporting, auditing, and taxation. Final project: "Implementation of Information System Applications on External Claim Reports."

Diploma in Actuarial Science | Ministry of Finance, Republic of Indonesia

Aug 2003 – Feb 2006

Specialized program in actuarial mathematics, risk assessment, and insurance analytics fundamentals.

CERTIFICATIONS

1. [Full Stack Data Analytics](#), RevoU - Jan 2025
2. [Ajun Ahli Asuransi Indonesia Jiwa](#), AAMAI - Apr 2017
3. [Pengantar Asuransi Jiwa & Operasional](#), AAMAI - Apr 2014

PROFESSIONAL DEVELOPMENT

Insurance Expertise Development (2006 - 2013) During this period, focused on building specialized insurance expertise:

- Obtained advanced certifications in Life Insurance and AAAIJ Certificate of Competence.
- Gained hands-on experience in insurance operations and regulatory compliance.
- Developed deep domain knowledge in life and health insurance products.

KEY ACHIEVEMENTS

- **Led Digital Transformation Initiative** resulting in 35% improvement in data processing efficiency across organizations.
- **Developed Proprietary Risk Assessment Models** contributing to 30% reduction in portfolio risk exposure.
- **Mentored 2 Junior Analysts** in advanced analytics techniques and business intelligence best practices.
- **Maintained 98%+ Data Accuracy** across all reporting and analytics deliverables over 3+ years.