

# Kristianto

## Business Intelligence Specialist

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### 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 Analysis & ML:** Pandas, NumPy, Scikit-learn, Statistical Modeling, Predictive Analytics.

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

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

**Domain Knowledge:** Insurance Analytics, Risk Assessment, Actuarial Principles.

### PROFESSIONAL EXPERIENCE

**Senior Data Analyst | Cipta Integra Duta** Aug 2022 – Present  
*Financial Services - Employee Benefits Management*

- Improved Customer Engagement by 25%** through development of sophisticated segmentation models using Python and SQL, analyzing behavioral patterns across 50,000+ participants and implementing targeted retention strategies.
- Reduced reporting time from 8 to 2 hours** through Power BI automation using DAX calculations and data modeling optimization while working to maintain data accuracy standards (currently at 98%).
- Streamlined data processing by 35%** after implementing a web-based claims management system with ETL pipelines.

**Data Analytics Program Participant | RevoU** Oct 2024 – May 2025  
*Full Stack Data Analytics - Project-based Learning*

- Enhanced data quality from 73% to 95%** through systematic cleaning processes using Python and SQL, encountering typical data inconsistency challenges.
- Identified key business insights** through exploratory analysis across various datasets, including discovering risk patterns in financial portfolios.
- Created interactive dashboards** that helped eliminate some manual reporting processes, though stakeholder adoption varied across teams.
- Completed real-world projects** including marketing analytics and financial risk assessment with measurable outcomes.

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

- Contributed to customer satisfaction improvement from 68% to 83%** by participating in claims workflow redesign using statistical analysis, working closely with the process improvement team.
- Helped reduce claim resolution time from 14 to 11.5 days** by developing performance dashboards, though some metrics took longer to stabilize.
- Supported regulatory compliance initiatives** while coordinating with IT teams for system development, learning compliance requirements on the job.
- Assisted in policy performance analysis** that contributed to 15% improvement through claims pattern studies and risk modeling work.

**Business Analyst | AAI Indonesia** May 2015 – Jul 2017  
*Healthcare Benefits Administration*

- Contributed to 28% processing efficiency gain** through database optimization work using ERD design, part of a larger digital transformation project.
- Reduced manual tasks by approximately 40%** by developing automated data upload processes, though initial implementation required several iterations.
- Improved data accuracy from 76% to 91%** through comprehensive cleaning initiatives, learning advanced SQL techniques to address data quality issues.

PROJECT EXPERIENCE

SaaS Marketing Analytics | PeopleU (RevoU Project)

- **Analyzed marketing performance** across multiple channels, identifying 18% potential ROI improvement through budget reallocation.
- **Discovered** 22.9% conversion drop between discussion and offer stages, requiring further investigation of underlying causes.
- **Explored price elasticity and suggested product optimization strategies** with estimated 12% revenue potential.

Financial Risk Analysis | RevoFin (RevoU Project)

- **Analyzed** loan portfolio worth \$2.8B, identifying \$164M potential risk exposure and concentration patterns.
- **Developed risk monitoring dashboard** using available tools, incorporating basic machine learning for pattern recognition.
- **Proposed risk mitigation** strategies for California market based on data analysis findings.

Healthcare Operations Study | Hasna Medika (RevoU Project)

- **Analyzed** HR performance data contributing to 16% productivity improvement through targeted recommendations.
- **Studied inventory patterns** leading to 23% cost reduction potential through better control systems.
- **Examined medication usage** data with 14% improvement in care metrics through 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

ADDITIONAL EXPERIENCE

Professional Development Period | 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 %+ Data Accuracy** across all reporting and analytics deliverables over 3+ years.