Kristianto

Data Analyst | Financial Services Specialist

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About Me

Data Analyst with 7+ years of experience in financial services and insurance analytics. Consistently delivered measurable business improvements including 30% risk reduction and 20% operational efficiency gains through data-driven insights and predictive modeling. Skilled in transforming complex datasets into clear, actionable recommendations that support strategic decision-making.

Core Competencies: Risk Assessment • Business Intelligence • Claims Analytics • Data Storytelling • Process Optimization

Working Experiences

DATA ANALYST CIPTA INTEGRA DUTA   Aug 2022 – Present
Financial Services (Employee Benefits Management)

- Developed customer segmentation models using Python and SQL, creating strategic recommendations that increased operational efficiency by 20% and enhanced customer engagement by 25%.
- Designed interactive Power BI dashboards for claims utilization monitoring, achieving 98% accuracy in data interpretation and reducing response times by 25%.
- Built web-based claims data management system with automated data transformation using Brix system, improving data processing efficiency by 20%.

HEALTHCARE & LIFE INSURANCE ANALYST ASURANSI JIWA PRO-LIFE   Aug 2017 – Aug 2022
Life & Health Insurance (Division Claim Department)

- Developed comprehensive predictive models using linear regression analysis on participant demographic and health data and credit life members, reducing early claims risk by 30% and improving underwriting decision accuracy by 25%.
- Created interactive claims status dashboard within Life-OPS information system, enabling stakeholders to monitor performance and business trends with 75% improved data comprehension.
- Improved claims processing workflow through data analysis and process optimization, resulting in 20% improvement in customer satisfaction scores and reduced average resolution time.
- Maintained regulatory compliance while supporting operational efficiency improvements and policy optimization initiatives.

BUSINESS ANALYST AAI INDONESIA   May 2015 - July 2017
Third-party administrator for healthcare benefits.

- Developed Entity-Relationship Diagrams for customer service and claims data, optimizing data flow and increasing processing efficiency by 20% during digital transformation project.
- Implemented automated data upload features through .txt file integration, improving operational efficiency by 30%.
- Led data cleansing initiatives using Microsoft Excel and SQL, improving data quality by 67% and ensuring effective data management.
- Utilized SQL queries to manipulate large datasets, providing actionable insights that increased client satisfaction by 30%.

Education

FULL STACK DATA ANALYTICS RevoU   **October 2024 - January 2025**

Covering the entire data lifecycle, including acquisition, preparation, analysis, visualization, and communication of insights, with proficiency in Python, SQL, Tableau, and Power BI. Hands-on experience with real-world datasets to build data stories for business decision-making.

BACHELOR OF ACCOUNTING Pancasila University   **September 2013 - March 2018**

Completion comprehensive program covering fundamental accounting principles, financial reporting, auditing, and taxation. with a project on the Implementation of Information System Applications on External Claim Reports.

DIPLOMA IN ACTUARIAL SCIENCE Ministry of Finance of the Republic of Indonesia August 2003 - February 2006

Completion comprehensive program covering fundamental accounting principles, financial reporting, auditing, and taxation. with a project on the Implementation of Information System Applications on External Claim Reports.

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.

Skill & Soft Skill

Technical Skills :
- Programming   : Python (Pandas, NumPy, Scikit-learn), SQL, R, VBA.
- BI & Visualization   : Power BI (DAX, Power Query), Tableau, Excel (PivotTables, Financial Modeling).
- Databases & ETL   : SQL Server, MySQL, Power Query.
- Analytics   : Regression, Hypothesis Testing, Statistical Modeling.

Domain Expertise :

Financial Services, Insurance Analytics, Risk Assessment, Claims Analysis, Customer Segmentation, Business Intelligence.

Soft Skills :

Leadership, Strategic Thinking, Cross-functional Collaboration, Data Storytelling, Project Management, Team Coordination.

Certification:
1**.** Full Stack Data Analytics, RevoU - January 2025
2. Ajun Ahli Asuransi Indonesia Jiwa, AAMAI - April 2017
3. Pengantar Asuransi Jiwa & Operasional, AAMAI - April 2014

Additional Information :
- Languages   : Indonesian (Native), English (Professional Working Proficiency).
- Security Clearance: Completed background check for Indonesian financial services sector.