Kristianto
Business Intelligence Specialist

+62 812 8287 6449, **kristianto.mail85@gmail.com**, **Linkedin: Kristianto**, **Portfolio**, Bekasi, Jawa Barat

---

PROFESSIONAL SUMMARY

Business Intelligence Specialist with 10 years of experience building scalable analytics solutions for financial services and insurance. Specialized in end-to-end data pipeline development, predictive modeling, and automated BI systems that drive measurable business impact. My technical foundation combines hands-on Python development, SQL optimization, and modern BI tools with deep domain expertise in financial services analytics. I thrive in fast-paced environments where data drives product decisions and business strategy.

Core Expertise: Insurance Claims Analytics • Fraud Detection • Risk Modeling • Customer Segmentation • Predictive Analytics • Executive Dashboards • Process Automation

---

SKILLS

Programming & Analytics: Python (Pandas, Scikit-learn), SQL, DAX, VBA, Statistical Modeling.
BI & Visualization: Power BI, Tableau, Google BigQuery, Excel Advanced Analytics.
Analytical Methods: Predictive Modeling, Machine Learning, Time Series Forecasting, Customer Segmentation (RFM, K-means).
Domain Knowledge: Insurance Claims, Actuarial Principles, Risk Assessment, Health Analytics.

PROFESSIONAL EXPERIENCE

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

Executive Reporting Transformation
- **Redesigned Power BI infrastructure** using star schema and **DAX optimization**, reducing monthly report generation from 8 hours to 2 hours (75% efficiency gain).
- **Implemented incremental refresh and automated data quality checks** for executive dashboards.

New Business Analytics
- **Built segmentation model for new business** participants using **RFM and K-means clustering**, identifying three behavioral segments.
- **Designed targeted retention** campaigns increasing active engagement by 25% over six months.

Cross-Functional Leadership
- **Collaborate** with **pricing team** on rate optimization, **IT** on data pipelines, and **account managers** on new business analytics.
- **Mentor** junior analyst on Power BI development and statistical analysis fundamentals.

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

Fraud Detection & Loss Prevention
- **Developed statistical fraud detection** models analyzing claim patterns, diagnosis codes, and provider behavior using anomaly detection.
- **Reduced fraudulent claims** by 12%, saving approximately Rp 5 billion annually.
- Presented quarterly fraud findings to senior management and compliance team.

Claims Performance Optimization
- **Built real-time SLA dashboards** tracking claim categories and identified workflow bottlenecks.
- **Implemented process improvements** reducing average claim resolution from 14 days to 11.5 days (18% improvement).

Actuarial Analysis & Underwriting Support
- **Analyzed** 5+ years claims data for mortality/morbidity trends in Health and Credit Life products.
- **Examined** age-specific risks, diagnosis patterns, and geographic variations contributing to 15% improvement in underwriting accuracy.

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

Database Optimization & Automation
- **Optimized database structure** for 100,000+ member records through normalized ERD design and strategic indexing, reducing system response time by 28%.
- **Developed VBA macros and SQL stored** procedures automating eligibility verification and claims adjudication, reducing manual processing by 40%.

Data Quality Management
- **Implemented validation** rules and standardized protocols improving data accuracy from 76% to 91%.
- **Established** multi-stage QA checkpoints preventing errors before client reporting.

PROJECT EXPERIENCE

SaaS Marketing Analytics | PeopleU (RevoU Project)

Analyzed multi-channel marketing performance across 15,000+ leads, identifying **18% potential ROI improvement** through budget reallocation from underperforming channels. Discovered **22.9% conversion drop** between discussion and offer stages using funnel analysis, recommending sales process improvements. Conducted price elasticity analysis suggesting product bundling strategy with **estimated 12% revenue uplift.**
Tools: Python (Pandas, Matplotlib, Seaborn), SQL.

Financial Risk Analysis | RevoFin (RevoU Project)

Analyzed loan portfolio of **$2.8B across 45,000 loans**, identifying $164M concentration risk and geographic exposure patterns using portfolio analysis techniques. Proposed risk mitigation strategies for California market including diversification targets and exposure limits based on statistical analysis.
Tools: Python (Scikit-learn, Plotly), SQL, Tableau.

Healthcare Operations Study | Hasna Medika (RevoU Project)

Analyzed HR performance data across 150+ staff, delivering recommendations that contributed to **16% productivity improvement** through shift optimization. Identified **23% cost reduction potential** through inventory analysis revealing overstocking patterns and slow-moving items using ABC analysis.
Tools: Python, SQL, Tableau.

EDUCATION

Full Stack Data Analytics | RevoU   *Sep 2024 – May 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 - May 2025
2. [Ajun Ahli Asuransi Indonesia Jiwa](#), AAMAI - Apr 2017
3. [Pengantar Asuransi Jiwa & Operasional,](#) AAMAI - Apr 2014

KEY ACHIEVEMENTS

- **10 years** of specialized experience in Indonesian insurance and financial services analytics.
- **Proven automation track record**: 75% reduction in reporting time, 40% reduction in manual processing.
- **Unique skill combination**: Actuarial foundation + modern data science + BI expertise.
- **Industry certifications**: AAAJ (Life Insurance) from Indonesian Insurance Association.