ARIS BUDI WIBOWO

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EXPERIENCE SUMMARY

Senior Data Analyst and Scientist with over 5 years of experience in the financial sector, specializing in end-to-end data projects.

PROFESSIONAL EXPERIENCE

Data Scientist, *ByteDance* | *South Jakarta, DKI Jakarta*   ***Feb 2024 - Aug 2024***
- Following Tokopedia's acquisition by ByteDance, the previous role transitioned to Data Scientist, focusing on Paylater within ByteDance's Fintech Team (PiPo).
- Collaborated closely with the cross-functional teams to perform deep dive analysis and ad-hoc requests; delivering insights and recommendations to the Business, Marketing, and Product team.
- Worked as one of the main contributors to the data migration project from Tokopedia's previous platform to ByteDance's data stack.

Senior Data Analyst, *Tokopedia* | *South Jakarta, DKI Jakarta*   ***Feb 2022 - Jan 2024***
- In charge of data analysis initiatives for the Fintech tribe, specifically in the Paylater function.
- Collaborated closely with the cross-functional teams to perform deep dive analysis and ad-hoc requests; delivering insights and recommendations to the Business, Marketing, and Product teams.
- Managed machine learning projects and contributed as one of the main contributors to critical Paylater dashboards used daily by the Business, Marketing, and Product teams.
  Key Projects:
  Paylater Adoption Impact Analysis | *R, Causal Inference (Matching Process)*   *2023*
  - Conducted an experiment using Propensity Score Matching to measure the monetary impact of pay-later adopters vs. non-adopters with similar characteristics.
  - The result showed that over the next 3 months after adoption, the paylater users spend 30-40% more than non-adopters.
  Promo Prioritization for Paylater Adoption | *Python, XGBoost, BigQuery*   *2022*
  - Utilized the XGBoost model to construct the model weight for creating a scoring tier as a promo prioritization scheme.
  - The scheme is now being used to boost user adoption, with projections indicating potential gains of over IDR 1 Bio daily TPV.

Data Scientist, *OCBC NISP* | *South Jakarta, DKI Jakarta*   ***Oct 2020 - Jan 2022***
- Collaborated directly with the cross-sell squad (Business, Operation, Data Teams) to formulate targeted offers, enhancing customer propensity to purchase OCBC banking products.
- Developed predictive models for cross-selling, retention, and reactivation, resulting in a 2x increase in product take-up rates compared to non-model strategies.
  Key Projects:
  Cross-Sell/Propensity to Buy Model | *Python, XGBoost, Decile Analysis*   *2020-2021*
  - Created a model that is used to determine whether customers buy any of the Bank products or not
  - This model helps increase the take-up rate up to 2 times compared to no model treatment.

Data Scientist, *CIMB Niaga* | *South Tangerang, Banten*   ***March 2019 - Sep 2020***
- Managed end-to-end data projects: from gathering business requirements in sectors like ATM, EDC, Insurance, and Consumer Banking, to understanding data characteristics and ensuring quality.
- Developed and delivered machine learning models, ensuring datasets aligned with business needs and effectively communicated projected impacts to Business and Operational Teams.
  Key Projects:
  ATM Maintenance Prediction | *Python, Apache Impala, Random Forest*   *2020*
  - Designed a model to predict which ATMs will be broken each week.
  - The target is to decrease weekly faulty reports of the ATMs, which would translate to customer trust in the bank. The final model contributes to a 20% decrease in faulty incidents of monitored ATMs.
  Insurance Take-Up and Persistency Project | *Python, XGBoost, Survival Model (Cox Proportional-Hazards Model)*   *2019-2020*
  - Built a persistency model using a survival model to predict how long the customers will hold the insurance product.
  - The result supports the cross-selling model and the decision of product offerings to customers, leading to a 50% increase in lapsed duration.
  EDC RFM Profiling | *Python, RFM Framework*   *2019*
  - Profiling EDCs Portfolio by inactivity status, sales volume, and usage recency.
  - The impact is to help prioritize which EDCs need to be maintained first. Estimated saved the loss of over IDR 100Bio of monthly transactions from over 2000 prioritized EDCs only.
  Hidden Preferred | *Python, Beautifulsoup4, Pandas*   *2019*
  - Analyzed the characteristics (location, jobs, average balance) of the existing preferred customers to find potential customers.
  - The result is an increase of AUM over IDR 7.5B of the targeted customers which also converts them into the premier class.

TECHNICAL SKILLS

- **Languages/Tools**: Python, R, SQL, Git, Matlab, SAS
- **Libraries/Frameworks**: Scikit-Learn, Pandas, NumPy, Matplotlib, Spark, GCP
- **Machine Learning**: Classification (Random Forest, KNN, SVM, XGBoost), Regression Modeling (linear, logistic, regularized), clustering (K-means), Causal Inference (Propensity Score Matching), Survival Model (Cox Proportional-Hazards Model)
- **Stats & Experimentation**: Hypothesis testing, Monte-Carlo simulations

EDUCATION

Institut Teknologi Bandung, Bandung   ***October 2018***
  Bachelor of Science, Mathematics