

CURRICULUM VITAE



CAREER SUMMARY

More than 15 years of service with many varieties of job responsibilities. Handling and managing **Call Center Department**, pro-active monitoring business process through **Quality Assurance Department**, explore the creativity in **Marketing Department** (incl. Marketing Promo, Sales & Telesales, Product Catalog-offline & online, Reward & Redemption, Special Event, Customer Retention & Loyalty Management), developing positive cooperation with business and non business institution through **Business Development & Partnership Department**. And now I'm focusing on Business Development and Customer Engagement through **Customer Relationship Management** with enlarging my competencies in One-to-One Marketing/CRM with the intention to know customer better and creating lifetime engagement between customer and the business.

QUALIFICATION

1. Experienced in customer engagement (customer relationship management), partnership engagement & business development for consumer retail business
2. Experienced in customer service & call center (inbound & outbond)
3. Experienced in marketing & sales program, promotion campaign
4. Experienced in creating customer life cycle activities (customer retention & loyalty management), activation campaign (incl. using telesales channel)
5. Experienced in reward & redemption promo, product catalog
6. Experienced in business development & partnership for banks and non banks, B2B partnership
7. Experienced in card business as a payment tools
8. Experienced in quality assurance process, operation & internal audit

RECENT PROJECT in PT Mega Mahadana Hadiya (Mahadya):

- Define and developing new CRM System (system, database, usage program, handling complaint): creating program to increase transaction of customer member & brand awareness, managing customer database, handling customer complaint and managing membership operation
- Creating & maintaining partnership program for all business line of retail business in PT Mahadya (FMCG and F&B business): set up marketing, sales, & campaign of partnership joint promotion

PROJECTS COMPLETED in PT Bank Negara Indonesia (Persero) Tbk.:

- Enlarging portfolio of Co Brand & Affinity Cards (from March 2010- September 2014)
- Developing new variant of Co Branding BNI-LOTTE Mart Platinum Credit Card (2013)
- Developing Co Branding BNI-Garuda Indonesia Credit Card (2013)
- Developing Co Branding BNI-Chelsea FC (2013)
- Developing Co Branding BNI-Ferrari SpA (2013)
- Define & develop Co Branding BNI - bank bjb Card (2013)
- Define & develop Co Branding BNI Rakuten Card, BNI - Citilink Card (2013)
- Define & develop Customer Life Cycle Management Plan (MasterCard Advisors) for Co Branding Credit Card (2012)
- Developing new variant of Co Branding BNI Community (WWF, Bike to Work, PVG Golf, Portal HR, AUSCI (2011-2012)

- Developing new variant of Co Branding BNI University (UDAYANA, UNSOED, UNMUL, UNNES, UNSYIAH and other state Universities.) (2011).
- Pre-development Online Merchandising Catalog (November 2010)
- Pro Activation by Telesales channel (May 2010)
- Develop Online Redemption point reward system and mechanism (September 2009)
- ISO 9001 : 2000 Quality Management System (2004)

WORK EXPERIENCES

September 2014 to Present

Company : PT Mega Mahadana Hadiya (Mahadya) - Trakindo Group
Position : CRM & Partner Manager

Roles and Responsibilities :

- Responsible for Customer Relationship Management (CRM) of membership card (using existing system):
 - Creating retention campaigns for member, from conceptualization through to post-event analysis (ideas, proposal preparation, overseeing the production process, overseeing execution, and reporting back results)
 - Managing data of customer (membership card)
 - Managing stock of card member and starter pack collateral
 - Managing marketing communication of membership card
 - Managing and supervising front liners to deliver member's satisfaction
 - Monitoring the operation of CRM's system include identifying and mitigation of potential problem thus providing problem solution
 - Develop new CRM system (set up strategic blue print of CRM)
- Responsible for creating partnership cooperation
 - Creating and managing partnership programs for membership card
 - Creating and managing partnership program for each lines of business in Mahadya such as creating usage (sales) & promotion program
 - Managing marketing communication of the program
 - Managing internal system and operation
 - Monitoring and analyzing partnership programs results
 - Maintaining portfolio of partnership
 - Managing complaint

PERIOD : March 2011 to September 2014
COMPANY : PT Bank Negara Indonesia (Persero) Tbk.
POSITION : Business Development Co Brand & AffinityCredit Card Manager

Roles and Responsibilities:

- **New Product**
 - Define new product concept e.g basic features, special feature/loyalty features, target market, commercial deal etc.
 - Define acquisition strategy
 - Define 1st usage program strategy
 - Define flow process of application processing
 - Define card's features enhancement and coordinate with IT Department for system development
 - Define card and marketing collateral design and launching event
 - Coordinate with Purchasing Department for blank card procurement, marketing collateral production
 - Coordinate with Legal Department for legal and business agreement
 - Coordinate with Policy Department for forming SOP/technical procedures, reporting to Bank Indonesia

- Define project charter for new product e.g enrollment to principal, system development, UAT, marketing communication, launching, etc.
- Overseeing and monitoring new product Define and ensure all the process on track
- New product review's weekly
- Responsible for new card's growth

➤ **Existing Product**

- Responsible for growth of usage volume Co Brand & Affinity credit card products
- Responsible for growth of number Co Brand & Affinity credit card products
- Planning short and long term of usage program for Co Brand & Affinity credit card products
- Planning short and long term of acquisition program for Co Brand & Affinity credit card products
- Creating special/tactical usage program of Co Brand & Affinity credit card products
- Creating special event for acquisition program & special program acquisition (incl.motivation program) of Co Brand & Affinity credit card products
- Review credit card's features of Co Brand & Affinity products
- Weekly & monthly performance review of Co Brand & Affinity products
- Establish and maintain a positive relationship and cooperation with partner
- Quarter review of Co Brand& Affinity performance with partner
- Foster a well-trained and motivated staff
- Conduct employee performance reviews
- Scheduled and conduct department's meeting
- Performance report accountability to AVP & VP of Debit, Prepaid & Co Brand Card

May 2009 to March 2011

Company : PT Bank Negara Indonesia (Persero) Tbk. CARD BUSINESS DIVISION

**Position : Marketing & Development Manager
(Loyalty, Anti Attrition & Merchandising Manager)**

Roles and Responsibilities :

➤ **Activation :**

- Increase number of card activation, plastic & usage activation (activation rate)
- Planning short and long term programs for Card Activation based on Customer Life Cycle Management Plan
- Creating Early Activation programs by all channels of plastic activation
- Creating Usage Activation programs by all channels of usage activation
- Ensuring that all program of Early Activation will increase the plastic card activation
- Ensuring that all program of Usage Activation will reduce dormant card and increase sales volume
- Creating motivation program for activation agents
- Develop performance and productivity of activation agents
- Coordinate with delivery department for card delivery status, received by cardholder
- Coordinate with call center department for the execution of early activation call (incl. preparing & creating tools of handling calls for activation such as standard script for welcoming, inform the benefit and offering the program)
- Coordinate with application processing department to ensuring the validity of new customer's data
- Coordinate with risk department for invalid data
- Foster a well-trained and motivated staff
- Conduct employee performance reviews
- Scheduled and conduct department's meeting
- Performance report accountability to AVP & VP of Marketing & Development

➤ **Anti Attrition :**

- Decreasing number of attrition (increasing anti attrition rate)
- Planning short and long term programs to prevent/reduce voluntary attrition
- Creating anti attrition programs by all channels of attrition's request
- Creating anti attrition programs based on Matrix of Anti Attrition
- Creating motivation program for anti attrition agents
- Develop performance and productivity of anti attrition agents
- Coordinate with call center department for the execution of anti attrition call (incl. preparing & creating tools of handling of call's request for attrition such as standard script, offering the program, etc)
- Foster a well-trained and motivated staff
- Conduct employee performance reviews
- Scheduled and conduct department's meeting
- Performance report accountability to AVP & VP of Marketing & Development

➤ **Loyalty Programs :**

- Planning short and long term programs for loyalty programs based on customer's profile and behavior
- Identifying market & customer characteristics/segmentation
- Creating program for increase customer's loyalty & usage
- Creating programs for birthday greetings, seasons greetings, complimentary magazine/voucher/ticket, seasonal event, etc
- Ensure that the loyalty program will give an impact to sales volume and increase the customer's loyalty
- Establish and maintain a positive relationship and cooperation with partner
- Foster a well-trained and motivated staff
- Conduct employee performance reviews
- Scheduled and conduct department's meeting
- Performance report accountability to AVP & VP of Marketing & Development

➤ **Rewards Point**

- Managing the rewards point
- Planning short and long term programs for reward point programs
- Creating programs for redemption rewards point by online redemption and offline redemption
- Ensuring that the redemption program will increase sales volume and the customer's loyalty
- Coordinate with merchant department for preparing all the online redemption system
- Coordinate with procurement department for preparing all the offline redemption programs (incl. monthly rewards catalogue)
- Continuously create and develop the channel of redemption points
- Establish and maintain a positive relationship and cooperation with partner
- Foster a well-trained and motivated staff
- Conduct employee performance reviews
- Scheduled and conduct department's meeting
- Performance report accountability to AVP & VP of Marketing & Development

March 2008 to April 2009

Company : PT Bank Negara Indonesia (Persero) Tbk. CARD BUSINESS DIVISION

**Position : Marketing & Development Manager
(Usage Features Management Manager)**

➤ **Features**

- Planning short and long term programs for maximizing usage from credit card features
- Managing selling channel of features product, Telesales and Non Telesales channel (incl. direct mail, flyer, etc)
- Creating program to increase customer's usage in product features, recurring and non recurring features, installment and non installment features

- Negotiating with partner for recurring programs and installment programs
- Coordinate with call center department for the execution of selling product features (incl. preparing data, develop the system, etc)
- Coordinate with policy department to evaluate the product features policy and procedures
- Ensuring that every process of selling product features are comply with the policy and procedures
- Ensuring that the features program will give an impact to sales volume and increase the customer's loyalty
- Continuously evaluate and develop every selling channel of product features
- Foster a well-trained and motivated staff
- Conduct employee performance reviews
- Scheduled and conduct department's meeting
- Performance report accountability to AVP & VP of Marketing & Development

➤ **Merchandising**

- Planning short and long term programs for merchandising sales
- Creating programs for merchandising catalog, non catalog and bazaar
- Negotiating with partner for merchandising programs such as type of products, fee, etc
- Ensuring that every product in merchandising program are suitable with the customer's need and market trends
- Coordinate with marketing communication department for the design of the catalog and the event theme
- Coordinate with operation department for ensuring the purchase order and payment to partner are comply with the procedures
- Continuously create and develop the channel of merchandising transaction
- Foster a well-trained and motivated staff
- Conduct employee performance reviews
- Scheduled and conduct department's meeting
- Performance report accountability to AVP & VP of Marketing & Development

February 2007 - February 2008

Company : PT Bank Negara Indonesia (Persero) Tbk. CARD BUSINESS DIVISION

Position : Call Center Supervisor

➤ **Managing call center activities**

- Ensuring handling calls of call center agents comply with policy and procedures
- Ensuring handling calls of call center agents comply with service standard
- Ensuring handling calls of call center agents will increase customers satisfaction
- Managing transaction authority from call center agents
- Handling and analyzed customer's complaint
- Creating motivation program for call center agents
- Coordinate with business, supporting, and operation department for updating program information, system support, and operation process
- Continuously create and develop work flow process of call center activities
- Developing performance and productivity of call center agents
- Foster a well-trained and motivated staff
- Conduct employee performance reviews
- Performance report accountability to Manager & AVP of Call Center Department

November 2006 - January 2007

Company : PT Bank Negara Indonesia (Persero) Tbk. HUMAN RESOURCES DIVISIONS

Position : Senior Assistant Manager

➤ **Human Resources Policy and Procedures**

- Review and analyze of human resources benefit and facilities, specially for force majeure conditions
- Reports accountability to AVP of Human Resources Policy and Procedures

April 2005 - October 2006

Company : PT Bank Negara Indonesia (Persero) Tbk. HUMAN RESOURCES DIVISIONS

Position : Scholarship Program

- Human Resources Department PT Bank BNI (Persero) Tbk. as a scholarship university student, Magister Manajemen Universitas Indonesia, Faculty of Economic, Majoring International Management

2003 - March 2005

Company : PT Bank Negara Indonesia (Persero) Tbk. CARD BUSINESS DIVISION

Position : Quality Assurance Officer

➤ **Service Quality System**

- Continuously create and develop service level indicator for all process in card business
- Monitoring service level indicator achievement by all process in card business (monthly)
- Ensuring that all value chain of process comply with policy and procedures by internal audit activities
- Ensuring that all value chain of process comply with standard ISO 9001 : 2000
- Conduct service meeting to management (monthly)
- Performance report to Manager of Quality Assurance

2002

Company : PT Bank Negara Indonesia (Persero) Tbk. CARD BUSINESS DIVISION

Position : Senior Call Center Officer

➤ **Handling incoming calls**

- Daily handling incoming calls from cardholder
- Maintain transaction from cardholder's request
- Handling cardholder's complaint
- Ensuring that handling call activities comply with policy, procedures, and service standard
- Continuously create and develop tools for optimizing calls handling
- Performance reports accountability report to Call Center Supervisor

March 1999 - 2001

Company : PT Bank Negara Indonesia (Persero) Tbk. CARD BUSINESS DIVISION

Position : Call Center Officer

➤ **Handling incoming calls**

- Daily handling incoming calls from cardholder
- Maintain transaction from cardholder's request
- Handling cardholder's complaint
- Ensuring that handling call activities comply with policy, procedures, and service standard
- Continuously create and develop tools for optimizing calls handling
- Performance reports accountability report to Call Center Supervisor

EDUCATION BACKGROUND

1. Faculty of Economic, Magister Manajemen, University of Indonesia
2. Faculty of Social & Political, University of Parahyangan, Bandung

Year graduated

2006
1997

ON THE JOB TRAINING DEVELOPMENT & COURSES

June 2-3, 2016	:	CRM Fundamentals Training - Inter System Asia
March 31, 2016	:	Workshop Series #1: The One-to-One CRM Gap Analysis - Inter System Asia
October 6-8, 2014	:	Superior Service Skill For Head Office Training Program, PT Mega Mahadana Hadiya (Mahadya)
July 12, 2014	:	PROGRAM PEMELIHARAAN SERTIFIKASI MANAJEMEN RISIKO LEVEL 1 & 2, PT Bank Negara Indonesia (Persero) Tbk.
May 4, 2014	:	Motivation for Leader Program
March 21, 2014	:	Business & Industry Accumen
May 18, 2013	:	Card Business Training Program
December 21, 2011	:	Building Intrapreneur Spirit Training Program
July 19-22, 2010	:	SERTIFIKASI MANAJEMEN RISIKO LEVEL 2, PT. Bank Negara Indonesia (Persero) Tbk.
May 10-12, 2010	:	SERTIFIKASI MANAJEMEN RISIKO LEVEL 1, PT. Bank Negara Indonesia (Persero) Tbk.
March 3-6, 2010	:	ENTERPRISE RISK MANAGEMENT & THE NEW CONSUMER BANKINGSTRATEGY, The Blue Mountain Inc.
January 16, 2010	:	TOEIC Certification
July 29, 2008	:	EFFECTIVE HABITS for BUSINESS SUCCESS, Dunamis Organization Services
April 28, 2008	:	MALCOLM BALDRIGE CRITERIA for PERFORMANCE EXCELLENCE CHAMPIONPT. Bank Negara Indonesia (Persero) Tbk.
June 11, 2007	:	AWARENESS MALCOLM BALDRIGE CRITERIA for PERFORMANCE EXCELLENCE PT. Bank Negara Indonesia (Persero) Tbk.
November 27, 2006	:	KNOWING YOUR CUSTOMER & ANTI MONEY LAUNDRING, PT. Bank Negara Indonesia (Persero) Tbk.
April, 2005	:	SCHOLARSHIP PT. Bank Negara Indonesia (Persero) Tbk.
December 17, 2004	:	SIX SIGMA WORKSHOP, AXON
February 11, 2004	:	MANAGEMENT SERVICE EXCELLENCE TRAINING, PQMC.
December 31, 2003	:	ENGLISH FOR BUSINESS COMMUNICATION
October 22, 2003	:	ISO 9001:2000, PQMC
August 15, 2003	:	CUSTOMER SERVICE EXCELLENCE, Academia Education & Training
June 28, 2002	:	TFT. SERVICE EXCELLENCE, PT Bank Negara Indonesia (Persero) Tbk.
March 23, 2000	:	SERVICE EXCELLENCE, PT Bank Negara Indonesia (Persero) Tbk.
March 29, 1999	:	CALL CENTER TRAINING, PT Bank Negara Indonesia (Persero) Tbk.

CONTACT INFORMATION

Name	:	Ria Rahmawati
Address	:	Jl. Pengairan No 25, Pejompongan Jakarta 10210
Telephone	:	021-5708624
Mobile phone	:	0812 805 2575
WhatsApp	:	0878 8347 0201
E-mail	:	rahmawati_ria@yahoo.com rahmawati.r@gmail.com
Place/Date of Birth	:	Bandung, November 20th, 1974
Nationality	:	Indonesian
Religion	:	Moslem
Marital Status	:	Married, 1 child
Availability	:	Immediately after notice period of 1 month

LANGUAGES

- Bahasa : Good
- English : Good

HOBBIES, INTEREST & ACTIVITY

- Jogging
- Swimming
- Traveling
- Music & movies