

BANAT ALMAS ZATAHULWANIA (TATA)

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PROFESSIONAL SUMMARY

Product & Business Analyst Leader (AI, Fintech, Healthtech, CX/CRM) with 10+ years leading cross-functional teams and delivering national-scale digital systems. Tata designs frameworks that turn ambiguity into actionable clarity — bridging executives, engineers, and users through data-backed governance.

Operating across **capital markets, fintech, healthtech, CRM and AI ecosystems**, she delivers scalable systems that balance innovation and compliance. Known as an **Architect of Clarity**, Tata integrates strategy, documentation, and execution into one coherent flow.

Equally comfortable scaling strategy or getting hands-on in delivery. Because every complex system deserves a map, not a mess.

***Tagline:** Turning complexity into clarity — where governance, systems, and people align*

CORE STRENGTHS

- **Product Strategy & Vision** – Balances rapid MVP delivery with long-term architecture (H2/H3 planning), achieving 90% sprint target completion.
 - **Analytical Architecture** – Dissects complex systems (ERP, AI, compliance) into measurable blueprints.
 - **Governance & Compliance** – Deep knowledge of OJK, IDX, ISO 27001; translates policy into executable logic.
 - **Cross-Functional Leadership** – Leads hybrid Product × BA teams; bridges Product, Tech, and Compliance.
 - **Documentation & Clarity** – Creates “living documents” (BRD, PRD, FSD) that align teams and ensure delivery accuracy.
 - **AI & Knowledge Systems** – Architect of **Cerebro** (AI Knowledge System) and **Nimbus ERP**, integrating architecture with vision.
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PROFESSIONAL EXPERIENCE

NEO FUSION INDONESIA (NFI)

Senior Manager – Product & Business Analyst

Jul 2025 – Present | Jakarta, Indonesia

- Directed development of **Cerebro** (AI Knowledge Orchestration Platform) to align governance and compliance traceability.
- Built **Nimbus ERP**, a modular ERP with AI-assisted workflow covering finance, HR, procurement, and operations.

- Standardized BA and Product frameworks using structured documentation (FSD, BRD, SRS) and visual flow governance, reduced manual BA work hours by ~40% and tripled documentation throughput
 - Deployed **Futari AI Agents Suite** (Deep Research, Daily, Flowchart Generator, English Coach) to enhance efficiency
 - Built the **BA & Product Utility Board**, a real-time dashboard for monitoring workload, performance, and documentation health.
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IDX STI (INDONESIA STOCK EXCHANGE TECHNOLOGY INITIATIVE)

Associate Head of Product, Research & Design

Dec 2024 – Jun 2025 | Jakarta, Indonesia

- Built **Online Account Opening (OAO)** Platform integrating Dukcapil (population data) with KSEI, KPEI, and IDX systems — enabling investors to open trading accounts fully online and auto-generate Single Investor Identification (SID) without branch verification.
 - Built multi-tenant Integrated Shared Service Platform for IDX ecosystem covering SROs and market participants.
 - Led the **Exchange Traded Fund (ETF) Revitalization Co-Creation Program**, collaborating with ABs (Mirae, Stockbit, etc.) to propose regulatory, cultural, and system-based reforms.
 - Delivered frameworks ensuring compliance with **POJK, PBI, BOFIS**, and other IDX regulations.
 - Built audit-ready product documentation pipelines, aligning OKRs with governance checkpoints.
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BITHEALTH (LIPPO GROUP)

Head of Product Implementation (HIS/EMR)

May 2023 – May 2024 | Jakarta, Indonesia

- Built modern Hospital Information System (HIS/EMR) enabling BPJS and SATUSEHAT compliance.
 - Integrated LIS (Laboratory Information System), RIS (Radiology Information System), PACS (Imaging Archive System), and RPinter (Radiology Printer Interface).
 - Enabled 95% digital adoption through structured implementation, training, and behavioral coaching.
 - Led and coached an 19-person hybrid team, instituted **Ninebox Talent Framework** for performance growth and cultural consistency.
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PT SARANA MULTIGRIYA FINANSIAL (MINISTRY OF FINANCE SOE)

Manager – Business Analyst

Oct 2019 – May 2023 | Jakarta, Indonesia

- Managed BA Department for national housing finance digitization under the Ministry of Finance & OJK.
- Architected the **Electronic Mortgage Management System (EMMS)** integrating Bank LOS, validation, and subsidy verification.

- Developed **HCMS (Human Capital Management System)** with integrated IKU/KPI performance tracking, employee loan management, and remote capability for WFH monitoring.
 - Designed **SIAM (Integrated Finance System)** automating payment disbursement, budgeting, and subsidy tracking with audit-ready validation.
 - Implemented **e-Office System** for corporate documentation and correspondence, fully paperless and secured with BSR (by BSSN)-certified eSignatures.
 - Automated workflows that cut subsidy verification cycles by 40% (from 5 days to 3 days avg).
 - Introduced BA governance playbook standardizing inter-ministerial collaboration.
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PT INFOMEDIA NUSANTARA (TELKOM GROUP)

Senior Business Analyst – CRM & CX Transformation

Dec 2017 – Oct 2019 | Jakarta, Indonesia

- Co-architected **MultiChannel — ON5 (now OmNix)**, the first unified Omnichannel CRM in Telkom Group.
- Designed SLA-based escalation logic for multi-channel engagement (WhatsApp, Twitter, Instagram, Email).
- Contributed to achieving global top-ranked SLA & CSAT performance for major clients.

Junior Business Analyst – BPO Digitization

Nov 2014 – Jul 2017 | Jakarta, Indonesia

- Designed BA documentation for contact center automation and service workflows.
 - Defined CRM logic and service catalog for contact centers.
 - Supported automation modules for inbound & outbound channels.
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ONE CONTACT AUSTRALIA (TELKOM AUSTRALIA)

Business Analyst – Global Rotation Program

Jul 2017 – Nov 2017 | Sydney, NSW, Australia

- Rebuilt CRM and payment architecture for Australian operations.
 - Developed SLA dashboards improving client response accuracy by 35%.
 - Winner of **Noble Award – Best Technology Innovation**.
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KEY PROJECTS & IMPACT

ENTERPRISE SYSTEMS

- **Cerebro**– AI knowledge orchestration platform integrating data, process, and governance across departments; used daily by 100+ employees.
- **Nimbus ERP** – In-house Modular ERP system covering finance, HR, operations, and procurement, enhanced with AI-assisted navigation and automation.
- **OA Platform** – Integrated Dukcapil–SRO onboarding system enabling prospective investors to open stock accounts and auto-generate Single Investor Identification (SID) fully online.
- **WABA Integration** – Designed and deployed WhatsApp Business API messaging system enabling automated notifications, user verification, and customer engagement pipelines across services.

- **EMMS** – Electronic Mortgage Management System that reduced subsidy verification cycle by 40% (5 → 3 days).
- **HIS/EMR** – Nationwide hospital information rollout achieving 95% adoption across type C/D hospitals.
- **OmniChannel → ON5 (Infomedia)** – Omnichannel CRM with adaptive SLA engine adopted enterprise-wide.

TRANSFORMATION & GOVERNANCE

- **SaNNiN AI Agents** – Developed intelligent assistant suite for reasoning, validation, and documentation, tripling analytical throughput.
 - **ETF Revitalization (IDX STI)** – Delivered 4 actionable policy reforms adopted by IDX to strengthen proxy-based ETF adoption.
 - **HCMS** – Built Human Capital Management System integrating IKU/KPI tracking, employee loan management, and WFH monitoring.
 - **e-Office System** – Launched digital documentation and correspondence platform enabling paperless workflow with BSrE-certified eSignatures.
 - **SIAM** – Integrated financial management system automating payment disbursement, budgeting, and subsidy tracking with audit-ready validation.
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EDUCATION

Bachelor of Computer Science – Sepuluh Nopember Institute of Technology (ITS)

Thesis: Android-Based Zakat Calculation & Location Guidance App

AWARDS & CERTIFICATIONS

- **First Winner** of Best Process Optimization Innovation – Infomedia Award
 - **Bronze Winner** of Best Cloud Service Innovation – Telkom Indonesia Award
 - **Duta Telkom** Kontingen 12 – Telkom Indonesia
 - **Top 5 Finalist** of Technology Innovation – Telkom Indonesia Award
 - CEO of W-Less – Telkom Digital Amoeba
 - CTO of Telkom People Network – Telkom Digital Amoeba
 - **Best Global Professional Program Team** of Global Professional Certification – Dibta Group
 - **Best of 5** Catha SMF Innovation Program – PT Sarana Multigriya Finansial (Persero)
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LEADERSHIP PHILOSOPHY

“Technology should not divide worlds, but unite them. I build the golden bridge — where business speaks data, engineers speak empathy, and compliance becomes clarity.”