# Yudy Yunardy

## Senior Business Analyst

Business Analyst with nineteen years' experience, problem solver, loves to tinker

✉ yudy.yunardy@gmail.com

☐ 0811977595

📍 Jakarta

## SKILLS

- Machine Learning
- Artificial Intelligence
- Business Analyst
- Fintech
- Big Data Science
- Internet Marketing
- Trade Finance

## LANGUAGES

English
● ● ● ● ●

## INTERESTS

- Android
- Vape
- Psychology
- Parenting
- Car
- Religion
- Big Data
- FinTech

## WORK EXPERIENCE

### Consultant/Business Analyst
### IT Delivery/Indivara Group

### Consultant/Senior Business Analyst

*04/2018 – 12/2020*                                                                 *Jakarta*

*Indivara Group is one of the largest technology investment holding company in ASEAN which focuses on consulting/software development and platform businesses.*

*Senior Business Analyst Lead at PNM IM Project*

- Lead functional team and and orchestrate with client, PMO and user
- Review Functional Design Documentation
- Review Business Requirements Documentation

## CERTIFICATES

IBM / Coursera – Advanced Data Science Specialization
IBM / Coursera – Data Science Professional Certificate
Google / Coursera – Data Analytics Professional Certifcate
University of Michigan / Coursera – Financial Technology (Fintech) Innovations Specialization
UC San Diego / Coursera – Big Data Modeling and Management Systems
Level 2 Risk Management Certification Board (2010)

## GitHub

https://github.com/yudy74

## PROJECTS

- PNM Sijago (smart investments from PNM)
- CAReady (car auction from Blue Bird)
- FIFADA (eCommerce from FIFGroup)
- Generali Thailand (Insurance core system)
- Sompo Indonesia (General Insurance core system)
- BRI TI Plus (BRI Trade Finance core system)
- BJB TI Plus (BJB Trade Finance core system)
- RBS Regional Singapore (RBS to ANZ Client Migration)
- RBS Taiwan (Datawarehouse Regional Project)

## EDUCATION

### Master of Banking Finance
### Indonesia Banking School/Kemang

*07/2010 – 11/2013 Jakarta, 3.29 Courses*

- Finance/Banking

## Professional Background

Honorary Lecturer                                                                 Jan 2021 – Present

*STIE Indonesia Banking School ([IBS](#))*

•     Big Data and Data Science

•     Digital Banking and Fintech

•     Digital Entrepreneurship


Business Analyst Lead                                                             Jul 2019 – Dec 2020

*PNM IM ([PNM IM](#))*

•     Lead functional team and and orchestrate with client, PMO and user

•     Design high-level application architecture and interconnection with external systems

•     Eliciting requirements and analysis

•     Requirements management and organization

•     Review Functional Design Documentation

•     Review Business Requirements Documentation


Senior Business Analyst                                                          Aug 2018 – Aug 2019

*BLUE BIRD GROUP ([CAReady](#))*

•     Assess, conduct and create user requirements documentation

•     Design high-level application architecture and interconnection with external systems

•     Eliciting requirements and analysis

•     Requirements management and organization

•     Create Functional Design Documentation

•     Create Business Requirements Documentation


Business Analyst                                                                 Apr 2018 – Aug 2018

*FIFGROUP ([FIFAda](#))*

•     Analyze business process and user requirements at project level

•     Determine scope of work based on business process and user requirements analytical result

•     Create functional design based on business process and user requirements analytical result

•     Estimate time and effort in functional design in project plan


Start-up Business Mentor                                                          Sep 2017 – Apr2018

*Twiggsy.com*

•     Assist the student in setting realistic, obtainable goals in every step of the project into the incubator

•     Assist the student build up their network and introduce them to various funding source and potential investors


Consultant, Developer, Lecturer, Business Owner                                  Sep 2016 – Present

*Professional*

•     Honorary guest speaker for general lecture "Marketing for Services" at Indonesia Banking School

•     Hydroponics and aquaponics business owner (over 200 trees of exotic chilies, tomatoes, assorted fruits)

•     Business owner for Jihan Makaila Azzahra shop (garments, underwear, etc.)


SMART/400, Life/400 and Integral Business Analyst                                Mar 2015 – Sep 2016

*[Augmentis](#) Indonesia*

•     Provide business consulting services for insurance IT projects

•     Analysis of business processes and definition of business requirements specifications

•     Conduct testing of functionalities to ensure compliance with business requirements

•     Provide support to clients on model office/users acceptance testing

- Define and document scope changes during the project life cycle
- Be the point-of-contact between internal technical staff and client business staff

Honorary lecturer                                                          Jan 2015 – Mar 2015
*Indonesia Banking School*
- Weekly class of International Banking (responsible for three classes)
- Weekly class of Introduction to Banking (responsible for two classes)

Trade Operations Lead                                                      May 2013 – Jun 2014
*Deutsche Bank AG*                                                         *Jakarta*
- Oversee the trade operations process delivery, reduce the error rates, ensure adherence to local regulations & internal group policies
- Provide leadership and coaching to get the best out of team members
- New product implementation
- Existing products review and renewal
- Existing system and process review

Trade Finance Consultant at PROFESSIONAL SERVICES                          Jun 2011 – Oct 2012
*MISYS Plc*                                                                *Jakarta*
- Assess the trade finance needs of client business' requirements
- Coordinate client business' requirements with functional services
- Product mapping to client business requirements
- Provide training and familiarization for Trade Innovation
- Assist module implementation to meet requirements as specified in the project plan

Credit monitoring analyst at CREDIT MONITORING                            Oct 2010 – Jun 2011
*DBS Indonesia Bank*                                                       *Jakarta*
- Reviewing all regulatory reports (LBU, SID, LBBU, BMPK etc.) and ensures submission before deadline
- Review and analyze country risk exposure report
- Review and analyze ad hoc reports
- Review and analyze daily Legal Lending Limits reports
- Review and submit head office reports

Trade Service Operations SPOKE INSTO                                       Jun 2010 – Oct 2010
*ANZ Bank*                                                                 *Jakarta*
Ensure smooth transition for RBS clients from RBS procedure and banking system into ANZ existing and migrated system.
- Analyzing migrated trade finance transactions and advise proper action to ensure every transactions comply to international as well as local regulations
- Review and analyze existing ANZ clients' trade transactions during new system installment as well as new HUB – SPOKE procedures
- Review and analyze all ANZ clients' trade transactions reports to make sure every special condition met as planned

Client Migration MI Analyst                                                March 2010
*Royal Bank of Scotland*                                                   *Singapore*
Analyzed data gathered and developed solutions and alternative methods in client migrations of :
- Indonesia, approx. 2,800 of in-scope clients with IDR 1 trillions assets and IDR 2 trillions liabilities
- Singapore, approx. 2,800 of in-scope clients with SGD 330 millions assets and SGD 800 millions liabilities
- Taiwan, approx. 3,200 of in-scope clients with TWD 17 trillions assets and TWD 52 trillions liabilities
- Hongkong, approx. 2,100 of in-scope clients with HKD 1 billions assets and HKD 4 trillions liabilities

Business Development Manager                                                2009 to 2010

*Royal Bank of Scotland*                                                                                  *Jakarta*

Unsecured loan business development manager for Commercial Banking is to help sales manager achieving his target by supporting sales activity through training, coaching, reward program, policy review and liaise with other department to ensure smooth delivery between front and back office.

Responsible to maintain proper product knowledge by training and coaching, help sales team achieve shared target by conducting suitable reward and tactical program. Responsible to adjust product feature, review current product policy and standard operating procedure in complying with current market practice and regulations.

Trade Finance Product Manager                                                             2008 to 2009

*Royal Bank of Scotland*                                                                                  *Jakarta*

Trade Finance Product Manager act as Trade Finance specialist helping relationship manager sell trade finance products for SME customers. Conduct Trade products presentation to existing and potential clients in client gathering or similar events. Responsible for trade finance product creation and marketing/sales program. Perform product annual review in timely manner including review and analyze product performance in monthly basis. Coordinate with related departments to improve operational process of related products.

Management Information System Officer                                                2005 to 2008

*Royal Bank of Scotland*                                                                                  *Jakarta*

Management Information System Officer responsible to deliver assets and liabilities performance reports of marketing team. Maintain information integrity intra/inter departments including reports to finance department. Ensure all sources balances as true, accurate and genuine to reconcile in reconciliation system. Compose presentation for regional and country management. Work closely with all Commercial Banking Indonesia Team to achieve "satisfactory Audit" result.

•   Design and maintain daily revenue system combined from multiple sources within multiple system environment
•   Participate in data warehouse project in Taiwan and deliver it to SME business
•   Initiate special project online training for assets and liabilities products

Corporate Call Centre Officer                                                                    2003 to 2004

*Hongkong and Shanghai Banking Corporation*                                                          *Jakarta*

Deepening relationship with customer based on intensive contact focusing on customer needs and dissatisfactions. Coordinate a marketing research and marketing intelligence carried out by call centre officers and report to call centre manager. Perform cross selling products between departments through inbound call. Coordinate telemarketing campaign for existing customers.

•   Initiate integrated complaint management system for all agents
•   Support Know Your Customers campaign

Advising Staff                                                                                            2002 to 2003

*Hongkong and Shanghai Banking Corporation*                                                          *Jakarta*

Process incoming LC from importer and advise to exporter (client or non-client). Ensure proper arrangements of LC received (validity, completeness and usability) and LC released (debit account for client and debit note for non-client). Maintain LC copy for trace-back purposes and/or in the event of dispute.

•   Initiate computer system for debit note non-client LC advising
•   Participate Remote Bill Data Entry assignment

Repayment Staff                                                                                        2001 to 2002

*Hongkong and Shanghai Banking Corporation*                                                          *Jakarta*

Process payment of negotiated export documents (letter of credit, outbound negotiated, special client negotiated) for trade finance facility clients.

•   Support snag documents processing team

Dispatch Staff                                                                                            1999 to 2001

*Hongkong and Shanghai Banking Corporation*                                                          *Jakarta*

Checking export documents compliance against LC or sales contract before being sent to importer. Documents checked include Draft, Bill of Lading, Commercial Invoice, Certificate of Origin, etc.

## Education

Master of Banking Finance                                                                 2013

*Indonesia Banking School*                                                          *Kemang*

Bachelor of Economy, Marketing Management                                  1998

*University of Indonesia*

*Depok*

## Affiliations

- Project Management Institute, Jakarta 2012
- Indonesian Risk Professional Association, Jakarta, 2010
- Association of Mutual Fund Manager Indonesia, Jakarta, 2009

## Licenses

- Level 2 Risk Management Certification Board, Jakarta, 2010
- WAPERD Association of Mutual Fund Manager Indonesia, Jakarta, 2009

## Trainings

- Consumer Credit Course, RBS Consumer Banking Risk Policies, Jakarta, 2009
- Winning Through Service, RBS Phonebanking, Jakarta, 2009
- Corporate Credit Analysis, ABN Amro Derivatives, Jakarta, 2008
- Structuring and Financing L/C in Trade Business, Global Finance Institue, Jakarta 2007
- Client Acceptance and Anti-Money Laundering, ABN Amro, Jakarta, 2006
- SAS (Quantitative Analysis Software) Essential Guide, Ganesha Cipta Informatika, Jakarta, 2005
- Time Management Skill, Jakarta, HSBC Training Centre, Jakarta, 2003
- Basic Remittances, HSBC Training Centre, Jakarta, 2003
- UCP 500 Workshop, HSBC Training Centre, Jakarta, 2002
- Service Quality Workshop, HSBC Training Centre, Jakarta, 2001
- Advanced Business Communication Skill, Business Dynamics, Jakarta, 2001