

RIDHA KURNIA BASTIA

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Experienced **Operational Team Leader and Analyst with a strong background in Sales and Collection, fraud analysis, risk assessment, credit procedures, and regulations.** Strong data analysis skills and attention to detail. A deeply passionate about **Data analyst, KYC-AML operations, Finance operations, Marketing and Collection.** I am dedicated to maintaining the highest standards of integrity and confidentiality while driving business success through data-driven insights.

EDUCATION

Gunadarma University **Depok, Indonesia**
Bachelor Degree in Management | GPA: 3.56/4.00 **2018 - 2019**

Gunadarma University **Depok, Indonesia**
Diploma in Marketing Management | GPA: 3.62/4.00 **2014 – 2017**

WORK EXPERIENCE

FIF Group Pekalongan Branch **Pekalongan, Indonesia**
Sales and Collection Section Head - Contract **Des 2023 – Apr 2024**

Responsible for sales and collections in the microfinancing line of business at FIF Group Pekalongan Branch.

1. Sales :

- Create creative and innovative marketing programs to survive and compete in the micro business sector.
- Make marketing intelligence activities, risk analysis, sales analysis and feasibility studies the basis for preparing marketing activities.
- Provide instructions to the Account Officer on a case by case basis.
- Supervise the Account Officer's daily rules and regulations periodically, provide instructions and create an action plan within a month.
- Conduct regular evaluations regarding the results of consumer business assistance that has been carried out by the Microfinancing Account Officer.

2. Collection :

- Carry out evaluations and solutions to improve collection performance in branches.
- Mapping problematic or current debtors so that they are handled by each microfinancing account officer according to their area.
- Make target settings for each problematic or current debtor.
- Provide a list of daily visits to each Microfinancing Account Officer according to the daily billing material report.
- Assist in making visits to debtors if the Microfinancing Account Officer experiences difficulties in the field.

PT Commerce Finance (Shopee) **Jakarta, Indonesia**
KYC Retail Finance Team Lead / Senior Analyst – Full Time **Nov 2021 – Jul 2023**

- Leading a team of 7-10 individuals and responsible for team and individual performance.
- Maintaining the quality of work of KYC agents so that their work targets are achieved.
- Support KYC agents to identify data and train them to work according to SOP.
- Cooperate with other teams as required as part of the KYC process, such as QA team etc.
- Comply with agreed targets, KPIs, SLAs and company confidentiality standards.
- Create weekly, monthly and quarterly reports on KYC agent performance.
- Create problem solving and improvement projects to improve the quality of KYC process.

PT Shopee Indonesia
KYC Analyst – Full Time

Jakarta, Indonesia
Dec 2020 – Nov 2021

- Conducted in-depth credit risk assessment for individual and corporate clients (over 800-1000 users in a day)
- Analyzed financial data and credit history to determine creditworthiness and set appropriate credit limits.
- Ensure the accuracy and quality of result through meticulous data handling and attention to detail.
- Liaise with superiors and key stakeholders to share insights and drive actionable solutions.
- Practice great leadership as a backup Team Lead to ensure KYC activities can achieve targets optimally.

PT Bank Tabungan Negara KC Depok
Funding Officer – Intership

Depok, Indonesia
Jun 2016 – Jul 2016

- Help promote, introduce and market e'Batarapos products.
- Enter new customer data for e'Batarapos products.
- Make deposits of e'Batarapos customer funds.

CERTIFICATION

- Online Questionnaire Certificate, Gunadarma University, Credential ID 1708021047815208, 2017
- Entrepreneurship Certificare, Gunadarma University, Credential ID 170702137914021, 2017

SKILLS

- Hard Skill: Microfinancing, Credit Analyst, Data Analyst, KYC-AML Analyst, Finance Operations and Team Leader.
- Software: Microsoft Excel, Google Sheets, MySQL