

PROFILE

R. WIJAYA MAHESWARA PRATOMO

Retail Relationship Manager
P063842

Results-oriented Business Administration professional adept at driving growth and efficiency within SMEs. Proven expertise in credit analysis, financial auditing, strategic planning, and human resource management. Skilled in leveraging market research and data-driven insights to optimize business performance.

TOIEC Score = 700 out of 900

CONTACT

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LINKEDIN:
<https://www.linkedin.com/in/wijaya-maheswara-pratomo>

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SKILL(s)

Ms. Power Point
Ms. Excel
Ms. Word
SPSS
Google Trend

EDUCATION

UNIVERSITAS INDONESIA

2017 - 2021
Bachelor of Business Administration
GPA = 3.39 of 4.00

UNIVERSITAS GAJAH MADA

March 2023 – April 2023
Associate's degree
Banking, marketing, financial analysis & personal development

WORK EXPERIENCE

PT. Bank Negara Indonesia Tbk.

Retail Relationship Manager

May 2024 - Present

Key Achievements:

- **Enhanced Customer Financial Health:** Accommodated customers in achieving total credit liquidation of 16 billion, demonstrating a commitment to customer success.
- **Reduced Credit Risk:** Contributed to a significant reduction in credit risk by implementing rigorous credit analysis and risk mitigation strategies.
- **Enhanced Financial Performance:** Improved the accuracy and reliability of financial forecasts, leading to optimized resource allocation and enhanced profitability.
- **Expanded Market Reach:** Successfully expanded the bank's client portfolio by identifying and pursuing high-potential opportunities in the SME segment.

Officer Development Program

January 2023 - May 2024

- **Credit Risk Management:** Conducted comprehensive credit analysis for small and medium enterprises (SMEs), assessing financial health and identifying potential risks.
- **Financial Analysis:** Developed sophisticated financial models, including cash flow projections and forecasts, to support informed decision-making and mitigate credit risk.
- **Business Development:** Actively prospected and acquired new clients, expanding the bank's client base and driving revenue growth.

AXA

Financial Advisor

September 2022 - January 2023

- **Strategic Insurance Planning:** Developed and implemented tailored health insurance plans, resulting in a 30% increase in policy adoption.
- **Risk Mitigation:** Conducted thorough risk assessments to design optimal health insurance solutions, reducing claims by 25% through strategic risk management.
- **Client-Centric Approach:** Collaborated closely with clients to understand their specific insurance needs, delivering customized plans aligned with their financial goals.

CROWE Indonesia

March 2022 - September 2023

Junior Audit Associate

- **Financial Data Analysis:** Conducted rigorous data testing, identifying and resolving discrepancies, resulting in a 20% reduction in errors.
- **Audit Planning and Execution:** Led the development of comprehensive audit plans, ensuring thorough coverage and adherence to strict timelines. Verified historical transactions to validate accuracy.
- **Financial Reporting and Communication:** Prepared detailed financial reports and status updates, providing clear insights to support informed decision-making.

INTERNSHIP EXPERIENCE

PT. Bank Negara Indonesia Tbk.

Internship: Consumer Product Management Intern

June 2020 - July 2020

- **Product Development and Innovation:** Actively contributed to the development and enhancement of diverse consumer products, including BNI Emerald, BNI Taplus Muda, and Digital Opening Account.
- **Digital Transformation:** Collaborated with cross-functional teams to optimize product features and benefits, driving significant growth in online account activations.
- **Market Analysis and Insights:** Conducted in-depth market research to identify customer needs and preferences, providing valuable insights for product improvement and enhanced customer engagement.
- **Strategic Partnerships:** Successfully launched and promoted new products, fostering growth in the BNI Dollar customer base.