

YULIKA WIJAYANTI

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SUMMARY

Data professional with hands-on experience in both data science and analytics, skilled in exploring large datasets, building predictive models, and generating actionable insights. Experienced in applying machine learning, generative AI, and statistical techniques to support data-driven decision-making. Comfortable working end-to-end — from data extraction and analysis to model deployment and business reporting. Continuously driven to learn, adapt, and deliver solutions that create real impact.

EXPERIENCE

PT. Sinar Mas Multiartha Tbk. (SMMA)

Data Science and Analytics

Jakarta, Indonesia

Apr 2022 – Present

S-Quantum Engine (SOE)

Feb 2026 – Present

- Build a Scorecard Dashboard for tracking KPI performance across companies and employees under Sinarmas Berau Coal.
- Onboarded business unit datasets into the Agentic AI CFO WebApp, managed data transformation, business-logic prompt modeling, and validated AI financial outputs.

PT. Transpacific Finance

Mei 2025 – Jan 2026

- Performed data exploration and analysis on loan and debtor characteristics to identify patterns and risk factors to NPL.

PT. Sinar Mas Multiartha Tbk.

Jan 2024 – Apr 2025

- Developed a unified Customer 360 scoring system across Sinarmas business units to evaluate credit performance, product engagement, and customer loyalty, leveraging the outputs to build customer persona dashboards.
- Extracted and scraped data from external sources to support business projects: corporate lead generation, housing/car marketplace pricing, and ATM/branch mapping.
- Developed a competitor analysis dashboard for banks, providing insights on branch expansion and ATM placement.
- Created Capital Market dashboards by integrating financial data and market news, leveraging Gen AI to generate insights and reports.
- Developed a multi-unit knowledge base by cleaning, embedding, and storing internal documentation in a vector database, enabling accurate retrieval for a RAG-based HR Chatbot on Azure.

PT. Dana Pinjaman Inklusif

Nov 2022 – Dec 2023

- Designed and developed interactive dashboards (sales, disbursement, NPL, vintage analysis).
- Built a credit scoring model using XGBoost with score-range outputs, and deployed it via API.

PT. Sinar Mas Multifinance

Apr 2022 – Oct 2022

- Helped develop a borrower screening scorecard using Logistic Regression.
- Built an RFM-based customer segmentation model to support targeted marketing.
- Estimated Expected Credit Loss (ECL) under IFRS 9 using PD and LGD, and deployed the model via a Flask web app.

SKILLS

- **Programming & Data Tools:** Python, R, SQL (MySQL, PostgreSQL), SPSS
- **Machine Learning & AI:** Supervised/Unsupervised Learning, Model Deployment (Flask, FastAPI, Streamlit), Deep Learning (TensorFlow, PyTorch), Generative AI (LLMs, LangChain), Azure AI Platform
- **Data Engineering & Workflow:** Web Scraping (BeautifulSoup, Selenium), Workflow Automation (Airflow)
- **Data Visualization & BI:** Tableau, Google Data Studio
- **Cloud Services:** AWS: S3, Redshift, Lambda; GCP: BigQuery; Azure: Blob Storage, Cosmos DB, AI Search
- **Language :** Indonesia, English

EDUCATION

Udayana University

Bsc of Science, Mathematics Department, Statistics Competence. GPA: 3.94 [[transcript](#)]

Bali, Indonesia

Bangkit Academy led by Google, Tokopedia, Gojek, & Traveloka

Machine Learning Path Participant

Remote