

ARI HENDRAWAN

Jakarta

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PROFILE

I work in risk development, combining credit-risk modeling with portfolio analysis and reporting automation. I prepare and validate data, compare model results, and turn lending policies into decision rules. I also work with business and IT teams to investigate issues and document the checks behind the results.

SKILLS AND CERTIFICATIONS

SKILLS

Data & reporting: Python, SQL, pandas, Polars, DuckDB, Parquet, Excel/VBA, BigQuery

Risk & modeling: Credit scoring, feature engineering, Logistic Regression, Random Forest, LightGBM, XGBoost, Optuna

Evaluation: AUC, Gini, KS, threshold analysis, temporal validation, leakage checks, risk segmentation, performance monitoring

Automation & delivery: GoRules/Zen, FastAPI, reconciliation, reproducible data workflows, n8n, RapidMiner Studio

CERTIFICATIONS

[Advanced Deep Learning for LLM - Batch 5](#)

[Mini Bootcamp AI Agent & Automation for Non-Tech Professional - Cohort 1](#)

[Machine Learning Professional Certification](#)

[Data Engineering Professional Certification](#)

WORK EXPERIENCE

Sep 2025 -
Present

Indonesian multi-finance company

Risk Development

- Prepare and validate credit and portfolio data for risk analysis, recurring reports, and decision-strategy reviews.
- Develop and evaluate credit-scoring models, checking feature availability, generalization, and risk segmentation; document inputs for technical handoff.
- Build portfolio-risk reporting workflows with Polars, Parquet, DuckDB, and Excel/VBA, retaining identifier and mapping traceability.
- Design and test Credit Decision Engine rules, produce monthly scoring and CDE performance reports, and investigate production issues with business and IT teams.
- Develop a repeat-order propensity workflow with agreement-level lineage, temporal validation, and leakage checks. This work remains in development.

SELECTED PROJECTS

Portfolio Risk Automation

Python | Polars | Parquet | DuckDB | Excel/VBA

- Built a staged workflow for reusable analytical feeds, reconciliation, and reporting, with mapping checks and contract-level traceability.

Credit Scoring ML

Python | XGBoost | LightGBM | scikit-learn | Optuna

- Prepared and evaluated a credit-risk modeling workflow covering feature availability, model comparison, holdout assessment, segmentation, and technical handoff.