NI LUH AYU FATIMA APHRODITA, S.Fil.

Cipayung, Jakarta Timur | +62 838-2279-2288 | ayuaphrodita@gmail.com | linkedin.com/in/ni-luh-ayu-aphrodita

PROFESSIONAL SUMMARY

Philosophy graduate from Universitas Gadjah Mada with 3+ years of experience in credit analysis, administration, and customer-facing roles at a multifinance company. Skilled in reviewing financial statements to assess applicants' creditworthiness, handling administrative reports accurately, and communicating with customers professionally. Detail-oriented, analytical, and eager to contribute to banking, finance, and administrative operations.

WORK EXPERIENCE

Credit Analyst Jul 2022 – Jul 2024
Astra Credit Companies (ACC)

- Analyzed loan applicants' financial statements, including balance sheets, income statements, and cash flow statements, to assess financial condition and repayment capacity.
- Reviewed and verified applicant data and supporting documents to ensure completeness and accuracy before credit decisions.
- Prepared credit analysis summaries and recommendations to support the approval process in line with company policy.
- Coordinated with marketing and operational teams to follow up on incomplete applications.

Telemarketing (Partner) Oct 2021 – Jun 2022
Astra Credit Companies (ACC)

- Contacted prospective and existing customers by phone to offer financing products tailored to their needs.
- Explained product features, terms, and requirements clearly and handled customer questions and objections.
- Maintained customer contact records and follow-up status for reporting.

Administrator Jan 2021 – Oct 2021
PT Optimo Global

- Handled and compiled daily product sales reports accurately and on time.
- Managed sales data input and filing to support reporting needs of the team.

EDUCATION

Master of Philosophy (in progress) 2025 – Present
Universitas Gadjah Mada

Bachelor of Philosophy (S.Fil.) 2016 – 2021
Universitas Gadjah Mada

SKILLS

Finance: Credit Analysis, Financial Statement Analysis, Risk Assessment, Document Verification
Administration: Data Entry, Reporting, Filing & Documentation, Attention to Detail
Interpersonal: Customer Service, Communication, Negotiation, Teamwork, Research & Writing
Tools: Microsoft Word, Excel, PowerPoint; Google Workspace
Languages: Indonesian (Native), English (Intermediate)

ORGANIZATIONAL EXPERIENCE & ACHIEVEMENTS

Theatre Director, Teater Gadjah Mada & KKN-PPM UGM collaboration 2019 – 2021

- Led rehearsals and coordinated cast and crew to deliver performances on schedule.

1st Place, National Poetry Reading Video Competition 2020
2nd Place, National Labor Short Film Competition 2021