

KONSTANTIN ARUTJUNOV

Senior Business Analyst | System Analyst |
Requirements Engineer

Tallinn, Estonia • EU citizen • Open for relocation
+372 5555 9255 • konstantin.arutjunov@gmail.com
linkedin.com/in/konstantin-arutjunov



PROFILE

Senior Business Analyst with more than 10 years of experience delivering business and system analysis across banking, lending, credit risk, insurance, logistics and public-sector projects. I enjoy working with business stakeholders and delivery teams to turn complex ideas into clear requirements and practical solutions.

My experience covers the full delivery lifecycle, from discovery workshops and requirements definition to API analysis, testing, UAT and production support. I focus on building solutions that are reliable, easy to understand and valuable for users.

SELECTED IMPACT

2 hours → 3 minutes

Designed and delivered analysis for a new automated consumer-loan origination process, reducing loan processing time from approximately 2 hours to 3 minutes

Insurance 65% → 90%

Designed the business analysis for an automated SMS notification process that increased collateral insurance coverage from approximately 65% to 90%

Early Warning System

Prepared business and system analysis for the modernization of the Early Warning System, improving automation and the accuracy of loan monitoring.

CORE EXPERTISE

Business & Requirements

Business Analysis • Requirements Engineering • Requirements Elicitation • Functional & Non-functional Requirements • User Stories • Use Cases • Acceptance Criteria • Gap Analysis

Systems & Processes

System Analysis • BPMN • UML • Process Modelling • Workflow Analysis • Business Process Improvement • Automation • IT Lifecycle • Solution Analysis

Delivery & Quality

Agile • Scrum • Backlog Support • Project Coordination • Manual Testing • Integration Testing • API Testing • UAT • Defect Management • Change Management

Data & Integration

REST / SOAP APIs • API Integration • Endpoints • SQL • Excel • JSON • XML • XSLT • Swagger • Postman • SoapUI • Data Analysis

Domains & Operations

Banking • Financial Services • Lending • Credit Risk • Insurance • CRM • Core Systems • Investment Services • Logistics • E-commerce • Government Services • L1-L3 Support • Ticket Handling

PROFESSIONAL EXPERIENCE

Luminor Group | Tallinn, Estonia

Aug 2021 - Present

Senior IT Business Analyst

- Lead business and system analysis for retail lending solutions, supporting the full delivery lifecycle from business need and requirements definition to testing and implementation.
- Created analysis for an automated consumer loan origination solution that reduced processing time from approximately 2 hours to 3 minutes.
- Prepared business and system analysis for credit-limit monitoring and credit-risk-related capabilities.
- Delivered an automated insurance-renewal notification process that increased coverage from approximately 65% to 90%.
- Implemented API-based collection of bank-account statements from external banks, supporting integration and data-driven lending decisions.
- Coordinated stakeholders across business, product, development and testing teams; clarify requirements, resolve dependencies and validate delivered solutions.

Creditstar Group AS | Tallinn, Estonia

Aug 2019 - Jul 2021

IT Business Analyst

- Performed business and system analysis for lending web and mobile applications, with a strong focus on credit-risk processes and customer onboarding.
- Gathered and structured requirements, prepared workflows and project documentation, and translated business needs into actionable tasks for delivery teams.
- Collaborated with developers, vendors, designers, customers and internal stakeholders to align scope and achieve project objectives.
- Delivered phone-number validation through SMS-service integration, including the associated user-interface flow and verification logic.
- Supported testing, issue clarification and solution validation across interconnected systems.

Kuehne + Nagel | Tallinn, Estonia

Sep 2017 - Aug 2019

System Engineer

- Combined system analysis, requirements clarification and third-level support for enterprise document-printing and document-storage solutions.
- Analysed business and system requirements and converted them into clear Jira tasks for development teams.
- Designed and maintained XML/XSLT document models and supported new document-storage functionality.
- Performed manual, load and performance testing, evaluated risks and investigated production incidents.
- Handled support tickets, analysed printing statistics and worked directly with customers to document needs and resolve issues.

SEB Bank | Tallinn, Estonia

Dec 2015 - May 2017

Front-end Developer - Internet Banking

- Developed and enhanced front-end functionality for SEB internet banking in collaboration with internal development teams and external vendors.
- Resolved defects and supported a reliable user experience for more than 600,000 customers.
- Worked with Progress ABL, JavaScript, CSS and XSLT in a complex banking environment.
- Delivered investment-product suitability-test functionality, including visual components, customer-response processing and presentation of final results.
- Built practical knowledge of banking systems, production quality, integrations and customer-facing financial services.

TOOLS & TECHNOLOGIES

Analysis & Delivery	Jira • Confluence • BPMN • UML • Agile • Scrum • Requirements • Project Coordination
Integration & Data	REST • SOAP • Swagger • Postman • SoapUI • SQL • Excel • JSON • XML • XSLT
Development & Platforms	JavaScript • SQL • HTML • CSS • Git • Linux • AWS • GCP • Cloud Services • CRM • Core Systems

EDUCATION & PROFESSIONAL DEVELOPMENT

University of Tartu | Bachelor of Engineering, Computer Technology | 2010 - 2015

Udacity | Business Analytics Nanodegree | 2023

LinkedIn Learning | Become a Business Analyst | 2020

Goethe-Institut Estland | German Language A2 | 2019 - 2021

CERTIFICATIONS

AWS Certified Solutions Architect - Associate • Data Science Foundations: Fundamentals • Business Analysis training • German A2

LANGUAGES

Russian Native	English Full professional	Estonian Full professional	German A2 / basic working
--------------------------	-------------------------------------	--------------------------------------	-------------------------------------

ADDITIONAL INFORMATION

Date of birth: 23 February 1990 • EU citizen • Based in Tallinn • Available for relocation to Switzerland