

## FRANS

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Senior Product Manager with more than five years of experience in fintech and consumer finance. Skilled in building financial products, solving operational and regulatory challenges, and working with engineering, design, legal, and risk teams. Comfortable leading both feature delivery and broader business initiatives. MBA graduate, magna cum laude, from Institut Teknologi Bandung.

### EXPERIENCE

#### Lead Product Manager

Jan 2025 – Current

Privy, South Jakarta

- Led end-to-end strategy and roadmap for Privy, scaling digital identity features for millions of users.
- Directed cross-functional squads to optimize product workflows and enhance user retention.
- Managed core KPIs and mentored junior PMs to align product execution with long-term business goals.

#### Senior Product Manager and Business Lead

Nov 2024 – Oct 2025

Gotrade, Singapore

- Lead the Core Squad responsible for platform reliability, infrastructure, devops, and core trading systems.
- Direct product delivery for US Stock and Options Trading used by more than 700K registered Indonesian users.
- Improved onboarding and deposit flows, increasing completed verifications by about 12 percent.
- Head of the commodity futures business unit (Lumen), overseeing product, legal, compliance, and operations workstreams.
- Defined business model, coordinated agreements, aligned regulatory requirements, and guided the app to limited beta testing.

#### Senior Product Manager

Jul 2022 - Aug 2024

Tokopedia, South Jakarta

- Managed end to end integration of third party Buy Now Pay Later providers into Tokopedia.
- Led GoPay Pinjam integration with GoTo Financial and ensured stable operation within Tokopedia.
- Coordinated integrations with all cash loan providers covering APIs, eligibility logic, and repayment visibility.
- Improved loan application funnel, increasing completion rate by roughly 10 percent.
- Helped reduce operational underwriting workload by about 20 percent.

#### Product Manager

Aug 2019 - Jul 2022

BCA Finance, South Jakarta

- Part of the team that initiated kreditkerenbanget.com, BCA Finance's first online vehicle loan platform.
- Improved online applications, contributing to a 25 percent increase in digital submissions year over year.
- Helped reduce approval time from five days to about three through workflow improvements.
- Coordinated with IT, operations, and regional offices to address system and process bottlenecks.

### EDUCATION

#### Master of Business Administration (MBA)

2025

School of Business and Management, Institut Teknologi Bandung, Jakarta

Graduated magna cum laude | Concentration: Strategic Marketing | 2025

#### Bachelor of Business Administration (BBA)

2019

Universitas Tarumanagara, Jakarta

Graduated summa cum laude | Concentration: Financial Management | 2019

### TECHNICAL SKILLS

Product and Strategy: Product discovery, prioritization, experimentation, requirement writing, KPI design, research.

Tools: Jira, Confluence, Figma, Miro, Notion, Amplitude, Mixpanel, GA4, SQL basics, Excel.

Collaboration and Delivery: Cross functional leadership, agile delivery, regulatory alignment, vendor and partner integration, API understanding.

### LICENSES & CERTIFICATIONS

- Agile Project Management (2024) - Atlassian
- Corporate Finance Foundations (2024) - Corporate Finance Institute
- Customer Service Professional (2024) - Zendesk
- Process Improvement and Mapping (2024) - Six Sigma Academy Amsterdam
- Lean Six Sigma Black Belt (2023) - Six Sigma Academy Amsterdam
- Product Management Bootcamp (2022) - Binar Academy
- MySQL, Tableau, Power BI (2020 - 2024) - Udemy

### HONORS & AWARDS

- Top Talent Award (Tokopedia IGNITE Program) (2024) - Tokopedia
- Best Final Project & Graduate (2020) - BCA Finance