

FRANS MATTHEW

Senior Product Manager & Team Lead

📧 hello@fransmatthew.com | 📞 +62 812-9000-6654 | 🌐 fransmatthew.com | 📍 Jakarta, Indonesia

PROFESSIONAL SUMMARY

Results-driven Senior Product Manager with 5+ years leading fintech products serving 2.3M+ users across Southeast Asia. Led initiatives driving \$47M+ in transaction volume. MBA graduate from School of Business and Management Institut Teknologi Bandung (SBM ITB). Proven expertise in scaling digital financial products from concept to millions of users, with deep understanding of Southeast Asian markets, regulatory frameworks, and cultural contexts.

KEY ACHIEVEMENTS

- Led 4 fintech products serving 2.3M+ users with \$47M+ transaction volume
- Managed BNPL implementation across 6 Southeast Asian markets achieving 42% adoption increase
- Facilitated 1.2M+ loans totaling \$23M+ lending volume at Tokopedia
- Onboarded 800K+ active users for fractional stock trading at Gotrade
- Achieved \$12M+ monthly trading volume in first 6 months

PROFESSIONAL EXPERIENCE

Senior Product Manager & Team Lead | Gotrade (YC S19)

Nov 2024 - Present

Singapore • Remote

- Leading product development for Indonesia's premier fractional stock trading platform
- Onboarded 800K+ active users for US stock investments starting from \$1
- Achieved \$12M+ monthly trading volume within 6 months of launch
- Managing cross-functional team of 8 engineers, 3 designers, and 2 analysts
- Implementing regulatory compliance across Indonesian financial services framework

Regional Product Operations Manager | Lazada

Aug 2024 - Oct 2024

Southeast Asia • Remote

- Spearheaded Buy Now Pay Later expansion across 6 Southeast Asian markets
- Achieved 42% adoption rate increase across all launched markets
- Built localized payment flows for diverse regulatory frameworks
- Collaborated with 15+ stakeholders across legal, risk, and operations teams
- Reduced implementation timeline from 6 months to 3 months per market

Product Manager | Tokopedia

Jul 2022 - Aug 2024

South Jakarta, Indonesia • On-site

- Built comprehensive digital financial services including Cash Loan, BNPL, and Auto Financing
- Facilitated 1.2M+ loans with total lending volume of \$23M+
- Integrated lending products into e-commerce experience for 100M+ registered users
- Led product team of 12 across engineering, design, and data analytics
- Achieved 35% faster loan approval process through workflow optimization

Product Manager | BCA Finance

Aug 2019 - Jul 2022

South Jakarta, Indonesia

- Managed digital channel strategies for consumer finance products (KKB vehicle financing)
- Launched digital-first financing platform resulting in 28% increase in application completion
- Streamlined financing processes reducing approval time from 5 days to 2 days
- Enhanced digital engagement achieving 65% mobile adoption rate
- Collaborated with business stakeholders across 8 regional offices

EDUCATION

Master of Business Administration (MBA) | 2024

School of Business and Management Institut Teknologi Bandung (SBM ITB)

Specialization: Strategic Marketing • Graduated August 2025

Bachelor of Business Administration | 2019
Universitas Tarumanagara, Jakarta
Major: Finance • Graduated summa cum laude

TECHNICAL SKILLS & TOOLS

Core Competencies

Product Strategy & Roadmapping, Financial Services & Fintech Product Development, Cross-functional Team Leadership (up to 15 people), Data Analysis & KPI Optimization, Stakeholder Management (C-level to operational teams), Agile/Scrum Methodologies, Southeast Asian Market Expertise, Regulatory Compliance (Financial Services)

Tools & Platforms

Product Management: Confluence, Jira, Figma, Miro | Analytics: Google Analytics, Mixpanel, Amplitude | Data: SQL, Tableau, Excel (Advanced) | Collaboration: Slack, Notion, Monday.com | Design: Figma, Adobe Creative Suite | Development: Basic HTML/CSS, API understanding

PROFESSIONAL RECOMMENDATIONS

"Frans is one of the most diligent, well-balanced, talented PMs I had the pleasure of interviewing and working with. He has a real customer centric orientation which is refreshing while managing challenges and complex stakeholder negotiations with a very calm demeanor to resolve conflicts and drive solutions."

— Vivek Guruvayurappan, Product @ Tokopedia (Bytedance) | Ex-ICICI, Kotak, Amdocs | IIM- Mumbai

"I had the pleasure of working with Frans during his time at Tokopedia for the past year. Frans is a highly intelligent and trustworthy individual with a strong moral compass. He's a valuable asset to any team due to his collaborative nature, willingness to learn, and ability to navigate complex problems."

— Fransiscus Leo Chandra, Cluster Director for Tokopedia and TikTok Shop

"Despite only a brief period in the team, Frans was great to work with, and is a smart and dependable guy. He takes the initiative to problem-solve and finds opportunities to improve on and iterate. It was easy to count on him, to take ownership over his work, and drive projects autonomously."

— William Yap, VP Regional Product, Operations, Growth - BNPL @ Lazada SEA

"Through his years of experience in developing a fintech product, he possesses a deep understanding of the technical aspects of product management. His meticulous attention to detail and efficiency with time management are remarkable. He is genuinely one of the most authentic individuals I have ever met."

— Monica Santoso, Category Strategy Senior Lead at ByteDance

CERTIFICATIONS & AWARDS

- Top Talent Award - Tokopedia IGNITE Program (2024)
- Best Final Project & Graduate - BCA Finance (2020)
- Agile Project Management - Atlassian (2024)
- Corporate Finance Foundations - Corporate Finance Institute (2024)
- Lean Six Sigma Black Belt - Six Sigma Academy Amsterdam (2023)
- Product Management Bootcamp - Binar Academy (2022)

LANGUAGES

Indonesian (Native) | English (Professional Working Proficiency)