

FRANS MATTHEW

Senior Product Manager

Jakarta, Indonesia

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## PROFESSIONAL SUMMARY

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.

## PROFESSIONAL EXPERIENCE

Senior Product Manager and Business Lead | Gotrade (YC S19)

Nov 2024 to Present | Singapore (Remote)

- 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.
- Coordinate weekly delivery cycles across engineering, design, data, and compliance.

Senior Product Manager | Tokopedia

Jul 2022 to Aug 2024 | Jakarta, Indonesia

- 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.
- Worked with multiple functions to ensure compliant and stable product releases.

#### Product Manager | BCA Finance

Aug 2019 to Jul 2022 | Jakarta, Indonesia

- 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)

School of Business and Management, Institut Teknologi Bandung

Graduated magna cum laude | Concentration: Strategic Marketing | 2025

Bachelor of Business Administration (BBA)

Universitas Tarumanagara, Jakarta

Concentration: Financial Management

Graduated summa cum laude | 2019

#### TECHNICAL SKILLS

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

Tools: Jira, Confluence, Figma, Miro, Notion, Linear, Productboard, Looker, Amplitude, Mixpanel, GA4, BigQuery basics, SQL basics, Excel advanced.

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

#### CERTIFICATIONS AND AWARDS

Top Talent Award, Tokopedia (2024)

Best Final Project and Graduate, BCA Finance (2020)

Agile Project Management (2024)

Corporate Finance Foundations (2024)

Lean Six Sigma Black Belt (2023)

Product Management Bootcamp (2022)

## LANGUAGES

Indonesian (Native)

English (Professional proficiency)