HAMDAN FAUZI

Product Manager — Financial Services
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PROFESSIONAL SUMMARY

Product Manager with 7 years in Indonesian multifinance, 5+ of them in product roles spanning digital acquisition, credit and risk systems, and data platforms. Leads product delivery across cross-functional squads in an OJK-regulated environment, with a track record of speeding up credit decisioning, strengthening risk and fraud controls, and scaling consumer and auto lending products.

WORK EXPERIENCE

Product Manager, Digital Platform & Partnership Apr 2025 – Present
Sinarmas Multifinance · Jakarta

Lead product delivery for acquisition/commercial platforms and the credit system (risk assessment, loan origination, and an internal data platform) across 4 squads — functionally leading 4 Product Owners and 15 engineers.

- Moved program logic and financing calculations out of the acquisition app into a configurable web service, so marketing can launch dealer-specific programs without engineering — program configuration time dropped from **2–4 weeks to under an hour**.
- Redesigned the credit-decision workflow in the loan origination system: merged deviation approval into the main chain, moved decision authority to the Credit team, and added an appeal step and single-borrower exposure checks. End-to-end turnaround (TAT) dropped from **7 to 3 days (−57%)**, credit analysis-to-decision to ~1 day, and a ~IDR 130B backlog of stalled applications was cleared.
- Shipped automated blacklist/watchlist screening at onboarding as part of a broader risk-tightening program; over the year, portfolio First Installment Default (FID) improved from **~6% to ~4%**.
- Built an in-house collection-prioritisation engine (ICDP) that scores payment behaviour and location proximity to rank the daily queue for 200+ field collectors. In the pilot, successful collection visits rose from **42% to 56%**; the scoring model reached 87% accuracy on a held-out test set.

KB Finansia Multifinance · Jakarta (Oct 2019 – Apr 2025)

Senior Product Development Jul 2023 – Apr 2025

A Product Manager–level role: led product for two business lines (Used-Car and Electronics financing), functionally leading 5 Product Owners and 20 engineers.

- Redesigned the used-car credit journey by risk tier (One-Day Approval for low risk, lighter checks otherwise) — cutting approval SLA from **5 days to 1 day 6 hours** and supporting a **+41% rise in monthly disbursement (IDR 85B → 120B)**; contributed to the line returning to profitability over 2023.
- For electronics financing, introduced a tiered credit limit (Blue/Gold/Platinum) with risk-based pricing and reshaped onboarding to close fraud gaps — sharply reducing application fraud on the new journey while sales **more than tripled (IDR 1.5B → 5B)** over the following three months.
- Shipped a self-service dealer app (unit stock, application submission/tracking, working-capital requests), reducing manual back-office handling and speeding up partner service.

Product Development Feb 2021 – Jul 2023

A Product Owner–level role: owned the dealer management system (Deasy), the partner API gateway (KP Hub), and the internal Marketing Service across electronics, car, and motorcycle financing.

- Drove adoption of the dealer management platform (Deasy) with in-app purchase and a dealer rewards program — daily active dealers grew **~120 to ~180 (+50%)** and monthly active users by ~1.2K.
- Turned the partner API gateway (KP Hub) into a reusable integration layer, expanding integrated marketplace partners from **one to six** and standardising partner onboarding.
- Built the Marketing Service — a web hub for program configuration and financing calculation — eliminating a recurring class of calculation mismatches (**~100 disputed cases per quarter**), later extended to the car and motorcycle lines.

Management Trainee Oct 2019 – Feb 2021

- Acted as Desk Collection Supervisor (3 months), leading 2 collectors on the 61–90 and 90+ days-past-due buckets — built a data-driven daily call-priority list from 6 months of call history (dropping unreachable numbers, focusing on contactable debtors) with persona-based call-time and script guidelines. The desk's collection rate rose from **8% to 15%**, and both collectors hit target by month 3.
- Acted as Marketing Head for 6 months, leading a 5-person team — lifted the area's sales attainment from **~80% to ~150% of target** while keeping 30+ days-past-due first-installment default near zero across the area, by mapping active and potential agents and assigning marketers to them for faster engagement.

AWARDS & ACHIEVEMENTS

- **2nd Place, AI Summit 2026 (TechConnect) — May 2026.** For ICDP, an AI early-warning and collection-prioritisation engine.
- **Best Product Vision, Used-Car Financing (KB Finansia) — 2024.** Internal recognition for the Q3 2024 product vision.
- **Best Team (2×), Product Management bootcamp with BukuWarung (Apiary Academy) — 2023.**

EDUCATION

Bachelor of Engineering Physics, Universitas Gadjah Mada Aug 2014 – Feb 2019

- Bronze Medal, National Student Scientific Week (PIMNAS) 2017; Best Researcher, Indonesia Young Professional Paper Award 2017.

SKILLS & TOOLS

Product & Methods: BRD/PRD, product roadmap, OKRs & KPIs, Agile/Scrum, product discovery & experimentation, ROI analysis & forecasting

Domain: Credit scoring & risk management, loan origination & acquisition systems, API & partner integration, data platform & analytics

Tools: Amplitude, Metabase, Jira, Confluence, Figma, Notion, Microsoft Office

AI-assisted delivery: LLMs for analysis, rapid prototyping, and documentation

Languages: Indonesian (Native), English (Professional)