

RAZIN YUZER

Head Product & Experience

Product Strategy | Regional Squad Leadership | Digital ExperienceTransformation

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PROFESSIONAL SUMMARY

Head of Product & Experience with 15+ years driving digital innovation in Southeast Asia, anchored by 7+ years leading end-to-end product ownership, experience design, regional squads, and commercial strategy. Integrates strategic product leadership with an analytical mindset—determining high-ROI, market-defining product roadmaps that align regulatory compliance with P&L growth targets. Proven track record directing multi-country squads (Product owners & product designers) across Southeast Asia to execute 0-to-1 launches, value-driven delivery governance, and scalable, exponential user acquisition.

FINTECH | DIGITAL BANKING | INSURTECH | STARTUPS | ENTERPRISE TRANSFORMATION

CORE STRATEGIC COMPETENCIES

PRODUCT LEADERSHIP & STRATEGY

End-to-End Product Ownership
Product Discovery, Strategy & Roadmap
C-Suite Advisory & Stakeholder Alignment
Regional UX/Product Team Management
P&L Alignment

EXPERIENCE & DESIGN GOVERNANCE

Regional UX Architecture & Strategy
Design Systems & Scale Governance
User Research & Usability Testing
Customer Journey Architecture
Conversion Rate Optimization (CRO)

DOMAIN & ANALYTICAL MOAT

Regulatory Compliance & eKYC Journeys
BNM Digital Banking Licensing
Insurtech & FinTech (B2B/B2C/B2B2C)
Growth Hacking & Referral Mechanics
Agile, Lean UX & MVP Frameworks

PRODUCT LEADERSHIP HIGHLIGHT REEL & ACHIEVEMENTS

- MALAYSIA'S DIGITAL BANK LICENSE BLUEPRINT (2022)**
 - Spearheaded core product strategy and experience architecture to secure 1 of 5 national Digital Banking Licenses (Bank Negara Malaysia), defined regulatory-compliant eKYC & banking journeys.
- DIRECTED REGIONAL CENTRE OF EXCELLENCE (PRUDENTIAL)**
 - Established and directed an 11-person regional squad (Product Owners, PMs, Researchers, Designers) across Malaysia, Indonesia, and China, establishing cross-border product governance and delivery frameworks.
- ENGINEERED VIRAL ACQUISITION ENGINE (RAKAN KONGSI)**
 - Engineered and commercialized a viral MSME referral growth engine, integrating product mechanics with tracking software and payout structures to boost conversions by over 70%
- COVID-19 MSME EMERGENCY FINANCING (STARDUST)**
 - Spearheaded end-to-end product delivery for a rapid 1-month emergency financing platform during COVID-19, disbursing RM12M to 3,500+ MSMEs at a 20% conversion rate with 10K+ weekly active users
- EXPANDED ACQUISITION FUNNELS BY 12X (DEEN APP)**
 - Scaled regional user acquisition funnels by 12x for Prudential's Islamic lifestyle app by redefining product architecture and deploying standardized enterprise design systems.
- AWARDS**
 - FINTECH Malaysia Technology Excellence Awards 2020
 - Fintech Award - MSC APICTA 2020 Award (Finance & Accounting Solutions)
 - Gold Award IID - Invention, Innovation and Design (Malaysia)

PROFESSIONAL EXPERIENCE

- PRINCIPAL UX/PRODUCT CONSULTANT (PRODUCT & EXPERIENCE STRATEGY) 2024-CURRENT**
RY CONSULTING
 - Consults enterprise fintechs and corporate innovation teams on aligning product discovery, UX strategy, and commercial roadmap targets with executive business goals.
 - Accelerated product validation cycles by 30–40% for enterprise clients by facilitating executive discovery workshops and rapid design sprints.
 - Increased delivery velocity by 20–30% across client tech units by implementing design system governance and UX performance metrics to eliminate front-end rework.
 - Structure cross-functional product teams to elevate design maturity, cross-departmental alignment, and delivery execution.

HEAD OF PRODUCT DESIGN, SENIOR MANAGER (REGIONAL PRODUCT & UX COE LEAD) 2022 – 2024

PRUDENTIAL SERVICES ASIA SDN BHD

- Directed the Regional Centre of Excellence for Digital Experimentation, leading a regional 11-FTE cross-functional squad (Product Owners, PMs, Researchers, and Designers) across Malaysia, Indonesia, and China.
- Partnered directly with 3-country C-suite executives to align capital investments, product roadmaps, and engineering trade-offs across regional markets.
- Owned product discovery, roadmap definition, backlog prioritization, and technical acceptance testing to ensure releases met both business targets and engineering standards.
- Directed the UX Strategy and expanded agent acquisition funnels by 12x by leading end-to-end product restructuring, feature prioritization, and design system rollouts for the Deen App.
- Authored a Shariah-aligned UX & Product Blueprint for Prudential Syariah Indonesia during organizational restructuring, establishing cross-country compliance and product governance.

LEAD UX SPECIALIST (FOUNDING PRODUCT LEAD & PRODUCT OWNER) 2019 – 2022

BOOST BANK (FORMERLY BOOST CREDIT / ASPIRASI – AXIATA DIGITAL)

- Spearheaded UX & Product Strategy that secured Malaysia's first Digital Bank License (Bank Negara Malaysia), by aligning regulatory compliance requirements, banking journeys, business goals, and design vision.
- Disbursed RM12M to 3,500+ MSMEs in 1 month (20% CVR) as Lead Product Owner and Designer for Project Stardust, managing product execution across Tech, Legal, and Risk.
- Co-created B2B, B2C, and B2B2C micro-insurance product frameworks in direct collaboration with Business Development and Great Eastern Insurance.
- Boosted product conversions by 70%+ by building the Rakan Kongsi MSME growth engine, connecting referral UX with tracking software and commission payouts.
- Designed end-to-end user journeys for the initial Boost Bank App prototype, streamlining eKYC onboarding and goal-based savings mechanics.

UX UI SPECIALIST & DESIGN LEAD (PRODUCT OWNER & EXPERIENCE LEAD) 2018 – 2019

CMG TECHNOLOGIES SDN BHD

- Shaped client UX strategies and dynamic menu personalization features, introducing mobile-first ordering flows that improved ordering efficiency across platforms.
- Spearheaded the UX transformation of Pharmaniaga's healthcare logistics platform, streamlining digital workflows for pharmacists and field operations teams.

UI UX, CREATIVE DIRECTION & BRAND CONSULTING PRACTICE (2008 – 2018)

- **ART DIRECTOR / CREATIVE DIRECTOR** | CARNABY PRODUCTION (2017 – 2018)
- **CHIEF DESIGN OFFICER** | ZUMETRY DESIGN (2015 – 2017)
- **DESIGN CONSULTANT** | OGILVY & MATHER MALAYSIA (2014 – 2015)
- **SENIOR CREATIVE DESIGNER** | PLUSMORE STUDIO (2012 – 2014)
- **FREELANCE DESIGNER (UX, BRAND, CREATIVE)** | INDEPENDENT PRACTICE (2008 – 2014)
- Led end-to-end UI UX Design, marketing design, graphic design & brand strategy, multi-channel creative execution, pitch decks, and agency management for corporate and SME clients across Southeast Asia.

EDUCATION

PRODUCT DESIGN (INDUSTRIAL DESIGN)

Universiti Teknologi Mara, Malaysia 2007 – 2012

ACTUARIAL SCIENCE

Universiti Teknologi Mara, Malaysia 2003 – 2006