

RAZIN YUZER

HEAD OF PRODUCT DESIGN | PRODUCT & EXPERIENCE LEADER

Product Strategy | Regional Leadership | Digital Experience Transformation

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PROFESSIONAL SUMMARY

Head of Product & Experience leader with 15+ years of experience across digital product, UX, product strategy and transformation across Southeast Asia, including 7+ years leading end-to-end product ownership and regional cross-functional teams. Brings a hybrid background spanning product strategy & discovery, experience design, business growth and delivery—shaped by startup and enterprise environments where cross-functional ownership was essential. Led multi-country Product, Design, Research and Product Management teams across Malaysia, Indonesia and China, delivering 0-to-1 products and transformations across fintech, digital banking and insurtech. Experienced in product discovery, roadmap strategy, experience architecture, design governance, regulatory and eKYC journeys, and growth optimisation, with a track record of measurable business outcomes.

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 Product & Design Leadership
Business / Product Strategy Alignment

EXPERIENCE & DESIGN GOVERNANCE

Regional Product & Experience Strategy
Design Systems & Scale Governance
User Research & Usability Testing
Customer Journey Architecture
Agile Product Delivery & Lean UX

DOMAIN EXPERTISE

Insurtech & FinTech & Digital Banking
Regulatory Products & eKYC Journeys
BNM Digital Banking Licensing
Growth, Acquisition & Conversion
B2B / B2C / B2B2C

PRODUCT LEADERSHIP HIGHLIGHT REEL & ACHIEVEMENTS

● DIGITAL BANKING LICENCE STRATEGY (2022)

- Shaped product strategy and experience architecture supporting the successful application for one of Malaysia's five digital banking licences, translating regulatory requirements into compliant eKYC and banking journeys.

● REGIONAL PRODUCT & DESIGN LEADERSHIP (PRUDENTIAL)

- Established and led an 11-person regional Product & Design organisation across Malaysia, Indonesia and China, spanning Product Owners, PMs, Researchers and Designers, while establishing cross-market product governance and delivery frameworks.

● MSME GROWTH ENGINE – RAKAN KONGSI (RAKAN KONGSI)

- Designed and commercialised an MSME referral growth engine, connecting referral UX, tracking infrastructure and commission mechanics to increase conversion by 70%+.

● COVID-19 MSME EMERGENCY FINANCING (STARDUST)

- Led end-to-end product strategy and delivery for a COVID-19 emergency financing platform launched in one month, disbursing RM12M to 3,500+ MSMEs with 20% conversion and 10K+ weekly active users.

● DEEN APP – PRODUCT TRANSFORMATION (PRUDENTIAL)

- Redefined product architecture and experience strategy for Prudential's Islamic lifestyle app as a customer-agent engagement ecosystem & community, improving the insurance sales funnel by 12x versus the traditional sales approach.

● 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

- Lead product strategy and UX governance engagements for enterprise fintech and corporate innovation clients, aligning product roadmaps with executive business and commercial objectives.
- Accelerated product validation cycles by 30–40% for enterprise clients through executive discovery, rapid experimentation and design sprints.
- Increased delivery velocity by 20–30% across client technology teams by introducing design-system governance and UX performance metrics that reduced front-end rework.
- Advise organisations on cross-functional Product and Design team structures, operating models and governance to improve design maturity, alignment and delivery.

HEAD OF PRODUCT DESIGN (REGIONAL PRODUCT & DESIGN COE LEAD) 2022 – 2024

PRUDENTIAL SERVICES ASIA SDN BHD

- Led the Regional Centre of Excellence for Digital Experimentation, leading a regional 11-person regional cross-functional squad (Product Owners, PMs, Researchers, and Designers) across Malaysia, Indonesia, and China.
- Partnered with C-suite leaders across 3 markets to align product investments, product roadmaps, prioritizations, 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.
- Redefined product architecture and experience strategy for Prudential's Islamic lifestyle app as a customer-agent engagement ecosystem & community, improving the insurance sales funnel by 12x versus the traditional sales approach.
- Authored a Shariah-aligned Product & UX Blueprint for Prudential Syariah Indonesia, establishing product direction, experience principles and cross-country governance during organisational restructuring.

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

BOOST BANK (ASPIRASI → BOOST CREDIT → BOOST BANK)

- Operated as a hybrid Product, UX and Growth lead in a startup environment, shaping lending, digital banking and micro-insurance propositions from strategy through customer experience and delivery.
- Shaped Product and UX strategy for the digital banking proposition, translating regulatory requirements, business goals and customer needs into compliant banking and eKYC journeys supporting the successful application for one of Malaysia's five digital banking licences.
- Led product strategy, design and execution for Project Stardust, an emergency MSME financing platform launched in one month, disbursing RM12M to 3,500+ businesses at 20% conversion while coordinating Tech, Legal and Risk.
- Co-created B2B, B2C and B2B2C micro-insurance propositions with Business Development and Great Eastern, shaping product concepts, customer journeys and commercial models from proposition to experience.
- Designed and commercialised the Rakan Kongs MSME growth engine, connecting referral UX, tracking software and commission payouts to increase conversion by 70%+.
- Designed end-to-end journeys for the initial Boost Bank app prototype, shaping eKYC onboarding and goal-based savings mechanics to simplify the transition from e-wallet to digital banking.

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