Product Manager – Embedded Finance
easypaisa digital bank · Islāmābād, Pakistan (On-site)

About the job

Position Summary:

- Digital lending product development focused on Embedded Finance and BNPL
- Growth & Portfolio management for BNPL and Embedded Finance
- Performance analysis, monitoring, and reporting with respect to the assigned product portfolio

Duties and Responsibilities:

Profit & Loss Ownership:

- Assume full ownership of the Profit & Loss (PnL) for the Embedded Lending portfolio, leveraging strategic insights to maximize profitability

Create the requisite visibility around Pl., maintain the run rates and flag in case of shortfalls/anomalies

Performance Analysis/KPI Assessment and Product Governance:

- Conduct comprehensive financial and business analysis, assessing key performance indicators (KPIs) to drive informed decision-making
- Establish and monitor daily KPIs for cross-functional teams to ensure alignment with organizational goals and service level objectives
- Flag and raise any variances in established trends through monitoring, perform diagnoses and perform resolution
- Create reports for ad hoc data requests/product visibility in collaboration with BI
- Perform & maintain basic SQL queries for quick data analysis/ad hoc data analysis

User Segmentation and Profiling:
• Lead efforts to segment and profile users, employing data-driven insights to tailor lending products and services
Operational Efficiency:

- Collaborate with support functions to design and implement efficient back-end processes, optimizing the operational efficiency of digital lending product

- Identify automation opportunities within operational processes and propose solutions to enhance efficiency and effectiveness

Collaboration with BI and Risk:

- Forge strong collaboration with Business Intelligence (BI) and Risk teams to ensure robust credit decisioning and risk analytics that underpin lending operations

Stakeholder Engagement and Support:

- Provide operational support to both internal and external stakeholders in the development and management of the assigned products

Regulatory Compliance and Governance:

- Ensure strict adherence to all relevant regulatory policies regarding digital lending, working closely with Risk, Compliance, Internal Audit, and other stakeholders

Digital Product Development:

- Identify and develop new use cases for embedded lending products, tracking global and local emerging trends and customer needs and aspirations
- Development of digital products starting from product white papers to preparation of product program guides

Direct Reports:

- No

Role Relationship
Internal

- Finance
- Products
- Compliance, Audit, Risk
- PMO/Product Development
- Technology
- IT Operations
- Branch Banking Operations
- Marketing

- Channels & Segments
- IT BI
- Branch Operations

External

- Partners
- Vendors
- Regulators

Knowledge and Experience
Education: Bachelor's degree (Management, CS or Engineering) or ACCA, CFA, MBA /MS (preferred)
Experience:

- 3-5 years' experience in Digital product development and management (telco/digital/fintech products)
- Data Analytics and Financial Modelling
- Data analytics experience and skills

Behavioural Skills:

- Stakeholder management
- Communication skills
- Negotiation skills
- Problem solver
- Goal oriented
- Data driven decision making
- Detailed Orientation

Competencies:

- Experience in some or all the following: Products Operations, Product analytics, or Portfolio management
- Robust analytical skills with SQL competencies
- Ability to identify customer insights and behaviors based on data analytics.
- Passion and successful track record in championing great user experiences, with attention to detail and craftsmanship
- Strong communication, stakeholder management, and presentation skills
- Passion for building and growing customer-centric digital financial solutions
- Analytical skills and high attention to detail

To apply: https://www.linkedin.com/jobs/view/4354123796