TIFFANY UTOMO

tiffany.utomo@gmail.com | +62 813 1421 3565 | linkedin.com/in/tiffanyutomo | tiffany-utomo.vercel.app

PROFILE

Consumer fintech Product Manager with 6+ years of experience across lending, BNPL, and travel technology. I lead cross-functional teams from discovery through launch, working at the intersection of customer experience, growth, experimentation, risk, and operations — using data-informed decisions to deliver measurable improvements in revenue, profitability, penetration, and operational efficiency. More recently, I've been applying AI and automation hands-on to build new products and improve workflows.

WORK EXPERIENCE

Freelance Product & Process Improvement | AI-Assisted Solutions *Sep 2025 – Present*

Remote

- Engaged by a client to consolidate fragmented operational reporting across multiple e-commerce channels (Tokopedia, Shopee, offline); scoped requirements and delivered a Google Apps Script automation pipeline and real-time executive dashboard, replacing manual, disconnected reporting with a single consolidated system.
- Co-developing an AI-literacy education platform with a partner, owning content strategy and instructional design for a four-segment curriculum (students, employees, business owners, content creators) tailored to each group's distinct adoption needs.
- Used a self-directed learning initiative in AI-assisted development to design, build, and ship a multi-tenant SaaS marketing platform for fashion/lifestyle brands — covering the full product lifecycle from feature scoping (campaign planning, content generation, trend analysis, performance review) through authentication, multi-tenancy, and onboarding.

Traveloka — Product Manager *Mar 2019 – Sep 2025*

Jakarta, Indonesia

Paylater *Oct 2022 – Sep 2025*

- Owned the end-to-end product strategy and roadmap for the PayLater platform, driving business growth while balancing customer experience, commercial objectives, and regulatory requirements.
- Translated complex business and operational challenges into product solutions, collaborating closely with Engineering, Risk, Fraud, Operations, and Business teams to deliver high-impact features.
- Led product discovery and user journey improvements, using customer insights and data analysis to redesign key user flows, improving feature discoverability and funnel conversion.
- Drove experimentation and product optimization through A/B testing and success metrics, contributing to a 28% increase in net revenue and 63% contribution profit in 2025.
- Managed cross-functional execution from ideation to launch, aligning stakeholders, resolving trade-offs, and ensuring successful delivery in a fast-paced, highly regulated environment.

Travel & Activities Product Manager *Apr 2022 – Sep 2022*
Senior Associate Product Manager *Sep 2020 – Mar 2022*
Associate Product Manager *Mar 2019 – Aug 2020*

- Owned product strategy across two fronts: internal tools for internal stakeholders and merchants, and the customer-facing app powering Traveloka's attraction and activity bookings across Southeast Asia.
- On the merchant/internal side, redesigned onboarding workflows to reduce supplier and product onboarding cycles by 50%, improving operational scalability and internal tool efficiency.
- On the customer side, improved product discoverability and search within the booking journey, using user insights and data analysis to drive funnel conversion and revenue.

Space Executive — Consultant, Compliance *Sep 2018 – Feb 2019*

Singapore

- Executed full-cycle recruitment for mid-to-senior level Compliance professionals within the Financial Services industry.
- Built consultative relationships with clients and candidates, providing market insights and hiring strategy recommendations.

Adecco Personnel — Consultant (Staffing, Banking & Finance) *Apr 2016 – Sep 2018*

Singapore

Associate Consultant (Permanent, Administration & HR) *Apr 2016 – Jun 2017*

- Recruited for permanent and contract roles across the banking, fintech, insurance, and FMCG sectors.
- Delivered successful placements for niche and senior compliance roles.

Medtronic: MITG SEA — Temporary Data Analyst *Oct 2015 – Mar 2016*

Singapore · 6-month contract

- Supported the Commercial Excellence team with cross-unit data collection and analysis to identify growth opportunities and inform sales penetration strategies in Indonesia.

SKILLS & EXPERTISE

Product: Product Strategy & Roadmapping · Product Discovery & Requirements Definition · Cross-Functional Leadership · Stakeholder & Client Management · User Journey Design & Optimization · Product Delivery & Execution · Agile Project Management

Data & Experimentation: Data-Driven Decision Making · A/B Testing & Experimentation · Basic SQL

AI & Automation: AI Workflow & Automation · Google AppSheet · Google Apps Script · GenAI Tools (Claude, ChatGPT)

Tools: JIRA · Confluence · Figma · Looker Studio · Microsoft Office · Google Workspace

Languages: English & Bahasa Indonesia/Malay (proficient) · Chinese (basic conversational)

EDUCATION

Murdoch University
BCom in Hospitality & Tourism Management & Marketing

Temasek Polytechnic
Diploma in Hospitality and Tourism Management