

Profile

Strategic leader with 17+ years of experience leading **product innovation, commercial growth, regulated operations** across sectors including **remittances, mobile money, microlending, digital wallets, E-commerce**. Strong expertise in **SaaS, PaaS, API-driven platforms** and scaling diverse services across **Africa, UK, Europe, US and S.E.Asia**.

Skilled in **managing multidisciplinary teams (34 FTEs), go-to-market execution** and **building high-impact partnerships with telcos, banks, regulators and PSPs**. Multilingual in English, French, and Malay/Indo.

Professional Experience

Career Break

May 2024 - Current

- Planned 18 months of travel and personal time off.

Optasia • Customer Engagement Director • Greece/South Africa

Jul 2023 - May 2024

- Led strategic management of **Tier-1 accounts** processing over \$75M in monthly disbursements (~200M transactions), driving a \$1B+ annual telco-lending portfolio across Vodacom Group and Telecel markets; **8 accounts, 6 African markets**.
- Engineered **customer segmentation strategies** using Big Data analytics to identify behavioral patterns, funnels; enabling tailored growth plans and increasing customer engagement & LTV.
- Built a **dynamic 12-month revenue forecast model** based on historical data, market/seasonal trends, prioritizing high growth levers.
- Exceeded Net Revenue targets by deploying growth levers, delivering **+11% growth in Q3/Q4 2023 and +4% in Q1 2024, unlocking over \$1.2M incremental revenue**.
- Boosted **upsell/cross-sell conversion** on all live accounts by revamping customer experience and engagement triggers (e.g. low data).
- Delivered **\$40K monthly incremental revenue** in Telecel Ghana through enhanced risk modeling; a 50% uplift in Airtime credit.

MFS Africa • General Manager • UK/South Africa

Apr 2020 - Jan 2023

- Led the **UK remittance business unit**, managing product, engineering, operations, marketing and compliance for a \$20M portfolio connecting diaspora corridors to an expanding **14 African markets** via MTN and Airtel Mobile Money.
- Led **end-to-end budgeting and forecasting with P&L ownership**. Implemented unit/resource expansion along with cost controls.
- Designed **robust B2C KYC, fraud detection and AML frameworks** (e.g. transaction velocity, card risk profiling), streamlining identity verification and transaction monitoring while ensuring full FCA compliance.
- Launched **hyper-targeted sender/receiver marketing campaigns** with a \$2M annual budget; leveraging outdoor, PPC, Google Ads, SEM, social media and influencers to drive acquisition and retention.
- Built and **optimized operational workflows** across compliance, reconciliation, failed transactions, customer support and refund handling, improving cross-collaboration, SLA adherence and audit-readiness.
- Drove **strategic partnerships** including documenting contracts, RFPs and PSP Remittance License to the Bank of Spain.
- Grew **transaction volumes** from Q4 2021 and user engagement from **18% to 44%** through continuous UX, pricing and optimizations.

MFS Africa • Senior Product Manager • South Africa

Apr 2016 - Mar 2020

- Defined and executed the **B2C mobile remittance product strategy**, leveraging market research and user insights that shaped product requirements for a multi-country launch.
- Led the **full product lifecycle of the international remittance mobile app (Android/iOS)** from design and sprint planning to launch in 2019; adopting Agile/Scrum methodologies to accelerate delivery and time-to-market.
- Designed the **core architecture and technical blueprint** of a unified **B2B Mobile Money Aggregator & Billing Platform**, including seamless partner onboarding, API integrations, float/FX management, sanctions screening, transaction monitoring, commission structures, reporting system and automated reconciliation; **enabling a 5x increase in transaction volume**.
- Piloted an **e-commerce payment layer (POC)** enabling **card-to-mobile wallet linkage**, unlocking new merchant payment use cases.
- Delivered a **\$1M mobile money-powered school fee platform**, in partnership with the **Government of Benin and the University of California**, enabling inclusive education payments.
- Spearheaded **development of enterprise-grade compliance and scalability initiatives**, successfully leading the organization through CMMI and ISO 27001 certification, enhancing product security and institutional trust.

Interactivelab • Creative Director/Product Manager • Mauritius

Jan 2013 - Apr 2016

- Led **cross-functional delivery of social media and digital product campaigns for 25+ B2B clients across France and Mauritius** in diverse industries with projects related to branding, customer engagement and reputation management.
- Directed **product management and creative development** of Facebook-integrated apps/games, Mobile Apps, Web Apps; aligning feature sets with social engagement metrics and marketing goals.
- Defined and executed **creative strategy across digital campaigns**, ensuring on-brand messaging, high-impact visuals and gamified user journeys that boosted client engagement and conversions.
- Managed **media budgets exceeding \$5,000/day** across Facebook Boost and Google Ads, ensuring channel mix efficiency, tailored performance and budget pacing.

Game Theorem • Product Manager • Mauritius/South Africa

Apr 2010 - Jul 2012

- Owned **end-to-end product lifecycle** for mobile and web casino gaming (MobileMillions) and integrated Game Enterprise Management System (GEMS), overseeing concept, SDLC, launch and supporting live operations.

- **Managed a portfolio of 52 games across 5 mobile platforms** (iOS, Android, Symbian, BlackBerry, Windows Phone) and Web, driving multi-platform reach and unified user experience.
- **Developed gamification mechanics**, including a real-time leaderboard and **points allocation engine** for play-for-fun users that drove sustained engagement and repeat play.
- **Launched game operations and product marketing strategies**, collaborating with operations to enable smooth deployment and with marketing to maximize user acquisition.

Ashtech Systems • Project Manager/Creative Lead • Malaysia

Aug 2008 - Dec 2009

- **Developed & launched region-specific digital** products across Malaysian, Singaporean, and Mediterranean markets; spanning e-commerce sites, SaaS platforms, Semantic search engines and digital libraries.
- **Built search and content classification systems** using semantic technologies for data visualization and interactive mapping; enhancing user navigation and discovery.
- **Drove the overall visual design** of graphics, digital products (UI/UX) and campaigns, delivering compelling, quality works that are user-centered and engaging.
- **Led full project lifecycles**; with multiple clients from discovery and requirements to delivery and quality assurance.

National University of Malaysia • Creative Lead, Developer • Malaysia

May 2008 - Jun 2009

- **Led full lifecycle development** of the university’s corporate website and faculty portals; overseeing platform design (Flash, HTML/CSS), interactive features, and CMS integration to enhance usability and maintainability.
- **Architected structured navigation and content frameworks**, enabling intuitive access across multiple faculty sites and streamlining editorial workflows via a unified CMS.
- **Drove UI/UX design standards** for all web properties, delivering visually coherent and responsive interfaces aligned with academic branding and accessibility norms.
- **Designed a Learning Management System (LMS)** using Moodle, defining course structures/content to support learning initiatives.

Early Career

Feb 2003 - Dec 2008

- *Held roles; Teacher, University tutor, Web & Graphic Designer, Developer, Photographer. Details upon request.*

Education

BSc. (Honors) Information Technology
National University of Malaysia
