

DANG NGUYEN

Product and Transformation Leader

Lending Strategy · Decision Science · Portfolio Economics

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I connect portfolio economics, data science and product transformation to improve lending decisions and execution. My 10+ years span research, banking technology and consumer finance, with experience building functions and translating strategy into operating capabilities.

CURRENT LEADERSHIP

Home Credit Vietnam | Apr 2026 - present

Product Transformation Lead - Lending Products & VAS

Lead four senior experts and managers across data science, pricing optimization, business performance analytics and product transformation. Work across Product, Risk, Finance, Sales, CRM, Data and Technology to turn strategy into coordinated delivery.

SELECTED CONTRIBUTIONS

- Personalized offers: Led the business rollout of FICO-based pricing and offer optimization, delivering meaningful commercial uplift within approved risk appetite.
- Decision economics: Introduced LTV and contract-level P&L into product and investment decisions; built Commercial Finance and Data Management capabilities at SHBFinance.
- Capability building: Established research production at VIRAC, supporting 500+ company reports across 26 industries; later helped build Commercial Finance and established Product Transformation capabilities.

CAREER FOUNDATIONS

Home Credit Vietnam | Jul 2024 - Mar 2026 Senior Product Manager - Transformation & Performance Analysis

SHBFinance | Jun 2023 - Jul 2024 Unit Head - Commercial Finance & Data Management

Home Credit Vietnam | Oct 2020 - Jun 2023 Commercial Finance Manager, promoted from Analyst

FPT Information System | Nov 2018 - Oct 2020 Business Analyst - Banking Division; CAR/ICAAP and risk data systems

VIRAC | Jun 2016 - Nov 2018 Head of Company Research Production

EDUCATION AND CREDENTIALS

MBA, CFVG | In progress, 2026 - present

B.Sc. in International Economics | Foreign Trade University

Passed CFA Level I and FRM Part I

Open to conversations on lending strategy, decision systems, portfolio economics and building new functions.