

Dang, Nguyen Hai (Mr.)

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EXECUTIVE SUMMARY

Strategic product lead specializing in data-driven transformation, with a proven track record of leading end-to-end initiatives that deliver measurable business impact. Known for translating complex data into actionable strategies and driving product and commercial optimization to accelerate growth. Built data and decisioning ecosystems, high-performing teams, and scalable operating models from the ground up. Strong ability to bridge business strategy with technical execution and align cross-functional stakeholders.

KEY ACHIEVEMENTS

- Led a 3-year strategic transformation of core financial products, redefining product and offering strategy to drive sustainable growth and profitability
- Led the design and implementation of a customer-centric offer optimization strategy, leveraging predictive models and constraint-based optimization to drive personalized and profit-optimized offers
- Built and scaled Commercial Finance and Data Management functions, establishing a centralized data and decisioning ecosystem
- Introduced lifetime profitability (LTV) into financial governance, influencing Board-level decision-making
- Established and led a research production function, delivering corporate reports for foreign institutional investors and building scalable production capabilities

PROFESSIONAL EXPERIENCE

Senior Product Manager – Transformation & Performance Analysis | Home Credit

Jul 2024 – Present

Lead product transformation initiatives, driving data-driven strategy, optimizing customer-centric offerings across the customer lifecycle, and aligning cross-functional stakeholders to deliver sustainable growth and profitability

Key Contributions

- **Cash Loan Strategic Revision (3-Year):** Led end-to-end strategy including product redesign, product mix optimization, and channel roadmap execution
- **Offer Optimization Solution:** Launched and embedded a data-driven offer optimization solution, enabling personalized offers with improved 20% volume and 10% profitability
- **Predictive Offer Design:** Transformed customer journey from passive demand capture to proactive, customer-centric engagement driven by predictive analytics

Core Responsibilities

- Lead end-to-end product and transformation initiatives, ensuring alignment across stakeholders and execution against strategic objectives
- Present data-driven recommendations and impact assessments to ExCo to support strategic decisions
- Drive performance management through advanced analytics, collaborating with Risk, Sales, and Finance
- Mentor team members in analytics and performance management capabilities

Unit Head of Commercial Finance Cum Data Management | SHB Finance

Jun 2023 – Jul 2024

Led the establishment of Commercial Finance and Data Management functions, building financial and data foundations to enable strategic planning, performance management, and Board-level decision-making

Key Contributions

- **Co-founded the Commercial Finance function**, introducing LTV into financial governance and Board-level decision-making
- **Built a centralized data and reporting ecosystem** to enable data-driven performance management
- **Developed financial models and frameworks** to support strategic product launches and long-term planning

Core Responsibilities

- Defined financial strategy, planning, and forecasting frameworks aligned with business objectives
- Partnered cross-functionally to evaluate initiatives and optimize investment prioritization
- Built reporting and analytical frameworks (including contract-level P&L) to support performance management and Board-level tracking

Commercial Finance Manager | Home Credit

Oct 2020 – Jun 2023

Progressed from analyst to manager through accelerated promotion, leading strategic planning, product development, and performance management with consistent recognition for high-impact contributions

Key Contributions

- **Commercial Finance Foundation:** Core member of the first-generation Commercial Finance team, establishing financial planning and performance management capabilities
- **Strategic Leadership in Crises:** Played a key role in strategic planning during COVID-19 and capital market disruptions, supporting business resilience and adaptive decision-making
- **Product Revamp (ACL):** Led financial and strategic analysis to redesign Cash Loan product offerings

Core Responsibilities

- Developed and applied LTV frameworks to enable data-driven strategy and sales channel optimization
- Evaluated business initiatives and provided insights to support strategic decision-making
- Monitored performance and drove corrective actions to ensure alignment with financial targets
- Led financial planning and forecasting to support long-term business strategy

Business Analyst (Banking Division) | FPT Information System

Nov 2018 – Oct 2020

Built foundational expertise in banking risk and finance analytics, delivering regulatory solutions (CAR, ICAAP) while bridging business requirements with data architecture and system implementation

Key Contributions

- Delivered CAR and ICAAP solutions for multiple banks
- Developed risk and financial frameworks (ICAAP, ALM) and contributed to Risk DataMart design
- Bridged business and technical teams in analytics solution implementation

Head of Company Research Production Division | VIRAC

Jun 2016 – Nov 2018

Co-founded and led the Company Research Production function, delivering high-quality reports for clients

Key Contributions

- Established and scaled the Production function, including team building and process standardization
- Developed research products, workflows, and data processes to ensure quality and scalability

EDUCATION, CERTIFICATIONS & CORE SKILLS

B.Sc. in International Economics – Foreign Trade University (FTU)

FRM Part I | CFA Level I

Oracle Financial Services (OFSAA) – Data & Performance Management

Core Skills: Product Strategy & Commercial Optimization, Data-Driven Transformation & Decisioning, Performance Management & Operating Model Design, Data Analytics & Modeling (SQL, Python), Technical–Business Bridging, Leadership & Stakeholder Management

HOBBY & INTEREST

Sports: Badminton, Golf, Trail Running, Swimming, Archery

Games: Chess, Board Games

Data & Technology Projects: Personal initiatives in programming and analytics (e.g., eCom pricing & promotion analytics, investment models, automation tools, Assistant AI chatbot)

IoT & Smart Systems Projects: IoT sensor circuits (device integration), smart home systems (home automation)