THANH THANH HAI

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PROFESSIONAL EXPERIENCE

Galaxy FinX (Vikki Digital Bank) - Sovico group   **Feb 2024 - Present**
Product Owner

- Owned end to end digital product ownership for a lending transformation program across multiple retail loan products (overdraft, secured loans, personal loans) covering mobile and branch channels
- Established product roadmap and maintained prioritized backlog which aligned the business objectives, resource limitations and transformation strategy across cross functional stakeholders- (Business, Risk, Ops, Tech, Marketing)
- Introduced digital overdraft product on mobile app, customers can register for loan within 30–50 seconds (fully digital flow)
- Conducted pilot with 100 users, successful registration rate of 60%, confirmed product is usable and operable
- E2E lending journey design and optimization (onboarding, approval and loan management) with improvements in user clarity and reduced drop-off via UX writing enhancements based on customer feedback
- Implemented a Digital Lending Platform (a multi-module solution with 4 key domains) for loan operations, sales, product management and compliance needs on the fly
- Enabling smooth core banking migration (legacy → Vault Core) with zero disruption to business-as-usual
- One of the main decision-makers on product solutions balancing business, technical feasibility and regulatory constraints and getting stakeholder alignment
- Managed and mentored a team of 3–5 Product Owners/Business Analysts to ensure alignment in product direction, solution design, and quality of documentation.
- Worked in an agile team delivery of 7–9 devs and 2 QA participating in all the agile ceremonies for building product on time and with quality
- Traced cross-functional (Business vs Tech) conflicts back to evaluating trade-offs, approaches for a balance and stakeholders alignment for optimal outcomes

Techcombank Vietnam Technological and Commercial Joint-stock Bank   **Jan 2022 - Feb 2024**
Senior Business Analyst (acting like Product Owner)

- Managed analysis and solution design of a MyCash overdraft lending product that powered my mobile app, creating end-to-end customer journey from registration to loan management.
- Collaborated with stakeholders across Operations, Sales, Customer Service, Risk and Technology to understand their needs and translate them into well written product specifications and user flows
- In practice, took on the role of Product Owner & participated in backlog prioritization + defining features to align business → development teams.
- Optimized and led key flows in lending, driven smoother user experience with less friction during loan application.
- Worked closely with Solution Architects and engineering teams to deliver product solutions at scale that are secure, compliant, and aligned to banking standards.
- Set up event tracking (GA/tracking tools) to track user behavior and product performance, enabling data-driven improvements of the product.
- Suggested and enhanced product functionalities through analyzing user behaviors and collecting stakeholder input, playing a role in the ongoing evolution of the product.

One Mount Group   **May 2021 - Dec 2021**
Product Owner

- Facilitating and managing the Product Backlog, prioritizing requirements and functionalities based on business value and requests from its partner banks.
- Actively involved in testing to ensure that the Product Compatility,Performance and Security and assessment processes at the same time as retaining compliance with financial industry regulations and standards
- Working closely with other teams in the company, like engineering, design and marketing, to ensure cohesive solutions.

Techlab Technology Joint Stock Company   **Mar 2020 - Apr 2021**
Product Owner

- Driving the development effort of Tikop's online financial products, innovating to exceed customer expectations and demands.
- Customer research, gathering and conceptualizing customer needs into concrete requirements and offerings. Product Backlog creation and maintenance, prioritizing customer needs into requirements and functions through business value and market analysis.
- Organizing and carrying out Sprints, collaborating with developers to reach a mutual understanding of the requirements and what needs to be built.
- Participate in testing and verification to ensure the product meets standards for compatibility, performance, and security.
- Track project progress and completion of goals and milestones.

Bibabo company limited   **Jun 2019 - Mar 2020**
Product Owner

Lead Product Management & drove success for both of these products:
- Social-commerce platform: Gathered customer needs, researched the market, created/manage Product Backlog. Learned how to prioritize features by business value & demand.
- OMNI Channel management tool: Met with customers, created/manage Product Backlog. Learned how to prioritize features for managing multi-page Facebook experiences, messaging, reporting, and customer service.
- Made sure we had a product that met needs and could sell as an effective Multi-channel sales management tool.

Mobile World Joint Stock Company - DienmayXANH.com   **Sep 2015 - Jun 2019**
Product Manager

I looked at info from Hotjar, Crazyegg, and Google Analytics to make things on DienmayXANH.com work better. This meant a nicer experience for people using the site and a smoother way for them to buy and sell. Plus, I was in charge of both the Product and Design teams. I made sure everyone on those teams, and each person on them, did good work that was finished on time and up to standard.

COURSE CERTIFICATE

IBM AI Product Manager
IBM & SkillUp EdTech

IBM Product Manager Specialization
IBM & SkillUp EdTech

Certified Business Analysis Professional™ (CBAP®) Specialization
STARWEAVER

Neural Networks and Deep Learning
DeepLearning.AI

Supervised Machine Learning: Regression and Classification
Stanford Online | DeepLearning.AI

STRENGTHS AND EXPERTISE

Deep Product Knowledge	Requirements Management	Quality Control
Planning and Prioritization	Project Management Skills	Analytical Thinking
Effective Communication	Agile Knowledge	Leadership Skills