

# Kidwa Arif

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Product Manager with more than 5 years of experience driving growth in fintech and SaaS products across South Asia and global markets. Currently leading BRAC's flagship microfinance and learning platforms serving over 400,000 active users. Adept in scaling products, building in-house tools, and launching high-impact features in data-constrained environments.

## Core Competencies

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Product Strategy • Roadmapping • A/B Testing • Agile (Scrum) • User Research • Stakeholder Management • Fintech • SaaS • Data Analysis • Mobile App Development • JIRA • Confluence • Figma • Python (Pandas, BeautifulSoup) • Microsoft Excel • Google Suite

## Experience

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### BRAC IT Services

April 2024 – Present

#### Product Manager

*BRAC is the world's largest NGO, with operations in over 10 countries and a focus on social enterprise, financial inclusion, and technology-driven development.*

#### Agami – Microfinance Application

Agami is the primary mobile application used by BRAC microfinance clients to manage their loans, savings, and other financial services.

- Increased Agami's userbase from 216k to 1.2m and Monthly Active Users (MAU) from 80k to 500k within 16 months through targeted feature enhancements and user-centric strategies.
- Leading the launch of the Non-Client Journey initiative, allowing users to become BRAC members directly via the mobile app, eliminating branch visits for the first time in BRAC's history.
- Managing the implementation of a wallet feature enabling peer-to-peer transactions alongside traditional microfinance operations, creating a comprehensive internal financial ecosystem.
- Introduced comprehensive analytics tools in Agami for robust monitoring of app engagement and performance.
- Launched Amar Hishab General Savings which allowed transactions among Microfinance clients and converted the Agami Application from a financial dashboard application to a fintech application

#### BRAC OneLMS – Learning Management System

- Overseeing design, development and deployment of BRAC OneLMS, a SaaS-based LMS designed to accommodate BRAC's entire workforce of 70,000 employees and over 500,000 client users across various programs.
- Ensuring scalable and adaptable LMS functionality to enhance learning outcomes organization-wide.

#### Product Consulting and Mentorship

- Providing strategic consultancy across 10+ products, actively mentoring Business Analysts and Product Analysts on product design, user experience, and market alignment.
- Initiated and launched the BRAC IT Product Book Club to foster continuous learning, knowledge sharing, and professional development within the team.

### Daraz, Alibaba Group

September 2023 – March 2024

#### Regional Product Manager, Buyer Domain

*South Asian subsidiary of Alibaba International Digital Commerce (AIDC), operating in Pakistan, Bangladesh, Sri Lanka, Nepal, and Myanmar.*

#### Responsibilities

- Managed the Daraz Homepage across five ventures, overseeing a platform with 3.5 million daily average users.
- Revamped the new user journey, resulting in an 8% increase in CTR and a 2% increase in CR. Planned and launched multiple homepage projects, ensuring optimal performance during the 11.11 sale, the biggest sale event of the year.
- Analyzing customer data to identify pain points and develop new features to address them.
- Conducted user research on early and new users, optimizing the homepage using A/B tests to achieve a 10% increase in CTR and a 3% increase in CR.

### Kona Software Lab

July 2022 – August 2023

#### Business Analyst, E-Commerce Business Unit

*South Korean technology company specializing in fintech and blockchain-based enterprise solutions.*

#### New Commerce Platform

- Managed development of a blockchain-based e-commerce platform using Hyperledger for token generation and trading of valuables.
- Defined product features, wrote user stories and acceptance criteria, and collaborated with UX and development teams to create a

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seamless user experience.

- Ensured effective communication and understanding of intricate business logic among cross-functional teams for successful implementation of platform features.

### **Kona Investment Workflow Assistant (KIWA)**

- Served as the sole Product Manager for a comprehensive software solution designed for alternative investment firms in South Korea, working closely with Korean stakeholders to define and finalize all platform features.
- Designed complex financial features which include cash flow returns, loan amortization, fundraising management
- Assisted in the preparation of resources, budget, and project timeline, while performing dual roles as both Product Manager and Project Manager in initial stages of the project.
- Continuously engaged in writing user stories, acceptance criteria, and coordinating development efforts with the UX designer and technical team to deliver a high-quality product.
- Regularly communicated with stakeholders inside the company and across departments to solve technical and business problems.

### **Selise Digital Platforms**

February 2021 – July 2022

#### **Business Analyst, Mobility and Logistics**

*Swiss-based software company serving European clients with tailored enterprise-grade digital solutions.*

#### **Key Responsibilities:**

- Consulted with clients and internal stakeholders to understand and solve business and technical problems.
- Designed products to improve clients' organizational efficiencies.
- Created scope documents for project budget and timeline estimations.
- Managed two projects and 10+ team members, utilizing Agile Methodology.
- Planned product release roadmaps and assisted clients with customer outreach.
- Coordinated Technical, UX and QA teams to maintain alignment with client demands.
- Managed internal and external stakeholders, facilitating cross-departmental communication
- Led the integration of multiple external services into the system to enhance functionality and operational efficiency.

#### **Risk and Quality Systems (RiQS) Project**

- Collaborated with clients and internal stakeholders across departments to identify and address business and technical needs in the medical industry.
- Developed risk and quality management software features, managing a team of 5 (developers, QA, and a Business Analyst).
- Planned resources, budget, and timelines to ensure project success.
- Integrated with Six Payment Gateway and developed an automated pricing system to streamline user onboarding, eliminating the need for offline contracts

#### **Intelligent Property Experts (IPEX) Project**

- Managed a team of 6, including developers, QA, and a Business Analyst, to create insurance claim inspection software.
- Worked closely with the client's CTO, internal stakeholders, and cross-functional teams to solve complex business and technical problems throughout the claim life cycle.
- Maintained open communication channels to ensure alignment between development and quality assurance teams.
- Integrated with Parashift OCR services for the first time in Selise, enabling automatic form-filling in the system using OCR data, thereby increasing system efficiency and user convenience
- Successfully integrated with Bexio, an accounting software, to automate billing processes. Upon completion of a case audit and report dispatch, Bexio was triggered to bill the client and the system was updated once the invoice was sent, thereby enhancing the overall operational efficiency.
- The IPEX Software generated 1 million CHF in revenue within 1 year of launch.

### **Lightcastle Partners**

#### **Trainee Consultant, Content (Author Page)**

December 2019-June 2020

- Assimilated data, formulated trends and insights to give actionable recommendations
- Worked in cross-functional teams and accumulated information from colleagues with different skill sets
- Visualized and articulated data in form of reports
- Generated idea for new sectors to work on

### **Education**

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#### **Institute of Business Administration (IBA), University of Dhaka**

BBA, Major: Finance, CGPA: 3.34

January 2017 – March 2021

#### **Technical and Analytical Projects**

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- **Python Project:** Used Python libraries (Beautifulsoup, Requests, Pandas, Matplotlib) to analyze Dhaka's online real estate data. Scraped 10,580 sale and 35,980 rental apartment listings, examining trends in property prices, sizes, and location popularity. Identified the increasing preference for smaller apartments due to growing nuclear families and high living costs. The analysis provided valuable insights for stakeholders in the real estate market.
  - **Excel Project:** Created an Excel tool to analyze Dhaka Stock Exchange stocks using P/E Ratios and trade volume.