

Reza Muhamad Ramdhan

Product Designer | Aspiring Product Manager

Jakarta, Indonesia | rezamuhramdhan@gmail.com | +62 851-5545-4076

Portfolio: designbyreza.com | LinkedIn: linkedin.com/in/rezamramdhan

SUMMARY

Product designer with five years shaping what gets built, now moving toward product management. I scope features with PMs and engineers, turn research into prioritised decisions, and argue for the tradeoff rather than the prettier screen. One example: I found that rejected loan applicants were being defaulted into accounts nobody asked for, and changed the routing so the choice was explicit. Comfortable with metrics, constraints, regulated environments, and the gap between what users say and what the funnel shows.

EXPERIENCE

Product Designer, Digital Banking

Bank Saqu (Astra Financial & WeLab), Jakarta | Dec 2022 – Present

- Rebuilt onboarding and identity verification (KYC) from first tap to activated account. Drop-off at the verification step fell 15% and activation rose 10%, without loosening a single OJK or UU PDP requirement.
- Found that rejected loan applicants were being quietly converted into savings accounts nobody asked for. Introduced intent-based routing that makes the choice explicit; projected to remove up to 18% of new accounts that opened dormant.
- Redesigned instalment checkout (Bayar Nanti, BNPL) and the cash-loan application. Checkout completion up 12%, loan activation up 8%.
- Built the Figma design system five squads now work from. Handoff time dropped about 20% once components, design tokens, and usage rules stopped living in people's heads.
- Own the consent layer: RIPLAY, terms and conditions, tax declarations (FATCA/CRS), and UU PDP data-sharing splits. Dense legal requirements, written to be read rather than scrolled past.
- Broke the app homepage into modular widgets so four product lines can personalise it without a redesign each time.

Product Designer

PT Bank Rakyat Indonesia (BRI), Jakarta | Mar 2021 – Dec 2022

- Designed two digital lending products end to end: Briguna Digital (employee loans up to Rp 300M) and KeceKu (micro-business loans, Rp 20–50M), from onboarding through disbursement.
- Took a branch-and-paper loan process online. E-KTP and NPWP capture, face-matching digital signatures, no printed credit agreement; a customer now finishes the whole application at home, at any hour.
- Designed for the segment most fintech skips: micro-business owners and fixed-income workers with low digital literacy. Verification became guided and one step at a time, in plain Bahasa Indonesia.
- Ran moderated usability sessions with five persona-matched participants per product, and mapped the customer journeys that set the final information architecture and user flows.
- Built the shared mobile card and component system both products run on, then handed prototypes and specs to engineering.

Product Development Intern — Waste4Change, Jakarta | Aug 2020 – Dec 2020

- Coordinated requirements and stakeholders across the product lifecycle, keeping scope and timelines aligned.

SKILLS

Product: Product discovery, requirements definition, feature scoping, prioritization, metrics analysis, roadmap input, stakeholder alignment

Design: Product design, UI/UX design, mobile and responsive design, interaction design, design systems, design tokens, information architecture, wireframing, prototyping

Research: UX research, moderated and remote usability testing, persona development, user journey mapping, user flows, design validation

Regulated design: OJK requirements, UU PDP (Indonesian data protection), KYC/CDD, AML, FATCA/CRS, consent and disclosure design

Tools & collaboration: Figma, FigJam, Maze, Notion, Jira; cross-functional work with product, engineering, and compliance; design-to-dev handoff and documentation

TEACHING, EDUCATION & LANGUAGES

Guest Instructor, Astra Polytechnic (AstraTech) — Prototyping and Validating Design, two sessions, 2026

Bachelor's Degree in Information Technology, Widyatama University, 2017 – 2021 | Bahasa Indonesia (Native), English (Professional working proficiency)