

# TAHA AHMAD FARUQI

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## OBJECTIVE

Result driven professional with a 4 years of experience in lending, currently managing a Buy Now Pay Later (BNPL) Islamic product as a Digital Product Manager. Skilled in collaborating with cross-functional team to deliver innovative solutions that enhance customer experiences. Passionate about driving fintech transformation to shape impactful financial products and streamline the product lifecycle.

## PROFESSIONAL EXPERIENCE

**BANK ALFALAH – Product Manager – AVP (Digital Islamic Lending)**

**August 2024 – Present**

**Product:** Buy Now Pay Later (BNPL)

- Lead the UAT and pre-live testing for the revamped Alfa app, ensuring smooth app journeys for both guest and ETB users. Coordinated with QA and UI/UX, and other stakeholders to optimize the app's user experience.
- Working on the development of dynamic pricing framework (Based on Musawammah model) with optimized journeys of AlfaMall, Alfa Payment Gateway and via merchant QR.
- Working with cross-functional teams for end-to-end product development.
- Conducting needs and segment analysis to recommend new and enhanced services, ensuring alignment with market trends and customer preferences. Initiating frequent surveys and questionnaires.
- Defining roadmaps and strategies, incorporating customer feedback for continuous improvement of the BNPL product.
- Monitoring product performance, usage and conducting portfolio analysis to drive product enhancements.
- Developing seamless end-to-end processes, policies, and procedures, including user guides and training materials for staff to promote new services.
- Creating process flows, SLAs and training documentation to ensure the smooth operations of the program, all in alignment with the Shariah board and compliance guidelines.
- Performing tracking and analysis for customer repayment and NCA accounts using T24.
- Establishing performance tracking and delivering timely reports for key stakeholders, including collection and recovery actions.
- Supporting operations and collaborating with digital IT for daily tracking of the digital lending product.
- Resolving customer product related queries in collaboration with the complaint department, prioritizing and implementing product improvement.

**SYSTEMS LIMITED - Business Consultant**

**March 2023 – August 2024**

**Products:** Transact (T24), Temenos Advanced Collections (TAC) & CRM FI

**Projects:** HBL, Marina Murabaha, Bank Misr UAE and ASA Bank Pakistan.

- Conduct, lead and govern requirement gathering workshops. (BPR Sessions) as part of discovery phase.
- Conducted in-depth analysis of clients' business processes, identifying opportunities for optimization and alignment with Temenos best practices.
- Translated business requirement into functional specification, ensuring seamless integration with Temenos solutions.
- Preparing functional specification document while enhancing communication and understanding by creating Visio workflows, PPTs aligning client process flows with product functionality.
- Closely working with technical development team to review MOM, requirements document until sign-off is obtained.
- Performing Core & Islamic product testing and creating UT documents.
- Assist project managers and development team during the project life cycle especially reviewing & executing test cases, training bank's business users, and leading UAT.
- Coordination with Help desk for the core related issues.
- Creating T24 securitization flow and performing testing.

**Products:** Transact (T24), Temenos Advanced Collections (TAC)

**Projects:** Telenor Microfinance Bank, Samba Bank, Ijarah Finance, Bank of Punjab

- Implemented and customized solutions to meet clients' specific business needs and regulatory requirements.
- Elicit requirements using demos, documents analysis, requirements workshop, on-site visits, and business workflow analysis.
- Gather and understand the client's requirements with respect to specific implementation/upgrades with boundaries of the approved work structure.
- Oversaw cross-functional teams, including developers, business analysts, and testers and to achieve project milestones.
- Complete process mapping and documentation as required.
- Timely meeting deadline along with project manager and product lead synchronization.
- Conducted training session for client teams and end-user to ensure effective adoption of Temenos solutions.
- Mentored and coached new consultants, helping them develop their Temenos expertise and consulting skills.
- Build strong, lasting relationship with key stakeholders, earning trust and becoming a trusted advisor.

## **EDUCATION**

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**SHAHEED ZULFIQAR ALI BHUTTO INSTITUTE OF SCIENCE & TECHNOLOGY**

**BBA** with Majors in Marketing

**CGPA** 3.21

## **SKILLS & INTERESTS**

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**Skills:** Microsoft Office Suite, MS Visio, Power BI, Google Analytics, Market Research, Project Management, Product Management, Critical Thinking, Stakeholder Management, Business & Data Analysis, and Agile Approach Centric.