

ADRIAN LIM

Senior Product Manager | Digital Financial Services

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Professional Summary

Product leader with 9+ years of experience delivering consumer and SME digital products across Southeast Asia. Led cross-functional teams of up to 18 people and owned product lines serving 1.8 million customers. Combines customer discovery, data-informed prioritisation, regulatory fluency, and commercial execution; most recently grew annualised payment volume by S\$420 million while improving activation and fraud outcomes.

Core Competencies

Product	Product strategy, roadmap ownership, discovery, experimentation, go-to-market, lifecycle management
Commercial	Business cases, pricing, unit economics, partnerships, P&L support, market expansion
Data & Delivery	SQL, Amplitude, Tableau, Jira, Agile/Scrum, OKRs, A/B testing, API products
Domain	Digital payments, onboarding and KYC, lending, fraud controls, MAS-regulated environments

Professional Experience

Senior Product Manager, Payments

Meridian Digital Bank

Singapore

Jan 2022 – Present

- Own the payments and merchant-services roadmap for 1.8 million retail and 42,000 SME customers, aligning product, engineering, design, data, risk, compliance, operations, and commercial teams.
- Launched real-time cross-border payments in Singapore, Malaysia, and Thailand; reached S\$420 million in annualised transaction value within 12 months and generated S\$3.8 million in incremental net revenue.
- Redesigned digital onboarding through customer research and funnel analysis, lifting account activation from 61% to 78% while reducing median completion time from 11 to 6 minutes.
- Introduced risk-based authentication and transaction monitoring with fraud and compliance partners, cutting authorised-payment fraud losses by 31% without reducing successful-payment rates.
- Established quarterly OKRs for an 18-person squad, improving roadmap predictability from 64% to 86%, and coached two associate product managers.

Product Manager, Consumer Lending

Harbour Finance

Singapore

Jul 2019 – Dec 2021

- Managed the end-to-end personal-loan journey, from eligibility and application through disbursement and servicing, for a portfolio exceeding S\$280 million.
- Shipped a pre-approved loan experience using behavioural and bureau data, increasing completed applications by 24% and reducing cost per booked loan by 17%.
- Partnered with credit risk to revise decision rules and affordability checks; lowered first-payment default by 19% while maintaining approval volume.

Associate Product Manager

Lion City Technologies

Singapore

Aug 2016 – Jun 2019

- Delivered mobile-wallet, loyalty, and bill-payment features used by more than 600,000 monthly active users across Singapore and Indonesia.
- Analysed cohort behaviour and ran 14 controlled experiments, improving 90-day retention by 8 percentage points and monthly transactions per active user by 13%.

Selected Achievements

- Regional Product Award, 2024:** Recognised by Meridian Digital Bank for the cross-border payments launch and measurable customer impact.
- MAS Global FinTech Hackcelerator finalist, 2020:** Co-developed an alternative-data credit assessment concept for underbanked microbusinesses.

Education & Credentials

Bachelor of Computing (Information Systems), Honours

National University of Singapore

Second Upper Honours

2012 – 2016

Professional Scrum Product Owner I (PSPO I), Scrum.org

2021

Certified Analytics Professional – Foundation, Institute of Analytics Singapore

2019

Additional Information

Languages	English (native), Mandarin (professional), Malay (conversational)
Community	Volunteer product mentor, Singapore FinTech Association, 2023–present
Availability	One month's notice; available for regional travel