

JURAJ PANEK

Senior Manager – FinTech & Banking — Product, Portfolio & Risk — Digital & Analytics

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Senior FinTech and banking manager with experience in Southeast Asia and Europe. Proven track record in digital products, data analytics, CRM, sales, portfolio, and risk management, driving growth at scale and building high-performing teams.

WORK EXPERIENCE

- 2025 – Present **Independent Consultant**, Southeast Asia / Prague
Providing strategic advice and expertise in FinTech, CRM, digital sales, and portfolio management
- 2017 – Feb 2025 **Home Credit Indonesia**, Jakarta, ID
- Head of Revolving Portfolio** (2023 – Feb 2025)
- Headed end-to-end management of Home Credit’s BNPL (Buy Now, Pay Later) product, including product development, CRM, campaigns, marketing, strategy, and partnerships
 - Accountable for a €24M annual loan portfolio with over 400k active clients, responsible for sales targets, budgets, customer growth and retention.
- Head of Digital & E-Commerce Sales** (2021 – Feb 2025)
- Owned online sales of consumer financing via partnerships with major e-commerce players in Southeast Asia, driving revenue and managing sales budget
 - Developed and optimized online sales funnels to increase conversion and partner engagement
- Head of Mobile Application** (2022 – 2023)
- Oversaw a mobile app with 15M+ downloads, driving customer engagement and digital product performance
 - Business leader for the application end-to-end, leading a team of product owners, data analysts, account managers and cross-functional stakeholders
- Collection Development Head** (2017 – 2020)
- Designed strategy, operations optimization, and tools for a department of 2,000+ employees
 - Built independent, business-oriented technical teams to support collections operations
 - Developed and implemented internal applications for call quality evaluation, workforce management, and monitoring
- 2013 – 2017 **Raiffeisenbank**, Prague, CZ
- Market Risk Manager** (2014 – 2017)
- Managed liquidity and interest rate risk for banking and trading book, including modeling prepayments and non-maturing products
 - Developed automated mutual fund investment strategy and pricing of fixed income securities and liquidity options
- Finance Analyst** (2013 – 2014)
- Developed in-house pricing and reporting solutions, automating profitability analysis and early repayment cost estimation

EDUCATION

2009 – 2016 **Czech Technical University in Prague**
Faculty of Nuclear Sciences and Physical Engineering
M.Sc. Applied Mathematics, Graduated with Honors

SKILLS & EXPERTISE

Leadership & Strategy: Building and scaling high-performing teams, driving strategic initiatives, managing budgets and cross-functional projects

Product & Finance: Portfolio management, Data driven analytics, Digital products, Call center, Dialer, CRM systems, Financial risk, Collections strategy, Derivatives

Technical skills Python, SQL (PL/SQL), PowerBI, Linux, Data analysis, modeling and automation, web application development, Outbound contact centers (Genesys)

Languages Slovak (native), English (bilingual), Czech (bilingual), Indonesian (intermediate), German (intermediate)