

# YEN LING CHUNG

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## CHIEF DIGITAL TRANSFORMATION EXECUTIVE

**Digital Acquisition • Software Development Life Cycle • Business Acumen / P&L Enrichment • Team Growth**

**An Innovative, Dedicated, Digital Resources Expert** with notable, multiple successes designing and leading projects that change the way even highly matrixed organizations in the financial and telecommunications industries do business. Accomplished extricating stagnant companies from paradigm-induced status quo, designing and deploying compelling web-accessed products, and lowering the cost of competing in technology-driven markets. A resourceful, self-motivated, tenacious problem solver with an agile mindset, expansive horizons, collegial management style, and lively sense of humor. Adept at delivering exemplary ROI by producing profit-building remedies to confounding growth challenges.

### CORE COMPETENCIES

- Strategic / Tactical Planning & Execution
- Clear, Concise Communication
- Cross-Functional Leadership
- Change Initiation & Control
- Ambiguity Management
- Turnarounds / Startups
- Product Management
- Agile Methodologies
- Customer Experience Enhancement
- Project Design & Supervision
- Vision / Mission / Direction
- Business Re-engineering

### PROFESSIONAL EXPERIENCE

**Momentum Financial Services Group** | Malvern, PA

2021 - Present

*A US service organization generating \$255 million in annual revenue through a \$600 million loan portfolio by providing financing solutions for the under- and unbanked consumer segments.*

#### Senior Vice President – Digital Transformation Officer

Lead a project team that builds digital and omni-channel capabilities enabling the company to drive loan-book growth.

- **\$24 million of incremental loan growth generated** by designing and installing a cost-efficient method that allowed customers to make loan applications over the phone without overhauling existing store-based POS systems.
- **240% surge to \$68 million in loan volume** produced by leading a change in the marketing messaging from “go-to-the-store” to “sign up online” and redesigning the website and digital applications to enable frictionless shopping and buying experiences.
- **105% improvement in delinquent-account payments obtained** by replacing customer contact through an 800 number with digital access that asked for only name and date of birth to complete processing.
- **Improved code quality**, raised productivity, and lowered operational costs by transforming the company’s delivery framework from waterfall to agile and thereby establishing the new corporate standard for project deliveries.
- **58-day shortening in the time required** to make underwriting changes realized by delivering in six months a platform that enables credit and fraud rules to be configured with minimal development needs.

**Verizon Consumer Group** | Basking Ridge, NJ

2018 - 2020

*The largest wireless phone service provider in the United States.*

#### Director – Digital Engagement & Self-Service

Directed development of digital servicing improvements on the website, in mobile apps, and within support content that reduced the cost of resolving customer service calls. Supervised 35+ FTEs.

- **\$19 million in cost savings delivered** by eliminating one million calls through constructing a “digital DIY” application that assisted customers in completing transactions using digital assets rather than the phone.
- **Clarified the path to achieving objectives** by trimming ten KPIs to the three that best measured progress and partnered with HR in reorganizing the workforce into a trio of teams dedicated to meeting the designated parameters.
- **Converted the digital self-service team** from a traditionally supportive group into one with responsibility for originating new ideas, supervising execution, and maximizing the impact of implementation.
- **2.6 million calls deflected** over four months by devising a strategy that shifted making first contact by phone to using the online “chatting” functionality. Revising customers’ habits also engendered a 200% surge in use of the “schedule a call” option.

**TD Bank NA | Mt. Laurel, NJ**

2014 - 2018

*The sixth-largest bank in North America by number of branches with services furnished to 22 million customers.***Senior Vice President – Head of Digital Acquisitions & Performance**

Managed a team of six in framing strategies and programs for expanding digital capabilities and enriching customer experience.

- **Doubled sales of digital checking and savings services** to \$248 million by pivoting the marketing effort to mix premier checking products with low-end varieties and broadening the range of incentives.
- **Pushed 51% of sales through mobile devices** by piloting the design of the firm's first user-friendly phone/tablet application.
- **Alleviated concerns over digital expansion** cannibalizing store traffic by conducting a study that revealed DTC programs pirated competitors' customers and shifted existing visitors to more cost-effective online transactions.
- **Extended paid-media marketing** by originating the company's first digital incentive offer and entrenching the methodology as a key element in future campaigns.

**JP Morgan Chase | Wilmington, DE**

2011 - 2014

*A global financial services corporation with consumers, small businesses, corporations, governments, and institutions as customers.***Vice President – Owner: Digital Channel & Customer Experience**

Responsible for increasing card conversion rates through the development of digital capabilities.

- **Forged a more cohesive website customer experience** by completing redesigns and using A/B-test results to refine the effectiveness of changes and gain internal stakeholders' mutual acceptance of the revised functionality.
- **Installed the one-click offer-acceptance feature** despite corporate's lack of interest in funding the addition by personally preparing the mockups and applying dollars normally spent for creative review to development.
- **Introduced the use of customer reviews** on the website by mollifying through six months of lobbying compliance issues and the legal divisions' concerns over associated risks.
- **Tightened alignment of card choices** to customers' expressed preferences by installing a low-cost tool that adapted offered recommendations to shopper input plus an inexpensive way to sharpen the online graphics.

**Dollar Financial Corporation | Malvern, PA**

2010 - 2011

*A NA-UK organization providing short-term financing; e.g.; check cashing, prepaid credit cards, gold trading, and foreign exchange.***Head of Digital Acquisitions & Innovations**

Charged with growing personal loan volume through digital sales and fashioning acquisition strategies.

- **50% spike in online conversion rates secured** by reworking the application protocol and removing ten of the clicks (77%) needed to move through the digital form.
- **Added the previously unavailable ability** to accept loan-settlement payments over the phone by collaborating with IT to determine an adequate solution and drafting the training manual for CSRs.

**Bank of America | Wilmington, DE**

2002 - 2010

*One of the world's largest financial institutions, a leading wealth-management firm, and global leader in corporate and investment banking and trading.***Vice President – Digital Acquisitions & Marketing**

Supervised the planning and fulfillment of go-to-market strategies for the branded digital credit cards including user acquisition and profitability.

- **\$1 million completion award scored** by launching a unique, cobranded credit card and signing the first approved customer within 60 days of closing a joint-venture agreement with the card partner.
- **Bolstered the card partner's user acquisition** and activity in the Midwest region by fostering a marketing plan that utilized the company's extensive merchant network to promote the card.
- **Brought the operation into compliance** with changing consumer-protection regulations by serving collateral duty identifying statutory gaps within the website and instituting practices that mitigated risk.
- **Grew the economy of direct-mail marketing** by mastering the process flow and contributing to strategic projects.

**EDUCATION**

**Master of Business Administration in International Marketing**, St. Joseph's University  
**Bachelor in Business Administration in Management & Organization**, University of Iowa