



MUSTAFA KARAOZ

HEAD OF PRODUCT

Details

Berlin
Germany
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Links

[Product Portfolio](#)
[LinkedIn](#)

Skills

Product Management
Leadership
Team Management
Growth Hacking
Banking Business
Scrum Product Owner
SDLC Knowledge
Project / Program Management
Data Analysis
SQL
Customer Experience
Management
Design Skills
Business Development

Languages

English

Hobbies

Playing drums, motorcycling,
biking

Profile

An outstanding professional with 14+ years of intensive experience in the telecommunication and banking sectors. Has a proven track record of launching digital products aimed to reach millions of customers. Holds strong expertise in the domains of digital product management, mobile banking, internet banking, and ATM channels. Manages teams with the focus of creating maximum value for organizations in agile environments.

Employment History

Team Lead Product Management, Auto1 Group, Berlin

JULY 2022

- Leading a global team of product managers to create unique and habitual experiences
- Building internal and external finance products to grow exponentially
- Working closely with CFO, Finance, Accounting, and Operations Stakeholders

Head of Product - Digital Services Management, Odeabank, Istanbul

NOVEMBER 2021 – MAY 2022

- Managed digital banking channels including mobile banking, internet banking, and ATMs.
- Transformed a conventional banking app into a brand-new investment app.

Head of Product - Digital Banking Channels, Fibabanka, Istanbul

JULY 2018 – AUGUST 2021

- Applied strong product management expertise including all product development lifecycle activities from conceiving to maintain or kill phases for self-service digital banking channels.
- Managed mobile banking, internet banking, and ATM channels business from end to end.
- Managed a team of direct reports with extensive team building, and a coaching approach.
- Responsible for P&L of digital banking channels.
- Responsible for more than 2.5M retail customers and 20K corporate customers.
- Transformed the legacy mobile app into a react-native-based brand new mobile app with a user-centered design mindset
- Increased digital active users by more than %900, digital's share in total transactions by %300.
- Increased number of ATMs from only 92 to 10K+ by making strategic agreements which led to a yearly 1.5M TL cost saving.
- Actively participated in Fintech and the e-commerce ecosystem to realize the super-app vision.
- Worked closely with UX design agencies, IT teams, retail & commercial product teams.
- Increased mobile banking NPS by more than %80.
- Worked closely with CXO level.

Senior Project Program Manager, Yapı Kredi Bank (Unicredit), Istanbul

JUNE 2014 – JUNE 2018

- Managed Retail Banking and Digital Channels of ATM, Call Center, Internet, and Mobile Banking IT projects.
- Managed a huge program of SME Business transformation of more than 40K person-days.

- Managed a budget of more than 66M TL.
- Deep experience in purchasing, cost management, regulatory topics, vendor management processes.
- Applied PMO processes (Masterplan, demand management, portfolio management, governance, performance reporting, change management, capacity planning, etc.)

Senior Business Analyst, Garanti Bank (BBVA), Istanbul

FEBRUARY 2012 – NOVEMBER 2013

- Worked in member merchant payment systems division.
- Responsible for requirements elicitation, stakeholder management, functional analysis, system design, and testing.
- Led junior business analysts.
- Member merchant monitoring and pricing projects were noted as success stories by BBVA group. Fraud risk reduced by %20 and profits increased by %30.

Business Analyst, OBSS, Istanbul

JULY 2011 – FEBRUARY 2012

- Worked in retail loans IT department of Yapi Kredi Bank (Unicredit)

Technical Account Manager, Vodafone, Istanbul

JULY 2010 – JULY 2011

- Part of customer advocacy which was a new department under the service assurance function of technology. The main purpose of the department was to set up a bridge between business and technology to improve the enterprise customer experience.

Software Engineer, Vodafone, Istanbul

SEPTEMBER 2009 – JUNE 2010

- Developed software for regional operations and special projects via Java , Perl, MySQL, and Eclipse. My biggest project was “Best Cell Neighbour Finder” which was developed to determine the best cell neighbourhood configuration to optimize the network.

Management Trainee , Vodafone, Istanbul

JULY 2009 – SEPTEMBER 2009

- Selected into 23 out of 8000+ applicants for this management trainee program. Activities include: Basic GSM and UMTS training, introduction to telecommunication marketing, sales, finance, personal development trainings, and various workshops about company values as well as TelCo trends and several leadership trainings.

Education

Digital Leadership, Boston University

MAY 2019 – OCTOBER 2020

MBA, Isik University, Istanbul

SEPTEMBER 2011 – JULY 2013

Computer Engineering, Ege University, Izmir

SEPTEMBER 2005 – JUNE 2010

References

References available upon request

Courses

Business Analytics for Data-Driven Decision Making, Boston University

Platform Strategy for Business, Boston University

Driving Digital Innovation Through Experimentation, Boston University

Digital Transformation Strategy, Boston University

Leading in the Digital Age, Boston University

PSPO-1 (Professional Scrum Product Owner), Scrum.org

PSM-1 (Professional Scrum Master), Scrum.org

PMP, Project Management Institute