



MUSTAFA (MERT) KARAOZ

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Profile

Product leader driving growth and innovation in digital finance, fintech, and platform businesses across Europe and MENA. Proven success in scaling products to millions of users, delivering measurable business impact in digital banking, payments, and e-commerce. Expert in leading global teams, aligning product strategy with corporate objectives, and executing transformation at scale. Passionate about creating user-centric products that leverage data, AI, and emerging technologies.

Professional Experience

Lead Product Manager, Auto1 Group, Berlin

Jul 2022 — Present

- **Lead a global product team** to design and scale finance solutions (dealer financing, payments, invoicing, ERP integration, and process automation), driving growth and efficiency across Europe.
- **Partner with C-level** and cross-functional stakeholders (CFO, Finance, Accounting, Operations) to align product strategy with corporate goals and regulatory compliance.
- **Deliver measurable impact**, including a dealer financing portfolio exceeding **€264M** and **70% YoY financed unit growth** in Q2 2025.

Head of Product - Digital Services Management, Odeabank, Istanbul

Nov 2021 — May 2022

- **Managed digital banking channels** (mobile, internet, ATMs) to enhance customer experience and engagement.
- **Redesigned and launched a next-generation investment app**, transforming a legacy banking app into a modern digital investment platform.

Head of Product - Digital Banking Channels, Fibabanka, Istanbul

Jul 2018 — Aug 2021

- **Owned end-to-end product lifecycle** for mobile, internet, and ATM channels, including strategy, development, launch, and P&L management, serving **2.5M retail** and **20K corporate customers**.
- **Led a cross-functional team** with a coaching approach, collaborating with CXOs, UX agencies, IT, and product teams to deliver customer-centric digital solutions.
- **Transformed legacy mobile app** into a React Native-based platform, boosting digital active users by **900%** and tripling digital's share of total transactions.
- **Scaled ATM network** from 92 to **10K+ through strategic partnerships**, delivering **1.5M annual cost savings**.
- **Improved customer experience**, raising mobile banking NPS by **80%+** and shaping the super-app vision through fintech and e-commerce partnerships.

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

Jun 2014 — Jun 2018

- **Directed large-scale retail and digital banking programs** (ATM, Call Center, Internet, Mobile) with end-to-end ownership of delivery, governance, and compliance.
- **Led SME business transformation program** exceeding **40K person-days** with a **€6M+ budget**, ensuring on-time and on-budget execution.
- **Oversaw vendor, cost, and regulatory management**, achieving efficiency and compliance across multiple digital banking initiatives.
- **Implemented PMO processes** (master planning, portfolio management, governance, reporting, and capacity planning) to improve transparency and execution quality.

Senior Business Analyst, Garanti Bank (BBVA), Istanbul

Feb 2012 — Nov 2013

- **Drove requirements, analysis, and system design** for payment systems, ensuring alignment with stakeholders and regulatory standards.
- **Led and coached junior analysts**, strengthening team capability and delivery quality.
- Delivered **successful merchant monitoring and pricing projects**, recognized by BBVA Group, reducing fraud risk by **20%** and increasing profits by **30%**.

Business Analyst, OBSS, Istanbul

Jul 2011 — Feb 2012

- Supported **retail loan product development and IT projects**, bridging business and technical teams.
- Gained early expertise in **requirements analysis, system testing, and stakeholder coordination** within a multinational banking environment.

Technical Account Manager, Vodafone, Istanbul

Jul 2010 — Jul 2011

- **Bridged business and technology teams** within the newly formed Customer Advocacy unit under Service Assurance, improving enterprise customer experience.
- Supported **process design and communication flows** to ensure customer issues were resolved efficiently and transparently.

Software Engineer, Vodafone, Istanbul

Sep 2009 — Jun 2010

- **Developed software solutions** in Java, Perl, and MySQL to support regional operations and special projects.
- Delivered the **"Best Cell Neighbour Finder" tool**, optimizing network cell configurations and improving network performance.

Management Trainee, Vodafone, Istanbul

Jul 2009 — Sep 2009

- **Selected among 23 out of 8,000+ applicants** for the competitive management trainee program, receiving training in telecom technology (GSM/UMTS), marketing, finance, and leadership.

Education

Digital Leadership Micromaster, Boston University, EdX

May 2019 — Oct 2020

MBA, Isik University, Istanbul

Sep 2011 — Jul 2013

Computer Engineering, Ege University, Izmir

Sep 2005 — Jun 2010

Competencies

Product: Product Strategy, Product Lifecycle Management, Go-to-Market Strategy, AI-Enabled Product Innovation

Leadership & Stakeholder Management: Cross-Functional Leadership, Executive Stakeholder Management, Team Building & Coaching, Change Management, Vendor Management

Data & Growth: Data-Informed Decision Making, Growth Metrics & KPIs, Experimentation & A/B Testing, Customer-Centric Innovation

Domain Knowledge: Digital Banking, E-commerce, B2B Business, B2C Business, Digital Finance, Mobile Banking, Internet Banking, ATM Management, Investment Banking, Used Car Market, Retail & Commercial Financing

Courses & Certifications

Prompt Engineering, Coursera

AI Product Manager Nanodegree, Udacity

Learning How to Learn: Powerful mental tools to help you master tough subjects, Coursera

Google UX Design Professional, Coursera

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

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

PMP, Project Management Institute

Additional Information

Links: Product Portfolio

Languages: English, Turkish, German

Hobbies: Fitness & running enthusiast, passionate about healthy living, and drummer with a love for funk rhythms.