

Artur Terekbaev
Senior Product Owner

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SUMMARY

Senior Product Owner with an MBA from IE Business School and PSPO certification, bringing over 10 years in finance and banking. Successfully launched and led seven digital products across accounting, retail, corporate, and investment banking, including an award-winning next-gen risk model recognized by Santander and IBM. Skilled in digital transformation and leveraging technology to elevate financial services and enhance customer experiences.

PROFESSIONAL EXPERIENCE

Senior Product Owner

Mar 2022 - to present

Saudi Investment Bank, Riyadh, KSA

Saudi Investment Bank specializes in a broad range of banking products and services, including traditional wholesale, retail, and commercial banking,

- Developed the business design of a new retail banking application, reducing the number of clicks and transactions by 25-90%.
- Simplified information entry through integration with government services, reducing required fields by a factor of 7 and decreasing transaction time by 90%.
- Accelerated the launch of new banking products, reducing time from 9 months to 1-3 months.
- Implemented a fully digital user journey for mortgage applications.
- Integrated portfolios with investment accounts, allowing users to subscribe to mutual funds and apply for IPOs through the banking app.
- Introduced a plastic card replacement system via kiosks, reducing bank costs by 40%.

Product Owner

Sep 2022 - Aug 2023

Grid Dynamics, Armenia

NASDAQ listed global digital engineering company, +7K employees.

- Implemented a digital transformation strategy, increasing NPS by 8 points.
- Integrated a reservation system for value-added services, increasing the App Store rating to 4.5 and service utilization from 45% to 80%.
- Implemented a headless CMS, enhancing traffic and time-to-content utilization.
- Migrated the app to Microsoft Azure and GraphQL, reducing feature deployment time from 6 months to 1 month and achieving 99.99% stability.
- Deployed Auryc to analyze user journeys, leading to a 5-10% increase in revenue.

Product Manager

Jan 2022 - Aug 2022

VTB Bank, Russian

2nd largest bank in Russia, +80K employees, 40M clients and \$280B+ AuM

- Coordinated and implemented a digital transformation strategy for auto loans, integrating the service into the core banking application.
- Unified the user journey, increasing auto loan applications from 500 to 2,700 within a year.
- Improved conversion rates and interest rate tolerance by 0.5-1%.
- Developed a dynamic rate evaluation system, reducing the variance between pre-approval and final terms from 30% to 5%.
- Integrated auto loans into the bank profile, boosting cross-sales conversion by 5-7%.

Product Owner

Jan 2020 - Jan 2022

DXC-Luxoft, Russian

Top-5 software engineering and IT consulting company. +130K employees. ~\$26B in revenue

- Launched an automated financial statement consolidation system, reducing processing time from 5 weeks to instantaneous results.
- Introduced flexible credit lines, resulting in a 3-5% increase in the loan portfolio.
- Transformed the precious metals trading service, cutting revenue recognition time from 6 months to just 2 days.
- Revamped the reporting system for regulators, reducing transaction deviations from 70% to 15% and shortening the implementation time for new reporting processes from 3 months to 1 month.

Product Owner

Dec 2018 - Jan 2020

KPMG, Russian

KPMG is a global network of professional firms providing Audit, Tax and Advisory services.

- Developed and launched the KPMG Excel Portal, aggregating 200+ templates and resources, with 3,000 monthly visitors, and led 20 Excel and Power BI training sessions across CIS subsidiaries.

EDUCATION

- MBA, IE Business School, Won "Most Innovative Solution" at Santander & IBM AI Challenge for next-gen risk modeling, Spain, 2019.

- B.Sc. in Finance & Banking, RANEPA, Studied at Russia's top-ranked business school, 2012.

AWARDS

- Directed a pro bono audit for The Salvation Army, enhancing their accounting, ERP, and methodological processes for better humanitarian support.
- Adjunct Professor at Yerevan Polytechnic University, teaching IT and Digital Transformation with a focus on Agile methodologies and business analytics.
- Served as Ethics Representative for MBA classes, fostering a positive learning environment through conflict resolution.

LANGUAGES

Russian: Native, English: Fluent.

SKILLS

Product Strategies, Product Vision, UX, UI, Product Road Mapping, Product Development, Customer Experience, Agile, Scrum, Cross-functional Team Leadership, Market and Competitors Research.