

# MOHAMMAD SABOUEH

## Digital Product Manager

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### PROFESSIONAL SUMMARY

Senior digital product leader with 10+ years of experience building and scaling banking, fintech, payments, and digital channel products across Jordan and KSA. Specialized in owning complex products end-to-end — from strategy and discovery to delivery and growth — turning customer insights, market data, and business goals into clear roadmaps, shipped features, and measurable commercial impact. Led products across wallets, cards, CRM, merchant platforms, mobile apps, and web channels.

### CORE COMPETENCIES

Product Strategy & Vision | Product Discovery | Roadmapping & Prioritization | Agile & Scrum | Stakeholder Management | PRDs & Documentation | A/B Testing | User Research | Market Analysis | Go-to-Market Strategy | OKRs & KPIs | Customer Segmentation | Journey Optimization | Data-Driven Decision Making | Mobile Banking | Digital Wallets | Payments | KYC | POS | Payment Gateway

### PROFESSIONAL EXPERIENCE

#### Senior Product Owner | Ejada Systems (Neoleap / urpay) | Jordan & KSA | Sep 2024 – Oct 2025

- Defined product vision aligned with business strategy, customer needs, and regulatory requirements.
- Owned and prioritized the product backlog, translating business goals into clear user stories.
- Managed product roadmaps and delivery milestones for large-scale fintech solutions.
- Acted as the primary product decision maker, coordinating with business, tech, risk, and operations.
- Collaborated closely with engineering and UX to deliver secure, compliant, and customer-centric products.
- Led market and competitor analysis to drive innovation and product enhancements.

#### Business Program Manager | Arab Bank | Jordan | Apr 2022 – May 2024

- Owned segment strategy for Arabi Extra, Mass, and Cross-Border customers across digital channels.
- Led the revamp and relaunch of Arabi Extra Program, introducing new features and value propositions.
- Defined and executed digital strategies focused on acquisition, activation, retention, and profitability.
- Designed segment-specific propositions across products, pricing, services, and lifestyle offers.
- Mapped and optimized end-to-end digital customer journeys (onboarding, login, servicing, cross-border flows).
- Leveraged performance dashboards and behavioral data to prioritize initiatives and enhancements.

**Senior Product Manager** | Syarah | Jordan & KSA | Oct 2021 – Apr 2022

- Defined product roadmaps aligned with company growth objectives.
- Managed full product lifecycle from discovery to execution.
- Translated strategy into prototypes and prioritized backlogs.
- Collaborated with tech teams to deliver iterative, customer-centric improvements.
- Led testing and continuous optimization to improve engagement and revenue alignment.

**Product Manager** | Little Thinking Minds | Jordan | Jan 2021 – Sep 2021

- Defined long-term product vision and lifecycle strategy.
- Managed products from concept through design, testing, launch, and growth.
- Led market research and marketing planning.
- Owned backlog creation, prioritization, and sprint planning.
- Analyzed impact of new requirements and scope changes.

**Products & Services Marketing Expert** | Orange Jordan / Orange Money | Jordan | May 2017 – Jan 2021

- Owned product and commercial initiatives for Ethnic Customers & International Segments.
- Led customer segmentation and end-to-end journey design, tailoring propositions across mobile apps and web.
- Managed international tariffs and roaming propositions for Orange Max It, Roaming Kit, and website.
- Conducted market studies, competitive analysis, user research, and customer interviews.
- Worked from inception on Orange Money App, contributing to feature definition, UX/UI design, and roadmap.
- Led initiatives for digital and physical Orange Money debit cards.
- Delivered self-registration journey allowing customers to onboard independently.

**Project Coordinator / Project Manager** | Pencilz Art Studios | Jordan | Feb 2013 – May 2017

- Managed a portfolio of training programs and annual training calendar.
- Delivered product briefings and enablement for trainers and front-desk staff.
- Built performance reports using enrollment, attendance, and revenue data.
- Collaborated with marketing on social campaigns to improve conversions.
- Recommended program launches, scaling, or discontinuation based on data.

## **Reports Analysis & Preparation Officer | Capital Bank | Jordan | Aug 2013 – Dec 2015**

- Prepared and analyzed financial and management reports.
- Delivered insights supporting strategic decision-making.
- Owned reporting for Lending Limits, Name Lending, Non-Performing Loans, and Provisioning.

## **Product Support Officer | ICSFS | Jordan | Aug 2012 – Aug 2013**

- Provided technical support and issue resolution.
- Collaborated with development teams to improve product performance.
- Delivered product training to clients and internal teams.
- Captured customer requirements and fed insights into product enhancements.

## **EDUCATION**

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**M.Sc. Business Entrepreneurship** | Princess Sumaya University for Technology | 2015

**B.Sc. Management Information Systems** | Princess Sumaya University for Technology | 2012

**Applied Economics (Exchange Program)** | Hasselt University, Belgium | 2011

## **CERTIFICATIONS**

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Certified Scrum Product Owner (CSPO) | Scrum Master Accredited | Scrum Mobile App Developer | Google Analytics IQ | ITIL IT Service Management | Scrum Fundamentals Certified (SFC) | Business Analysis with AI | Kanban Essentials with AI | OKR Fundamentals with AI | AI Product Management

## **TECHNICAL SKILLS & TOOLS**

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**Project Management:** Jira, Confluence, Trello, Miro, Notion, ClickUp, Slack, GitHub

**Data & Analytics:** Power BI, Tableau, Google Analytics, Firebase, MoEngage

**CRM Platforms:** Microsoft Dynamics, Zoho CRM, Odoo, CRM Next

**UX/UI Design:** Figma, Adobe XD, Lucidchart, Balsamiq, Visio

**Customer Insights:** UXCam, Hotjar, AB Tasty, Kameleoon

**AI Tools:** OpenAI, Gemini, Claude, Perplexity, VS Code, Google Colab

**Agile Methodologies:** Scrum, Kanban, Agile