

MOHAMMAD SABOUH

Digital Product Manager

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PROFESSIONAL SUMMARY

Product Manager 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.

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.

EDUCATION

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

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

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