



Vishal Kumar

SENIOR PRODUCT OWNER

Details

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Skills

Product roadmap development

Cross-functional collaboration

Product requirement definition and prioritization

User feedback analysis

Market trend analysis

Product launch management

Data-driven decision making

Marketing collaboration

Product backlog management

Pricing strategy development

Performance bottleneck identification

Quality assurance

Release management

Conflict Resolution

Agile methodologies

Stakeholder communication

Team leadership

Project management

Technical understanding

User experience (UX) design

Profile

Experienced Product Owner with over 14 years of achievement in developing and executing robust product roadmaps that consistently drive revenue growth and significantly enhance customer satisfaction. Expertise in collaborating closely with stakeholders to prioritize product features based on extensive customer feedback and deep market insights, culminating in a 30% boost in user engagement. Demonstrated track record of leveraging comprehensive user research and precise customer data analysis to drive strategic product decisions, leading to a substantial 15% increase in product adoption rates.

Employment History

Senior Product Owner at Bayanat GIQ PJSC, Abu Dhabi

OCTOBER 2020 — PRESENT

It is an AI-powered geospatial solution company.

- **Collaborated cross-functionally** with engineering, delivery, architecture, and business partners, identifying improvement and growth opportunities, resulting in a 20% increase in product efficiency by implementing streamlined workflows and enhanced communication channels.
- **Analyzed business functionality changes** to determine features and stories, resulting in a 30% reduction in development time by clearly articulating necessary amendments and enhancements for both vendor and in-house systems.
- **Owned the entire product life-cycle**, driving development through engineering and scrum teams, resulting in a 25% increase in on-time project delivery by effectively overseeing release activities and supporting sprint ceremonies.
- Wrote and refined user stories, prioritized backlogs, and managed release activities, resulting in a 15% improvement in team productivity by ensuring clear communication and alignment with development teams during sprint ceremonies.
- **Defined detailed use cases**, product requirements, and technical specifications, resulting in a 20% increase in project accuracy by ensuring comprehensive documentation of process flows and changes to support roadmap initiatives.
- Set product objectives, defined success metrics, and delivered business outcomes, resulting in a 30% increase in customer satisfaction scores by continuously innovating and iterating on the product roadmap while meeting KPIs and targets.
- **Delivered world-class user journeys**, resulting in a 25% increase in user retention rates by meticulously ensuring a seamless and engaging user experience through iterative design improvements and customer feedback integration.

Associate Manager (Senior Product Owner) at UAEEXCHANGE CENTRE LLC, Abu Dhabi

SEPTEMBER 2014 — SEPTEMBER 2020

- **Led the development** and launch of a cutting-edge digital payments platform, resulting in a 30% increase in transaction volume and a 25% increase in customer adoption within the first year.
- **Spearheaded the implementation of a pricing engine project**, achieving a 25% reduction in revenue leakage by leveraging predictive modeling to enhance margin placement flexibility.
- Managed, Owned & Delivered a **Corporate Trading Platform** for FX currency (part of Digital Transformation program) **valued 1+ million USD** in 4 geographies by managing the entire Product Lifecycle – Market Research, Competitive Analysis, contracting, Vendor Evaluation, Design, Product Roadmap & PI planning, analysis, features enablement & Implementation, product testing, End user Training, Cost optimization, market launch, providing updates to sponsor/ board committee & stakeholders

Customer relationship
management

Time management

Certifications

- Project Management Professional (PMP), PMI
- SAFe PO/PM, SAFe Agile
- Product Management Essentials, Coursera
- Agile Leadership Capstone, Coursera
- Effective Compliance Program, Coursera
- Graphic Design, Coursera
- Foundation of User Experience (UX) Design, Coursera
- Software Processes and Agile Practices, Coursera
- Agile Planning for Software Products, Coursera
- Agile Leadership Capstone, Coursera

- Worked collaboratively with cross-functional teams to develop and implement an **innovative customer on-boarding solution utilizing IDEMIA's digital identity technology**, which streamlined the process for customers to access digital platform services and resulted in a **50% reduction in on-boarding time and a 20% increase in customer engagement**.
- Worked collaboratively with engineering teams to **integrate and optimize the Actimize compliance system**, utilizing its advanced rule-based and predictive analytics features. Achieved a **30% increase in fraud detection and reduced false positives by 50%**, significantly enhancing the accuracy and efficiency of our risk management procedures.

Assistant Manager (Product Owner) at UAE Exchange Centre LLC, Abu Dhabi

JULY 2009 — SEPTEMBER 2014

Fintech Industry with global remittance and forex brands

- **Led cross-functional teams** to define and prioritize product features and enhancements, resulting in a 20% increase in user satisfaction scores by aligning with business goals and conducting thorough user needs assessments.
- Facilitated internal & external API Integrations for customer Onboarding, Transactions, Payment Gateways, regulatory, BI systems.
- Delivered B2B, B2C Products simultaneously for several business units and product lines - Remittances, FX, Payments, Compliance, Treasury, Finance, Retail Operations, Digital, and Customer Experience.
- **Collaborated closely with stakeholders** including engineering, design, and business teams to ensure alignment on product vision and roadmap, resulting in a 15% increase in feature adoption rate by integrating stakeholder feedback into development cycles.
- **Owned the end-to-end product life-cycle**, from conception through development, testing, and release, achieving a 25% reduction in time-to-market by implementing streamlined processes and effective project management strategies.
- **Conducted market research and competitive analysis** to identify trends and opportunities for product innovation, driving a 30% increase in market share by leveraging insights to inform strategic product enhancements.
- **Defined and communicated product requirements and specifications**, ensuring clarity and alignment with technical teams, resulting in a 10% decrease in development rework through comprehensive documentation and stakeholder validation.
- **Monitored and analyzed product performance metrics**, identifying areas for improvement and optimization, leading to a 35% enhancement in product reliability and stability through data-driven decision-making and iterative improvements.
- Performed & Led Business Analysts in feature/requirement elicitation by conducting workshops across different geographies to draft features, user stories.
- Successfully integrated with different Central Bank API's like AUSTRAC for Australia, CBUAE for UAE, and FINTRAC for Canada for central bank daily, weekly and monthly reporting. Also, Implemented Dodd Frank regulations for all the 52 states of USA.

Education

Bachelor of Science, Punjab University, Chandigarh