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CVM & MarTech Leader

Summary

- * Professional expertise in direct marketing, analytics, customer experience and loyalty
- * Proven track record at the edge of business, information technologies and digital
- * Rich leadership experience with different project management practices and international teams

Experience



October 2022 — December 2023 (1 yr. 3 mos.)

Kapital bank (PASHA Holding) – Baku, Azerbaijan

Largest financial institution in Azerbaijan with 5+ million individuals and more than 22000 legal entities

- **Tribe Tech Lead @ CVM**

Stack & Tools:

EVAM, Tableau, Oracle, Postgre, Dataiku, Python



April 2017 — October 2022 (5 yrs. 7 mos.)

Rosbank (ex Societe Generale Group) – Moscow, Russia

Universal private bank, Top-10 in Russia with leading positions in PILs, mortgages and car loans

- **Head of Secondary Sales & Campaign Management, B-2 level, 8 teams, 60+ fte**
- **Deputy Head of CRM – B-2 level, 3 units, 15 fte**
- **Head of CRM Campaigns – 4 fte**

Responsible for:

- Managing customer base monetization strategy for SG group Russia. Individuals & SME.
- Organization of full cycle portfolio management & CjMs (lending and non-lending businesses)
- Developing MarTech platforms as a system owner (outsource and in-house resources)

Key achievements:

- Rolled-out in production mode new marketing automation tools based on SAS MA & Siebel CRM. Growth of campaigns 10+ times
- Agile transformation of CRM department to CVM Tribe with focus on customer experience, digital and MarTech.
- Led projects of real-time engines implementation for customer interactions and data management. MVP launched
- Implemented new segments for x-sell. Preapproved offers grew up to x3 and led up to 70%+ of total sales
- Changed limit management strategy. Credit card sales grew up 40%, portfolio grew by 20%
- Customer journeys redesign: onboarding & engagement flows (+4% activation), retention flow (-10% net churn)
- Communication policy optimization using new channels and external data. Contact density up by 15%, despite of -30% OPEX
- Built up reporting and monitoring systems: analytical (OLAP) and operational (dashboard) using BI tools

Stack & Tools:

SAS CIS, EG, EM, MC, DIS; MS SQL Server, Power BI; Oracle Siebel CRM; Python; Greenplum; Apache Hive, Spark, Kafka



November 2015 — April 2017 (1 yrs. 6 mos.)

Russian Standard Bank (Russian Standard Corporation) – Moscow, Russia

Private bank with leading positions in merchant acquiring (top-5) and consumer lending market (top-15) in Russia

- **Head of Cross-Sell – 5 fte**

Responsible for:

- Managing full cycle of secondary sales in Russia and Ukraine (Forward Bank). Cross-sell & Up-sell mechanics
- Designing plans and forecasts of pre-approved sales. Setting up and control of KPI's by sales channels and segments
- Methodological support for secondary sales (sales scripts, messages, content, etc.). Business continuity control
- Factor analysis and reporting for cross-sell and related business processes. Calculation of key metrics (like P&L, ROI, LTV)
- Adjustment related products and services. Information systems development. Setting business and technical requirements

Key achievements:

- Share of credit cards by secondary sales in credit portfolio increased by 5%
- Implemented Risk Based Pricing strategy. COR decreased by 3%, P&L grew by 2%
- Performed reactivation of dormant clients. Number of pre-approved offers increased by x4
- Changed business strategy POS-2-Cross (from POS loan to cross-sell offer). Conversion grew up by 3%
- Redesigned direct marketing campaigns processes. Time-to-market ratio increased x2
- Defined a strategy for onboarding and engagement stages within client\product life cycle. LTV grew by 9%
- Optimized policy of outbound calls (telesales & branch). Efficiency per agent increased x1,5
- Designed and launched NBA/NBO recommendation system for inbound channels. Upsell ratio raised by 10%

Stack & Tools:

Teradata Tools and Utilities, Aprimo Relationship Manager; MS SQL Management Studio; PL\SQL Developer, Oracle APEX



September 2014 — November 2015 (1 yrs. 2 mos.)

Bank Otkritie Financial Corporation (ex Otkritie Holding) – Moscow, Russia

Commercial bank with diversified business structure and leading position in market (top-10) in Russia

- **CRM Manager**

Responsible for:

- Organizing cross-sell processes for all business units of corporation
- Running portfolio activities and pilot projects. Perform A/B testing
- Customer base segmentation. Communication strategy development
- Creation of criteria, rules and mechanics for direct marketing campaigns
- Planning and reporting for project scope. Presentation of results for management
- Developing BRD (business requirements document). Performing BAT (business acceptance tests)

Key achievements:

- Transferred all marketing campaigns to SAS Marketing Automation platform. Over 50 regular campaigns per month
- Led projects of displaying pre-approved offers in remote banking services (mobile bank, Internet bank, ATMs)
- Designed methodological documents (contact policy, campaign evaluation, etc.)

Stack & Tools:

SAS CIS, SAS EG, SAS Management Console, SAS Data Integration Studio; SQL Developer; Microsoft SQL Server, Dynamics CRM



April 2011 — September 2014 (3 yrs. 6 mos.)

Home Credit Bank, Russia (ex Home Credit group, PPF group) – Moscow, Russia

Private bank with leading positions in consumer lending (top-5) and PIL market (top-10) in Russia

- **Campaign Manager** – *team lead, 2 fte*
- **Cross-Sell Specialist**

Responsible for:

- Regular launching of direct marketing campaigns. Pilot projects roll out
- Setting up multi-channel communications (telesales, direct mail, sms, e-mail). Designing messages and content
- Performing analytics of campaign results. Creating reports, references and presentation
- Managing IT-resources. Creating documents like user story and business requirements

Key achievements:

- Finished project of implementation SAS Marketing Automation platform. Over 50 regular campaigns per month
- Created CRM Strategy of pre-approved offers for payroll clients and bank employees. Sales grew by 5%
- Launched pilots with strategic partners (credit bureaus, digital, telecom, retail). Conversion rate up to 2%
- Performed refactoring of aCRM data mart. More than 1000 attributes on daily basis update
- Executed data quality project for clients contact info. Data quality grew up by 17%
- Awarded as Best employee of 2012

Stack & Tools:

SAS Customer Intelligence Studio, Enterprise Guide; Oracle SQL Developer, Siebel CRM; Microsoft Access, Excel (VBA)



November 2009 — March 2011 (1 yrs. 5 mos.)

RusProd Holding – Moscow, Russia

Largest in Russia FMCG distributor with strong focus on confectionery market

- **Manager-Analyst**



June 2009 — November 2009 (6 mos.)

Scientific Production Enterprise "Orientir" – Sepukhov, Russia

Scientific production company focused on laser gyroscopy technologies.

- **Technical Specialist**

Education



2008 — 2014 (6 yrs.)

National Research Nuclear University 'MEPhI' – Moscow, Russia

Top-5 University in Russia (Top-500 Global)

Cybernetics and Information Security faculty

- **Applied Informatics in Economy, Specialist**

Graduation work: Design and implementation of CRM complex in Financial Institutions

Courses

- **Google Analytics & Google AdWords**, 2016 — Google
- **Yandex.Metrics и Yandex.Direct**, 2016 — Yandex
- **SAS Programming 1: Essentials**, 2014 — SAS Institute
- **SAS EG1: Querying and Reporting & SAS EG2: Advanced Tasks and Querying**, 2013 — SAS Institute
- **Designing and Executing Marketing Campaigns Using SAS Customer Intelligence Studio**, 2012 — SAS Institute