**Michael Watson**

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# Profile

Senior Product Owner / Product Manager with 10+ years' experience delivering fintech and tech consulting solutions across from startups to NYSE-listed firms. Expert in customer-focused roadmaps, backlog management, and agile transformation. Specialized in loan origination, CRM/marketing tools, regulated financial services, and product growth.

# Work Experience

**Senior Product Owner** Sep 2022 – Mar 2025

*Credit Acceptance*

* Led the 'Dealer Test Drive' pilot process, boosting low enrollment states by 33% in A/B testing, leading to a nationwide rollout.
* Enhanced system performance and user experience by modernizing an outdated Oracle CRM for a 450-person sales team, resulting in a 10% boost in quarterly satisfaction.
* Transitioned three teams from waterfall to Agile methodologies by optimizing backlogs, implementing JIRA, and refining sprint workflows.

**Senior Product Manager** Jul 2021 – Sep 2022

*Auto Improve*

* Launched Intercom's chat and chatbot platforms to reduce overwhelming customer inquiries, cutting 2,500 calls and emails in the first month while demonstrating cross-functional collaboration in addressing client needs.
* Refined UI/UX and eliminated technical barriers to resolve low e-notary adoption, growing usage by over 3000% in three months and reinforcing user-centered design principles alongside clear product roadmap development.
* Unified three engineering vendor backlogs into a single JIRA system, streamlining project management and bolstering transparency in sprint activities, which supports efficient backlog management and agile product delivery.

**Digital Product Manager** Nov 2020 – Jul 2021

*Newrez*

* Boosted low lead conversions across 21 loan brands within the family of companies by refining form design, implementing analytics, and improving question flows, resulting in a 10% conversion rate increase within three months.
* Reduced BBB complaints by 33% by introducing advanced analytics to identify portal pain points, prioritize user experience improvements, and improve decision-making for 800,000 users.
* Coordinated updates to a landing page used by the family of companies to comply with new national regulations, ensuring 100% compliance within one month.

**Product Owner** Jun 2013 – Nov 2020

*Rocket Mortgage*

* Built modern tech into the LOS to identify a 300% increase in Spanish-preferred leads, leading to a dedicated 50-person Sales team within six months.
* Overcame limited compliance insights by scaling a speech analytics pilot from 1% manual review to analyzing 10,000 daily call hours, uncovering gaps, and forming a 10-member quality improvement team.
* Developed a strategy and roadmap to transition 400 team members from 20 legacy applications to Salesforce Financial Service Cloud with the first MVP delivered within first month after project start.

**Analyst** Jan 2011 – Jun 2013

*Accenture*

* Designed and launched a global scheduling platform for a 250,000+ employee company, establishing a 15-person internal call center in India with processes, training, and documentation to support C-suite cross-platform video conferencing.
* Automated Excel workflows for a 15-workstream SAP project, saving 1,000+ hours over the project by consolidating files and reducing manual updates.
* Simplified project reporting for a 300-person SAP project by automating status notifications and dashboards in SharePoint, improving decision-making and timelines.

# Core Skills

# *Product Management:* Strategic Roadmap Development, Cross-functional Team Leadership, Agile Transformation, Data-driven Decision Making, User-centered Design, Stakeholder Management, Business Case Development, Product Lifecycle Management

# *Financial and Technical Expertise:* Loan Origination Systems, Financial Services Compliance, CRM & Marketing Technology, API Development, SaaS Product Development, Advanced Analytics, React, Figma, Miro, Excel, Tableau, Google Analytics

# *AI and Emerging Technology:* LLM Implementation & Fine-tuning, Prompt Engineering, AI-powered Customer Solutions, Generative AI Workflow Design, Predictive Analytics, AI Ethics, Computer Vision, Natural Language Processing, Claude, ChatGPT, Midjourney, A/B Testing

# Education

**Master’s, Information Resource Management** Oct 2008 – May 2010

Central Michigan University

**Bachelor’s, Business Administration** June 2006 – July 2008

University of Phoenix