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- Enhanced system performance and user experience by modernizing an outdated Oracle CRM for a 450-person sales team, resulting in a 10% boost in quarterly satisfaction.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