



JEHAD GHAZWAN

Product Manager at Beyon Connect

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Results-driven Product Manager with a proven track record across the FinTech and GovTech sectors. I combine an entrepreneurial mindset with a passion for digital transformation and innovation, driving impactful solutions that enable organizations to modernize and scale. With extensive experience managing products for large-scale national and regional initiatives, I excel at guiding the end-to-end development and launch of innovative digital solutions. My strength lies in cross-functional collaboration, where I bridge technical, business, and strategic goals to deliver high-quality outcomes that advance organizational growth and digital inclusion.

SKILLS

- **Strategic Product Vision:** Defining long-term roadmaps, aligning product strategy with business objectives, and identifying emerging market opportunities.
- **Product Lifecycle Management:** Driving end-to-end product development from concept to launch, prioritizing high-impact initiatives, and coordinating cross-functional teams.
- **Data-Driven Decision Making:** Utilizing analytics, customer insights, and competitive intelligence to inform product strategy and optimize performance.
- **Agile Leadership:** Scaling Agile practices, promoting continuous improvement, and enabling adaptive planning across teams.
- **Stakeholder & Executive Engagement:** Managing strategic communications with C-suite executives, aligning product direction with organizational priorities, and maintaining strong stakeholder relationships.
- **Core Soft Skills:** Strategic Leadership, Executive Communication, Conflict Resolution, and Negotiation.
- **Languages:** Arabic (Native), English (Fluent).

EXPERIENCE

Product Manager | Beyon Connect

October 2023 – Present

- Lead the strategy, prioritization, and execution of the product roadmap for GovTech solutions including Digital Mailbox (OneBox), Digital Identity (OneID), and Digital Signature (OneSign), serving millions of users across multiple countries.
- Develop and implement product strategies that drive portfolio growth, align with business objectives, and comply with market and regulatory requirements.
- Conduct continuous market and competitive analysis to identify opportunities, address customer pain points, and guide data-driven product decisions.
- Collaborate with cross-functional teams — development, marketing, sales, support, and legal — to ensure seamless delivery and product quality.
- Define and manage product requirements from ideation to launch, ensuring timely delivery and alignment with organizational goals.
- Continuously refine the roadmap based on feedback, analytics, and market trends to maximize impact and adoption.

Key Highlights:

- **Product Leadership:** Leading the Product Committee in collaboration with C-level executives, including the CEO, CTO, CCO, and CE of International Markets, to align on product strategy and innovation initiatives.
- **eKey 2.0 Launch in Bahrain:** Played a key role in the product management and rollout of eKey 2.0, powered by our Digital Identity Solution - OneID, in partnership with the Information & eGovernment Authority (iGA) Bahrain, achieving 100,000 successful user enrollments within the first month.
- **Egypt Digital Mailbox Rollout:** Playing a key role in leading the deployment of our Digital Mailbox Solution – OneBox for over 10 million users in Egypt, in partnership with Egypt Post.

- Led market research initiatives in the Open Banking sector to identify customer needs, providing data-driven insights that shaped product strategy and market positioning.
- Conducted in-depth industry and competitive analysis to uncover opportunities for new products and feature enhancements.
- Collaborated with cross-functional teams to conceptualize and deliver innovative digital banking solutions aligned with customer needs and business goals.
- Authored Business Requirements Documents (BRDs), translating strategic objectives and customer feedback into clear, actionable requirements for development teams.
- Managed the product roadmap for Open Banking initiatives, ensuring alignment with company goals, regulatory compliance, and timely delivery.
- Ensured full compliance with Central Bank of Bahrain (CBB) and Saudi Central Bank (SAMA) standards, embedding regulatory measures throughout the development process.

Key Highlights:

- **Nomou (BFM Open Banking Solution):** Served as Product Owner for a comprehensive MSME Business Financial Management (BFM) solution, empowering small and medium enterprises to streamline operations and enhance payment capabilities through open banking.
- **Spire Ingage (PFM Open Banking Solution):** Played a key role in developing a Personal Finance Management (PFM) solution, leading market research and feature design to address critical user pain points in personal financial management.
- **Exceeding Everest Award:** Recognized among the top 21 performers out of 150+ employees for exceptional contributions to product success and overall company performance.

- Analyzed client data to identify usage trends and uncover new opportunities, presenting insights to client's senior management for product improvement and enhanced customer experience.
- Developed comprehensive pre and post-launch checklists, ensuring smooth product launches and equipping clients with the necessary tools for success, contributing to a reduction in customer churn.
- Collaborated with cross-functional teams, working alongside product, marketing, and development teams to address client needs, enhance product functionality, and improve the overall customer experience.
- Conducted market research and analysis to identify emerging trends, opportunities, and competitive threats, driving strategic decision-making in product development.
- Presented key market trends and opportunities to senior management, providing actionable insights that influenced strategic decisions on market entry, product development, and competitive positioning.
- Recommended new markets, products, and business partnerships, helping the company identify untapped opportunities and maintain a competitive edge in a rapidly evolving digital landscape.

Key Highlights:

- **High-Value Client Portfolio Management:** Successfully managed a portfolio of high-profile clients, including KFH Bahrain, KFH Kuwait, and Boubyan Bank in Kuwait. Built strong client relationships through proactive support and personalized strategies, driving long-term customer success.
- **Strategic Market Insights Database Creation:** Developed a robust, centralized market intelligence database, compiling key industry reports, customer insights, and analyst forecasts. This resource became a critical tool for the sales, product, and marketing teams, enabling data-driven decision-making.

- Led a cross-functional team in developing a digital assistant (chatbot) for NBB using Microsoft technologies, defining project requirements and delivering the solution on time in alignment with the bank's digital transformation goals.
- Completed Microsoft Azure Administrator certification training, developing hands-on expertise in managing cloud infrastructure and services.

Functional Consultant – Young Profesional Program | SAP*April 2020 – June 2020*

- Completed intensive hands-on training in key SAP S/4HANA modules including Finance (FI), Controlling (CO), and Sales & Distribution (SD), gaining practical understanding of integrated business processes.
- Trained in Agile SAP implementation methodologies, focusing on best practices for efficient project execution and solution delivery.
- Supported documentation processes by preparing functional specifications, user manuals, and training materials to enhance end-user adoption.
- Participated in business and communication development sessions covering design thinking, client engagement, and business model innovation, strengthening consulting and stakeholder management skills.

Corporate & Investment Banking Summer Analyst | J.P. Morgan Chase Bank*June 2019 – August 2019*

- Completed an intensive induction program in Dubai, UAE, gaining first-hand exposure to financial markets and core corporate banking operations.
- Rotated across key functions within Treasury Services, including Sales, Client Service, Public Sector, and KYC, developing a holistic understanding of business processes and client engagement.
- Conducted due diligence and compliance checks within the KYC department, ensuring adherence to regulatory and corporate governance requirements.
- Supported data-driven decision-making by performing market research and data analysis to identify trends and opportunities for strategic initiatives.

Financial Accountant Intern | Nural Technologies*July 2018 – September 2018*

- Prepared financial statements, including balance sheets, income statements, and statements of cash flows, to provide accurate and timely financial information.
- Provided monthly and yearly sales forecast and transactions tracking to support decision-making and identify trends.

EDUCATION**B.Sc. in Accounting & Finance | Bangor University, United Kingdom Wales***2016 – 2019*

- **National Bank of Bahrain Award for Outstanding Students**, recognizing exceptional academic performance and achievement.

CERTIFICATIONS**Product Management | General Assembly***December 2022***Certified - Azure Administrator (AZ-104) | Microsoft***October 2020***Certified Associate - Activate Project Manager | SAP***May 2020***Certified Application Associate - Business Process Integration with SAP S/4HANA | SAP***May 2020***PARTICIPATIONS****Mutamhin Program | CFA Society Bahrain***July 2021 – September 2021*

- Shortlisted to join the Mutamhin skill-based development program by the CFA Society Bahrain, delivered by leading industry professionals.
- Completed intensive workshops and fireside sessions focused on professional skills, leadership, and financial industry insights.
- Enhanced interpersonal, teamwork, and communication capabilities through practical, collaborative exercises.

The Quest Competition | Unilever*February 2021*

- Selected from 10,000+ applicants across 7 MENA countries to compete in Unilever's business case challenge
- Collaborated with a diverse regional team on real-world strategic business cases, applying problem-solving and analytical skills.

Build for Bahrain Acceleration Program | Bahrain FinTech Bay*January 2021*

- Founder of a new business idea that was selected among the top 20 tech-enabled business ideas/startups to pitch in the program virtual challenge finale, which provided a platform to showcase innovative business ideas.

Mentorship Program | Central Bank of Bahrain and Bahrain Institute of Banking & Finance*May 2017*

- Participated in leadership and professional development workshops focused on communication, networking, and industry awareness.
- Received one-to-one mentorship from the Head of Corporate Banking, ICICI Bank, gaining practical insights into corporate and investment banking operations.