Michael Kravanja

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SUMMARY

Product Manager with 7+ years of experience leading cross-functional teams (Product, Eng, Design, Analytics) to drive AI-powered solutions, growth strategy, and digital transformation.

EXPERIENCE

Citi

Senior Product Manager, Consumer Lending Strategic Projects (VP)   **November 2024 – Present**

Lead Digital Consumer Lending Products (Personal Loans, BNPL, Balance Transfers, Credit Line Increases), overseeing platform migration, A/B testing, customer obsession, analytics, and product roadmaps.

- Executed the seamless migration of 7 mature lending products ($17.55B yearly sales) across 50+ credit cards, mitigated risk and ensured zero service disruption despite a limited development and testing budget.
- Proposed and secured approval for two AI-driven projects, leading a cross-functional team (3 developers + advisory team) to develop PoCs enhancing decision-making and automation.

Senior Growth Product Manager, Consumer Lending (VP)   **May 2022 – November 2024**

Drove growth & modernization of Citi's consumer lending products, owning the strategy & roadmap for acquisition and payment journeys across mobile & web.

- Designed and launched Citi's first open-market Personal Loan application, overseeing Agile development across 3 teams (36 developers), driving $13M+ in monthly sales.
- Generated $34.2M in additional sales by conducting market analysis ($250B lending industry) and executing a 10+ partner expansion strategy, generating 650+ daily leads (7% conversion).
- Optimized product excellence strategy, prioritizing bug fixes and risk mitigation, reducing application errors from 14% to 5% in high-impact, understaffed products.
- Revamped Citi's lending acquisition UX, boosting JD Power ranking from 8th to 1st (OSAT score: 756, 47 points above industry average).

Senior Product Manager, Chatbot & AI (VP)   **June 2021 – May 2022**
Product Manager, Chatbot & AI (AVP)   **May 2020 – June 2021**

Led a team of 3 product managers focused on Citi's Digital Assistant. Owned the vision, roadmap, and evolution of the product to decrease human interaction and improve self-service experiences.

- Optimized chatbot NLP, reducing support costs by $9M annually through high-volume intent improvements.
- Redesigned chatbot NLP (parent/child model), reducing unrecognized intents from 45% to 16% via standardized training workflows.
- Created a personalized lending experience by working across product teams to integrate with eligibility APIs. Boosted lending containment by 21 percentage points and contributed to 2% of net new acquisitions.

Citi Technology Infrastructure - Graduate Rotational Program
Product Management Analyst (2019 - 2020) | Third Party Governance (2018 - 2019)

EDUCATION

Rutgers Business School
New Brunswick, NJ
B.S. in Supply Chain and Marketing Sciences
May 2018

Skills
A/B Testing | Growth Strategy | Product Analytics
Artificial Intelligence | UX Design | Agile | SQL
API Integrations | Roadmap Planning

PROJECTS

- Conceptualized & developed a personal portfolio website entirely using AI-driven tools (Claude, ChatGPT, Midjourney).
- Designed and built an iOS app that gamifies Wine Tasting, leveraging SwiftUI and LLM-powered recommendations to create an interactive learning experience.