



DMITRY KOZLOV

Lead Business Analyst (Fintech, CRM)

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Languages: Russian — Native · English — C1 (Advanced) · Czech — C1

PROFESSIONAL SUMMARY

Lead Business Analyst with 5 years of experience in fintech, digital banking, and CRM across the Russian and US markets. Designed a service CRM architecture from scratch for Russia's largest auto dealer (7 domains). As BA / Product Owner at MTS Bank, grew the digital sales share from 9% to 30% in 2024 and delivered a payroll product to MVP. Launched a US lead-generation platform from zero to production in 5 months. Skilled across the full analysis cycle (As-Is/To-Be, FRD, user stories, BPMN, CJM) and integration design (REST API); use AI tools to automate specifications and data analysis.

EXPERIENCE

Money Broker LLC — FINLEADGEN & BrokerMoney

Aug 2025 – Present

Business Analyst / Product Owner | USA (Remote)

US consumer-finance lead-generation platform (B2B2C): landing pages, application forms, a ping/post auction engine, and API-based lead routing to buyers.

- **Designed and launched the platform from scratch to production in 5 months:** requirements, target processes, ping/post auction logic, and lead-distribution rules.
- **Raised application-to-sale conversion from 31% to 75%:** optimized routing and designed REST API integrations with 5 lead buyers (LeadsMarket, RoundSky, LeadStackMedia, CashPotUSA, and others) — postbacks, statuses, and error handling in asynchronous scenarios.
- **Increased landing-page conversion (view → application) from 35% to 50%** on paid traffic through A/B tests and funnel optimization.
- Ensured compliance with US regulations (TCPA, CFPB, FCRA, CCPA) by formalizing requirements and state-level lead-routing rules to minimize legal risk.
- Built analytics infrastructure on PostgreSQL and Metabase: dashboards for EPL, partner performance, requested-to-paid ratio, and UTM/sub-ID attribution to support data-driven decisions.
- Automated specification and report preparation with AI tools (Claude Code, Cowork, MCP servers) and Python/JS scripts, shortening the path from requirements to deliverables.

ROLF Group

Mar 2025 – Jan 2026

Senior Business Analyst | Moscow

Russia's largest auto dealer. Greenfield CRM platform "Flora" for service operations, replacing legacy systems and laying the foundation for a B2B product for external clients.

- **Designed the "Flora" CRM architecture from scratch** across 7 domains (work orders, spare parts, warehouse, subcontracting, warranty, insurance claims, settlements): As-Is/To-Be, business and functional requirements, migration rules, MVP, CJM.
- Specified integrations with OMS, WMS, warehouse and accounting systems, and Audatex, plus control mechanisms with user-action audit trails to reduce operational-error and fraud risks.
- Gathered requirements from every service role (service advisors, engineers, warehouse, accounting, warranty, managers); acted as the single point of contact between business, development, design, and operations; took part in QA and acceptance testing.

MTS Fintech / MTS Bank

Apr 2023 – Mar 2025

Lead Business Analyst / Product Owner | Team 12+

Corporate digital banking storefront at a top-tier Russian bank. BA from Apr 2023; combined BA + Product Owner from Sep 2023; led the stream's business-analysis function.

- **Grew the digital sales share from 9% to 30% (+21 pp) in 2024:** launched 4 new sales channels in digital banking, including product search with a recommendation engine (27% click-to-application) and cross-sell triggers; products per customer 1.7 → 2.5, MAU-to-sale conversion ×2.
- **Delivered a payroll product from scratch to MVP in 1 year** as PO/BA of a 10–15-person team: payroll registers, payment orders, employee registry, card issuance, core banking integration (async statuses, error handling); migrated clients off legacy systems, MAU +6%.

- **Cut incidents by 18% and raised NPS 1.5× (2024):** built a monitoring tool for screen load times and platform errors.
- Established a product-metrics tree and hypothesis validation through research, interviews, and A/B tests; led the stream's business analysis, including the hiring plan and BA recruitment for the cluster.

Tinkoff Bank / T-Bank

Nov 2021 – Mar 2023

Business Analyst (Feb 2022 – Mar 2023) | Client Manager (Nov 2021 – Jan 2022)

Leading Russian digital bank. Started by serving English-speaking clients; moved into business analysis in Feb 2022.

- Analyzed customer-service and internal processes using data: identified growth opportunities, formed hypotheses, and defined business requirements for changes.
- Documented processes and drove changes with stakeholders, designers, and developers; tracked process performance after rollout.

EDUCATION

Plekhanov Russian University of Economics, Moscow

2026

B.Sc. — Applied Informatics in Economics

Charles University, Pilsen, Czech Republic

2020

Medicine (undergraduate studies, not completed)

SKILLS

Hard Skills: SQL, Python, PostgreSQL, REST API, Swagger, BPMN, UML, CJM, User Stories, Use Cases, FRD/SRS, As-Is/To-Be, UAT, A/B Testing, Metabase, Tableau, Excel

Tools: Jira, Confluence, Figma, Miro, Storm, Claude Code, Cowork, MCP

Domain: Fintech, Digital Banking, Corporate Banking, CRM, Consumer Finance, B2B2C Lead Generation (ping/post), US Financial Compliance (TCPA, CFPB, FCRA, CCPA)

Methodologies: Agile/Scrum, JTBD, MVP, Metrics Tree, Stakeholder Management, OKRs/KPIs