Mikhail Tobler

Chief R&D Officer, Chief Product Officer (CPO), Chief Technology Officer (CTO)

Industries

I made digital products for:

- banking and fintech
- booking systems
- real estate
- CMS, ERP
- online shops and marketplaces
- mass media and entertainment
- online education (EdTech)

Contacts

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Location

Batumi, Georgia (country)
Office or remote work
Consider relocation
Time zone: UTC+4

Tools

Jira, Confluence, Slack, MS Office
Python, Rust, Go, Swift
TypeScript, JavaScipt, HTML, CSS
Visual Studio Code, Xcode, Git
Figma, Sketch, Illustator, InDesign
macOS, Windows, Linux

Languages

- English (C1)
- Russian (native)
- Ukrainian (A2)

About me

I have over ten years of experience working with digital products in C-level positions. During this time, I led the development of a new online banking platform for four years, transitioned two IT companies from developers to product-oriented businesses, and developed the first online real estate platform for renting and selling properties in Russia.

I am well-organized and results-oriented, with analytical thinking, extensive memory, and attention to detail. I focus on time management, preventing and solving conflicts or problems. I have worked with digital products in various industries, quickly engaging myself in the context and following the details.

I can simultaneously lead several products and at least five teams with at least 30 members. The maximum budget for a project personally managed and delivered is $400,000.

I have experience in win-win negotiations with key accounts at the C-level through resolving miscommunications and conflicting views.

I am experienced in Agile, prearranged plans, and crisis management. I can lead digital products strategically, create them from scratch, or transform them.

I adjust workflows to boost productivity and avoid resource waste. I am skilled in mid-term planning, balancing teamwork and individual creativity, and generating and evaluating out-of-the-box solutions.

I was born and raised in Kazakhstan (Central Asia). In 2000, I moved to Moscow, Russia, with an offer from Art. Lebedev Studio, then-time the most famous web studio in Russia. From 2009 to 2011, I lived in India and Thailand. In 2022, I moved to Istanbul, Turkey. Since late 2023, I've been living in Batumi, Georgia.

Achievements

- **Digital2Go. A new online banking platform.** I led the development of the front-end solution, which consisted of creating interactive prototypes, designing the user experience and visuals, and aligning existing components to the new standards. Digital2Go included retail (2015–2016) and business (2017–2018) solutions. Markswebb Rating 2018 rated the Digital2Go business solution in Russia's Top 5. Digital2Go was a new product of BSS, the leading developer of white-label online banking solutions in Russia. BSS clients include 8 out of the 13 systemically important (largest) banks in Russia. (2015–2018)

- **In-house rebranding of BSS and creating Digital2Go, a new company brand.** I managed the process. The company owner approved the rebranding at the initial presentation. Afterward, I produced a public presentation and supported the marketing and HR departments in practical branding usage. The new BSS logo is easily recognizable in any context. (2018)

- **KSB-2, a booking system (B2B2C). A transition strategy to a new development stack without service and revenue interruption.** KSB-2 uses extensively outdated Delphi 32-bit technologies, which have reached their limits. KSB-2 has 20K+ business clients. (Alean, 2022–2023)

- **Evans.ru. The first real-estate online platform in Moscow and Russia.** I have led the development process, written almost all the code, and designed the property search and presentation UX. Evans.ru focused on local premium customers and foreign top executives. The website had localization in five languages. (Evans, 2003–2006)

- **An iPad app for Rukuku, an EdTech online platform.** I led the development and launch of the app in the US and Canadian markets. Rukuku is an education platform that offers online audio translations, presentations, and collaboration. (2014)

- **Managing a team located in 3 time zones.** As CTO, I led a team of 17

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developers and designers across three time zones with a 10-hour time difference. (Rukuku, 2013–2014)

- **Sberbank. A new concept for a banking website.** I have designed a new concept for a website for Sberbank to sell banking products and services online. Sberbank is the largest bank in Russia. (2012)
- **MTV Russia. A website of the TV channel.** I have led development and design, technical requirements, planning, and launch. (Actis, 2003)
- **Alfa Bank Express. The first retail online bank in Russia.** I have created a UX design and an interactive prototype for Alfa Bank Express, a service of Alfa Bank, the largest private bank in Russia. (Art. Lebedev Studio, 2002)
- **ERP system Scala.** I designed the user experience (UX) and developed its functional web prototype. Scala is an ERP system that helps manage large enterprises like Ericsson or Pepsi. At the time, Scala had a 20-year development history. The new interface sharply decreased user mistakes, reduced the costs of developing new features, and flattened the learning curve. (Art. Lebedev Studio, 2001–2002)

Interests and hobbies

I enjoy spending time with my wife and my son. I have a Sphynx cat and a French bulldog. My interests include psychology, the history of the 19th and 20th centuries, and 20th-century culture. I also like to work out at the gym and visit a sports shooting range.

Work experience

User Experience and Tech Consultant

Contract • Remote work • NDA   Jun 2023 – Aug 2024

Development of a corporate information system.

Chief Product Officer

National Tour Operator Alean • Moscow, Russia   Feb 2022 – Apr 2023

Alean's core product is KSB-2, a B2B2C booking system for hospitality providers and agents. KSB-2 supports numerous business processes, accounting details, and documents. It serves over 20,000 clients.

The company had no CPO position, so I established such a position and managed to create a product process from scratch. Additional goals were to sync all teams' development plans and find a way to transform the technology stack of KSB-2.

Achievements:

- **KSB-2, a booking system. A transition strategy to a new development stack without service and revenue interruption.** KSB-2 uses extensively outdated Delphi 32-bit technologies, which have reached their limits. The target architecture is microservices based on Node.js and Typescript.
- Align the goals and plans of all teams to the plans of the KBS-2 team.
- Audit financial inconsistencies in company IT systems (KSB-2, accounting, the website). I have found their causes, fixed them, and implemented a monitoring system to check financial data consistency.
- Automation data exchange with airlines to update info on regular flights.
- Automating essential processes through all IT systems: changing a primary legal entity (financial optimization) and reconciling accounts with agents.

Self-employed

Owner   Jun 2020 – Feb 2022

I provided business analytics, IT consulting, and CX/UX research for online shops, financial services, and mass media.

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Chief Research & Development (R&D) Officer

Banks Soft Systems (BSS) • Moscow, Russia   May 2015 – Apr 2020

BSS is the leading developer of white-label online banking solutions in Russia. Its clients include 8 out of the 13 systemically important (largest) banks in Russia, like Sberbank, VTB, Gazprombank, and others. The company has over 500 employees. BSS also develops voice technologies and enterprise chatbots.

My goals included developing a new platform, creating banking products, developing their prototypes, and launching them into production. A distinct goal was establishing a new CX, UX, and visual design division.

Achievements:

- **Digital2Go. A new online banking platform.** I led the development of the front-end solution, which consisted of creating interactive prototypes, designing the user experience and visuals, and aligning existing components to the new standards. Digital2Go included retail (2015–2016) and business (2017–2018) solutions. Markswebb Rating 2018 rated the Digital2Go business solution in Russia's Top 5.
- **In-house rebranding of BSS and creating Digital2Go, a new company brand.** I managed the process. The company owner approved the rebranding at the initial presentation. Afterward, I produced a public presentation and supported the marketing and HR departments in practical branding usage. The new BSS logo is easily recognizable in any context.
- **Successful negotiations and sales in Top-10 Russian banks** with members of director boards and key stakeholders.
- **Establishing and leading the Design Department** (7 persons). My team members were working in cross-functional teams. I led their activities to ensure the consistency of new products' UX and visual design.
- **A development and implementation strategy of Digital2Go** as a brand new software platform of BSS. It includes expansion beyond the banking industry.
- Producing voice recognition, voice biometrics, and enterprise chatbot prototypes and integrating them into company products.
- Managing three products and cross-functional teams, 30+ persons in total.
- Creating important public speeches and presentations for the CEO.
- Working on special business activities for the company owner (Switzerland).

Chief Technology Officer (CTO)

Rukuku, Inc. • San Jose, California, US   Jun 2013 – Jun 2014

Rukuku is an educational platform that offers online audio translations, presentations, and collaboration.

I led the platform's development, created and launched an iPad app, and hired new team members. The team included developers (iOS, front-end, back-end, voice transmission), designers, and system administrators.

Achievements:

- **An iPad app.** I led the development and launch of the app in the US and Canadian markets.
- **Managing a team located in 3 time zones.** I led a team of 17 developers and designers across three time zones with a 10-hour time difference.

IT startup

Investor, CEO   Mar 2012 – May 2013

Self-employed

Owner   Jun 2008 – Feb 2012

Released projects:

- **Sberbank. A new concept for a banking website.** I have designed a new concept for a website for Sberbank to sell banking products and services online. Sberbank is the largest bank in Russia. (2012)

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- **Utkonos. A website for a major online grocery retailer.** I have developed the UX and its interactive prototype for a new version of the Utkonos online store. I presented it and received approval from the Utkonos board of directors. Utkonos is one of the largest online retailers in Russia. (2011)
- **Wikimart. An online marketplace.** I have designed the UX and UI for a check-out page and a product card and optimized cross-site advertising items. Wikimart is one of the first online marketplaces in Russia. (2011)
- **Mercator Holding. A website.** I have coordinated the development process, covering conception, design, programming, content, and hosting. Mercator Holding is a major supplier of road machinery in Russia. (2011)
- **Polit.ru. A website.** I have developed the UX of the website, its interactive prototype, and visual design and oversaw its implementation. Polit.ru was Russia's first political online media and then the most influential. (2010)
- **Evroset. A website and online store.** I provided technical support for the website and online store of Evroset, then-time the largest retailer in Russia. (2009–2010)
- **The Sochi 2014 Committee. A website.** I have developed a website's UX and a user communication strategy. The Sochi 2014 Committee was a government agency that organized the Winter Olympic Games in Russia. (2009)
- **ivi.ru. An interface for a streaming service.** I have developed the UX of a Smart TV app and its interactive prototype and the UX of a website for purchasing movies online. ivi.ru is the first legal streaming service in Russia. (2009)

Teaching

British Higher School of Art and Design

Moscow, Russia   Nov 2005 – May 2014

Visiting lecturer of "UX and web technologies" in the course "Design in Interactive Media."

Public speaking

- Expo Mobile Finances 2019 (Moscow, Russia, 2019)
- Expo FinNext-2019 (Moscow, Russia, 2019)
- Banking workshop of BSS (Moscow, Russia, 2017)
- Expo Mobile Finances 2016 (Moscow, Russia, 2016)
- Expo iFin-2016 (Moscow, Russia, 2016)
- Expo Future Bank (Budapest, Hungary, 2015)

Education

Karaganda State Technical University

1991–1996

Master's degree in Computer-aided design (CAD)