

Millie Chang

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SUMMARY

Digital and technical product management director with 14 years shaping financial services platforms, customer journeys, and portfolio strategies in regulated environments. Leads product organizations from ambiguous opportunity through investment cases, roadmaps, delivery, launch, measurement, and continuous improvement. More than eight years focused on **digital product management**, with over six years leading direct and matrixed teams. Combines business acumen with technical and customer experience foundations across mobile and web products, data, analytics, Experience Design, **Human Centered Design**, research, and process engineering. Uses Agile, **Lean Product Development**, **Lean Portfolio Management**, journey mapping, competitive analysis, KPI and KRI governance, and evidence based prioritization. Partners with senior business, technology, operations, data, risk, compliance, legal, vendors, designers, and developers to guide investment and measurable outcomes.

EXPERIENCE

Director, Digital Product Management

January 2023 - Present

Cedar Ridge Bank

Austin, Texas

Directs a digital product organization supporting identity, relationship stage experiences, and cross channel engagement across mobile and web banking. Sets portfolio direction, develops investment cases, and aligns senior leaders across business, technology, operations, data, risk, **compliance**, and legal.

- Established portfolio strategy and **roadmap** sequencing, aligning leaders around customer and business outcomes.
- Built investment cases using customer evidence, funding needs, capacity, dependencies, and control requirements.
- Introduced **KPI** and KRI reviews combining **analytics**, feedback, operations signals, and risk indicators.
- Developed product managers through hiring, coaching, performance feedback, and clear decision rights.
- Directed mobile and web launches with **designers**, engineers, **vendors**, and control partners.

Senior Manager, Digital Product

March 2020 - December 2022

Lone Star Credit Union

Round Rock, Texas

Managed digital product leaders responsible for authenticated experiences, account servicing journeys, and mobile and online platform improvements. Guided matrixed delivery, customer research, risk controls, portfolio prioritization, and executive decisions across competing investments.

- Reframed planning around customer journeys, **research** findings, **competitive analysis**, and measurable outcomes.
- Led matrixed teams through **Agile** discovery and delivery, converting constraints into executable roadmaps.
- Partnered with Risk and Compliance to define **controls**, monitoring measures, and launch decisions.
- Applied **Lean Portfolio Management** to compare value, effort, dependencies, strategy, and control exposure.
- Presented scenario analysis to senior leaders, securing alignment across competing product priorities.

Lead Digital Product Manager

June 2017 - February 2020

Prairie National Financial

Dallas, Texas

Owned digital account servicing strategy across consumer banking channels, connecting behavioral data, usability research, **customer feedback**, and service themes with release planning. Mentored product managers and coordinated cross functional decisions amid regulatory and technical dependencies.

- Owned account servicing strategy and roadmap across consumer banking channels and release sequences.
- Used behavioral data, **usability research**, and service themes to prioritize journey improvements.
- Defined testable problems with **Experience Design** and **Human Centered Design** methods.
- Created KPI and **KRI** measures balancing adoption, experience quality, **operations**, and control performance.
- Mentored product managers on roadmap communication, research interpretation, and outcome focused decisions.

Digital Product Manager

August 2014 - May 2017

Mesa Digital Finance

Phoenix, Arizona

Managed web and mobile servicing features for consumer financial products, translating customer and operational needs into product plans. Coordinated Agile discovery, testing, release preparation, post launch review, **journey mapping**, analytics, and process engineering.

- Translated customer and operational needs into web and mobile product plans.
- Coordinated Agile teams through discovery, refinement, testing, release preparation, and review.
- Applied analytics and **research testing** to investigate friction and validate product concepts.
- Mapped customer journeys with design partners, connecting interface issues with operations processes.
- Supported **process engineering** that simplified digital handoffs while preserving control steps.

Associate Product Manager

Desert Community Bank

July 2012 - July 2014

Tempe, Arizona

Supported digital banking planning for online account access and servicing in a regulated environment. Maintained requirements, coordinated testing, analyzed usage and service themes, and tracked dependencies and control actions with product, technology, operations, and compliance partners.

- Supported digital banking planning for online access and servicing in regulated environments.
- Maintained feature requirements and release documentation with **technology**, operations, and compliance partners.
- Analyzed usage reports and service themes to frame recurring experience research questions.
- Coordinated **user testing**, documented findings, and translated observations into backlog recommendations.
- Tracked launch dependencies and control actions across cross functional delivery teams.

PROJECTS

Customer Relationship Stage Portfolio 📅 2023

Created a portfolio direction for identity and relationship stage experiences across mobile and web banking. Connected customer evidence, investment cases, roadmap sequencing, KPI reviews, KRI governance, and launch readiness for a regulated financial services environment.

Lean Portfolio Investment Framework 📅 2022

Established a practical comparison model for strategic fit, customer value, delivery effort, dependencies, and control exposure. Helped senior leaders make clearer funding decisions across competing digital product initiatives.

LEADERSHIP & AWARDS

- Selected as a trusted product leadership voice for complex digital investment and roadmap decisions.
- Recognized by senior stakeholders for connecting customer evidence, control requirements, and delivery choices.
- Earned sustained peer recognition for mentoring product managers through research and outcome focused planning.

EDUCATION

Bachelor's Degree in Management Information Systems

2012

Arizona State University GPA: 0.0

Tempe, Arizona

Coursework: Product management, database systems, business analytics, systems analysis

CERTIFICATIONS

- Certified Scrum Product Owner 📅 2016
- Pragmatic Institute Product Management Certification 📅 2019
- SAE Lean Portfolio Management 📅 2022

TECHNICAL SKILLS

- **Product Management:** Digital product management, technology product management, portfolio management
- **Strategy and Planning:** Product strategy, roadmap development, business cases
- **Experience Design:** Experience Design, Human Centered Design, journey mapping
- **Research and Analysis:** Customer research, usability research, competitive analysis
- **Delivery Methods:** Agile, Lean Product Development, Lean Portfolio Management
- **Data and Measurement:** Data analysis, analytics, KPI governance
- **Risk and Compliance:** Risk management, compliance controls, KRI governance
- **Digital Platforms:** Mobile products, web products, emerging technology platforms
- **Process Improvement:** Process engineering, workflow analysis, operational handoffs
- **Stakeholder Leadership:** Executive communication, matrix leadership, vendor management

SKILLS

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|---------------------|-----------------------|----------------------------|---------------------------|
| • Product Strategy | • Customer Experience | • Agile | • Controls |
| • Roadmap Planning | • Data Analysis | • Lean Product Development | • Executive Communication |
| • People Management | • Research Testing | • Portfolio Management | • Process Engineering |
| • Business Cases | • Journey Mapping | • Risk Management | |

PROFESSIONAL AFFILIATIONS

- Volunteer Mentor, Product Management Mentorship Circle, 2021 to Present.
- Member, Financial Services Digital Leadership Forum, 2023 to Present.

LANGUAGES

- English (Native)
- Mandarin Chinese (Intermediate)

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST