

# DOĞUŞ ŞAHİN

## CONTACT


**LOCATION**
Dubai, UAE

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## EDUCATION

**MASTERS IN BUSINESS ADMINISTRATION (MBA)**
Bilkent University
Turkey, 2008

**COMPUTER SCIENCE (BSc)**
Bilkent University
Turkey, 2004

## SKILLS

**DOMAIN EXPERIENCE**
Retail & Commercial Banking
Card & Tokenized Payments
Digital Banking & Wallets
Merchant & PSP Acceptance
Generative & Agentic AI
Open Finance & BaaS
Decentralized Finance & Web3

**CONSULTING & STRATEGY**
Digital Transformation Strategy
Payments & Acquiring Strategy
Technology Consulting
Customer Experience Design

**AI & DATA**
Agentic Commerce & Enterprise
Chatbots & Digital Humans
Data Architecture Design
Predictive Modelling & ML

**PRODUCT MANAGEMENT**
P&L Ownership
Operating & Financial Modelling
C-Suite Engagement

**DELIVERY & EXECUTION**
Program Management
Agile & Scrum Delivery
Vendor & Partner Management

**TECHNICAL FOUNDATIONS**
System Architecture Design
SaaS & Platform Productization

## SUMMARY


Experienced leader with 20+ years in product and delivery leadership roles across digital transformation, digital payments, and applied AI domains within leading payments, consulting, and financial services organizations. Operated at Vice President level across regional and global mandates, with direct ownership of product strategy, P&L performance, and hands-on execution of enterprise digital transformation programs.

Brings deep expertise across digital banking, payments, analytics, and target operating model design, combined with a strong track record of converting complex transformation agendas into scalable, revenue-generating products and services. Recognized as a trusted advisor to C-suite executives and regulators, with a strong commercial mindset and disciplined P&L focus.

IMPACT HIGHLIGHTS

- Scaled a global digital payments and transformation consulting business to triple-digit million USD revenue, owning multi-region P&L and leading a global sales and delivery organization supporting banks and fintechs worldwide.
- Delivered complex, multi-region digital transformation programs for issuers, acquirers, and fintechs; spanning strategy, customer value proposition, operating model design, technology implementation, and go-to-market execution.
- Designed and delivered end-to-end digital banking and payments transformations for tier-1 banks across onboarding, sales, servicing, and loyalty. Deployed first-in-market innovations including digital issuance and acceptance, tokenization, cross-border payments, open banking, blockchain payments, agentic commerce, and digital humans.
- Worked directly with C-suite stakeholders to embed digital and AI capabilities into decisioning, operations, customer engagement, and risk frameworks.
- Led the design, productization, and go-to-market of AI and advanced analytics offerings, including generative AI assistants and agentic AI solutions, translating emerging technologies into repeatable industry solutions with clear commercial outcomes.
- Established and scaled large partner ecosystems (250+ partners) across SaaS providers, system integrators, and technology firms, enabling accelerated enterprise adoption and delivery at scale.


## EXPERIENCES

### Vice President, Global Consulting Lead for Digital Payments & AI
**Mastercard**
Sep 2021 — Dec 2025 Dubai, UAE

- Led the global strategy, design, and scaling of Mastercard Advisors – Digital & AI Consulting product suite; owned multi-region P&L and supported growth across all markets.
- Grew global Digital & AI consulting revenues to triple-digit million USD levels, through close alignment with regional BD, markets, and marketing teams.
- Led the global Digital Practice of 1000+ members, driving knowledge management, content frameworks, capability building, and thought leadership.
- Designed and scaled core consulting products across Digital-First Personal & SME Banking, Digital Cards & Wallets, Merchant & PSP Acceptance, Generative AI in Finance, Neobank & Fintech Enablement, Open Finance/BaaS Enablement, Digital Engagement & Loyalty, and Digital Assets/Web3.
- Built and scaled three core consulting delivery products: Program Management & Expert Augmentation, Technology Implementation Services, and SaaS Delivery & Licensing.
- Built and orchestrated partner management track for 100+ premium partner ecosystem across SaaS/platform providers, system integrators, talent partners, and consulting/design agencies.
- Developed native SaaS propositions for Digital Channels (white-label apps, widgets, SDKs), Generative AI Assistants and Agents, and Digital Human Interfaces.
- Authored Mastercard-published whitepapers on AI in Finance, Digital Humans, Digital-First Transformation, and Digital-Native Payments with Click to Pay.

**Principal, EEMEA Delivery Lead for Digital Consulting**
**Mastercard**
Dec 2017 — Sep 2021 Dubai, UAE

- Created the Digital Transformation delivery business unit from scratch and scaled to double-digit million USD revenues.
- Built the consulting frameworks and sales materials and personally handled the sales and delivery of the practice projects in early years.
- Developed consulting propositions across digital strategy, UX/technical design, digital transformation, platform enablement, and digital marketing.
- Delivered first-in-market regional digital-first card products and multiple digital acceptance and SoftPOS programs.
- Enabled tokenization, digital issuance, QR, instant payments, and next-gen remittance systems for EEMEA regional banks.
- Led design and implementation of end-to-end digital sales and onboarding journeys for cards and loans for multiple banks.
- Delivered multiple neobank transformations - including delivery of customer value proposition, customer experience, operating and financial models, and go-to-market execution.
- Delivered pan-bank loyalty programs for issuers tuned for best-in-class earn and burn models - specialized in digital channels and hyper-personalization.
- Rolled out Mastercard payments analytics SaaS platform and digital maturity assessment offerings to 50+ clients.
- Led regional/global subject-matter communities, research efforts, and whitepapers.
- Supported global R&D initiatives and contributed to talent growth, hiring, and digital-transformation capability building.

**Strategy Manager, Digital Banking**
**Akbank**
Aug 2013 — Jun 2017 Istanbul, Turkey

- Developed multi-year digital transformation roadmap for retail and commercial banking; built differentiated digital banking customer value propositions for diverse customer segments.
- Led digital onboarding design and launched several first-in-market products (Direkt Kredi, Direkt Öde, Tosla, Axess Mobil).
- Established AkbankLab, designing governance, structure, budgeting, brand, and partner ecosystem. Managed fintech scouting, innovation cycles, hackathons, and idea programs.
- Designed the bank’s open banking platform (API Portal) and country-first projects including: blockchain-based remittance project with Ripple, and ML-based credit scoring, on-device face recognition models.
- Led the Turkish Banking Association’s working group on digital onboarding and e-KYC

**Senior Consultant, Consulting & System Integration**
**Accenture**
Jul 2011 — Jul 2013 Istanbul, Turkey

- Delivered enterprise architecture and CRM/OMS transformation for major telecom operators in Turkey and Azerbaijan.
- Led CRM customer migration program tests covering a total of 50M+ subscribers for all major telco operators (Turkcell, Turk Telekom, Vodafone) in Turkey.
- Developed big data analytics and complex event processing strategy projects for mobile operators.
- Designed inbound call center next-best-action platforms and customer tariff and pricing optimization strategies for different mobile operators.
- Led the Turkish Banking Association’s working group on digital onboarding and e-KYC

**Consultant, Consulting & System Integration**
**NTT Data**
Feb 2009 — Dec 2010 Istanbul, Turkey

- Designed next-generation mobile salesforce automation platform for mobile operators.
- Developed business continuity and disaster recovery strategies for multiple telecom operators.

**Senior Software Engineer**
**BT Group**
Apr 2005 — Jun 2008 Ankara, Turkey

- Delivered data dissemination platform modules for Turkish Statistics Institute.
- Led product launches, roadshows, and POCs for Borland’s lifecycle management tools.