



Nelson Nogales Arroyo


MBA | Banking Product Strategy

PROFILE


Strong Product Manager with extensive experience in the retail banking industry. Proven ability to develop and execute winning product strategies that drive innovation and exceptional customer experiences. Highly motivated and results-oriented professional with a passion for creativity and problem-solving.

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 C. Azunta Bozo, 657. Alto Obrajes – A
La Paz, Bolivia

EDUCATION





2015
MBA ICCI
Best Academic Achievement Award
Universidad de Chile
Santiago, Chile

2009
BUSINESS ADMINISTRATION DEGREE
Universidad Católica Boliviana San Pablo
La Paz, Bolivia

LANGUAGES

Spanish – Native
English – Advanced Professional
French – B1 Intermediate

SKILLS

Ms Office 
Agile Methodologies 
Ms Project 
SQL 

EXPERIENCE

PRODUCT OWNER RETAIL CREDIT PRODUCTS & CREDIT/DEBIT CARDS

Banco de Crédito de Bolivia S.A. | La Paz, Bolivia.

September 22 – June 24

Key Qualifications & Responsibilities

- Managed a loan product portfolio exceeding USD 1 billion, ensuring profitability and alignment with business goals.
- Assessed and restructured product offerings and channel management strategies to optimize performance.
- Spearheaded the development of digital banking functionalities for loan applications and management of digital assets.
- Developed and implemented budget strategies and identified client segmentation drivers to maximize customer acquisition and retention.
- Product of the year award: Best Credit Card - 2023

DEPOSIT PRODUCTS AND SECURITIES DEPUTY MANAGER

PRO MUJER IFD | La Paz, Bolivia.

July 21 – December 21

- Developed a portfolio of deposit products, implementing new deposit products including saving accounts and time deposits.
- Managed channels and improved customer experience. Monitored and evaluated customer satisfaction
- Developed strategies to increase insurance penetration in the client portfolio.
- Developed communication strategies to promote the institution's products and services

RETAIL CREDIT PRODUCTS & CREDIT/DEBIT CARDS DEPUTY MANAGER

Banco de Crédito de Bolivia S.A. | La Paz, Bolivia.

October 15 – May 21

- Strategic management and development of product portfolio for Retail Banking: Credit Cards, Cash and Consumer Vehicle Loans, Mortgage Loans for Housing, and for SME Banking: Fixed Assets, Working Capital.
- Analyze, define, and improve core product indicators: marketshare, profitability, portfolio growth and placement, etc.
- Determine guidelines for customer profiling (segmentation for placement, loyalty, stock performance, etc.) and tactical and/or permanent campaigns

FINANCE SENIOR ANALYST

MINISTRY OF ECONOMY AND FINANCE

October 11 – December 13

- Evaluated and approved financial projects for corporate and social development.
- Developed and evaluated performance indicators (KPIs).
- Provided advice on financial management and business intelligence.
- Negotiated and managed the resolution of social conflicts and conflicts with state-owned companies.

ADMINISTRATIVE AND FINANCE CHIEF

SIMDEC S.R.L.

November 09 – October 11

- Managed the operational cycle of the branch.
- Analyzed, negotiated, and controlled the client portfolio.
- Developed and monitored commercial strategies.
- Developed and implemented internal and human resources policies.