

ETHAN YAO

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EDUCATION

University of Minnesota, Twin Cities – Curtis L. Carlson School of Management

May 2025

Bachelor of Science in Business (*summa cum laude*)

ACT: 35 | GPA: 3.98

Majors: Management Information Systems, Business Analytics, Marketing, **Minors:** Product Design, Philosophy, Fashion Studies

PROFESSIONAL EXPERIENCE

Mastercard (Global Small & Medium Enterprises)

New York, NY

Associate Product Manager Intern

Jun 2024 – Aug 2024

- Spearheaded Agile development of 4 new data visualization features for an SMB cashflow dashboard by collaborating with design, legal, and engineering; wrote 20+ user stories and groomed product backlog in Jira to increase average user session duration by 30%
- Redesigned the revenue share model for a SaaS open banking product by implementing a tiered pricing structure, introducing volume-based discounts, and adjusting partner commission rates; projected to increase net profit by ~\$6M by year 4
- Prototyped 3 generative AI features for a global cashflow product by creating Figma designs and securing buy-in from 5 VPs
- Crafted partnership strategy with open banking providers for Mastercard cashflow product expansion in EU and LATAM regions

Carlson Consulting Enterprise | McKinsey-led Student Consultancy Primarily for MBA Students

Minneapolis, MN

Strategy Consultant

Jan 2023 – Dec 2023

- Evaluated the State of Minnesota's early childhood literacy programs through data analysis and stakeholder interviews; developed a comprehensive growth strategy to boost literacy rates, projected to increase pre-K test scores by 13% statewide
- Constructed an early literacy predictive model using R, leveraging data from census records and 23 librarian interviews to pinpoint vital gaps in Minnesota library services and presented to 4 Minnesotan education committees to drive education reform

Deloitte (Digital Innovation & Analytics)

Chicago, IL

Analytics & Technology Intern

Jun 2023 – Aug 2023

- Implemented a product roadmap for an internal cloud-based analytics tool, prioritizing features based on user feedback and market trends; resulted in ~\$4M additional revenue, 29% increase in user adoption, and 22% improvement in customer satisfaction scores
- Collaborated with a fintech client's engineering and legal teams to define AI product strategies, reducing annual costs by ~\$250K
- Architected new API offerings for an F50 client's data management platform, increasing third-party integrations by 40%

Product Discovery II Intern

Jun 2022 – Aug 2022

- Identified core technical and soft skill gaps among Deloitte employees by using Python and SQL for data analysis; conveyed development opportunity recommendations to 7 partners and improved staff training and talent acquisition process ratings by 28%

ANKAA Project | Social Enterprise for Refugee Vocational Training

Athens, Greece

Product Manager

Jan 2023 – May 2023

- Authored 14 use cases and prioritized user needs to engineer an automated onboarding process, dynamic feedback forms, and e-learning resources to boost time efficiency by 43% and increase employee retention by 37% for the 15+ person organization
- Interviewed 57 displaced people and nonprofit volunteers, highlighting critical user pain points to optimize the developed products

LEADERSHIP & PROJECTS

Living Room Tutors, Co-Founder, Program Director

Mar 2020 – Present

- Conceptualized and launched a virtual tutoring platform during COVID-19, scaling to 200+ K-12 students and 50+ volunteer tutors; established partnerships with 10 schools and 3 community organizations, expanding program reach by 150% in 6 months
- Designed a comprehensive curriculum and analyzed student performance metrics and feedback to iteratively enhance content and platform features, resulting in a 95% participant satisfaction rate and 18% improvement in average student percentage grade

Carlson School of Management, Emerging Leaders of Color Co-Lead, Student Ambassador Co-Lead

Apr 2022 – Present

- Partnered with the Director of DEI to coordinate weekly professional development workshops for 250+ underrepresented high school students, achieving a 97% participant positive feedback rate and bolstering diverse undergraduate student applications by 4%
- Mentored 26 student ambassadors giving personalized tours and hosting meetings with F500 firms, donors, prospects, and alumni

Wardrobify, Co-Founder, Product Manager, UI/UX Designer

Jan 2024 – Present

- Piloted development of a mobile wardrobe application, integrating AI-powered clothing categorization and social sharing features
- Led a cross-functional team of 2 developers, utilizing agile methodologies to iterate on product features based on user feedback

ADDITIONAL INFORMATION

Teaching Assistant Courses: Intermediate Programming, Data Modeling and Databases, Business Analytics, Strategic Management

Technical Skills: Jira, Confluence, Figma, Python, SQL, R, Excel, Mandarin

Interests: Edtech, Fashion, Cooking, Mahjong, Boulderling, Sudoku, Calisthenics, Beli, Triathlons, Arc'teryx, International Travel