

Ethan Yao

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PROFESSIONAL EXPERIENCE

Mastercard, Global Small & Medium Enterprises Team | New York, NY **Aug 2025 – Present**
Associate Product Manager

- Designed data integration pipelines and models in partnership with legal and engineering teams to unify 3rd-party financial data for SMB lending, coaching, and monitoring products; presented technical solutions to UK government officials and fintech executives
- Drove product strategy, business case, and GTM execution for a global lending solution; ~\$300M projection in year 5 total revenue
- Led a 5-person scrum team building a credit scoring tool with alternative data and predictive modeling, reducing default rates by 34%

Associate Product Manager Intern **Jun 2024 – Aug 2024**

- Spearheaded Agile development of 4 new data visualization dashboard features with design, legal, engineering, and marketing teams
- Created generative AI use cases for a global product through high-fidelity Figma prototypes, securing executive buy-in from 5 VPs
- Researched EU and LATAM data privacy regulations to craft Mastercard's partnership roadmap with global open banking providers

Levelr, Curated Outfit Discovery and Shopping Platform Startup | Chicago, IL **Jun 2025 – Aug 2025**

Growth Intern

- Conceptualized the company's monetization strategy by analyzing 30+ competitor fashion platforms, establishing partnerships with 8 major retailers, and overseeing 10+ focus group interviews; generated \$120K in revenue within 3 months of initial product launch

CHROMATIC, High-end Fashion Resale Store | Tokyo, Japan **Feb 2025 – Jun 2025**

Product Manager

- Coordinated the global sourcing strategy for premium Japanese designer and vintage clothing, negotiating exclusive purchasing contracts with 20+ Tokyo-based suppliers to increase high-demand inventory by 35% and lower cost of goods sold by 22%
- Established an omnichannel inventory system unifying retail and e-commerce operations to achieve 40% faster inventory turnover

Deloitte, Digital Innovation & Analytics Team | Chicago, IL **Jun 2023 – Aug 2023**

Analytics & Technology Intern

- Diagnosed performance gaps in a transaction analytics tool and leveraged customer feedback to reduce false positives by 35%
- Collaborated with a fintech client's engineering and legal teams to define AI product strategies, cutting annual costs by ~\$250K
- Supported API strategy development for an F50 client's data management platform, scaling third-party integrations by 189%

Carlson Consulting Enterprise, Selective Ex-McKinsey Consultancy | Minneapolis, MN **Jan 2023 – Dec 2023**

Strategy Consultant

- Evaluated Minnesota's early childhood literacy programs through statistical regression analysis and 20+ stakeholder interviews; delivered a predictive model and strategic recommendations projected to boost statewide literacy rates and pre-K test scores by 17%

ANKAA Project, Social Enterprise for Refugee Vocational Training | Athens, Greece **Jan 2023 – May 2023**

Product Manager

- Conducted 50+ user interviews to capture organizational pain points and build 3 digital workflow optimization tools while managing a cross-functional team of 5 developers and designers, improving operational efficiency by 43% and employee retention by 37%

PROJECTS & EXTRACURRICULARS

thrifter, *Product & Growth Lead* **Jul 2025 – Sep 2025**

- Launched and marketed a mobile product integrating eBay API and recommendation algorithms for personalized thrifted alternatives through a Pinterest-style discovery feed, achieving 15K+ downloads and 65% monthly active user retention within first 2 months
- Orchestrated A/B testing of 3 feed algorithm variants, increasing average session time by 42% and item click-through rates by 38%

Living Room Tutors, *Co-Founder, Program Director* **Apr 2020 – Present**

- Authored the curriculum for a virtual tutoring platform during COVID-19, scaling to 500+ K-12 students and 100+ volunteer tutors

Other Involvement: Chinese Student Association (President), Philosophy Club (President), Emerging Leaders of Color (Mentor), Net Impact (VP of Finance), Student Ambassadors (Co-Lead), Student Government (VP of Finance), 180 Degrees Consulting (Team Lead)

EDUCATION

University of Minnesota – Carlson School of Management **May 2025**

Bachelor of Science in Business (Summa Cum Laude with High Distinction)

ACT: 35 | GPA: 3.98

Majors in Management Information Systems, Marketing | Minor in Business Analytics

Thesis: "Scalping or Market Clearing? Consumers' Willingness to Pay towards Reseller versus Retailer" | Dean's Thesis Award

Teaching Assistant Courses: Intermediate Programming, Data Modeling and Databases, Business Analytics, Enterprise Systems

Harvard Business School – Summer Venture in Management Program (SVMP) **Jun 2025**

SKILLS & INTERESTS

Skills: Jira, Confluence, Agile Methodology, Figma, Python, SQL, R, Excel, PowerPoint, Mandarin

Interests: Fashion, Edtech, Mahjong, Travel, Sudoku, Boulderling, Pickleball, Philosophy, Strength Training, Community Involvement