

Mazahir Aghayev

PRODUCT MANAGER | Marketplace · Billing · Seller Experience

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PROFILE

Product Manager in e-commerce and fintech, building and scaling platform products across billing and monetization, seller services, B2B marketplaces, and loyalty. Understand frontend and backend architecture, contribute to technical decisions, and design user experiences around system capabilities. Independently build AI products and integrations.

Built a new billing system that increased marketplace profit margin by 4 percentage points. Reduced seller onboarding from 30+ days to 2 days and increased application-to-first-offer conversion from 61% to 79%. Launched a coupon product that grew loyalty page DAU by 76%.

EXPERIENCE

Birmarket | January 2021 – Present

Azerbaijani marketplace within the Bir ecosystem. Progressed from Customer Support to Product Manager across Loyalty, Seller Experience, and Billing.

Product Manager — Billing & Monetization

May 2026 – Present

Built a new marketplace billing system and a product for managing commissions, take rates, and fees. Defined business rules, integration scenarios, and user workflows for a financially critical platform handling large data volumes.

- Increased marketplace profit margin by 4 percentage points through the new billing and monetization platform.
- Enabled flexible commission and fee structures: platform-wide and seller-specific terms, with temporary or ongoing rules configurable without code changes for each fee.
- Introduced role-based access and approval workflows for commission and fee changes to control financial risk.
- Delivered integrations with a bank and a provider to support marketplace financial settlements.

Product Manager — Seller Experience & B2B

April 2024 – May 2026

Built a seller self-service platform covering registration, onboarding, and account setup. Designed user flows and made product and UX decisions to replace manual processes with automated workflows.

- Reduced seller onboarding from 30+ days to 2 days and increased onboarding throughput fourfold.
- Increased application-to-first-offer conversion from 61% to 79% (+18 percentage points).
- Led the Birbank / Kapital Bank integration, automating seller verification and removing the main onboarding bottleneck.
- Streamlined legal and compliance processes, reducing contract preparation time; designed a solution supporting 1P, 2P, FBS, and FBO operating models.

EXPERIENCE CONTINUED

Birmarket • Seller Experience & B2B

Initiated a B2B marketplace through market research, demand validation, and MVP definition.

- Conducted 200+ customer interviews and validated product demand.
- Launched a B2B landing page and generated 500+ leads with no paid promotion spend.
- Defined MVP scope and onboarding and procurement workflows. Business model validation showed an average order value eight times that of B2C.

Product Manager — Loyalty & Fintech

May 2023 – April 2024

- Launched Umico Coupons, increasing loyalty page DAU by 76%.
- Built a reusable coupon engine on the existing cashback platform, supporting percentage discounts, minimum order thresholds, single-use coupons, and repeat-purchase incentives.
- Designed a financial model for coupons co-funded by the platform and sellers. The solution became the foundation for promotions across other ecosystem products.
- Launched utility bill payments using loyalty points through an e-wallet integration; the use case accounted for more than 50% of all points redeemed.

Customer Experience Expert

March 2022 – April 2023

- Analyzed customer problems and developed product hypotheses. Conducted usability tests and contributed to the evaluation of the Super App redesign.

Customer Support

January 2021 – March 2022

- Handled 9,000+ inquiries about orders, payments, and delivery, identifying recurring user problems.

CORE COMPETENCIES

Product discovery and management. Market and competitive research, customer development, in-depth interviews, qualitative research, and usability testing. Hypothesis development and validation, MVP definition, prioritization by business impact and implementation complexity, and launch evaluation.

Business and product analytics. Financial modeling, commission and fee economics, monetization, and co-funded promotions. Margin calculations, revenue and cost analysis, and assessment of pricing impact on profit. Funnel and conversion analysis, DAU, and average order value.

UX/UI and product design. User flows, customer journeys, information architecture, and navigation. UX/UI patterns, interface states and feedback, and simplification of user workflows. Usability testing, visual hierarchy, and brand design.

Architecture and integrations. Client-server architecture and frontend/backend responsibilities. REST APIs and HTTP: methods, requests and responses, status codes, headers, authorization, and tokens. Synchronous and asynchronous communication and Kafka event messaging principles. Understanding of Kubernetes and code repositories; banking integrations, role-based access, and approval workflows.

AI and hands-on prototyping. LLM capabilities and applications, independent development of AI products and prototypes, and integration of models and external services through APIs.

EDUCATION

Saint Petersburg State University of Civil Aviation

Higher education • Air Transport Operations and Transport Services • 2015