# RAZVAN IOAN

*Senior Banking Leader I Branch Network & Sales Transformation I M&A Integration & Digitalization*

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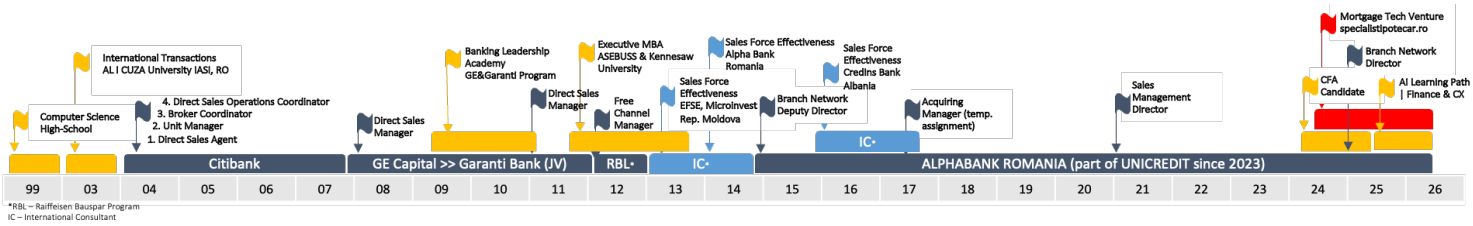
## CAREER ROADMAP

*Visual Overview*




## PROFESSIONAL EXPERIENCE

**Founding Partner I specialistipotecar.ro**
2024 – Present
Digital platform for mortgage loan decision support and lead generation

- Contributed from inception to the creation of a digital platform focused on mortgage acquisition, refinancing and early repayment simulations
- Shaped the commercial concept, customer proposition and market positioning
- Supported partner model design, lead-generation strategy and go-to-market execution

**UniCredit Bank Romania — Executive Transition Period following merger**
Sep 2025 – Mar 2026

**Alpha Bank Romania — Director, Branch Network**
Feb 2025 – Aug 2025 (merger with UniCredit)

- Led integration of 130 branches and ~1,000 employees into UniCredit during merger.
- Directed branch optimization and consolidation as Stream Leader in the merger project.
- Strengthened network-wide performance management framework.

**Alpha Bank Romania — Director, Sales Management Division**
2021 – 2025

- Directed national sales force (130 branches, 1,000+ staff, Retail/SME/Affluent).
- Built execution-driven, customer-centric sales culture.
- Implemented first automated target allocation system in the bank.
- Designed scorecards, dashboards & R&R programs.
- Drove network change management, training & digitalization initiatives.

**Alpha Bank Romania — Deputy Director, Branch Network**
2014 – 2020

- Managed P&L for national branch network.
- Directed sales management tools & programs.
- Advanced Sales Force Effectiveness (SFE) initiatives.

**Alpha Bank Romania — Deputy Director, Acquiring Division / Cards Business Unit**
2017 (3-month special assignment)

- Coordinated acquiring processes, development projects, and customer continuity.

- Maintained and expanded relationships with strategic clients.

**Early Career (2006 – 2013)**

- **AEDIFICIUM Banca pentru Locuințe** — Sales Channel Manager (2012 – 2013)

Developed nationwide alternative distribution channel; designed training, procedures, and monitoring tools for sales quality.

- **GarantiBank (JV with GE Money)** — Direct Sales Manager (2011 – 2012)

Integrated 2 sales teams (100+ staff) into one national mobile sales force; specialized SME & Mortgage units; launched career path for sales agents.

- **GE Money — Direct Sales Manager** (2007 – 2010)

Built and managed national direct sales network (100+ staff); implemented SFE tools; led profitability and restructuring of branches.

- **CitiFinancial / Citibank** — Direct Sales Operations Coordinator (2006 – 2007)

Coordinated direct sales network expansion, new systems (pre-scoring, Credit Bureau), and risk/control procedures.

**Other Early Roles (pre-2006)**

- **CitiFinancial / Citibank Romania** — Various Roles (pre-2006)

Progressed through multiple sales and operations roles, gaining hands-on experience in retail sales, client acquisition, and process coordination — foundation for later leadership in national sales networks and Sales Force Effectiveness initiatives.

## CONSULTING ASSIGNMENTS — Sales Force Effectiveness (2013 – 2015)

- 2015-2016 – Delivered full SFE & restructuring project at **Credins Bank Albania**, achieving all productivity KPIs.
- 2014 – Implemented first SFE program, coaching framework, and branch training initiative at **Alpha Bank Romania.**
- 2013 – Implemented institution-wide SFE project at **Microinvest Moldova** (EFSE grant), aligning processes and tools with industry best practices.

## EDUCATION

- Executive MBA, ASEBUSS – Kennesaw State University (2011–2013)
- Bachelor's in economics – International Transactions, Alexandru Ioan Cuza University of Iași (1999–2003)

## PROFESSIONAL CERTIFICATIONS & EXECUTIVE TRAINING

- **CFA Level 1 Candidate**, CFA Institute (2025 exam)
- **Executive Leadership Programs**: Banking Leadership Academy (GE Capital & Garanti Bank Turkey, 2009–2010); GE Crotonville – Building Essential Leadership Skills (2008)
- **Recognized Methodologies**: Lean Six Sigma – Yellow Belt (2013); Project Management & Agile (2021/2022)
- **Additional Programs**: Change Acceleration Process (GE Capital), public speaking, advisory, process communication

## TRANSFERABLE SKILLS

**Core Competencies**

- Strategic Leadership I P&L Management I Sales Force Effectiveness
- Change & Transformation Leadership I M&A Integration I Digitalization

**Selected Major Projects**

- Led Sales Force Effectiveness programs across multiple banks (Alpha, Credins, Microinvest).
- Directed branch optimization, digitalization, and performance management systems.
- Coordinated large-scale sales transformation: incentive programs, alternative channels, national direct sales force and branch network.

## FOREIGN LANGUAGES (proficiency level)

Romanian (native); English (fluent)

## REFERENCES – at request