

Moritz Cremer

AI Transformation | Commercial Leadership | Digital Identity

Frankfurt Rhine-Main Metropolitan Area · LinkedIn profile

PROFILE

Commercial executive for AI transformation in regulated industries. 15+ years in fintech and digital identity, building growth across Europe and Latin America.

I lead AI transformation where the stakes are highest: inside regulated businesses that cannot afford to get it wrong. At Signicat, the European leader in digital identity and e-signing, I drive B2B revenue and product strategy while helping enterprise clients navigate identity, compliance and the shift to AI-driven operations.

I work with LLMs and agentic tooling hands-on every day and translate that fluently for boards and non-technical stakeholders. With the EU AI Act now in force, I see governance not as a compliance burden but as a commercial advantage.

Alongside this, I advise and invest through my own ventures, focused on financial inclusion and emerging technology. Based in Brazil, working across Europe and Latin America.

Open to: Chief AI Officer, Chief Transformation Officer, Chief Commercial Officer and Latin America expansion leadership. Fully remote, European hours, based in Brazil.

EXPERIENCE

Strategy & Business Development · Signicat

May 2022 - Present

Full-time · Hybrid

Signicat: 550 FTE, Revenue 140m EUR, highly profitable;

- Spearheading new business development strategies and enhancing sales operations. Implementing cutting-edge CRM systems to optimize customer relationship management.
- Leading cross-functional teams to drive B2B sales growth and product management.
- Leveraging digital marketing and analytics to identify opportunities and trends.

Skills: Product Management, Cross-functional Team Leadership (+11 more)

Growth Specialist · Cassiopeia Consulting

Apr 2022 - Present

Estonia · Self-employed · Hybrid

- Advising fintech, e-commerce, and technology ventures on growth acceleration, go-to-market strategy, and international expansion.
- Supporting clients in optimizing business development, pricing, and product-market fit through data-driven insight.
- Leading selected venture projects under Cassiopeia's own portfolio, including digital identity, financial services, and SaaS business models.

Skills: Digital Strategy, Digital Activation (+10 more)

Strategy Consultant · Demos Capital

Aug 2021 - Present

Frankfurt, Hesse, Germany · Self-employed · Hybrid

- Pioneering and managing successful startups by providing strategic direction and hands-on leadership.
- Venture Capital consulting combining Investment analysis, strategic growth sectors, right to play, and industry specific trends and due diligence.
- Creating efficient sales operations and fostering cross-functional team collaboration to build strong customer relationships and drive business growth.

Skills: Cryptocurrency, Strategic Planning (+8 more)

Advisor to the Board · Hypoport SE

Sep 2021 - May 2022

Frankfurt Rhine-Main Metropolitan Area · Self-employed · Remote

- Drove strategic initiatives and partnerships at Hypoport SE, enhancing the digital financial ecosystem through operational support and collaboration with startups.
- Spearheaded the "Postea" strategy project focusing on asset management and retirement planning, delivering impactful solutions for financial innovation.
- Contributed to the "Maxi" PMI project, reinforcing Hypoport's leadership in digital innovation with strategic insights and project management excellence.

Skills: Business Strategy, Persuasion (+6 more)

Chief Product Officer · Tinka

Sep 2019 - Aug 2021

Zwolle Area, Netherlands · Full-time

Tinka: 150 FTE, Revenue 25m EUR pa, Profit 5m EUR pa;

- Directing business-to-business (B2B) sales and product strategy.
- Overseeing sales operations, marketing, and customer relationship management.
- Championing digital marketing initiatives and collaborating across functions to drive results.

*Skills: Product Management, Persuasion (+10 more)***Head of financial Products & Mgmt Board Member · Tinka**

Jun 2018 - Sep 2019

Netherlands · Full-time

- Strategically shaping business-to-business (B2B) sales and product strategy.
- Orchestrating digital transformations and business model architecture.
- Collaborating closely with board members in a private equity (PE) environment.

*Skills: Persuasion, Strategic Planning (+7 more)***CFO · Bitbond**

Sep 2016 - Jun 2018

Berlin · Full-time

- Leading sales operations, regulatory compliance, and financial reporting.
- Innovatively using analytics for security tokens and alternative financing.

*Skills: Cryptocurrency, Strategic Planning (+10 more)***Head of Business Development · Kreditech Holding SSL GmbH**

Mar 2016 - Sep 2016

Hamburg · Full-time

- Driving business-to-business (B2B) sales strategies and partnerships.
- Ensuring product-market fit and market expansion for the company's innovative offerings.
- Enhancing investor communication and corporate development.

*Skills: E-commerce, Cross-functional Team Leadership (+9 more)***Senior Strategy Expert · Kreditech Holding SSL GmbH**

Dec 2014 - Mar 2016

Greater Hamburg Area · Full-time

- Shaping overall company strategy, international expansion, and partnering efforts.
- Contributing to successful series C fundraising processes.
- Providing market intelligence and leading product strategy initiatives.

*Skills: Business Strategy, Presentations (+4 more)***Strategy Consultant · Innovalue Management Advisors Ltd. London**

Oct 2012 - Jan 2015

London Area, United Kingdom · Full-time

- Delivering top-tier management advisory services to financial services and payment companies.
- Advising on mergers and acquisitions (M&A), growth strategies, and market entry.
- Crafting business strategies, especially in digital payments and banking.

*Skills: Business Strategy, Persuasion (+10 more)***EDUCATION****EBS Universität für Wirtschaft und Recht**

2010 - 2012

Master of Science (MSc) · Finance

Activities: James Consulting

Grade: 1.9

CFA Global Investment Research Challenge 2011 for EBS Business School

University of Münster

2006 - 2009

Bachelor of Science (B.Sc.) · Business Administration and Management, General

Activities: Münsteraner Börsenparkett

SKILLS**Top skills (pinned on LinkedIn):** Executive Management, Business Development, Growth Strategies, Project Management**Additional skills:** Enterprise Consulting, Executive Advisory, Digital Strategy, Digital Activation, Commercial Operation, Product Development, Product Design, Revenue & Profit Growth, Business Growth StrategiesAll content sourced verbatim from LinkedIn (<https://www.linkedin.com/in/moritz-techymafia/>).