KUNAL AGGARWAL

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PROFILE SUMMARY

Product manager with 5+ years turning manual, data heavy workflows in fintech, HR tech and customer support into products people rely on, built on a path from software engineering (Fidelity International) to management consulting (ZS Associates) to product management (Gigmo Solutions, American Express). At Amex, launched a **10 feature MVP within 3 months** that replaced a **5–7 day reporting cycle with a one click, real time report** for senior leadership, and scaled an incentive platform to **4 new APAC markets at 100% payout accuracy**. At Gigmo, took a **GenAI support product from 0 to 1** with LLMs, vector search and RAG, lifting **tickets resolved by up to 50%**. Brings product discovery, roadmapping, backlog prioritization, PRDs, wireframing, A/B testing, SQL and APIs, with compliance led governance of PII data, delivered through Agile/Scrum with engineering and business stakeholders.

PROFESSIONAL EXPERIENCE

Associate – Digital Product Manager | American Express *Gurgaon | Jul '25 – Present*

- **Launched a 10 feature MVP within 3 months** for an enterprise wide employee data platform used by senior leadership, by running **stakeholder discovery with 4 VPs across 4 business units**, mapping every data need to its source system, and **prioritizing the backlog by impact and feasibility** to hold the deadline.
- **Designed the UI/UX through wireframes and prototypes**, walking stakeholders through the user journey, look and feel over **multiple feedback rounds** before build, then shipped an **editable reporting grid** where users add remarks, adjust values and refresh **auto calculated derived fields**, with export built in.
- **Turned a 5–7 day manual reporting process into a one click, real time report** by writing the **PRDs, user stories and business logic** for every derived field, and partnering with a **4 person engineering team** on a **data pipeline integrating 4 source systems**, evolving from a daily automated **SFTP feed** in the MVP to **real time data**.
- **Secured Compliance sign off for payroll and PII data** by negotiating data access with **source system owners** and designing **role based access controls** (view, edit and support tiers) and a **full audit trail** of every user change; ran **beta testing** to fix issues before go live, with **zero incidents since launch**.
- **Drove adoption by training 50+ users** across the VPs' teams on the new product and workflow.
- **Lifted adoption 200% across APAC** and cut plan related queries from **60–70 to single digits per market** as **Product Owner for the APAC market**, by designing and rolling out a platform that replaced a fully manual, Excel based incentive process for **~600 colleagues**.
- **Shipped 20 features and onboarded 4 new markets** onto the company's incentive platform at **100% payout accuracy** by owning **requirements, scenario building and testing, and deployment** end to end.
- **Cut approval deck creation from 3–4 weeks to 1 week** and **review rounds from 10–12 to 4–5** by building a **GPT/Copilot based tool** that turns approved past decks into a reusable question set and structure for high stakes, 100 slide decks; adopted as **standard practice for 5 decks** to date and **recognized with an internal award (Q2 FY26)**.

Product Manager | Gigmo Solutions *Remote | May '23 – Jan '24*

- **Built a GenAI support product from 0 to 1**, starting from an open goal of raising support efficiency: ran **market and competitor research**, turned it into a **product roadmap and backlog**, **prioritized the MVP**, **wireframed the UI**, and led **beta testing and UAT** with a 4 person engineering team; the app was later **launched on the Zendesk Marketplace** as a self hosted product customers train on their own servers.
- **Increased monthly tickets resolved by up to 50%** across a **100+ agent support team** by shipping a ticket resolution engine that stores resolved tickets as **embeddings in a vector database**, retrieves the 10 closest matches by **vector similarity**, and **reranks** them on ticket text to surface the **top 3 past solutions**.
- **Kept AI answers relevant** with **input and output relevance guardrails** and a **thumbs up/down feedback loop** that reweights results and regenerates suggestions whenever a user flags a poor match.
- **Shipped a RAG chatbot** that answers user questions from **uploaded company documents and web scraped content**, using **OpenAI models** over document embeddings in a **vector database**.
- **A/B tested 3 landing page layouts** that varied the placement of the chatbot, history and core features, and shipped the variant that completed the same tasks in **the fewest clicks**.
- **Automated payroll for ~170 workers** and **lifted delivery efficiency 25%** by **introducing Agile/Scrum** to a 6 person team as **Product Owner** of an **HR CRM on Power Apps** covering the employee lifecycle from onboarding to offboarding across **8–9 screens** for performance, attendance and payroll.
- **Translated HR, operations and payroll requirements into BRDs and user stories**, including **Python API integrations** for attendance data and **Zendesk performance data** feeding an automated payroll database.

Associate Consultant | ZS Associates *Gurgaon | Mar '24 – Jul '25*

- **Cut validation time 60%**, **saved ~156 hours a year** and **lifted operational efficiency 40%** by leading full cycle development of an **SQL and Excel based data validation tool**, from solution design and stakeholder alignment to deployment, and automating reporting workflows on **no code platforms**.
- **Delivered 100% on time incentive compensation reporting** for a global pharma client across **4 business units and 1,000+ field reps** by **managing a team of 4 associates** under tight monthly deadlines.

- **Gave the client a defensible, benchmarked basis for payout decisions across 10+ brands a quarter** by modeling incentive plan payouts with **Monte Carlo simulation**.
- **Led post merger data integration and process harmonization** for the client by **defining partner lifecycle requirements** and aligning sales operations across the combined organization.
- **Reduced project delivery time 15% and costs 15%** through process redesign, **scope management** and **risk mitigation planning** across client engagements.

Programmer | Fidelity International *Gurgaon | May '19 – Jul '21*

- **Cut API response time by ~5 seconds** and **improved partner side reliability** by redesigning partner facing APIs for two financial and asset management **REST services**.
- **Raised environment stability from 20% to 90%** through diagnostic planning and execution, reducing operational firefighting for the team.
- **Delivered $248K in cost savings** by redesigning inefficient workflows and technical solutions.
- **Managed client facing project delivery**, coordinating cross functional teams to keep scope and timelines on track.

INTERNSHIPS

General Management Intern | Straive *Apr '22 – May '22*

- **Coached 15+ design and development employees on Agile** and launched the first sprint of an Agile pilot with a team of 7.
- Presented a roadmap projecting **~$64K in annual cost savings**.

Android Developer Intern | Doubtnut *Apr '17 – May '17*

- **Revamped and rebuilt the dynamic user interface** of the Doubtnut Android app.

EDUCATION

MBA — Indian Institute of Management, Nagpur *2023*

B.Tech, Computer Science & Engineering — The NorthCap University, Gurgaon *2019*

SKILLS & CERTIFICATIONS

Product Management: Product strategy · Product roadmap · Product discovery · Market & competitive research · Stakeholder management · Backlog management & prioritization · MVP scoping · 0 to 1 product development · PRDs, BRDs & user stories · Wireframing & prototyping · UI/UX · A/B testing & experimentation · Product analytics & KPIs · Beta testing & UAT · Agile/Scrum & sprint planning · User training & adoption

AI & Data: Generative AI · LLMs (OpenAI GPT) · Microsoft Copilot · RAG · Vector search & embeddings · Reranking · AI guardrails · Human feedback loops · SQL · Python · REST APIs · Data pipelines (SFTP) · Data validation · Monte Carlo simulation

Governance: Compliance & data governance · Role based access control · PII & payroll data · Audit trails

Tools: Jira · Figma · Power Apps · Zendesk · Excel · No code platforms

Domains: Fintech · Incentive & payout platforms · HR & workforce tech · Customer support SaaS · Pharma commercial analytics · Asset management

Certifications: PMI Agile Certified Practitioner (PMI ACP) · Product Management Certification · Six Sigma (LinkedIn Learning)

RECOGNITION & PUBLICATION

- Internal Amex award (Q2 FY26) for an AI automation initiative supporting Product Owner team workflows
- Publication: “Smart Walking Stick: An Aid to Visually Impaired” — Springer, Taylor & Francis (2022)