

JUAN JOSÉ TAPIA CEBALLOS

PRODUCT ANALYST | AI & DIGITAL PLATFORMS

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Stamp 4 – Full right to work in Ireland | Bilingual: Spanish (Native) & English (Advanced)

PROFILE

9+ years translating complex business problems into scalable digital products across Fintech, Banking, and E-commerce. Built Colombia's largest microlending platform (8M visits, 2M loans, 500K+ customers) leading a team of 15, then rebuilt an EdTech sales platform using AI tools (ChatGPT, Claude, Kimi). Hands-on experience with OpenAI and Anthropic Claude in production. Proven ability to own PRDs, manage cross-geography stakeholders, and ship products from discovery through adoption.

PROFESSIONAL EXPERIENCE

Business Project Manager | [Delfin English School \(Digital Sales Platform\)](#) Oct 2024 – Present

★ **Increased total sales by 25% and direct sales by 37% by rebuilding the entire digital platform using AI tools**

- ▶ **Digital Transformation:** Transformed a manual, fragmented sales process that was losing leads at every stage into a streamlined digital customer journey — redesigning the experience around three stages (Onboarding, Payment, Retention) and delivering it through an iterative product roadmap.
- ▶ **AI-Powered Build:** Built and launched product features including a dynamic Prices Calculator, Stripe payment integration, Microsoft Teams scheduling, WhatsApp enquiry channel, and optimized website — giving customers multiple engagement points and reducing drop-off.
- ▶ **Omnichannel Integration:** Connected the website with CRM, WhatsApp, and Instagram into a unified funnel — centralizing lead tracking, improving response speed, and ensuring no enquiry went unanswered.
- ▶ **Workflow Automation:** Automated post-payment document generation — once students paid tuition, migration paperwork was created and delivered automatically, saving 33% of sales executive time.
- ▶ **Data & Reporting:** Built KPI dashboards (conversion funnel, channel performance) and reported product value to stakeholders, using data to identify bottlenecks and drive iteration.

Product Owner | [Rapicredit \(Fintech — Microlending, Colombia\)](#) Apr 2021 – Feb 2023

★ **Designed the product strategy for a platform that became Colombia's largest microlending fintech — 8M visits, 2M loans, 500K+ customers.**

- ▶ **Cross-Functional Alignment:** Inherited an offline lending process. Aligned six departments (Marketing, Finance, Collections, Customer Service, Legal, IT) to define the digital experience — structuring it into 4 epics, 33 user flows, and 75+ processes.
- ▶ **PRD Ownership:** Created user stories with acceptance criteria, 102 business rules, 180 parameters, process flows, and mock-ups — ensuring engineering teams had everything needed to build without gaps or delays.
- ▶ **AI & Risk Engine:** Built the Loan Simulator (customer-facing pricing tool) and co-designed the credit scoring engine with the Head of Risk, integrating Experian data, email verification, and internal risk models into real-time automated decisioning.
- ▶ **Partner Integrations:** Established 6+ API integrations with retail and fintech partners (Flamingo, Pinbus, SuperDigital), developing an embedded payment widget and virtual wallet for third-party distribution.

- ▶ Team Leadership & Delivery: Led and mentored other Product Owners while leading a team of 15 through 2-week sprints with continuous delivery — increasing lead generation by 57% and loan origination by 25%.

Digital Transformation Analyst | Belcorp (E-commerce, 200K+ users) Oct 2019 – Jul 2020

★ Optimized the “Mi Tienda Online” e-commerce platform: increased lead capture by 42% and sales conversion by 11%.

- ▶ Adoption at Scale: Designed adoption strategies and delivered training for 200,000 consultants nationwide, driving platform adoption at scale.
- ▶ User Research & Insights: Conducted user research (focus groups, interviews, surveys) and tracked registration, usability, and conversion reports to inform product improvements.

Project Analyst | Scotiabank (Banking)

Jul 2018 – Oct 2019

★ Implemented a digital scheduling tool achieving 80% reduction in processing time with 100% operational continuity during the merge and integration with Citibank.

- ▶ Requirements & Documentation: Translated business requirements into functional specifications for a loan document-collection tool; created user stories, acceptance criteria, and mapped ~25 processes via Jira and Miro.
- ▶ Customer Adoption: Designed digital adoption plans, guiding customers through online banking services during the transition.

Business Analyst | Citibank (Banking, Colombia)

Jan 2017 – Jul 2018

★ Drove €300K+ in personal loan sales within the first month through an integrated digital + traditional sales strategy.

- ▶ Data-Driven Insights: Built Excel dashboards with macros to track the conversion funnel, identifying drop-off points that led to the creation of Citimotion — a new digital sales channel.
- ▶ Digital Channel Launch: Launched Citimotion, replacing paper-based loan applications with a tablet-based digital process at customers' workplaces — part of Citibank Colombia's shift toward digital lending.

CORE COMPETENCIES

Product Discovery & Delivery: PRD Ownership • User Stories & Acceptance Criteria • Business Rules Documentation • Process Mapping • Definition of Ready • MVP Definition • UAT

AI & Platforms: OpenAI (ChatGPT) • Anthropic Claude • Kimi • Lovable • API Integrations • Platform Architecture • Responsible AI Awareness • Agentic Workflows

Agile & Stakeholders: Scrum • Sprint Planning • Backlog Prioritization • Cross-Functional Leadership (up to 15) • Multi-Geography Collaboration • Stakeholder Alignment & Negotiation

Data & Tools: KPI Dashboards • Funnel Analysis • SQL (Basic) • Excel (Advanced, Macros) • Jira • Confluence • Figma • Miro • Hotjar • Google Analytics • Stripe

EDUCATION & TRAINING

Bachelor's Degree in Industrial Engineering

Pontificia Universidad Javeriana

Digital Transformation (LinkedIn Learning) • Digital Marketing Certificate (Coderhouse) • Communication & Leadership (Cuarto Espacio)

LANGUAGES

Spanish: Native | **English:** Advanced (C1)