

YUSUF MUHAMMED

AI Product Manager | Technical Product Leader | LLMs, Agents, APIs & Fintech

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SUMMARY

AI Product Manager and former software engineer with experience building AI-enabled financial products, APIs, integrations and digital platforms. Currently lead product for Billy, a WhatsApp-based AI financial assistant, while building DidiAI, a conversational financial product that interprets user intent and acts through payment and service-provider integrations.

Strong in 0→1 product development, customer discovery, technical requirements, AI workflows, LLM APIs, guardrails, API orchestration and cross-functional execution. Technical foundation across JavaScript, SQL, Postgres, APIs and system architecture.

EXPERIENCE

Product Manager — Billy | usebilly.ai

Feb 2026 – Present

WhatsApp-based AI financial assistant for local bank and cryptocurrency transactions.

- Own product discovery, prioritization, requirements and iteration across engineering, operations, support and leadership.
- Helped guide growth from approximately **2,000–3,000 to 4,000–6,000 registered users**, while active-user proportion increased from roughly **30–40% to 80–90%**.
- Use customer interviews, transaction behaviour and product feedback to identify friction across onboarding, payments, billing, referrals and support.
- Translate AI-assisted financial journeys, transaction failures and customer trust issues into engineering-ready product requirements.
- Shape NIBSS-powered payment and cryptocurrency experiences with attention to transaction completion, reliability and support escalation.

Founder & Product Lead — DidiAI

Jan 2026 – Present

Pre-launch conversational AI financial assistant for wallet, payment and financial-service tasks.

- Lead 0→1 product discovery and definition for an AI assistant that interprets natural-language financial intent and acts through APIs and financial-service integrations.
- Designed the system flow from **intent** → **clarification** → **validation** → **permission** → **tool/provider execution** → **confirmation**.
- Defined safeguards for balance checks, recipient selection, permissions, provider availability, reversibility and ledger confirmation.
- Define requirements across LLM interaction, intent handling, API/tool orchestration, guardrails and failure-state design.
- Built **four prototype iterations in six weeks** to validate customer and system assumptions before expanding scope.

Founder & Product Lead — YussTech

Jan 2018 – Dec 2025

Independent product and software consultancy; full-time from 2020.

- Owned discovery through launch across **12+ digital product engagements** spanning fintech, SaaS, e-commerce and logistics.
- Designed payment and KYC experiences across three fintech products, helping increase verification completion to **92%**.
- Redesigned SaaS onboarding, increasing **trial-to-paid conversion by 34%** and reducing time-to-value by **45%**.
- Led e-commerce checkout experimentation that reduced cart abandonment by **28%**, increased conversion by **18%**, and supported a client beyond **\$100K annual revenue**.
- Defined logistics workflows that improved on-time delivery from **73% to 89%**.

Web Developer — Grab247 Company Limited

Jan 2022 – Dec 2022

- Built and deployed logistics-management systems across web and mobile and simplified operational workflows.

Web Developer — SQT Web Solutions

Mar 2018 – Mar 2019

- Built websites and web applications alongside senior engineers, developing foundations in technical delivery and product development.

SELECTED PRODUCT WORK

Product Health Scorecard — yusufpm.site

Designed, built and operate a production 20-question product diagnostic using **Next.js**, **Supabase/Postgres**, **Resend** and **Vercel**, including personalized result routing and automated workflows.

CORE SKILLS

AI & LLMs: AI product strategy, LLM APIs, conversational AI, AI agents, tool use, prompt design, evaluations, guardrails, intent handling, structured outputs, failure-state design

Product: Product strategy, roadmaps, customer discovery, user research, PRDs, prioritization, experimentation, analytics, go-to-market, 0→1 product development

Technical: API design, integrations, webhooks, authentication, payments, KYC, system architecture, JavaScript, Next.js, SQL, PostgreSQL

Leadership: Engineering collaboration, cross-functional delivery, stakeholder management, partner coordination, launch planning

EDUCATION

B.Sc. Computer Science — Ahmadu Bello University, Zaria
2016 – 2020

Certifications: Meta Programming with JavaScript · Meta Introduction to Front-End Development