

YUSUF MUHAMMED

Product Lead | Senior Product Manager | 0→1 Products, Fintech, AI & Digital Platforms

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SUMMARY

Product leader and former software engineer with experience taking digital products from customer discovery and problem definition through roadmap, delivery, launch and iteration.

Led products across fintech, AI, SaaS, e-commerce and logistics, working directly with founders, customers, engineers, designers, operations teams and external partners.

Strong in 0→1 product development, product strategy, customer research, roadmap prioritization, requirements definition, experimentation and cross-functional execution. Technical background enables close collaboration with engineering while maintaining focus on customer outcomes and commercial impact.

EXPERIENCE

Product Manager — Billy | usebilly.ai

Feb 2026 – Present

AI-enabled financial product supporting local bank and cryptocurrency transactions.

- Own product discovery, prioritization, requirements and iteration across engineering, operations, customer support and company leadership.
- Helped guide the product as registered users approximately doubled from **2,000–3,000 to 4,000–6,000** during my tenure.
- Contributed to increasing active-user proportion from approximately **30–40% to 80–90%** by combining customer interviews, transaction behaviour and product feedback to identify adoption barriers.
- Prioritize improvements across onboarding, billing, transaction completion, referrals and support based on customer impact and delivery constraints.
- Translate customer and business problems into clear product requirements and work with engineering through implementation and iteration.
- Shape financial journeys with attention to reliability, customer trust, transaction completion and support escalation.

Founder & Product Lead — DidiAI

Jan 2026 – Present

Pre-launch conversational financial assistant for payments, wallets and financial-service tasks.

- Own product strategy and 0→1 development from problem discovery through prototyping, product definition and launch planning.
- Defined the core product experience around helping users complete financial tasks through conversational interaction rather than traditional navigation.
- Conduct product and technical discovery across customer needs, financial-service integrations, provider constraints and transaction safety.
- Built **four prototype iterations in six weeks**, using each iteration to validate a specific user or system assumption before expanding scope.
- Coordinate external financial-service partners and translate commercial and technical constraints into roadmap decisions.
- Define safeguards and failure states covering permissions, balances, recipient selection, provider availability and transaction confirmation.

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**, with direct accountability to clients, users and delivery teams.
- Designed fintech payment and KYC experiences across three products, helping increase verification completion to **92%**.
- Redesigned SaaS onboarding around time-to-first-value, 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 exceeding **\$100K in annual revenue**.
- Defined logistics tracking and route-optimization workflows that improved on-time delivery from **73% to 89%**.
- Balanced customer needs, technical feasibility, delivery effort and commercial priorities across client engagements.

Web Developer — Grab247 Company Limited

Jan 2022 – Dec 2022

- Built and deployed logistics-management systems across web and mobile.
- Worked closely with operational teams to simplify workflows and improve usability.

Web Developer — SQT Web Solutions

Mar 2018 – Mar 2019

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

SELECTED PRODUCT WORK

Product Health Scorecard — yusufpm.site

Designed, built and operate a live 20-question product diagnostic that helps teams identify product weaknesses and routes users to personalized recommendations.

CORE SKILLS

Product Leadership: Product strategy, vision, roadmaps, 0→1 development, prioritization, product discovery, customer research, product-market validation

Execution: PRDs, requirements definition, cross-functional delivery, dependency management, launch planning, iteration, stakeholder alignment

Growth & Analytics: Product analytics, experimentation, funnel optimization, onboarding, conversion, activation, retention, customer feedback

Technical Product: APIs, integrations, payments, fintech systems, AI-enabled products, system architecture, technical feasibility

Leadership: Engineering collaboration, founder communication, partner management, customer interviews, operational alignment

EDUCATION

B.Sc. Computer Science — Ahmadu Bello University, Zaria

2016 – 2020

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