kepela

Executive summary

You are a technical product leader who turns complex AI and data systems into regulated-market products with real commercial impact. You have proven this by leading AI matchmaking and marketplace transformation work across 14 regulatory jurisdictions, directing a 14-person distributed team, and delivering outcomes like a 40% faster model launch cycle and $28M in annualized revenue. Your current profile shows strong technical and business leadership, but it is still anchored in hands-on product ownership rather than fully independent senior-level strategy. The main growth areas are product discovery, systems thinking, communication, product sense, and executive influence, which currently limit how broadly you can set direction without support from others.

DOMINANT ARCHETYPE

Technical / Platform PM · Level 4 – Advanced Match

Competency Web

View full details

● Unverified

Your CV evidence is mapped to 20 product management competencies across three pillars: Domain Knowledge (what you know), Culture Fit (how you lead) and Aptitude (how you think).

Domain Knowledge — what you know · **Culture Fit** — how you lead · **Aptitude** — how you think

What you have claimed you can do is compared with what your seniority needs you to do: strategic responsibilities keep growing, while hands-on work peaks mid-career and then moves into delegation. Skills you do not use naturally fade over time.

Your Results

Web | List

What you know | How time affects knowledge

How you operate at this level

This view evaluates your operational maturity by measuring how you balance strategic capability and hands-on tactical execution at your seniority level. Mixed competencies display two dots to separate these distinct trajectories, while pure competencies (Strategic or Tactical) display just one.



Verify your competencies

How to read this web

Each line from the centre is one competency. The further out a point sits, the stronger the candidate is in it (1 = basic, 5 = expert). The coloured outer ring groups competencies into Domain, Culture and Aptitude.

CANDIDATE PROFILE

Senior Product Manager

Individual Contributor track

You map to Senior Product Manager because your history shows ownership of complex, cross-border product work with meaningful commercial and technical scope, but not the broader organizational latitude expected of a more senior IC or executive role. You have led a 14-person distributed product-and-ML effort, carried responsibility for an algorithmic matching unit across 14 regulatory jurisdictions, and delivered measurable outcomes including a 40% reduction in model time-to-market and $28M in annualized revenue. That is stronger than a typical mid-level PM profile, while your current benchmark pattern still reflects gaps in several perpetual leadership competencies that prevent a cleaner fit for higher seniority.

Domain & Technology Expertise
AI, Machine Learning & Data Science · secondary: Backend, Platform & Cloud Infrastructure

Business Model Focus
Marketplaces & Two-Sided Networks

Growth & Lifecycle Focus
Innovation (Zero-to-One / PMF) · secondary: Monetization & Pricing

Industry Vertical
FinTech & InsurTech

Geography
Global / Cross-Border

Product Discipline
Core Product Management · secondary: Product Strategy / Transformation

The coloured shape shows the candidate:

Green – Level that counts for this role. Today's level, adjusted for the work this seniority is expected to delegate.

Some competencies have a strategic side and a hands-on side. They show two dots on the same line:

Coral dot – strategic side. Continuously increases to peak at a specific seniority level of a career track.

Green dot – tactical side. Follows a V-Curve to peak at a specific seniority level of a career track, then drops to match leadership expectations. A coral ring around a green dot means both sides are the same.

Dashed line – expected level for Senior Product Manager. Points inside it are below what the role expects; points outside it are above.

Square – expected strategic level. For competencies with two sides.

Diamond – expected tactical level. For competencies with two sides. A dot sitting inside a square or diamond means the candidate is exactly at the expected level.

Click any competency for details.

PM Operating Archetype

How strongly your calibrated competencies match each product management operating style, scored on the 1–5 archetype scale.

Strategic Builder / Visionary 1.9

Level 2 · Developing Fit

You show real strategic-building behavior by defining a multi-year vision and taking a proprietary AI product from idea to launch. What is missing for the next level is broader evidence that you repeatedly shaped company-level direction or influenced executive strategy across multiple major bets.

Based on: Visionary Thinking, Strategic Foresight, Communication

> *"0–to–1 AI Strategy: Defined the multi-year vision and successfully launched a proprietary machine learning matchmaking engine, moving the enterprise off heuristic routing."*

Product Growth / Metric Driver 2.2

Level 2 · Developing Fit

You demonstrate growth-oriented ownership through clear revenue, conversion, and CAC improvements driven by optimization and testing. What is missing for the next level is evidence that you built a repeatable growth system or led experimentation across a broader portfolio rather than a few strong initiatives.

Based on: Business Strategy, Analytical Thinking

> *"Optimized dynamic take-rates based on algorithmic risk scoring, generating $28M in net-new annualized revenue in the first year of deployment."*
>
> *"Lifted policy conversion rates by 45% and reduced customer acquisition cost (CAC) by 30% through predictive lifetime value (LTV) modeling."*
>
> *"0–to–1 Product Market Fit: Led the localized MVP pilots for the recommendation engine in three distinct LATAM markets, systematically validating conversion hypotheses before scaling the infrastructure globally."*

Technical / Platform PM 3.7

Level 4 · Advanced Match

You fit strongly here because you owned platform-like work on model pipelines, data foundations, and cross-functional technical integration. What is missing for the next level is evidence that these frameworks became

reusable infrastructure for multiple teams or materially scaled the broader engineering organization.

Based on: Technical Literacy, Systems Thinking

> *"Established rigorous protocols for model training, testing, and deployment, reducing model time-to-market by 40%."*
>
> *"Global Data Taxonomy: Architected the foundational data taxonomy for "thin-file" user profiles."*
>
> *"Partnered with data engineering to ingest and harmonize alternative data sources (telecom usage, utility payments) to train early-stage underwriting propensity models."*

Customer / Discovery Champion 1.2

Level 1 · Minimal / Adjacent Exposure

You show some discovery exposure because you ran localized MVP pilots and validated hypotheses before scaling. What is missing for the next level is deeper qualitative discovery evidence such as sustained customer interviews, persona work, or close UX partnership that directly shaped the product.

Based on: Product Discovery, User Empathy, User Experience (UX) Design & Collaboration

> *"0–to–1 Product Market Fit: Led the localized MVP pilots for the recommendation engine in three distinct LATAM markets, systematically validating conversion hypotheses before scaling the infrastructure globally."*

Operational / Delivery Engine 2.6

Level 3 · Proficient Match

You operate well in an execution-heavy mode because you coordinated many stakeholders, cleared regulatory hurdles, and created delivery discipline that sped up time to market. What is missing for the next level is stronger evidence that you consistently led multiple large, cross-team programs end to end and turned that coordination into a durable operating system.

Based on: Execution, Stakeholder Management

> *"Coordinated with internal legal counsel and external financial regulators across 14 borders to audit algorithmic fairness and secure deployment approvals."*
>
> *"Established rigorous protocols for model training, testing, and deployment, reducing model time-to-market by 40%."*
>
> *"0–to–1 AI Strategy: Defined the multi-year vision and successfully launched a proprietary machine learning matchmaking engine, moving the enterprise off heuristic routing."*

Value proposition

Career history

Your career shows a steady progression from analytics and lending products into AI-enabled marketplace leadership. Across that path, you have repeatedly worked at the intersection of technical systems, regulated environments, and commercial outcomes, with especially strong evidence in machine-learning productization, pricing, and launch execution.

Spiky leadership profile

Your profile is sharply spiked: unusually strong technical literacy, solid commercial ownership, and credible regulated-market delivery, paired with clear gaps in broader executive narrative, product sense, and system-level orchestration. That combination makes you powerful in complex transformation work, especially where deep product understanding matters more than polished generalist leadership.

Best-fit environment

You fit best in product environments where the business is technically complex, regulation matters, and the company needs a leader who can translate AI or platform capability into market value. The strongest match is a high-autonomy IC or

player-coach setting with real technical depth, clear commercial stakes, and room to shape products in ambiguous, cross-functional conditions.

Strategic Alignment

Your technical-to-commercial translation strength is the clearest lever for capturing the AI product leadership opportunity in regulated markets, because it combines deep system understanding with real revenue impact. To neutralize the threat of senior IC compression, you need to bridge the current weakness in system-level product framing, communication, and executive influence so your impact reads as strategic direction-setting rather than only strong delivery.

SWOT

Strengths (Internal & Current)

- **AI-to-market translation:** You can turn machine-learning capability into a product and revenue engine, not just a technical experiment. The evidence shows repeated work moving from heuristic workflows to AI-assisted decisioning with measurable commercial impact.
- **Regulated-market delivery:** You have operated across 14 regulatory jurisdictions while coordinating legal and regulatory approvals for AI decisioning. That gives you rare credibility in environments where product strategy, compliance, and launch readiness must move together.
- **Commercial ownership:** You have owned the economics of a matching unit and optimized pricing or take-rates to generate $28M in annualized revenue. That shows you can connect product decisions to unit economics rather than only to usage metrics.
- **Distributed technical leadership:** You built and directed a 14-person offshore data science and ML team and established model delivery protocols. That points to strong operating leverage in technical execution environments.
- **0-to-1 marketplace intuition:** Your history includes early market validation, recommendation systems, and marketplace reshaping. You are strongest where ambiguity, network effects, and experimentation intersect.

Weaknesses (Internal & Current)

- **Product discovery depth:** Your recent evidence for discovery is time-limited and your current score sits well below the level needed for this seniority. The historical pilot work is real, but the current profile suggests you need a fresher, broader discovery habit than one-off MVP validation.
- **Executive communication:** Your current evidence does not yet show the level of crisp, executive-grade narrative needed to drive alignment across senior stakeholders. That makes it harder to independently shape decisions at higher scope.
- **System-level product framing:** You have strong technical and marketplace instincts, but your current evidence for systems thinking and product sense remains thin. At this level, the role expects you to explain the whole product system, not only the component you are directly building.
- **External market shaping:** Board-level influence, commercialization, and go-to-market framing are still under-evidenced relative to the target seniority. That limits your ability to move from strong product operator to broader business shaper.

Opportunities (External & Future)

- **AI product leadership in regulated sectors:** Your blend of technical depth and compliance experience positions you well for roles building AI products in finance, insurance, and adjacent regulated markets. Those markets reward leaders who can ship safely and credibly.
- **Marketplace monetization:** Your pricing, take-rate, and liquidity background gives you a strong base for marketplace monetization work. More senior roles in this space increasingly value people who can connect supply-demand mechanics to revenue design.
- **Cross-border product expansion:** You have already operated across multiple jurisdictions, which can be turned into a broader international expansion story. That is especially valuable for products with regulatory and localization complexity.
- **Applied AI transformation:** Companies modernizing legacy product stacks need product leaders who can translate AI into practical operating gains. Your experience moving from manual brokering to recommendation-driven systems fits that demand well.

Threats (External & Future)

- **Senior IC compression:** At higher levels, the market expects broader strategic judgment, not just deep technical fluency. If your communication, systems thinking, and product sense remain underdeveloped, you may be compared unfavorably with more rounded senior candidates.
- **Commoditization of technical product fluency:** Strong AI and data product vocabulary is becoming more common. Without stronger executive influence and strategic framing, your edge could be seen as technical rather than leadership-level.
- **Regulatory complexity as table stakes:** Your compliance strength is valuable, but many regulated-market roles now require it as baseline rather than differentiation. You need broader strategic breadth to stay ahead of that normalization.
- **Discovery and narrative expectation at senior levels:** Hiring managers increasingly expect senior PMs to shape problem selection, not only solve clearly scoped problems. If product discovery and storytelling stay lagging, your market value can plateau.

Career & CV recommendations

Career recommendations

Shift from deep operator to broader product shaper

Your current pattern shows strong ownership of technical and commercial delivery, while the role now asks for broader product framing and synthesis across multiple decision layers.

Recommendation: Move into work that forces you to define the problem space, shape product direction earlier, and present fewer implementation details unless they materially change the strategy.

Strengthen executive-facing product leadership

Your evidence is stronger on internal product execution than on senior-stakeholder narrative and influence.

Recommendation: Seek initiatives where you must align executives, explain tradeoffs, and defend portfolio choices in concise business language.

Broaden from marketplace mechanics into system-wide product strategy

You have strong depth in marketplace and AI mechanics, but your current evidence for system-level product framing is thinner than what senior IC leadership expects.

Recommendation: Take on work that spans discovery, commercialization, and operating-model design so your scope reads as whole-system leadership rather than specialized delivery.

Skill Verification

Use The Forge to validate your strongest claims in real work so your technical depth and commercial judgment are visible in practice. That will help anchor your AI, pricing, and regulated-market leadership, while also giving you a chance to prove a higher level than your weaker evidence currently shows in Product Discovery, Communication, Product Sense, and Systems Thinking. Strong verification here can turn impressive CV language into observable capability.

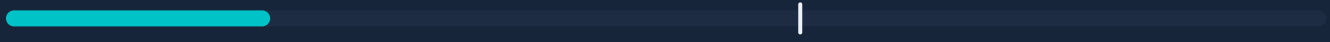
Verify Competencies

Targeted Upskilling Recommendations

Several competencies sit more than 1.0 point below the target seniority benchmark, especially in product framing, executive communication, user-centered thinking, systems reasoning, and commercialization. Open each item below for a focused development path.

Product Marketing & Commercialization

Tactical — 1.0 / target 3.0

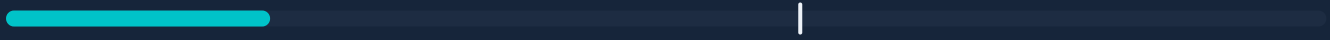


You need stronger tactical launch and market-shaping capability to move products from internal build to external adoption at the expected senior level.

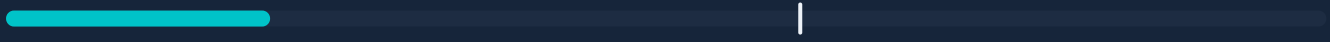
Explore learning resources & action plan in the details

Communication

Strategic — 1.0 / target 3.0



Tactical — 1.0 / target 3.0

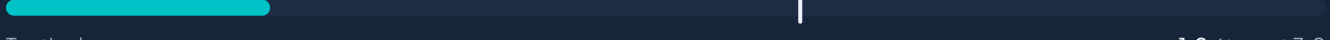


You need a stronger strategic and tactical communication foundation so your decisions land clearly with senior stakeholders and cross-functional partners.

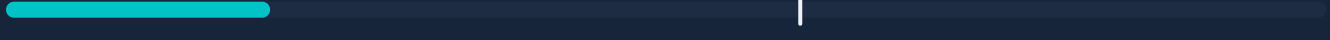
Explore learning resources & action plan in the details

Communication

Strategic — 1.0 / target 3.0



Tactical — 1.0 / target 3.0



You need stronger hands-on communication craft so your written and verbal output supports influence, alignment, and crisp execution.

Explore learning resources & action plan in the details

User Empathy

Strategic 1.0 / target 3.0

Tactical 1.0 / target 3.0

You need stronger strategic customer understanding so product choices are consistently grounded in real user needs and not only in system performance.

Explore learning resources & action plan in the details

User Empathy

Strategic 1.0 / target 3.0

Tactical 1.0 / target 3.0

You need stronger practical user empathy so your product decisions reflect observed behavior, pain points, and adoption barriers.

Explore learning resources & action plan in the details

Product Sense

Strategic 1.0 / target 3.0

Tactical 1.0 / target 3.0

You need a stronger product judgment layer to connect user needs, business tradeoffs, and solution choice into a coherent product direction.

Explore learning resources & action plan in the details

Product Sense

Strategic 1.0 / target 3.0

Tactical 1.0 / target 3.0

You need stronger tactical product judgment so solution shaping, prioritization, and UX choices are more consistently grounded in product value.

Explore learning resources & action plan in the details

Systems Thinking

Strategic 1.0 / target 3.0

You need a stronger strategic view of how product, operations, data, and market forces interact as one system. That broader lens is central to senior product judgment.

Explore learning resources & action plan in the details

User Experience (UX) Design & Collaboration

Tactical — 1.0 / target 3.0

You need stronger hands-on collaboration with design and UX so product decisions better reflect interaction quality, usability, and adoption friction.

Explore learning resources & action plan in the details

Product Discovery

Tactical — 1.4 / target 3.0

You need a more durable discovery practice so you can define and validate the right problems before building solutions.

Explore learning resources & action plan in the details

Resilience & Adaptability

Strategic — 1.7 / target 3.0

You need a stronger adaptation habit under changing constraints so your leadership remains steady when priorities, stakeholders, or market conditions shift.

Explore learning resources & action plan in the details

CV improvements

Review suggestions to improve how you present your story and achievements in your CV, to better match the seniority and evidence your competencies.

Product Discovery

CURRENT CLAIM

"0-to-1 Product Market Fit: Led the localized MVP pilots for the recommendation engine in three distinct LATAM markets, systematically validating conversion hypotheses before scaling the infrastructure globally."

SUGGESTED REWRITE

Led localized MVP pilots for the recommendation engine across three LATAM markets, validated conversion hypotheses, and used the evidence to inform a broader global rollout.

Why: This is strong, but the wording still reads like a project-level pilot rather than a fully reusable product-discovery leadership pattern at senior level.

Stakeholder Management

CURRENT CLAIM

"Coordinated with internal legal counsel and external financial regulators across 14 borders to audit algorithmic fairness and secure deployment approvals."

SUGGESTED REWRITE

Orchestrated internal legal and external regulatory alignment across 14 borders to audit algorithmic fairness and secure deployment approvals.

Why: The claim is credible, but the framing is coordination-heavy rather than showing senior-level orchestration and influence.

Resilience & Adaptability

CURRENT CLAIM

"Two-Sided Network Optimization: Shifted the marketplace architecture from a manual brokering directory to an AI-assisted recommendation feed."

SUGGESTED REWRITE

Led a marketplace transition from a manual brokering directory to an AI-assisted recommendation feed, adapting the operating model and product approach along the way.

Why: This shows adaptability, but it does not yet fully capture the business and operating change leadership implied by senior-level wording.

Analytical Thinking (3 claims)

CURRENT CLAIM

"Optimized dynamic take-rates based on algorithmic risk scoring, generating $28M in net-new annualized revenue in the first year of deployment."

SUGGESTED REWRITE

Owned take-rate optimization using algorithmic risk scoring, generating $28M in net-new annualized revenue in the first year of deployment.

Why: The claim is strong, but the rewrite should foreground decision ownership and commercial impact more clearly.

CURRENT CLAIM

"Lifted policy conversion rates by 45% and reduced customer acquisition cost (CAC) by 30% through predictive lifetime value (LTV) modeling."

SUGGESTED REWRITE

Used predictive lifetime value modeling to increase policy conversion by 45% and reduce customer acquisition cost by 30%.

Why: This is a strong outcome, but the phrase is still more analytical than strategic in its framing.

CURRENT CLAIM

"0-to-1 Product Market Fit: Led the localized MVP pilots for the recommendation engine in three distinct LATAM markets, systematically validating conversion hypotheses before scaling the infrastructure globally."

SUGGESTED REWRITE

Led localized MVP pilots in three LATAM markets, validated conversion hypotheses, and used the results to guide scaling decisions.

Why: This reads as rigorous analysis, but the statement can be tightened to emphasize strategic validation and decision-making.

All 3 claims

Competency details

Market & Industry

Mixed · Domain

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	3.00	3.00	3.00	3.00
Tactical	3.00	3.00	3.00	3.00

Historical capability

You have shown solid market fluency through work across 14 regulatory jurisdictions, especially where AI decisioning had to clear compliance, stakeholder, and deployment hurdles. Your background in marketplaces and cross-border fintech shows that you can read industry constraints and turn them into workable product decisions.

Seniority alignment

Your current capability matches the baseline expected for a Senior Product Manager in this area. You are not missing the core market awareness needed to operate credibly at this level, and your experience suggests you can speak to both domain rules and commercial implications with confidence.

Operational contribution & gaps

This competency supports your overall operating style because you can connect market realities to product choices without needing heavy support. There is no meaningful gap here at your current level, so this area is helping rather than holding back your seniority.

Skill heatmap overview

Regulatory awareness (6 mentions), P&L / financial literacy (6 mentions), Business Outcome Ownership (7 mentions), Pricing & packaging models (2 mentions). The concentration is high intensity / red around compliance and commercial ownership, with moderate / yellow depth in pricing mechanics.

Skill heatmap



Justifying claims

- Full P&L owner for the algorithmic matching unit, operating across 14 regulatory jurisdictions.
- Global Compliance & Stakeholder Alignment: Spearheaded the regulatory approval strategy for AI decisioning.
- Coordinated with internal legal counsel and external financial regulators across 14 borders to audit algorithmic fairness and secure deployment approvals.

Technical Literacy

Mixed · Domain

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	5.00	5.00	5.00	3.00
Tactical	5.00	5.00	5.00	3.00

Historical capability

This is one of your strongest areas. You defined and launched a proprietary machine learning matchmaking engine, moved the business off heuristic routing, built protocols for model training and deployment, reduced model time-to-market by 40%, architected data taxonomy for thin-file profiles, and worked directly with data engineering on alternative data ingestion.

Seniority alignment

Your technical depth exceeds the baseline expected for a Senior Product Manager. You have the level of systems understanding needed to lead complex technical products and to make sound trade-offs with engineering teams.

Operational contribution & gaps

This strength gives you strong leverage in technical product environments because you can shape architecture-level decisions and translate them into product outcomes. The main risk is not capability but over-reliance on this strength when broader product breadth becomes more important than deep technical involvement.

Skill heatmap overview

System architecture comprehension (11 mentions), Regulatory awareness (6 mentions), Conversing with engineering / fluency (3 mentions). The heatmap is very high intensity / red on architecture comprehension, with moderate / yellow support from engineering fluency and regulatory awareness.

Skill heatmap

- System architecture comprehension (V-Curve) 11×
- Conversing with engineering / fluency (Non-V-Curve) 3×

Justifying claims

- 0–to–1 AI Strategy: Defined the multi-year vision and successfully launched a proprietary machine learning matchmaking engine, moving the enterprise off heuristic routing.
- Established rigorous protocols for model training, testing, and deployment, reducing model time-to-market by 40%.
- Two-Sided Network Optimization: Shifted the marketplace architecture from a manual brokering directory to an AI-assisted recommendation feed.
- Global Data Taxonomy: Architected the foundational data taxonomy for "thin-file" user profiles.
- Partnered with data engineering to ingest and harmonize alternative data sources (telecom usage, utility payments) to train early-stage underwriting propensity models.

Business Strategy

Pure Non-V-Curve · Domain

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	3.00	3.00	3.00	3.00

Historical capability

You have demonstrated commercial ownership through full P&L responsibility for the matching unit and by optimizing dynamic take-rates to generate $28M in net-new annualized revenue in the first year. That shows you can link product choices to revenue, unit economics, and cross-border operating constraints.

Seniority alignment

Your business strategy capability meets the expected level for a Senior Product Manager. You show enough commercial judgment to own outcomes, set priorities, and understand how product decisions affect revenue.

Operational contribution & gaps

This competency contributes strongly to your operating profile because you can connect product work to business outcomes rather than treating strategy as abstract planning. The gap is not in commercial understanding, but in extending that strength into broader portfolio-level decision-making beyond a single unit or product line.

Skill heatmap overview

P&L / financial literacy (6 mentions), Business Outcome Ownership (7 mentions), Pricing & packaging models (2 mentions), Regulatory awareness (6 mentions). The heatmap is high intensity / red for outcome ownership and financial fluency, with moderate / yellow depth in pricing design.

Skill heatmap

- Business Outcome Ownership (Non-V-Curve) 7×
- P&L / financial literacy (Non-V-Curve) 6×
- Pricing & packaging models (Non-V-Curve) 2×

Justifying claims

- Full P&L owner for the algorithmic matching unit, operating across 14 regulatory jurisdictions.
- P&L & Unit Economics: Assumed full commercial accountability for the matching unit.
- Optimized dynamic take-rates based on algorithmic risk scoring, generating $28M in net-new annualized revenue in the first year of deployment.

Product Discovery

Pure V-Curve · Domain

Vector	BC_h	BC_c	FS_c	Benchmark
Tactical	3.00	1.35	1.35	3.00

Historical capability

You led localized MVP pilots for the recommendation engine in three LATAM markets and validated conversion hypotheses before scaling globally. That shows real discovery ability: testing assumptions, learning from market response, and using evidence to guide rollout.

Seniority alignment

This is below the level expected for a Senior Product Manager. The current evidence shows partial discovery experience, but not enough sustained depth or recent practice to fully support the role's expectations.

Operational contribution & gaps

This is a meaningful strategic gap because discovery sits at the center of deciding what to build next, and your current evidence suggests less recent hands-on strength here than your other competencies. It limits how independently you can set product direction when the problem is ambiguous and customer insight must lead the roadmap.

Action: Run structured discovery on live opportunities, define hypotheses before solutioning, and use customer and market evidence to shape problem selection earlier.

RECOMMENDED RESOURCES

Continuous Discovery Habits · Teresa Torres
Builds a repeatable discovery operating model for senior PMs who need to stay close to customer evidence while shaping strategy.

Product Discovery and Validation · Reforge
Focuses on systematic discovery, hypothesis testing, and decision quality at senior product levels.

Product Discovery · Pragmatic Institute
Covers practical discovery methods for translating market signals into product direction.

Skill heatmap overview

No strong micro-skills are surfaced in the current heatmap beyond the localized pilot and conversion validation work embedded in your history. The heatmap therefore reads low intensity / amber-red, with limited visible concentration compared with your technical and commercial strengths.

Skill heatmap

No skills detected for this competency.

Justifying claims

- 0–to–1 Product Market Fit: Led the localized MVP pilots for the recommendation engine in three distinct LATAM markets, systematically validating conversion hypotheses before scaling the infrastructure globally.

Capital Allocation

Pure Non-V-Curve · Domain

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	1.00	1.00	1.00	2.00

Historical capability

Your history shows commercial and unit-economics awareness, but no direct evidence of allocating capital across competing bets, investment horizons, or portfolio choices at scale. The record points to strong business ownership, not explicit capital allocation leadership.

Seniority alignment

This sits below the structural expectation for a Senior Product Manager. You have some financial fluency, but the evidence does not yet show consistent judgment in prioritizing scarce investment across multiple opportunities.

Operational contribution & gaps

This is a current gap because higher-level product leadership depends on deciding where resources should go, not only on making a single product or unit perform well. Without stronger capital allocation judgment, it is harder to independently shape investment trade-offs and defend them at the senior level.

Action: Practice prioritizing initiatives using explicit tradeoff frameworks, and tie roadmap choices to measurable business value and opportunity cost.

RECOMMENDED RESOURCES

HBS Online: Strategy Execution · Harvard Business School Online
Helps connect strategic intent with resource allocation and execution priorities.

The Strategy Handbook · Reforge
Useful for learning how to allocate scarce product and organizational resources toward the highest-value bets.

Strategic Finance and Resource Allocation · MIT Sloan Executive Education
Supports stronger decision-making around investment, tradeoffs, and capital-aware leadership.

Skill heatmap overview

P&L / financial literacy (6 mentions) and Business Outcome Ownership (7 mentions) are present, but there is no direct signal for portfolio allocation, investment sequencing, or capital prioritization. The heatmap is moderate / yellow on commercial fluency, but low intensity / red on true allocation behavior.

Skill heatmap

No skills detected for this competency.

Market Dynamics & M&A

Pure Non-V-Curve · Domain

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	1.00	1.00	1.00	2.00

Historical capability

Seniority alignment

Operational contribution & gaps

Action: Study how competitive structure, partnerships, and acquisition activity reshape product strategy, then apply that lens to your own market.

RECOMMENDED RESOURCES

Competitive Strategy · Harvard Business School Online
Builds market-structure thinking that supports strategic product choices.

M&A and Corporate Strategy · Coursera
Helps you understand how acquisition logic and corporate moves affect product positioning.

Corporate Strategy and M&A · Wharton Executive Education
Relevant for senior leaders who need to think beyond the product boundary into market structure.

Skill heatmap overview

Skill heatmap

No skills detected for this competency.

Product Marketing & Commercialization

Pure V-Curve · Domain

Vector	BC_h	BC_c	FS_c	Benchmark
Tactical	1.00	1.00	1.00	3.00

Historical capability

Your CV shows product work in alternative credit scoring, marketplaces, and AI matching, which implies exposure to positioning products for adoption in regulated and trust-sensitive settings. That foundation suggests you have seen commercialization challenges, even if the record does not yet show strong evidence of leading launches or market-facing packaging end to end.

Seniority alignment

For a Senior Product Manager, you are expected to translate product value into clear market adoption moves, and your current evidence falls short of that bar. The capability is present at a basic level, but it is not yet strong enough to show consistent ownership of commercialization strategy.

Operational contribution & gaps

In practice, this means you can contribute to release readiness and product framing, but you are not yet showing the level of ownership needed to drive packaging, messaging, and adoption strategy independently. That gap reduces your ability to turn product capability into measurable market pull at your current seniority.

Action: Own a launch plan end to end, including positioning, segmentation, value messaging, and adoption measurement.

RECOMMENDED RESOURCES

Product Marketing Core · Product Marketing Alliance
Covers positioning, messaging, and launch discipline for product leaders.

Positioning: The Battle for Your Mind · April Dunford
A practical framework for clarifying market positioning and commercial story.

Go-to-Market Strategy · Reforge
Strong fit for learning commercialization and market activation at senior product levels.

Skill heatmap overview

No specific commercialization micro-skills were surfaced in the provided history, so the heatmap reads as low intensity / pale with limited signal. The absence of repeated mentions suggests this is an area to build deliberately.

Skill heatmap

No skills detected for this competency.

Stakeholder Management

Pure Non-V-Curve · Culture

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	2.00	2.00	2.00	3.00

Historical capability

You coordinated with internal legal counsel and external financial regulators across 14 borders to audit algorithmic fairness and secure deployment approvals. That is strong evidence that you can operate across complex stakeholder landscapes where trust, compliance, and coordination are essential to delivery.

Seniority alignment

This is one of the areas where your history aligns most clearly with Senior Product Manager expectations. You already demonstrate the ability to engage multiple parties, manage constraints, and keep execution moving in a regulated environment.

Operational contribution & gaps

This competency is helping you absorb organizational complexity and keep high-risk initiatives moving. The remaining gap is that your evidence shows coordination more than broad stakeholder orchestration, so there is still room to build stronger influence at the portfolio and decision-making level.

Action: Lead cross-functional decisions where multiple teams have competing priorities and you must drive commitment without escalation.

RECOMMENDED RESOURCES

High Stakes Communication · Harvard Program on Negotiation
Helps with alignment, negotiation, and difficult stakeholder conversations.

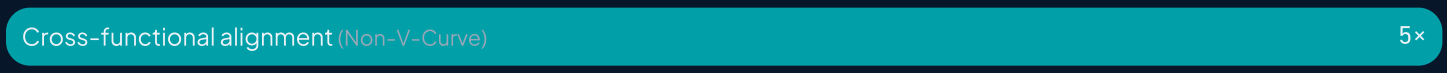
Influencing Without Authority · Center for Creative Leadership
Targets cross-functional influence, especially for senior IC leaders.

Leading with Influence · Dale Carnegie
Practical training for stakeholder alignment and persuasion.

Skill heatmap overview

Cross-functional alignment (5 mentions) is concentrated at high intensity / Red, signaling repeated stakeholder-facing work. The pattern suggests strong operational contact across functions, with room to broaden influence depth.

Skill heatmap



Justifying claims

- Coordinated with internal legal counsel and external financial regulators across 14 borders to audit algorithmic fairness and secure deployment approvals.

Communication

Mixed · Culture

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	1.00	1.00	1.00	3.00
Tactical	1.00	1.00	1.00	3.00

Historical capability

Your history includes cross-border coordination, regulator-facing work, and repeated collaboration around complex product initiatives. That indicates you can communicate in high-stakes settings where clarity and precision matter, especially when working across legal, technical, and business boundaries.

Seniority alignment

At Senior Product Manager level, communication should consistently support alignment, decision quality, and momentum, and your evidence shows the foundation is there. However, the record does not yet show the stronger strategic narrative-building expected when communication becomes a lever for organization-wide direction.

Operational contribution & gaps

You contribute by keeping complex work understandable across functions, but the current evidence does not yet show communication being used as a force multiplier for broader product direction. The gap is in using communication not just to coordinate, but to shape decisions, frame trade-offs, and drive wider commitment.

Action: Practice concise decision writing, one-page strategy narratives, and executive readouts that lead with the recommendation and tradeoff.

RECOMMENDED RESOURCES

HBR Guide to Better Business Writing · Harvard Business Review
Useful for sharpening clarity, brevity, and executive readability.

Storytelling with Data · Cole Nussbaumer Knaflic
Helps convert analysis into clear, decision-ready communication.

Executive Communication · Coursera
Offers structured practice for senior-level written and verbal communication.

Skill heatmap overview

Cross-functional alignment (5 mentions) is the clearest communication-related signal and appears with high intensity / Red. The heatmap suggests frequent coordination, but not yet a broad set of communication behaviors across strategy, narrative, and executive influence.

Skill heatmap

No skills detected for this competency.

User Empathy

Mixed · Culture

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	1.00	1.00	1.00	3.00
Tactical	1.00	1.00	1.00	3.00

Historical capability

Your background in alternative credit scoring, marketplaces, and AI matchmaking suggests repeated exposure to user-facing problems where trust, friction, and matching quality matter. That implies you have some grounded understanding of user pain points, especially in products shaped by risk, access, and decision quality.

Seniority alignment

For Senior Product Manager work, you are expected to translate user needs into product choices with confidence, and your current evidence only partially supports that. The foundational understanding is present, but it is not yet strong enough in the record to show consistently deep user-centered leadership.

Operational contribution & gaps

This area likely helps you recognize where product logic may not fit real user behavior, but the history does not yet show sustained user research depth or strong empathy-led product shaping. As a result, this remains a strategic gap that limits how independently you can define and defend user-centered direction.

Action: Spend structured time observing users, synthesizing friction points, and tying those insights to product choices.

RECOMMENDED RESOURCES

The Mom Test · Rob Fitzpatrick
A practical framework for getting reliable user insight.

User Research Methods · Nielsen Norman Group
Strong grounding in observation and research practices for product decisions.

Design Thinking · IDEO U
Builds empathy-driven product problem solving.

Skill heatmap overview

Cross-functional alignment (5 mentions) is the only detected related signal, and it appears at high intensity / Red rather than through direct user-research language. The heatmap suggests indirect exposure to users, but limited explicit evidence of hands-on empathy work.

Skill heatmap

No skills detected for this competency.

Resilience & Adaptability

Pure Non-V-Curve · Culture

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	3.00	1.71	1.71	3.00

Historical capability

You have shown strong adaptability in a changing marketplace by shifting a manual brokering directory into an AI-assisted recommendation feed. That kind of pivot work shows you can absorb ambiguity, reframe the operating model, and keep the product moving when the original approach is no longer the right one.

Seniority alignment

At Senior Product Manager level, this is expected to be a reliable strength, and your current capability sits below that benchmark. You still have the underlying flexibility needed for the role, but the evidence suggests this capability would benefit from a refresh so you can respond faster to change without losing strategic momentum.

Operational contribution & gaps

In practice, this means you can still adjust course when the environment changes, but the current level of depth is not yet strong enough to make adaptability a fully dependable lever at your seniority. It contributes to your overall operating picture as a capability that is present, but not yet fully scaled to the demands of leading through change with consistent confidence.

Action: Work through changing product contexts deliberately and reflect on how you adjust priorities, assumptions, and plans.

RECOMMENDED RESOURCES

Resilience · Center for Creative Leadership
Focuses on adaptability under pressure and leadership resilience.

Leading Through Change · HBS Executive Education
Good fit for leaders operating in uncertain environments.

Adaptability at Work · LinkedIn Learning
Useful for building practical change-response habits.

Skill heatmap overview

Pivoting / changing course (1 mention) — moderate intensity / yellow; Data-driven decision-making (3 mentions) — high intensity / red. The pattern suggests you have a real foundation in adapting direction, with your strongest signal coming from evidence-based decision-making rather than repeated broad pivot leadership.

Skill heatmap

Pivoting / changing course (Non-V-Curve) 1×

Justifying claims

- Two-Sided Network Optimization: Shifted the marketplace architecture from a manual brokering directory to an AI-assisted recommendation feed.

Organizational Architect

Pure Non-V-Curve · Culture

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	2.00	2.00	2.00	2.00

Historical capability

You have built and directed a distributed team of 14 offshore data scientists and ML engineers, and you established clear protocols for model training, testing, and deployment. You also improved model time-to-market by 40%, which shows that you have experience shaping how work gets organized so delivery becomes faster and more repeatable.

Seniority alignment

This is aligned with the level expected of a Senior Product Manager, and your current capability meets that structural expectation. The evidence shows you understand how to shape team structure and operating cadence well enough to support cross-functional delivery.

Operational contribution & gaps

This competency is contributing constructively to your overall operating picture because you are not just participating in delivery—you have shown that you can create the conditions for others to execute more effectively. The main opportunity is to keep extending this from team design into broader system design, so your organizational thinking continues to scale with your scope.

Skill heatmap overview

Designing team structures / topologies (1 mention) — moderate intensity / yellow; Process / operating-cadence design (1 mention) — moderate intensity / yellow. The heatmap shows a focused but clear signal: you have practical organizational design experience, with moderate concentration rather than broad repetition across many contexts.

Skill heatmap

Designing team structures / topologies (Non-V-Curve) 1×

Process / operating-cadence design (Non-V-Curve) 1×

Justifying claims

- Offshore Data Science Leadership: Built and directed a distributed team of 14 offshore data scientists and ML engineers.
- Established rigorous protocols for model training, testing, and deployment, reducing model time-to-market by 40%.

Board & Executive Influence

Pure Non-V-Curve · Culture

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	1.00	1.00	1.00	2.00

Historical capability

There is no strong direct evidence in the supplied history showing repeated board-level or executive-level influence. Your recorded accomplishments are more visible in product, analytics, and operating model changes than in shaping decisions at the most senior governance layer.

Seniority alignment

At Senior Product Manager level, you are expected to have at least foundational credibility in influencing senior stakeholders, and your current capability sits short of that expectation. This is a clear development area if you want to operate more independently in higher-stakes strategic conversations.

Operational contribution & gaps

Because this area is underdeveloped, it limits how far your judgment can travel upward in the organization. You can contribute through product evidence and analytical rigor, but the current gap means you are less equipped to consistently shape executive decisions without relying on others to translate your work at the top table.

Action: Practice making board- or exec-style recommendations that frame risk, tradeoffs, and long-term business implications.

RECOMMENDED RESOURCES

Board Leadership · National Association of Corporate Directors
Helps build the language and expectations of board-level communication.

Executive Presence and Influence · Center for Creative Leadership
Targets senior influence and presence in high-stakes settings.

Strategy Execution · INSEAD Executive Education
Supports linking strategy to senior-level decision-making and influence.

Skill heatmap overview

No specific micro-skills were detected in the supplied history for this competency. The heatmap therefore reads as low intensity / gray, indicating an area with little visible repetition and little direct proof of senior stakeholder influence.

Skill heatmap

No skills detected for this competency.

Analytical Thinking

Mixed · Aptitude

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	2.00	2.00	2.00	3.00
Tactical	2.00	2.00	2.00	3.00

Historical capability

You have used analytics to drive clear commercial outcomes: optimizing dynamic take-rates based on algorithmic risk scoring generated $28M in net-new annualized revenue, predictive lifetime value modeling lifted policy conversion by 45% and reduced customer acquisition cost by 30%, and localized MVP pilots in three LATAM markets validated conversion hypotheses before scaling. These are strong examples of structured thinking leading to measurable business impact.

Seniority alignment

This sits below the level expected for a Senior Product Manager, where analytical thinking should be a dependable strategic tool rather than a mostly tactical strength. You clearly have the raw capability, but the current depth suggests you are not yet consistently operating with the full breadth of analytical judgment expected at this level.

Operational contribution & gaps

This competency is one of your strongest contributors, but the evidence also shows a ceiling: you are highly effective when analysis is tied to specific product moves, yet you need broader depth to use it more consistently for portfolio-level decisions and senior judgment. That means the skill helps you materially today, while also marking a development area for more independent strategic leadership.

Action: Strengthen your ability to turn analysis into decision logic, scenario comparison, and business tradeoff recommendations.

RECOMMENDED RESOURCES

Business Analytics Specialization · University of Pennsylvania via Coursera
Builds structured analytical reasoning for business decisions.

Data Science for Business · O'Reilly
Good for learning how analytical work supports strategic decisions.

HBR Guide to Data Analytics · Harvard Business Review
Helps connect analysis to executive decision-making.

Skill heatmap overview

Data-driven decision-making (3 mentions) — high intensity / red; Hypothesis formulation & validation (1 mention) — moderate intensity / yellow; Data/analytics tooling (SQL, instrumentation) (2 mentions) — moderate-to-high intensity / amber. The heatmap shows a concentrated analytical profile with strongest weight in evidence-based decision-making and enough tooling depth to support serious product work.

Skill heatmap

Data-driven decision-making (Non-V-Curve)	3×
Data/analytics tooling (SQL, instrumentation) (V-Curve)	2×
Hypothesis formulation & validation (V-Curve)	1×

Justifying claims

- Optimized dynamic take-rates based on algorithmic risk scoring, generating $28M in net-new annualized revenue in the first year of deployment.
- Lifted policy conversion rates by 45% and reduced customer acquisition cost (CAC) by 30% through predictive lifetime value (LTV) modeling.
- 0-to-1 Product Market Fit: Led the localized MVP pilots for the recommendation engine in three distinct LATAM markets, systematically validating conversion hypotheses before scaling the infrastructure globally.

Product Sense

Mixed · Aptitude

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	1.00	1.00	1.00	3.00
Tactical	1.00	1.00	1.00	3.00

Historical capability

The supplied history does not show enough direct evidence to demonstrate strong product intuition at scale. Your accomplishments are clear on analytics and execution, but there is limited visible proof of repeated product judgment around prioritization, framing, and shaping the product direction itself.

Seniority alignment

At Senior Product Manager level, product sense should be a core strength, and your current capability is well below that expectation. This is one of the clearest strategic gaps in the profile, because the role depends on consistently making sound product calls, not only on executing well against pre-identified problems.

Operational contribution & gaps

This gap affects your overall operating picture more than many of the other nodes because product sense is what ties insights, customer needs, and business choices together. At the moment, the evidence suggests you can support product decisions strongly, but you are not yet showing enough independent product judgment to fully own that layer at the target seniority.

Skill heatmap overview

No specific micro-skills were detected in the supplied history for this competency. The heatmap therefore reads as low intensity / gray, reflecting limited visible signal in product framing, prioritization, or intuition-based decision-making.

Skill heatmap

No skills detected for this competency.

Execution

Pure V-Curve · Aptitude

Vector	BC_h	BC_c	FS_c	Benchmark
Tactical	3.00	3.00	3.00	3.00

Historical capability

You have proven you can turn complex product strategy into shipped outcomes: you defined the multi-year vision for an AI matchmaking engine, launched it, built launch-readiness protocols, and helped reduce model time-to-market by 40%. Your CV also shows you coordinated legal and regulatory reviews across 14 borders, which demonstrates disciplined delivery under real-world constraints.

Seniority alignment

Your current execution capability is aligned with Senior Product Manager expectations. You show the level of end-to-end ownership and delivery discipline needed to move meaningful initiatives forward without relying on constant supervision.

Operational contribution & gaps

In this area, you are contributing at the right level for your seniority: you can drive delivery, coordinate complex dependencies, and keep work moving. There is no meaningful execution shortfall here; this competency supports your overall operating model rather than limiting it.

Skill heatmap overview

Shipping velocity (1 mention) appears as a light but present signal, while quality assurance and launch readiness (3 mentions) and non-incremental / 0-to-1 ideation (4 mentions) show a strong, high-intensity red concentration. Vision articulation (1 mention) adds a lighter supporting thread.

Skill heatmap



Justifying claims

- 0–to–1 AI Strategy: Defined the multi-year vision and successfully launched a proprietary machine learning matchmaking engine, moving the enterprise off heuristic routing.
- Established rigorous protocols for model training, testing, and deployment, reducing model time-to-market by 40%.
- Coordinated with internal legal counsel and external financial regulators across 14 borders to audit algorithmic fairness and secure deployment approvals.

Visionary Thinking

Pure Non-V-Curve · Aptitude

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	3.00	3.00	3.00	3.00

Historical capability

You have clear evidence of setting direction at the product level: you defined the multi-year vision for a proprietary machine learning matchmaking engine and led the move away from heuristic routing. That shows you can shape a future state, not just respond to immediate delivery needs.

Seniority alignment

Your visionary thinking is aligned with the expectations of a Senior Product Manager. You possess the level of strategic framing expected to define product direction and connect it to a meaningful business outcome.

Operational contribution & gaps

This competency strengthens your overall profile because it helps you set direction before execution begins. It is not a current constraint; rather, it is one of the capabilities that lets you operate above pure delivery work and shape what gets built next.

Skill heatmap overview

Vision articulation (1 mention) appears as a light signal, while non-incremental / 0–to–1 ideation (4 mentions) is a very strong high-intensity red area. Together they show that your strongest pattern is creating new product direction rather than only refining existing workflows.

Skill heatmap

Non-incremental / 0–to–1 ideation (Non-V-Curve) 4×

Vision articulation (Non-V-Curve) 1×

Justifying claims

- 0–to–1 AI Strategy: Defined the multi-year vision and successfully launched a proprietary machine learning matchmaking engine, moving the enterprise off heuristic routing.

Systems Thinking

Pure Non-V-Curve · Aptitude

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	1.00	1.00	1.00	3.00

Historical capability

There is no direct CV evidence showing you have built or redesigned broader operating systems, end-to-end product ecosystems, or multi-layer process architectures. Your strongest story is centered on a high-impact product launch, but not on explicitly scaling the surrounding system around it.

Seniority alignment

This falls short of what is expected at Senior Product Manager level. At this seniority, you are expected to understand how product decisions propagate across workflows, dependencies, and operating constraints, and that depth is not yet visible in the evidence provided.

Operational contribution & gaps

This is a strategic gap that weakens your ability to independently shape broader product direction at your target level. Without stronger systems-level thinking, you may solve important problems well but still rely on others to connect them into a larger operating model.

Skill heatmap overview

No specific micro-skills were detected for this competency, so the heatmap reads as very low intensity / dark. That lack of visible signal reinforces that systems-level thinking is currently underrepresented in your history.

Skill heatmap

No skills detected for this competency.

Strategic Foresight

Pure Non-V-Curve · Aptitude

Vector	BC_h	BC_c	FS_c	Benchmark
Strategic	1.00	1.00	1.00	2.00

Historical capability

The strongest evidence here is your ability to define a multi-year vision for AI matchmaking and move the business away from heuristic routing. That shows forward-looking judgment, but the CV does not yet show repeated examples of horizon scanning, scenario planning, or anticipating market shifts over time.

Seniority alignment

This is below the structural expectation for a Senior Product Manager. At this level, you are expected to consistently anticipate what the market, customers, or platform will need next, and the current evidence suggests that capability needs to be broadened.

Operational contribution & gaps

This is a smaller strategic gap than systems thinking, but it still matters because it limits how independently you can set direction for the next horizon. You can define a strong vision, yet you do not yet show enough evidence of sustained forward planning to fully own where the product should go next on your own.

Skill heatmap overview

No specific micro-skills were detected here, so the heatmap sits at very low intensity / dark. The absence of visible recurring signals suggests this area is not yet deeply codified in your CV story.

Skill heatmap

No skills detected for this competency.

User Experience (UX) Design & Collaboration

Pure V-Curve · Aptitude

Vector	BC_h	BC_c	FS_c	Benchmark
Tactical	1.00	1.00	1.00	3.00

Historical capability

There is no direct evidence of leading UX research, design collaboration, usability testing, or interface iteration in the claims provided. Your story is much stronger on AI strategy and marketplace mechanics than on customer-facing design partnership.

Seniority alignment

This falls short of the hands-on product craft expected at Senior Product Manager level. You are expected to be able to work closely with design and shape user-centered product decisions, and that capability is not demonstrated in the current evidence set.

Operational contribution & gaps

This is a clear tactical gap in the product craft layer. It limits how confidently you can translate strategy into product experiences, and it reduces your ability to independently guide user-centered decisions without additional support from design specialists.

Skill heatmap overview

No micro-skills were detected for this competency, so the heatmap is very low intensity / dark. The lack of supporting signals indicates that UX collaboration is currently underdeveloped in your recorded history.

Skill heatmap

No skills detected for this competency.