

Kenneth Sitjar

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Summary

Digital Product Manager with **5+ years in product management and over a decade in technology**, delivering scalable digital banking platforms and API integrations. Skilled at guiding cross-functional teams, managing vendor relationships, and balancing customer experience with compliance and business objectives. Proven record of improving acquisition funnels, streamlining funding flows, and driving sustainable growth through API productization, onboarding optimization, and Agile leadership.

Core Competencies

- API Productization & Integrations
- Digital Banking Journeys (Onboarding, Funding, Account Opening)
- Product Vision & Roadmapping
- Stakeholder & Vendor Management
- Agile Leadership (Scrum, Kanban)
- Risk & Compliance Collaboration (KYC, AML, RBAC)
- Data-Driven Decision Making (Analytics, A/B Testing, Feature Flags)
- UX Partnership & Customer Journey Mapping

Professional Experience

Digital Product Manager

VyStar Credit Union — Aug 2020 – Present

- Own the **vision and roadmap** for the digital account opening platform handling **20K+ applications monthly**, aligning customer experience, compliance, and business growth.
- **Increased application completion rate from 29% → 41% (+40% relative lift)** between 2024–2025 by simplifying membership eligibility workflows, reducing cognitive load, and improving user clarity.
- **Improved conversion rate from 4.7% → 9.2% (+96% relative lift)** through iterative releases, including dynamic welcome screens and a product hub with product-specific value props that enabled faster, more informed applicant decisions.
- Delivered measurable improvements in funnel efficiency while **lowering denial rates by ~11%**, balancing acquisition growth with fraud/risk controls.
- Spearheaded **API integrations** with Plaid, LexisNexis, ChexSystems, Melissa Data, Payveris, and MeridianLink to enable secure onboarding, funding, fraud prevention, and KYC/AML compliance.
- Partner with **Fraud and Risk teams** to strengthen identity verification, reducing fraudulent applications and false positives while lowering manual review effort.
- Manage **total cost of ownership** across vendor contracts and Azure infrastructure, negotiating annual pricing and securing new features to balance cost and value.

- Implemented **data-driven experiments** through code-based **A/B testing and feature flagging** with engineering teams, supported by analytics tools (Power BI, Google Analytics, Dynatrace).
- Partner with Engineering, UX, Risk, Compliance, InfoSec, DevOps, and Cloud Infra teams to prioritize and deliver seamless onboarding experiences.
- Champion **Agile practices**, leading sprint planning, backlog refinement, and roadmap execution across API and onboarding initiatives.
- Leading rollout of a **branch-friendly digital onboarding solution** for employer campaigns and community events, reducing paper processes and acquisition costs while improving employee productivity, prospect conversion, and overall brand reputation.

Senior QA Automation Engineer

TEKsystems (Florida Blue) — Jul 2019 – Jul 2020

- **Built and scaled** an automation framework for APIs and onboarding components, accelerating releases and reducing regression cycles.
- Partnered with product teams to define API specifications, enabling launch of an in-house payments solution.
- Monitored incidents and triaged defects to maintain compliance and minimize production issues.

Senior QA Automation Engineer / Testing Analyst

Citigroup — May 2015 – Jul 2019

- **Designed and implemented** automation for API integrations and onboarding features across web and mobile, supporting seamless digital experiences.
- Spearheaded adoption of **Behavior-Driven Development (BDD)** with Cucumber/Selenium, reducing testing time and post-release defects.
- Collaborated with development and product teams on API testing and CI/CD pipelines, strengthening delivery quality.
- Applied defect analytics and customer insights to identify pain points, driving onboarding improvements.

Education

Bachelor of Applied Science in IT Management — Florida State College at Jacksonville

Certifications

- Professional Scrum Product Owner I (PSPO I) — <https://www.credly.com/badges/61d6549d-1ac8-434a-87fb-f6b952b47c24>
- Professional Scrum Master I (PSM I) — <https://www.credly.com/badges/adedbe0c-b915-47c7-9daa-894897d79cb7>