

VARUN KUMAR

Product Manager | Business Analyst | AI & Data-Driven Product Thinking

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PROFESSIONAL SUMMARY

Product and business analysis professional with 18 years in customer operations, including 11+ years at American Express, currently Lead Account Analyst in Global New Accounts. Owns chat and call flows, operational data, root cause analysis and process-change training, with hands-on experience turning customer problems into process and product fixes.

Trained in AI Product Management, with five end-to-end product case studies across quick-commerce, mobility, e-commerce UX, food delivery and B2B SaaS, covering user research, problem framing, RICE prioritisation, roadmaps, KPIs, GTM and monetisation. Hands-on with SQL, Python, Advanced Excel and Power BI, AI-assisted analysis, LLMs, RAG and agentic AI. Seeking Product Manager, Associate PM and Business Analyst roles.

KEY HIGHLIGHTS

- 18 years of customer-facing operations across US, Canada and UK markets, with 11+ years at American Express.
- 5 product case studies built end to end: research, segmentation, root cause, solution design, prioritisation, roadmap and metrics.
- Strong operations-to-product bridge: owns flows, data and RCA today, and speaks both business and tech language.
- AI-native PM toolkit: LLMs, RAG, agentic AI, vibe coding and AI-assisted analytics in SQL, Python, Excel and Power BI.

CORE SKILLS

- **Product Management:** Product discovery, user research and interviews, personas and segmentation, UX teardowns, UX and design collaboration, PRDs and user stories, RICE/ICE prioritisation, roadmapping, product launch, growth and monetisation, go-to-market
- **Business Analysis:** Requirements gathering, process mapping, gap analysis, root cause analysis (5 Whys), BRDs, stakeholder management, change management, effective communication
- **Analytics & Metrics:** North Star and KPI design, guardrail metrics, funnel and cohort analysis, A/B test design, opportunity sizing
- **Data:** SQL, Python, Advanced Excel, Power BI, AI-assisted analysis across SQL, Python, Excel and Power BI; currently learning machine learning for data science
- **Tech & AI:** Tech 101 and system design basics, LLMs, RAG, AI foundations, agentic AI, prompt engineering, vibe coding for PMs
- **Tools:** Figma, Jira, Confluence, Notion, Miro, Claude Code, ChatGPT, Codex, Wispr Flow, Power BI, Excel
- **Additional:** Sales and upselling, social media marketing, video editing

PROFESSIONAL EXPERIENCE

American Express, Gurugram

2015 – Present

Lead Account Analyst, Global New Accounts

- Manage operational data for Global New Accounts, analysing volumes, trends and exceptions to support day-to-day decisions.
- Own end-to-end chat and call flows; assess change requests, map the impact and update flows when business or process needs change.
- Perform root cause analysis on recurring issues, share findings with concerned teams and work with them until fixes are in place.
- Plan and deliver training on new and changed processes so updates go live smoothly and consistently across the team.
- Act as the link between operations and partner teams, turning on-the-ground issues into clear, actionable requirements.

Global New Accounts: Calling, Chat and Back Office

- Supported new account customers across calling, chat and back-office processing, building deep knowledge of the onboarding journey.

Customer Service: US and Canada Chat

- Resolved customer queries over chat for US and Canada markets, maintaining quality and compliance standards.

FIS (Vodafone UK account) | Customer Service

- Handled customer service for UK telecom customers, resolving account and service issues.

iEnergizer | Chat Specialist, Upselling and Customer Service

4 years

- Handled customer chats with a focus on upselling and service, building strong sales and customer communication skills.

PRODUCT CASE STUDIES

Zepto: Increasing Average Order Value | *Quick-commerce growth and monetisation*

- Ran a primary survey of Zepto users plus secondary research; found 90% of baskets sit in the ₹200–499 band and 70% of users stop adding once free delivery is reached.
- Defined 4 behavioural segments and used 5 Whys to find the root cause: the product is built for fast retrieval, not basket building.
- Designed 3 solutions (AI Shopkeeper, 60-Second Flash Shelf, brand-funded Mystery Box) and ranked them with RICE; Mystery Box first as a margin-safe quick win.
- Built a Now/Next/Later roadmap with AOV uplift as the North Star (target +15–20%), attach rate, items per order and a session-to-order guardrail.

Uber: Find My Ride | *Solving the last-100-metre pickup problem*

- User research showed 75% of riders wander to find their ride, all rely on phone calls and 80%+ want guided pickup spots.
- Built personas (tech park commuters, mall visitors, airport travellers, first-time riders) and shifted strategy from passive map pins to active pickup coordination.
- Designed AI-powered Smart Pickup Spots with compass navigation and proximity haptics, backed by a Pickup Intelligence Graph as a data moat; prioritised with RICE.
- Planned a Bengaluru pilot (tech parks, malls, then airports) tracked by pickup success rate, calls per pickup and cancellation rate.

Nykaa: User Experience Teardown | *E-commerce UX research*

- Audited search, product discovery, cart and checkout, and ran structured user interviews with two contrasting shopper types.
- Found that discovery and product trust convert well, while onboarding pop-ups, a silent add-to-cart and ill-fitting coupons leak trust.
- Highlighted a gap between the 4.7★ app rating and 1.6–2.6★ long-form review sentiment, showing delivery and support as bigger risks than UI.

SkillOS: Workforce Capability Platform | *0-to-1 B2B SaaS product concept*

- Framed the problem: leaders track course completion but not real capability growth; targeted mid-market companies with 500–5,000 employees.
- Designed the workflow (assessment, capability graph, AI recommendations, insights) and a 3-year roadmap: Measure, Develop, Predict.
- Defined a per-employee SaaS model, data and benchmarking moats, and a land-one-team, prove-ROI, expand-company-wide GTM.

Zomato: Funnel & Retention Analysis | *Food delivery metrics*

- Mapped a 7-stage discovery-to-delivery funnel with drop-off hypotheses, built cohort and retention analysis and set a North Star metric with metric ladders.
- Prioritised 9 solutions with ICE, designed A/B tests for the top two fixes and created a 90-day roadmap.

EDUCATION & TRAINING

Bachelor of Computer Applications (BCA), Magadh University, Bihar

2008 – 2011

- **AI Product Management Program:** UX and design collaboration, effective communication as a PM, analytics and metrics, product launch, growth and monetisation, Tech 101 and system design, LLMs, RAG and AI foundations, vibe coding for PMs, agentic AI
- **Data Analytics Program:** SQL, Python, Advanced Excel, Power BI, and AI-assisted analysis across all four; machine learning for data science (in progress)
- **Self-learning:** sales skills, social media marketing and video editing