

# Kenneth Sitjar, Digital Product Manager

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## Summary

Digital Product Manager with **5+ years in product management and over a decade in technology**, delivering scalable digital platforms and API-driven onboarding experiences in regulated environments. Proven track record improving acquisition funnels, reducing abandonment, and increasing completion and approval rates through hypothesis-driven execution, experimentation, and disciplined delivery. Skilled at guiding cross-functional teams, managing vendor ecosystems, and balancing customer experience, risk, and business outcomes.

## Core Competencies

- Digital Onboarding & Acquisition Funnels
- API Productization & Third-Party Integrations
- Product Vision, Roadmapping & Prioritization
- Experimentation, A/B Testing & Feature Flags
- Funnel Metrics (Abandonment, Completion, Conversion)
- Stakeholder & Vendor Management
- Agile Delivery (Scrum, Kanban)
- Risk, Compliance & Security Collaboration (KYC, AML, SDLC)
- UX Partnership & Journey Mapping
- Data-Driven Decision Making (Analytics & Reporting)

## 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.

- Led end-to-end ownership of the acquisition and onboarding funnel, aligning customer experience, compliance, and business objectives under constrained team capacity and shifting organizational priorities.
- Delivered measurable improvements across the funnel by simplifying eligibility workflows, clarifying value propositions, and reducing cognitive load:
  - **Reduced new account abandonment by 58.5%** - (83.55% → 34.69%)
  - **Reduced membership abandonment by 64.7%** - (37.83% → 13.37%)
  - **Increased new account completion by 201.8%** - (11.9% → 35.92%)
  - **Increased membership completion by 22.3%** - (43.27% → 52.91%)
- **Improved prospect conversion rate from 4.6% → 9.9% (+115.22% 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.

- **Enhanced digital onboarding, driving MSAT 4.8 (+18%) and NPS 87**, outperforming branch and indirect channels and validating high customer satisfaction
- Designed, shipped, and evaluated onboarding changes using **pre/post analysis, A/B testing, feature flags, and KPI dashboards**, validating hypotheses and informing roadmap sequencing
- Partnered closely with **Engineering, UX, DevOps, QA, Risk, Compliance, and InfoSec** to deliver complex initiatives in a controlled, auditable environment
- Led API integrations with **Plaid, LexisNexis, ChexSystems, Melissa Data, Payveris, and MeridianLink** to enable secure onboarding, funding, identity verification, and fraud prevention
- Ensured platform reliability and trust by maintaining **100% availability**, reducing known security vulnerabilities by **~84%**, and managing vendor relationships, Azure infrastructure costs, and total cost of ownership
- Championed Agile delivery practices and rolled out a branch-enabled digital onboarding solution for employer campaigns and community events, reducing paper processes, acquisition costs, and operational friction

### 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 \(PSPO I\)](#)
- [Professional Scrum Master I \(PSM I\)](#)