

STORIES FOR BEHAVIOURAL INTERVIEW

Leadership Principle: Customer Obsession

Story 1: Product positioning for Zalo for Work

Situation:

- At Zalo, an messaging app for family and friends, Zalo PC just copy features from mobile version & slow growth + unclear strategy/positioning
- New products like FB Workplace and Slack were gradually gaining market in VN.

Task:

- I was tasked with building the product and growth strategy to gain market share in Vietnam.

Action:

- - I needed to understand and prioritize the diverse needs of our user base.
- - To address the challenge, I initiated a comprehensive market research effort, including inviting users to our office for interviews to gain insights into their needs and problems. The research revealed an important pattern, with Zalo being used not only for personal communication but also for workplace communication, especially in small companies + data analysis on behavior file sending Word/Excel/Powerpoint increasing (faster than other type of msg like text, stickers). Recognizing this trend, I pitched a repositioning to target small and medium companies and designed innovative features for workplace communication.
- - I also conducted a competitive analysis, benchmarking Zalo against global players like FB Workplace, Slack, and Skype, which further validated the potential of targeting the workplace communication market. To execute this vision effectively, I proposed and gained approval to spin off a dedicated team to work independently with the mobile team.
- - Motivating the engineering team with a compelling vision, I utilized agile development to rapidly build and test innovative features that focus on provide value to workplace communication such as file/documents storage & exchange, team collaboration & management tools. The gradual alignment of the team with this vision was a crucial step in driving the product forward.
- - Simultaneously, I collaborated with the marketing team to devise campaigns on our social network platform, design network effect product features to significant increase user acquisition (sources of growth: from SEO & from mobile apps)

Result:

- - doubling user base to 10M+ within 8 months, surpassing Slack, Skype, FB workplace in market share became the #1 workplace communication platform in Vietnam.

- => how to know metrics of competitors?

Lessons learned

- - Truly understand who are customers & what are their needs to tailor our product offerings to match with their needs
- - This experience taught me the importance of crafting a clear vision and effectively influencing and aligning teams to execute quickly.
- - It underscored the value of agile development methodologies and cross-functional collaboration with different teams in achieving ambitious goals.

Story 2: Scaling MoMo's PayLater Product via Gen Z Campaign

Situation:

MoMo's PayLater product, an AI-powered "Buy Now Pay Later" (BNPL) digital credit tool, had only 600,000 users despite its market potential. The team lacked a clear understanding of its target customer segment, growth strategy, and faced increased competition from rivals offering similar features.

Task:

As Group Product Manager, I was brought in to define and lead the growth strategy to scale MoMo's lending business and differentiate it from competitors.

Action:

1. Customer Research & Segmentation:

- Led customer research and data analysis to identify unmet needs. Discovered Gen Z was the fastest-growing segment with ideal digital behaviors for PayLater adoption.
- Proposed and launched a targeted offering: bite-sized credit lines with flexible repayment terms tailored for Gen Z users.

2. Product & Marketing Strategy:

- Designed new product features for Gen Z needs (budgeting, instant activation, flexible repayment).
- Collaborated with marketing to boost awareness:
 - Partnered with social media influencers.

- Launched on-campus campaigns at major Vietnamese universities.
- Integrated PayLater into Gen Z-favored e-commerce platforms.

3. Acquisition & Underwriting:

- Tackled Gen Z approval challenges using alternative data (e.g., GPS, purchase behavior) to improve underwriting models.
- Optimized onboarding funnels to reduce friction and increase conversion.

4. Activation & Retention:

- Conducted qualitative user research and usability testing.
- Identified Gen Z values: fashion, travel, budgeting, ease-of-use, and instant gratification.
- Added features like transaction splitting, theme customization, and promotions.
- Introduced "Cash Advance" for select users to improve utility (withdraw from credit line).

Result:

- Scaled PayLater user base from 600K to **1.5M** in 8 months.
- Grew lending revenue to **\$18M/year**, achieving **180% growth**, the fastest revenue growth in the company.

Lesson Learned:

Defined and executed a clear growth strategy, identified high-potential segments, and aligned cross-functional teams to deliver results.

Metrics:

- 1.5M loan customers acquired in 8 months.
- Lending revenue reached \$18M/year.
- Gen Z became the dominant user segment.

- Clear attribution of growth drivers across product, underwriting, and marketing.

Challenges:

- Competitors copying features, requiring clear differentiation.
- Choosing the right target segment among multiple potential options.
- Building an underwriting engine for thin-file Gen Z users.

Research Methods Used:

- User calls and qualitative interviews.
- Secondary research on Gen Z digital behavior.
- Prototype testing and A/B experimentation.

Gen Z Needs Identified:

- Instant access to products/experiences.
- Budget management and flexible installment payments.
- Social influence and trend-driven consumption.
- Desire for convenience, customization, and cash access.

Future Opportunities:

- Improve targeting by analyzing popular transaction categories.
- Refine credit line utilization with risk management features.

Tech Stack (To Be Expanded):

- [Details pending or under consideration]

Leadership Principle: Invent & Simplify

Story 3: Moving AI Models to Front-End for Real-Time Guidance

Situation:

Our product's registration funnel had a low conversion rate and poor user experience. Users were unsure how to complete steps correctly, often abandoning the process mid-way.

Task:

As Product Manager, I was tasked with improving the registration experience and increasing funnel conversion by identifying and implementing a more effective solution.

Action:

1. User Research & Benchmarking:

- Conducted a competitive analysis of top-performing apps to identify effective onboarding techniques.
- Discovered that apps using real-time facial guidance (FaceID) had smoother registration flows.

2. Technical Strategy:

- Proposed integrating our AI models directly into the mobile SDK to provide real-time user feedback during onboarding.
- Collaborated with the Data Science team to adapt and tune lightweight AI models for mobile.
- Iterated through multiple model versions to achieve target performance while maintaining speed and reliability.
- Ensured compatibility across a wide range of devices (iOS, Android, Web) and camera specs.
- Optimized the models to handle varying photo quality, formats, and lighting conditions.
- Enabled client-side data collection to improve future iterations and personalization.

Result:

- Registration funnel conversion rate increased from **9% to 18%**.
- Significant UX improvement with higher first-time completion rates (exact metrics TBD).
- Established a **competitive advantage** by offering real-time onboarding, outperforming competitors.
- Business impact:
 - Reduced backend processing costs by filtering poor inputs earlier.
 - Created a new revenue stream: "Smart SDK" monetized at **\$50K/year per client**, generating **\$350K annually**, increasing product revenue by **10%**.

Lesson Learned:

This project reinforced the value of listening to user pain points and transforming them into innovative product solutions. Combining customer insights with cross-functional collaboration (engineering, data science, design) was key to success.

Bonus Impact:

- Strategic upsell feature that improved product differentiation and positioned our solution as a premium offering in the market.

Leadership Principle: Dive Deep

Story 4: Making MoMo's PayLater Business Profitable

Situation:

As Product Manager at MoMo, our digital lending product (PayLater) was growing in user acquisition but failing to meet profitability expectations. The head of business initially aimed to solve this by rapidly building more features to boost revenue.

Task:

I was tasked with supporting the growth of PayLater, but I believed simply adding more features wouldn't address the underlying problem. I needed to propose a sustainable path to profitability.

Action:

1. Root Cause Analysis:

- Led the product and analytics teams in a deep dive of revenue and cost breakdowns.
- Discovered a critical insight: although we were acquiring more users, **fraud and risk-related losses were outpacing revenue**, especially from delinquent or defaulting users.
- Identified that **risk cost (defaults, fraud)** was the largest contributor to overall loss.

2. Strategic Proposal:

- Proposed a counterintuitive approach: **pause aggressive acquisition**, and focus on **reducing fraud and risk costs first**.
- Presented the insight and proposed strategy to business leadership with data evidence.

3. Implemented Solutions:

- Designed experiments to test new risk mitigation strategies.
- Improved **loan collection mechanisms** through in-app repayment reminders and auto-repay features.
- Enhanced **fraud prevention** with alternative data (behavioral signals, app usage) and stricter identity verification requirements.
- Introduced **risk rules** to limit access for users showing suspicious in-app behavior.

Result:

- Reduced risk cost by **15%**, helping turn the lending business profitable.
- Increased lending profit from **3B to 8B VND/month (~\$1.5M to \$4M/year)**.
- Drove **180% revenue growth**, from **\$6.4M to \$18M/year**.
- Scaled the product to **1.5M loan users** and built a **\$170M loan book**.

Lesson Learned:

Solving a growth problem sometimes means **going deeper into the root cause** and challenging surface-level assumptions. By focusing on profitability fundamentals instead of feature expansion, we delivered long-term impact.

Additional Metrics & Financial Breakdown:

- **Revenue Sources:**

- Monthly fees: $\sim 600\text{K users} \times 30\text{K VND} = \sim 18\text{B VND/month}$
- Installment & late fees (TBD)

- **Cost Breakdown:**

- Capital cost, marketing, operational overhead (data/API), risk cost (defaults/fraud)

Strategic Mindset:

- Prioritized long-term sustainability over short-term growth vanity metrics.
- Advocated for **data-informed decision-making**, driving buy-in across business leadership.

Leadership Principle: Earn Trust

Story 5: Earning Trust from Banks and Telcos through Digital Identity AI

Situation:

While at Trusting Social, I encountered a significant opportunity when the State Bank of Vietnam released a new regulation permitting banks to conduct remote identity verification using technology. This marked a transformative shift, enabling customers to open bank accounts, apply for credit cards, and borrow money through a 100% digital process.

Task:

I was responsible for leading a multinational team of engineers and data scientists to build advanced AI/ML solutions that allowed banks and telcos to automatically verify digital identities using selfies and national ID card images. The core objective was to help banks acquire customers through online channels securely and at scale.

Actions:

1. Client Collaboration & Engagement:

- Held weekly and monthly syncs with stakeholders from both business and engineering teams to align on risk policies and user onboarding requirements.
- Used this feedback loop to iterate on AI model performance and propose new model features tailored to client-specific risk rules.

2. Enablement & Onboarding Support:

- Designed and executed a structured onboarding program including documentation and integration workshops.
- Educated client teams on digital KYC best practices and implementation strategies to improve both user experience and business ROI.

3. Risk & Incident Management:

- Established a proactive risk protocol to manage potential fraud scenarios and technical incidents.
- Ensured a responsive process to address client concerns, leading to increased confidence and faster adoption cycles.

4. Executive Stakeholder Alignment:

- Built credibility with C-level technical stakeholders including CTOs and Principal Solution Architects by demonstrating platform robustness, model explainability, and deployment success metrics.

Result:

- Successfully launched the solution with **25 leading banks in Vietnam** and **telco clients** including **Vodafone India** and **Telkomsel Indonesia**.
- Scaled from prototype to a mature platform generating **\$3M/year in revenue**, becoming the **second largest revenue stream** (20% of company revenue in Q3 2021).
- Enabled **5M+ new user acquisitions** for Vodafone India.
- The platform was **endorsed by McKinsey** to leading banks as a top-tier eKYC solution.

Lesson Learned:

This project reinforced the value of **proactive, trust-building client engagement**, personalized solution development, and continuous communication. By focusing on **collaborative partnerships and tailored AI strategies**, we were able to turn a regulatory opportunity into a scalable commercial success.

Story 6: Mentoring and Uplifting the PM Team at MoMo

Situation:

At MoMo, the business leadership team expressed concern that the Product team wasn't contributing enough new proposals or proactive initiatives. Junior PMs lacked confidence in making decisions and often jumped to solutions without deep discovery or validation.

Task:

As Group Product Manager, I took on the responsibility to improve the performance and confidence of the junior PMs, especially through 1:1 coaching and a structured training program. My specific focus was mentoring Ánh and Thảo, two high-potential but underperforming junior PMs.

Action:**1. Training Program Design:**

- Built a foundational PM training program focused on both **Product Discovery** and **Solution Discovery** to help PMs avoid rushing into implementation without fully understanding the problem.
- Introduced real-world examples and exercises to demonstrate when poor discovery led to flawed solutions.

2. Core Frameworks & Tools:

- Trained the team on frameworks such as **JTBD (Jobs to Be Done)** and **A/B testing**.
- Emphasized **data-informed decision-making**, customer interviews, and hypothesis-driven development.

3. 1:1 Mentorship & Safe Learning Environment:

- Held regular 1:1 sessions tailored to each PM's ongoing work, using current product challenges as case studies.
- Created a psychologically safe environment where PMs felt comfortable asking questions and acknowledging what they didn't know.
- Walked through frameworks step-by-step with PMs, ensuring not just theoretical understanding but practical application.

Results:

- Junior PMs significantly improved in identifying user needs and proposing initiatives based on insights.
- They grew more confident in stakeholder meetings and decision-making because they understood the "why" behind their solutions and had data to support their choices.
- **Three junior PMs I mentored received early promotions**, directly attributed to their skill development and improved performance.

Lesson Learned:

Empowering others requires more than knowledge transfer — it involves coaching, empathy, and creating an environment where learning is safe and practical. This experience reinforced my belief that developing others is one of the highest-leverage contributions a product leader can make.

Leadership Principle: Bias for Action

Story 7: Crisis Management and Stakeholder Communication at Trusting Social

Situation:

While working at Trusting Social, our AI-powered digital identity product was breached when hackers bypassed verification checks. Several major bank clients threatened to remove the product unless we could filter illegal content within **48 hours**. This situation risked product shutdown, revenue loss, and reputational damage.

Task:

As the Product Manager, I needed to make a rapid, high-stakes decision to prevent service disruption and customer loss. I had to ensure immediate compliance with client demands while laying the groundwork for a long-term, sustainable fix.

Action:**1. Rapid Team Mobilization:**

- Convened the cross-functional team (Data Science, Engineering, Ops) within hours to assess the breach and review existing model capabilities.
- Learned from Data Science that developing a robust new AI model would take **6+ months**.

2. Short-Term vs. Long-Term Strategy:

- Proposed and implemented a **dual-track solution**:
 - **Short-term**: Built a lightweight, rules-based filter to detect and block malicious content based on manual review of known hack patterns.
 - **Long-term**: Initiated roadmap to integrate AI-based pattern detection for proactive risk filtering.

3. AI-Enhanced Response:

- Detected key attributes of bad actors through deep analysis of flagged data.
- Advised building smarter, pattern-driven filters using simple machine learning techniques to mimic AI-like detection, reducing reliance on manual intervention.

4. Stakeholder Alignment:

- Proactively communicated action plans and risk mitigation timelines to client CTOs and compliance leaders.
- Maintained transparency and ensured confidence in our technical leadership and delivery speed.

Result:

- Released the updated, filtered app within **2 days**, avoiding service shutdown.

- Maintained access to millions of users while preserving relationships with all major clients.
- Bought critical time for the team to build out the more robust AI solution without losing business.

Lesson Learned:

This crisis reinforced the importance of **proactive risk mitigation** and the need to plan for potential threat scenarios in advance. It also highlighted how fast, clear **cross-functional coordination** and strong stakeholder communication can turn a potential failure into a resilient success.

Leadership Principle: Deliver Results

Story 8: Convince Head of Engineering about Changing Core Technology at Zalo for Work

Situation:

Zalo for Work, a key workplace communication tool in Vietnam, was facing severe inefficiencies in product development. Updates to ZaloPC were slow due to:

- Long development cycles (~1.5 months per version update) due to old and out-dated technology
- Fragmented engineering teams maintaining different codebases for Windows (WPF) and Web versions This slowed feature rollout and innovation, negatively affecting competitiveness.

Task:

As Product Manager, I was responsible for analyzing the problem, evaluating solutions, and convincing the head of engineering and leading the team through a core technology change to improve velocity, unify engineering efforts, and enable faster innovation.

Action:

1. **Evaluation & Decision-Making:**

- Assessed risks: full rewrite required, potential bugs, lack of updated spec documentation, and possible feature regression.
 - Evaluated pros: unify the engineering team, faster iteration speed, future flexibility, and better developer tooling.
 - Chose **Electron.js** (used by Slack, VS Code, Discord) for its ability to support cross-platform desktop applications using a single codebase.
 - Acknowledged trade-offs (higher memory consumption, limited low-level system access) and planned mitigation via more rigorous testing on low-end devices.
2. research that top software using a new technology that can quickly develop new features => convince the team to use
- Obstacles: need to build the application from scratch with the new technology, it takes time and takes much effort to fix errors to ensure the quality of software.
 - I convince the high management level to allow team to spend resource to focus on this task. Second, I build a realtime dashboard that help team to monitor quality of errors that they need to fix => make them feel focus on the work.
 - Convince Engineering head to change core technology by making a detailed analysis
 - Popular apps use that technologies
 - Save development time, build new features faster to serve business plan faster. More important, it help team to quickly build new features, and adapt with new direction of the company.
 - Easier to hire people with that skill set to work on the new core technology
 - Rolling up my sleeves to collaborate with team by building a dashboard to tracking the project transfer to new core tech => see the progress everyday => felt more motivation

3. Implementation Strategy:

- Gathered early internal feedback and beta testing insights to validate usability and performance.
- Built dashboards to track real-time bug reduction and performance improvement, motivating engineers through data visibility.
- Engaged the engineering team by sharing the long-term vision, inviting them into product discussions, and encouraging new feature proposals to foster ownership.
- Developed new features exclusive to the Electron version to incentivize user migration.

Result:

- Launched the new version in **5 months**, successfully migrating ZaloPC to Electron.
- **Cut development time** per update from 1.5 months to **2–3 weeks**.
- Received “**Best Technology Project of the Year**” award.
- Enabled faster feature launches aligned with new product vision.
- Zalo for Work surpassed **Facebook Messenger, Skype, and Slack** to become the **#1 workplace communication platform in Vietnam**, scaling to **10M+ users**.

Lesson Learned:

Transformational changes require balancing vision with pragmatism. Transparent communication, real-time metrics, and inclusive collaboration are key to leading teams through risk-heavy transitions while building long-term product momentum.

Story 9: A Failure

When I was in the AI Digital Lending team in TS, I managed 4 to 5 projects at the same time, and implementing Digital Lending with VIB bank was one of them. In this project, I led a team of 2 functions, including Product Management and Engineering, to work with IT and business teams of VIB. During the planning phase, I worked with my team to draw up clear objectives and action plan and allocate tasks for everyone. Because I was quite busy with other big projects (1 mega project & 2 do-it-all-myself projects) and after reviewing this project with calculated risk, I assigned a Junior product manager to lead the work with bank teams to implement a website application for this system because I believed that he could handle this module with his ability. On the testing day to prepare for releasing the product, while we had already gathered all users in our HCMC office to do the testing, I was shocked when discovered that the web application was implemented in a naive way and had a critical issue so that hackers can easily to bypass security checks of the system to get the money from the bank.

Eventually, the testing session was cancelled. The project was delayed 2 more weeks to re-implement the web application from the beginning. The whole team got severe complaints from functional managers. At that point of time, the team morale went extremely low.

Spending the whole day reviewing everything with my team, I realized that I did not follow up the project carefully and most of the security checks were not reviewed deeply. I was overconfident about the capability of the Junior Product Manager. He was good at his business skills but was quite weak in the domain of security control of the digital lending problem, so he could not handle that issue properly.

I realized that it was my failure and as a leader, I need to be accountable for everything when I manage a project, it's essential that I have to monitor the project frequently so that it can be delivered on time and meet objectives. Even though he reported to me, I think I need to design a more detailed evaluation of the progress to make sure that nothing could happen that can lead to the failure of the project. Moreover, I realized that even though I want to empower people and take trust, I also need to make sure that they have the capability to manage everything. So in the next project, whenever I assign somebody I always make sure I have a conversation with them and some training and coaching to make sure they can fully understand how to do the work. This priceless lesson will help me better manage projects in consulting role and maybe at Anderson someday.

Story 10: A TIME WHEN YOU WORKED IN A DIVERSE TEAM

At Trusting Social, I had many chances to led projects with people from multiple countries and the one that I remember the most is **building digital identity platform with AI technology for Vodafone India**. It was a key project of the company when its revenue was declining. I was assigned to lead a team of 16 people **from VN, India, Singapore, and Australia**, and **I represented my team to work with a client partnership team of Vodafone India**. Working in such a team, I realized that the biggest challenge was to manage team with the differences of working style and cultures.

Because of a **mismatch in time zone**, I had to carefully persuade the **client team** to have a meeting at **out of office hour** without make them feel that I was over-demanding.

Also, because this was the first time many people in Indian team works with Vietnamese peers, they sometimes were aggressive in approaching problem and was very demanding, which is not favor in our working culture. For example, they once propose a lot of initiatives with high urgency to engineering in VN and the **Engineering and Data Science director** in VN is really upset because his team could not finish such a lot of work in a short amount of time. **I had to explain the request in softer way** and told him that India team didn't want to put a lot of work in one time, but only want to propose the solution/initiatives to improve the business revenue given the pressure from BOD.

After the meeting, I **proactively approached each of India team personally** to understand the reason.

- It turned out that this is the first time they work in an AI project, and they thought it was another kind of engineering projects and the implementation can be finished quickly. However, in AI project, It take time (collect data, tuning accuracy,...)
- => Help them = explain to them the life cycle of process for an AI development.
- => Took a lot of effort and cost, guide them the method/framework to calculate cost (engineering, hardware) to estimate ROI: consider impact (% uplift, impact, ...) of initiatives

- that worth working on or not => make better priority & help align timeline with India team.
- => I also advised them some optimization to enhance their plan & reach final target ???

As a result, the project went very well, met the deadline and the Vodafone India team really happy with its quality. I was granted Founder Award by our CEO.

From that experience, I learned a lot of lessons about working in multi-culture settings. The thing was that we need to be proactive in understanding the situation. We need to be very open-minded, and we try to understand the problem from the perspective of other people. Thank to that lesson, I successfully resolve the conflict between the Vietnam team with Mr Rishi. In other future projects, I will always try to apply the same mindset. And I believe that this mindset can help me to effectively emerge in the very diverse student body at Anderson.