

Paul Carpenter

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PROFESSIONAL SUMMARY

Product Manager with 5+ years of experience building and scaling ML-powered consumer experiences, with a focus on real-time personalization, behavioral analytics, and predictive systems. Proven ability to work cross-functionally with engineering, data science, and UX to deliver intuitive, intelligent products that improve engagement, retention, and system performance at scale.

CORE COMPETENCIES

- AI-Powered Personalization & User Modeling
- Behavioral Analytics & Experimentation (A/B Testing, Feature Adoption, Growth Metrics)
- API & Platform Strategy (REST, GraphQL, SDKs)
- Product Lifecycle Management
- Real-Time Analytics & ML System Integration
- User Research & Experience Optimization (UXR, Engagement Tracking, Personalization)
- Cross-Functional Collaboration with Engineering & UX
- Event-Driven Architectures (Kafka, MQ, Redis)

TECHNICAL SKILLS

SQL, BigQuery, Python, Power BI, Tableau, Java, JavaScript, Node.js, React, REST APIs, AWS, Apache Kafka, RabbitMQ, Splunk, Docker, GitHub, Firebase

PROFESSIONAL EXPERIENCE

JP Morgan Chase - Wilmington, DE

Product Manager - Rewards | Jan 2023 - Aug 2024

- Boosted system reliability by streamlining real-time event processing with SRE and backend teams—cutting API error rates by 95% and improving platform stability and settlement visibility across millions of users and key partners like Lyft, DoorDash, and Instacart.
- Led **onboarding optimization efforts** for a high-volume **\$850M rewards program**, improving **feature adoption and retention**.
- Collaborated with sales operations, finance, and GTM teams to support product lifecycle management across rewards and redemption flows, influencing roadmap prioritization and market rollout strategy.
- Led API integration fixes and new features across COBOL, Java, and React teams, resolving critical technical issues.
- **Implemented real-time data pipelines using Kafka** to streamline **third-party API event processing**.
- Designed A/B-tested onboarding workflows to progressively introduce new users to relevant features, reducing time-to-value.

User Frustration Detection System | Github

- Developed an **AI-powered system** to detect user frustration in real-time, optimizing onboarding and feature adoption.
- Built with **Next.js, React, Node.js, Kafka, Redis, and MongoDB**, leveraging event streaming for **real-time interaction analysis**.
- Analyzed **clickstream data, session errors, and rage clicks** to predict frustration and trigger adaptive UX improvements. Repositories available on GitHub.

Bilt Enterprises LLC - Philadelphia, PA

Founder & Technical Product Lead | Oct 2021 - Jan 2023

- Developed a market-driven real-time financial analytics platform that transformed novice investors, generating average portfolio growth of \$45K per user.
- Scaled technical education business to \$10K MRR through hands-on trading strategy for a 500+ member community.
- Engineered an algorithmic trading platform using Python and real-time APIs, achieving 750x ROI (\$200 → \$150K).

Ernst & Young (EY) - Philadelphia, PA

Product Technology Consultant | Jul 2020 - Oct 2021

- **Implemented API-driven real-time monitoring using Dynatrace, Splunk, and Datadog** across **3,000+ locations**, reducing system downtime and improving operational insights.
- Partnered with data science teams to create **predictive analytics models for engagement optimization**.

EDUCATION

Lock Haven University of Pennsylvania

Bachelor of Science, Business Analytics | Class of 2020

For additional technical projects and to review the code, please visit: <https://github.com/pauly7610>