

FERNANDO PEREZ

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Product manager with 10 years of experience delivering digital products in Tier-1 digital banks and insurance companies. Experienced in leading end-to-end product lifecycle management, from discovery to launch, optimization and continuous improvement. Strong ability to translate business strategy into scalable digital solutions, driving commercial outcomes through cross-functional execution. Applying product expertise and hands-on AI development experience to build LLM-powered systems, Retrieval-Augmented Generation (RAG) solutions, and knowledge-based approaches for organizational decision support.

SKILLS

- **Generative AI & Applied AI Systems:** build and evaluate LLM-powered solutions using OpenAI and Groq APIs, Retrieval-Augmented Generation (RAG) and NLP techniques, including semantic search (SBERT) and named entity recognition (NER), to address real-world business problems.
- **Product Strategy & Delivery:** define and deliver roadmaps aligned to business objectives, balancing customer needs, technical constraints and commercial outcomes for large-scale digital platforms.
- **Stakeholder Management & Governance:** work in complex, regulated environments, engaging stakeholders across Risk, Compliance and Legal to ensure alignment and delivery execution.
- **Product Analytics & Optimization:** use data-driven approaches to track product performance, define KPI's and drive conversion through experimentation (A/B testing) and continuous optimisation.
- **Agile Cross-Functional Delivery:** lead end-to-end delivery across Product, Design, Engineering and Data using Agile/Scrum methodologies.
- **Technical Tools & Prototyping:** Python, API integration, AI/LLM powered pipelines, Whisper, Git, Jupyter, Jira, Confluence and rapid prototyping of data-driven solutions.

EXPERIENCE

Applied AI Systems Researcher, University of Sydney
Tom Yim Scholarship, Engineering research internship

06/2026 – To date

- Built an end-to-end Contextual Knowledge Graph RAG system in Python, to extract and structure decision context from recorded project meetings for knowledge retrieval and question answering.
- Designed an AI pipeline using ASR models (Whisper), NLP techniques (NER, semantic embeddings), and graph-based knowledge modelling to transform unstructured conversational data into a queryable contextual knowledge graph
- Integrated open LLM APIs into RAG pipeline, evaluating different context retrieval methods such similarity search, entity-centric retrieval, and multi-hop graph traversal to improve grounded response generation across organizational conversations.
- Benchmarked the CAD-RAG architecture against GraphRAG and HippoRAG using and LLM-as-a-Judge evaluation framework, comparing retrieval quality, response grounding and computational efficiency to inform architecture selection.

Senior Product Owner - Mobile APP, Banco de Crédito del Perú
Peru's largest bank, over 16M customers

10/2023 – 12/2024

- Led a cross-functional product development squad (12 people), driving end-to-end growth strategy for BCP's flagship mobile app.
- Owned and prioritized product roadmap for mobile native app initiatives focused in onboarding, self-service and martech features, contributing to +25% YoY growth in active users.
- Led implementation of automated customer lifecycle workflows using Adobe Marketing Cloud, resulting in +20% YoY revenue growth through feature adoption.
- Served as Interim Digital Sales Chief Manager for 8 months, overseeing a team of +80 people and reporting to Retail Banking VP, driving business strategy and budget optimization.

Senior Product Owner – Main Website, Banco de Crédito del Perú

08/2022 – 09/2023

- Led a digital product squad responsible for VIABCP.com (~8M monthly users), managing end-to-end development of features for BCP's public web platform (IBM Cloud, HCL DXP).
- Owned and prioritized the product backlog, doubling digital sales referrals within six months through roadmap execution and feature optimization.
- Drove digital analytics, personalization, and experimentation strategy using Adobe Analytics, Adobe Target, and Hotjar, increasing personalized user engagement from 100K to 1M monthly users and improving search/help center traffic by 5x via SEO and content improvements.

Product Lead - Digital Sales & Renewals , Rimac Seguros <i>Peru's largest insurance company, over 3M customers</i>	04/2021 – 08/2022
- Led 3 digital product squads (40 people), owning growth strategy and delivery for Rimac's online insurance platform, increasing policy sales and renewals through digital channels. - Owned product strategy, roadmap and prioritization for digital sales and renewals platforms (auto, health, life insurance) leveraging AWS services and CMS platforms, contributing to 2x digital sales YoY. - Utilized data analytics and experimentation to propose feature optimizations and improve conversion rates, using Adobe Analytics and Adobe Target.	
Product Manager – Marketing Automation & Data , Banco Internacional del Peru <i>Peru's most innovative bank, over 5M customers</i>	03/2020 – 03/2021
- Led two agile squads (16 people) delivering real-time, trigger-based marketing products (app/email) using AWS, Teradata, and Acoustic Campaign Platform. - Directed migration of ML recommendation models from SAS (On Premise) to AWS (Cloud), launching the first MVP within three months. - Owned prioritization and delivery of contextual marketing campaigns, increasing production 5x and growing digital sales contribution from 1% to 25% within one year.	
Product Owner - Retail Digital Banking , Banco Internacional del Peru	02/2017-02/2020
- Led a 30-person digital product squad responsible for Interbank.pe's main web platform (Liferay CMS), owning end-to-end digital sales journeys. - Owned product roadmap and prioritization across key financial products (accounts, loans, and credit cards), aligning business objectives with digital growth strategy, resulting in x6 digital account sales share growth. - Designed and implemented secure online onboarding capabilities (KBA, biometrics, OTP) and improved analytics-driven optimisation, resulting in a 40% increase in conversion rates.	
SEO & Analytics Chief Editor , El Comercio Media Group	04/2015 – 01/2017
Led a team of 11 digital journalists, ensuring they comply SEO & Social Media best practices, increasing total website traffic by 90%.	
Digital Marketing Consultant , Neo Consulting	03/2013 - 03/2015
Led CRO and SEO consultancy projects for retail and media clients, increasing total client's website traffic by 50%	

ADDITIONAL EXPERIENCE

Store Supervisor , Petbarn Rosebery, NSW	01/2026 – To Date
Supervise daily store operations, customer service, inventory management and team coordination in a high-volume retail environment.	

VOLUNTEERING & COMMUNITY ENGAGEMENT

SXSW Sydney Event 2025	10/2025
Staff Supervisor (ICC Darling Harbour, NSW)	
Beachside 10k Dash - St. George Medical Research Foundation	09/2025
Staff Member (Dolls Point, NSW)	

EDUCATION

Master in Computer Science – AI & Data Science Specialization	07/2025 – 07/2027
University of Sydney (WAM: HD)	
International Graduate Program in Digital Marketing	01/2016 – 01/2017
ESAN (Peru) / ESIC Marketing School (Spain)	
Bachelor in Business Administration	03/2008 – 05/2014
Pontifical Catholic University of Peru - Graduated 1 st Class Honours	

CERTIFICATES

AWS Cloud Practitioner Certificate – AWS Web Services	Issued Mar 2024
Product Management Methodologies Certificate – Columbia Business School	Issued Oct 2022
Cloud & DevOps Certificate – MIT Professional Education	Issued Sep 2020