

LUDMILA COELHO

PRODUCT MANAGER | B2B SaaS | AI, Data, Platforms and Customer Experience

New York City Metropolitan Area | U.S. Green Card Holder | Authorized to Work in the U.S. Without Sponsorship
ludmilakc@gmail.com | (848) 283 1755 | linkedin.com/in/ludmilacoelho

PROFESSIONAL SUMMARY

Product Manager with 10+ years of experience scaling B2B SaaS products across Healthtech, Fintech, Insurtech, and AI-assisted customer support. Strong at turning ambiguous customer and operational problems into clear product strategy, roadmap priorities, and measurable outcomes. Known for user-focused execution, cross-functional alignment, and building scalable product experiences in complex, high-growth environments.

PRODUCT - Product Strategy, Roadmapping, User Research & Discovery, MVP Definition, Prioritization, Experimentation, Agile/Scrum Delivery, Cross-functional Collaboration

AI and DATA - Artificial Intelligence, Generative AI, LLM Platforms, RAG, CDP, Salesforce Data Cloud, Data Governance

DOMAINS - B2B SaaS, Fintech, Healthtech, Insurtech, Customer Experience, E-commerce Personalization

TOOLS - Jira, Confluence, SQL, Looker Studio, GCP, Google Workspace, Salesforce Marketing Cloud

LANGUAGES - Native Portuguese, Fluent English, Intermediate Spanish

EDUCATION & CERTIFICATIONS

- **Postgraduate Degree | Digital Product Management** | FIAP (Expected Nov. 2026)
- **Bachelor of Applied Science | Computer Science** | UNISUL
- **Certification | Applied Agentic AI for Organizational Transformation** | MIT Professional Education
- **Certification | Artificial Intelligence Max Executive Program** | StartSe University

PROFESSIONAL EMPLOYMENT & KEY ACCOMPLISHMENTS

Jersey STEM | 04/2026 – Present | www.jerseystem.com

Brazilian Nasdaq-listed fintech serving merchants with payments, banking, credit, and commerce solutions.

Product Owner

- Oversee the end-to-end member and intern journey from recruitment to offboarding. Drive automation and technical solutions to scale impact, currently analyzing requirements for Generative AI chatbots and specialized AI agents to optimize workflows.

Relocation | 08/2025 – 03/2026

- Relocated from Brazil to United States
- Utilized transition period for advanced upskilling: Completed MIT's Agentic AI certificate and continued Postgraduate studies in Digital Product Management (Expected Nov. 2026).

StoneCo Ltd. | 12/2022 – 07/2025 | www.stone.com.br

Brazilian Nasdaq-listed fintech serving merchants with payments, banking, credit, and commerce solutions.

Staff Product Manager - Generative AI

- Transitioned an AI-powered customer support platform from a decision-tree chatbot to a full Generative AI conversational system deployed across Stone and Ton product lines by co-defining LLM knowledge architecture, safety guardrails, and retrieval quality standards that maintained response consistency amid frequent model updates.

- Drove continuous conversational quality experimentation in partnership with Engineering, Data, and Design teams, maintaining platform reliability and user experience consistency through rapid LLM evolution cycles.

Group Product Manager - Customer Data Platform (CDP)

- Orchestrated the end-to-end rollout of Salesforce CDP across a fragmented B2B SaaS data environment, delivering an MVP unified dataset for marketing activation by navigating organizational resistance, data governance constraints, and legacy architecture limitations across multiple business units.
- Coordinated cross-functional alignment across data engineering, business stakeholders, and external implementation partners to unify fragmented customer data and establish scalable integration standards supporting future analytics and growth initiatives.

Vitta | 09/2017 – 12/2022 | www.vitta.com.br

Healthtech acquired by StoneCo, providing corporate health benefits, care navigation, and digital healthcare solutions.

Director of Customer Experience - Product & Operations

- Improved customer NPS from -32 to +40 over 18 months by rebuilding the Customer Experience function from the ground up following a company-wide restructuring, redefining operating models, KPIs, tooling, and service architecture to restore operational consistency and customer trust.
- Designed and launched a 24/7 WhatsApp-based nursing support experience combining asynchronous care and scheduled teleconsultations, expanding healthcare accessibility for insured members and differentiating the core insurance product in a regulated market.

Senior Product Manager - Healthtech & Insurtech Platform

- Identified delivery-prioritization gaps between Product, Customer Experience, and Operations, then designed recurring feedback loops to align roadmap decisions with customer pain points and improve cross-functional planning.
- Built a shared prioritization model across Product, Customer Experience, and Operations, improving roadmap visibility and creating a more structured planning process for platform improvements, operational needs, and strategic initiatives.

Linx | 04/2015 – 08/2017 | www.linx.com.br

Brazilian retail technology company providing software, commerce, and digital solutions for retailers across Latin America; acquired by TOTVS.

Key Account Manager - B2B SaaS E-commerce & Personalization

- Managed a portfolio of enterprise e-commerce customers following Chaordic's acquisition by Linx, translating client operational pain points and business goals into actionable product insights that supported personalization capability adoption and post-acquisition service standardization.

Chaordic | 09/2010 – 03/2015

Brazil's first recommendation platform and a leading B2B SaaS company in e-commerce personalization, search, and recommendation technology; acquired by Linx.

Product Manager - Personalization & Recommendation Platform

- Drove the product transition from a services-heavy delivery model to a self-service SaaS platform for large e-commerce companies in Latin America, defining core capabilities that enabled clients to independently configure personalization rules and run A/B experiments at scale.
- Led end-to-end product discovery and delivery, including customer interviews, competitive analysis, and roadmap definition, partnering with Engineering, Data, Sales, and Customer Success to align platform evolution with go-to-market needs.