

MICHAEL DO

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SUMMARY

Senior product leader with 8+ years shipping digital platforms, AI-powered experiences, and multi-market SaaS products across fintech, media, and consumer technology. Skilled at setting vision, building and mentoring product teams, and partnering with engineering and design to turn strategy into measurable outcomes in revenue, engagement, and retention. Bring clarity to ambiguous problems and move quickly while bringing teams along.

EXPERIENCE

SCOTIABANK DIGITAL, *Product Lead, Domestic and International Digital Platforms*

October 2024— present

- Lead product strategy for a digital platform across 5 international markets supporting 40K wealth clients and \$436B in AUM. Launched the [Canadian Wealth Management app](#) to 25K Canadian clients.
- Own client onboarding and Direct Investing acquisition outcomes: grew funded accounts 14% in the first month, improved onboarding completion 30% to 45%, and cut time-to-first-trade from 4 days to 1.5 days.
- Owned a multi-quarter roadmap for self-service transactions, advisor workflows, and real-time data integrations.
- Directly manage 2 PMs and 2 business analysts, setting priorities, coaching on craft, and building the senior PM bench.
- Drove executive alignment on standardized data models, design patterns, and reusable frameworks, cutting duplicate build across markets and accelerating time-to-market.
- Partnered with compliance, legal, and risk to ship products in highly regulated, multi-jurisdictional environments at pace.
- Led API and service-layer strategy with engineering, defining standardized contracts that cut duplicate work.

SCOTIABANK DIGITAL, *Senior Product Manager - Retail & Business Platforms*

August 2021— September 2024

- Delivered the [new Scotiabank web client platform](#) for Canadians adopted by 2 million+ active users through the GTM rollout.
- Owned strategy and roadmap for mobile app and web platforms, increasing engagement by 12% YoY.
- Championed A/B testing and experimentation, achieving +20 NPS, 30% less user friction, and 20% growth in money transfers.
- Used customer research, competitive analysis, and performance data to identify growth opportunities and shape roadmap priorities.
- Led modernization of a legacy platform with a phased roadmap and migration strategy that de-risked delivery for existing users.
- Mentored and coached PMs and cross-functional leads, strengthening organizational product craft and leadership pipeline.

SCOTIABANK DIGITAL, *Product Manager - Retail & Business Platforms*

October 2020 — July 2021

- Delivered a new [unified mobile app experience](#) adopted by 3 million+ active users, increasing engagement by 20%.
- Owned product strategy and GTM for InfoAlerts, SelectPay (BNPL), and Money Movement, driving a 10% revenue lift.
- Introduced AI-powered bill payment features that improved transaction success by 7%.
- Partnered with analytics teams to turn large data sets into insights, shaping segmentation across retail, SMB, and wealth.
- Shipped go-to-market initiatives that raised customer satisfaction scores and reduced downstream support and operational costs.

POSTMEDIA DIGITAL, *Product Manager - News & Engagement*

August 2019 — September 2020

- Led a cross-functional team of 10+ engineers and designers to [relaunch 130+ media brand sites](#), moving from WordPress to Python/Django; +27% engagement, -40% cost.
- Partnered with monetization teams to optimize ad inventory, improving CTR by 22%.
- Developed GTM strategy in collaboration with editorial and senior leadership, emphasizing advertiser value and improved UX.

WELLNESSLIVING SYSTEMS, *Product Manager - SaaS Platform*

March 2019 — July 2019

- Defined vision and roadmap for [SaaS fitness software](#) across mobile and web platforms, driving adoption with small businesses.
- Launched redesigned marketplace and booking flows, increasing client bookings by 8%.
- Integrated payments enablement with external partners, creating a new recurring revenue stream.

EDUCATION

YORK UNIVERSITY, *Bachelor of Finance*

2012 – 2016

SKILLS

AI & Emerging Tech: Claude, Cursor, LLM-powered features, prompt engineering, vibe coding, AI-assisted prototyping.

Product Management: Roadmapping, OKRs, GTM, Agile/Scrum, discovery, A/B testing, competitive analysis.

Leadership: People management, coaching and mentoring, cross-functional and executive stakeholder management.

Tools: Jira, Confluence, Figma, SQL, Adobe Analytics, Tableau, API design and documentation.