

Elena Xiao

AI Data Product Lead | AI Automation • Data Infrastructure • FinTech/Crypto Risk • Agentic Workflows

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PROFESSIONAL SUMMARY

AI-oriented data product leader with 10+ years in internet/fintech product and data, and 5+ years in crypto/Web3 at Binance and Bybit. Builds practical AI and data products for financial, trading, risk, customer-service and operational workflows - from data ingestion, ETL, metrics, labels and governance to dashboards, APIs, alerts and LLM/agent-assisted automation. Hands-on with SQL, Python, Dify/LLM workflows, AI safety guardrails, on-chain analytics and executive-facing product delivery; native Chinese and fluent English.

CORE COMPETENCIES

AI Product & Automation:	LLM/agent workflows, Dify, AI-assisted coding, AI/BI reporting automation, safety guardrails, evaluation, workflow automation
Data Product & Infra:	data modeling, event tracking, ETL, data governance, metrics/labels, dashboards/API/alerts, data quality and lifecycle management
Risk, Ops & FinTech:	AML/KYC analytics, transaction monitoring, suspicious transfers, large withdrawals, customer-service/Ops analytics, cost/revenue analysis
Crypto & On-chain:	trading/user analytics, market data, cross-exchange APIs, Dune/Nansen, token/RWA classification, DeFi staking analytics
Tools:	SQL, Python (Pandas/NumPy), Tableau, Power BI, DataWind, Streamlit, Jira/Confluence/Lark, GitHub

SELECTED AI & DATA PRODUCT PORTFOLIO

AI Customer Service & Operations Analytics Platform | Bybit

- Led analytics product design for AI-driven customer-service workflows across multilingual support, self-service flows, real-time issue resolution, escalation, wait time and frontline agent enablement.
- Defined KPI framework across bot containment, CSAT/NPS, funnel conversion, escalation rate, wait time and agent workload; launched 3 dashboards with Product, Engineering, UED, Data and CS Ops.
- Built user personas by region, language, registration channel, wallet balance, trading volume, leverage/liquidation risk, device and activity level to power differentiated routing and risk-sensitive operations.
- Optimized queue allocation, FAQ indexing and chatbot UX; supported 80+ frontline agents with user-segment-based recommendation workflows for campaign referrals and CS-led growth.

AI + BI Risk Reporting Automation | Project-based AI/Data Work

- Designed LLM/Dify-powered reporting workflows for transaction, fund-flow, market-feed and user-behavior data, reducing risk-report turnaround from hours to minutes for leadership decision-making.
- Translated large withdrawals, suspicious transfers and abnormal fund-flow patterns into risk indicators, alert rules and executive-level reporting workflows.
- Partnered with BI, data engineering and AI engineering contributors on guardrails, false-positive/negative tradeoffs, small-model exploration and production constraints for financial-data automation.

Auntie AI - Anti-Scam AI Co-Pilot | 1st Place, Tencent Cloud AI Coding Challenge

- Built and shipped a senior-friendly AI co-pilot that detects scam/fraud signals before risky transactions, explains risk in plain language and supports family escalation.
- Selected 1st of 35 projects / 279 participants over a 60-day competition; owned scam-risk detection logic, explanation UX, false-positive/negative tradeoffs and AI safety guardrails.
- Demonstrated practical AI productization across user pain-point discovery, risk workflow design, prototype shipping, demo storytelling and product-market narrative.

Listing Monitor & Token Launch Lab | Independent AI/Data Prototypes

- Built a Python-based cross-exchange Listing Monitor across 7+ venues and CoinGecko, covering ingestion, ETL, enrichment, RWA/token classification, Lark alerts and Streamlit dashboards.
- Designed a 4-tier token/RWA classifier with confidence scoring and data provenance to support asset-category management, listing-trend analysis and market/risk signal discovery.
- Built Token Launch Lab, an adversarial AI risk harness for crypto token-launch pre-mortems, surfacing risk signals, failure modes and go/no-go considerations; complemented by ApplyPilot workflow automation.

Compliance, Risk & Data Governance Analytics | Bybit

- Built self-service analytics for Legal/Compliance across NL/CA/UK markets, combining KYC status, user holdings, fund size, product exposure and risk insights for auditable decisions.
- Designed data-governance and quality workflows across sources, warehouse processing and business applications, producing 18 SOPs that improved data reliability and AI/BI readiness.

Growth, Cost & Revenue Analytics | Bybit

- Led campaign cost and bonus analysis across 27 stakeholders and 9 systems, standardizing attribution and enabling regional managers to analyze campaign ROI and reward distribution.
- Built user behavior and trading analytics across wallet balance, trading volume, leverage/liquidation risk, device/language/region and retention/churn to support targeted operations.

PROFESSIONAL EXPERIENCE

AI & Data Product Lead | Independent / Project-based AI & Data Product Work | Singapore | Mar 2025 - Present

- Delivered AI + BI automation for financial and trading-risk workflows; coordinated BI, data engineering and AI engineering contributors on LLM/Dify reporting workflows, safety guardrails and small-model exploration.
- Built AI-assisted products and prototypes including Auntie AI, Listing Monitor, Token Launch Lab and ApplyPilot, combining user pain-point discovery, product design, Python/LLM coding workflows and demo/pitch delivery.
- Explored AI-agent product patterns across workflow automation, fraud/risk detection, user retention, consumer AI and practical LLM application design; completed intensive English communication training for English-first product roles.

Lead Data Product Analyst | Lorenzo Protocol | Singapore | Jul 2024 - Feb 2025

- Partnered with product, engineering and leadership at a Bitcoin-native DeFi staking protocol, translating on-chain/user data (Dune/Nansen) into decisions on staking incentives, retention and product iteration.
- Built dashboards tracking active users, staking participation, staking duration, cross-chain asset flows and reward-structure performance; supported fixed vs. tiered staking-reward design and review.
- Worked with engineering to interpret protocol mechanics, DApp flows and smart-contract data patterns for product analytics and business decisions.

Lead Data Product Analyst, Business Intelligence Center | Bybit Fintech Limited | Singapore | Apr 2022 - Jun 2024

- Built a 0-to-1 automation and demand-management platform integrating Lark/Jira/Confluence ("Dragon Boat"), standardizing BI/product demand intake, SLA tracking, delivery alerts and value-feedback loops across business teams.
- Designed data-governance and quality-management workflows across data sources, warehouse processing and business applications; produced 18 SOPs covering warehouse standards, table naming, demand management and insight-to-action processes.
- Built compliance self-service dashboards for NL/CA/UK markets, surfacing KYC status, user holdings, fund size, product exposure and risk insights for Legal/Compliance teams, reducing ad-hoc data pulls from days to minutes.
- Led AI/customer-service analytics products: KPI frameworks, user personas, behavior funnels, multilingual service dashboards and knowledge-base insights; saved 660+ hours/month of CS labor and supported 80+ frontline agents.
- Led a \$3M campaign cost / bonus analysis across 27 stakeholders and 9 systems, standardizing cost attribution and enabling regional managers to analyze campaign ROI and bonus distribution.
- Built trading/user analytics across wallet balance, trading volume, leverage/liquidation risk, device/language/region, retention/churn and operational service workflows.

Senior Product Manager | Binance | Shanghai | Aug 2021 - Mar 2022

- Built user-growth, engagement and loyalty features for Binance's crypto market-data product line, including points-reward-NFT avatar loops, member acquisition campaigns and retention mechanics.
- Managed cross-platform delivery across web/mobile/admin projects; restructured Jira permissions, sprint planning and stakeholder visibility for 60+ engineers, improving project transparency and execution governance.
- Built ad conversion funnel analytics and data-driven feedback loops for sales/advertisers, improving advertiser conversion and ad ROI.
- Worked across product, engineering, DevOps and data stakeholders on architecture review, delivery governance, funnel analytics and platform operations.

Senior Product Manager | Capgemini China | Shanghai | Dec 2016 - Jul 2021

- Led agile teams delivering Starbucks and McDonald's e-commerce / digital transformation projects across POS, OMS, CRM, ESB, mobile app and payment/order systems.
- Resolved payment-success/order-generation failure patterns by improving idempotency, callback compensation and monitoring workflows, reducing order-loss risk by ~30%.
- Delivered portfolio management, Salesforce event-management, compliance/document workflow and data/reporting projects for multinational clients; contributed to market research across Japan, US and Hong Kong.
- Owned requirement discovery, prototype/spec writing, vendor coordination, UAT and agile delivery across global enterprise clients, bridging business, engineering, compliance and operations teams.
- Built product fundamentals across B2B enterprise systems: user journey design, PRD/spec writing, integration planning, release coordination, training and post-launch operations.

Product Manager | Earlier Experience: Campuscruiser; Ping An FinTech | Shanghai | 2012 - 2016

- Built online learning, HR/training, consumer finance and internet product workflows; used SQL/reporting and agile delivery practices to support business growth and operational decision-making.
- At Ping An FinTech, supported lottery/gaming/open-finance workflows, SQL monthly reports, process optimization and cross-team delivery across high-volume consumer finance products.
- At Campuscruiser, owned LMS/online-learning product workflows for US school and B2B training clients; managed requirements, UAT, release coordination and post-launch operations across web/mobile systems.

EDUCATION & CERTIFICATIONS

B.A. in Finance - Changsha University of Science & Technology | CFA Level I • PMP • Securities Qualification Certificate | Chinese (native) • English (fluent)