

Experience Summary - Adaptable professional with a proven track record of evolving workflows from traditional ad-hoc design methodologies into advanced, AI-driven iterative prompt refinement processes.

Prathibha is a Product Design Leader in UX/CX Digital Experience Design & Strategy space, with over two plus decades of experience leading innovative design teams and delivering exceptional user experiences across various industry sectors primarily within the Fintech Industry. Expertise spans across FINTECH, Banking & Financial Services, Retail and Commercial, Wealth Management, Trade Management Sectors, E-Commerce, Media & Publication, Telecommunication, Health Care, Insurance and Pharma industries.

As an accomplished executive design leader, she excels in transformational leadership, has built high performing teams. Leveraging a blend of business development acumen and hands-on expertise, spearhead operational transformations and business restructuring initiatives, especially during mergers and acquisitions, resulting in significant process enhancements. She has consistently delivered exceptional value through innovative solutions tailored for desktop, responsive web applications, native apps, digital products/platforms with chatbots and Conversational AI capabilities.

Executed and driven CX/UX product solutions from analysis, research, design, to delivery with seamless integration of processes across diverse design disciplines, to ensure best-in-class user experiences adopting UX design methodologies. Provided strategic and creative direction, management of experience design, design research, UX/UI prototyping, testing and best practices for Human-Centered Design. She has overseen all project execution aspects, from initial innovation strategic planning through final delivery, collaborating closely with management to align with company's objectives. Prathibha's work has been appreciated by C-Suite executives for her performance in thriving in high-pressure environments. She has always been results driven by focusing on setting goals and aligning them with stakeholders.

Prathibha has an array of Fintech experiences spanning digital banking, payments, and embedded finance, focusing on customer-centricity, speed, and personalized financial health. Key experiences include using AI-powered apps, robot-advisors, peer-to-peer lending, and customized financial tools (e.g., credit monitoring, API-driven payments) that replace traditional banking with mobile-first convenience FINTECH - BFS clientele, like World Bank, Legg Mason, PNC/Advisor Port, JPMC, Bank of America/Merrill Lynch, Citi, BNYMellon Pershing, MasterCard, Rocket Mortgage to name few.

Experience & Milestones

Product Strategy & Digital Design Leader - [Consulting](#) | JUL 2021 - Present

- Delivered impactful CX solutions across Mortgage, Banking, Finance, Healthcare & Pharma.
- **Mortgage:** Provide Strategic design solutions for [Rocket Mortgage's TPO app \(Broker Wholesale\)](#).
- **Banking Finance:** Managed Redesigned effort of Digital Experience Platform for [MasterCard's TRANS-FAST](#) legacy application, aligning with their cross-border services platform with chatbots.
- **Healthcare & Pharma:** Led UX Practice for North-east region clients, within consumer digital channels for clients: ZS Associates, [Bristol-Myers Squibb](#), [GlaxoSmithKline plc \(GSK\)](#), delivering performance-enhancing healthcare products & services. Provided end-to-end CX, digital transformation, AI driven product design solutions, and optimizing operations for BMS, GSK.
- Set UX milestones, redefined processes for conversational design and content creation, based on AI powered writing assistants like Grammarly for proactive relevant content using LLMs.
- Created AI based designs flows using (Fig Jam), hands on wireframing, prototyping, conducting research along with leading design Product teams through streamlined design & migration.
- Strengthened UX culture by implementing usability metrics and fostering innovation through disruptive strategic UX principles, Quantitative & Qualitative research for key KPIs.

VP - UX/Product Experience - [BNYMellon - Pershing](#) | JUN 2017 - SEP 2020

- Managed the effort and was hands on entire redesign of NetX360's Integrated Wealth platform, enhancing Brokerage trading web and native apps globally, transitioning to N-tier and API-based architecture, along with integration of sales force, Alexa & Chatbot.
- Digitized onboarding, client services processes, automated manual content processing workflow via Salesforce integration on Alexa with conversational AI, via digital transformation during COVID.

- Identified pain points via user research for clients & their external users (IBDs/RIAs). Conducted Heuristic analysis of existing systems to identify drawbacks of current state.
- Created user journeys for future state and provided a gap analysis. report, to help design and dev teams for reverse engineering, to identify underlying design and system constrains.
- Conducted design thinking workshops via disruptive design strategy in retrospect to create design hypothesis to deliver industry-leading UX solutions for NetX360 users.
- Leveraged above UCD methods principles to derive UX success metrics to produce Hi-fidelity seamless designs. Provided end to end documented workflow's covering all user stories via JIRA.
- Advocated CX best practices set standards for design systems, to ensure consistency across.
- Conducted extensive usability tests & surveys across 100 plus users (IBDs/RIAs) and received 98% user satisfaction. Documented slight variations to backlog without derailing from business, project plan goals, and technical feasibility, while retaining user feedback for future enhancements.
- Collaborated with cross-functional teams to ensure our product designs were created using Sketch, Axure & Invision align with user needs, requirements, scope, business goals & company's vision.
- Received approvals-built relationships with stakeholders from Business to CTO & CIO.

Lead User Experience & Research - Resourcesoft Inc | JAN 2010 - MAY 2016

- Led multidisciplinary diverse UX teams and cultivated streamlined UX methodologies.
- Orchestrated full-cycle design initiatives for esteemed clientele, encompassing comprehensive project lifecycle management, from planning, estimation, budgeting, CRM, vendor relations, team development, annual performance reviews appraisals and onboarding.
- Pioneered UX strategy and solution delivery within lean/agile frameworks, executing heuristic evaluations, contextual reviews, for enterprise level application designs.
- Defined UX delivery roadmaps in tandem with product team, aligning UX processes into agile PP.
- Conducted Research to define the strategy, ensuring clear objectives that will produce actionable insights. Identified the problems that need to be solved, from research and collated data, from analytics to define success metrics and set design standards.
- Partnered with team leads across verticals to exchange concepts and ideas on user flows.
- Mitigated conflicts addressed roadblocks, concerns by strategic negotiation of effort vs tradeoffs via active working sessions, considering internal feedback & coordinating dependencies across teams.
- **Summary of Client Project:** ([For details visit website](#))
 - Citibank - Risk & Compliance Tool | *New York, NY/Warren, NJ*
 - Cablevision, Altice, Optimum Network – Phone, Cable, Internet Network & Services | *Bethpage, NY*
 - JP Morgan Chase - Prime Brokerage | *Whippany, NJ*
 - JP Morgan Chase - Global Payments & Treasury Services | *1 Chase Plaza NYC, Jersey City*
 - Merrill Lynch/BOA – Wealth Management - Trust Funds | *Pennington, NJ*
 - Capital Blue Cross – Medical Enablement Platform | *Harrisburg, PA*
 - Omgeo LLC, Thompson Reuters, DTCC - Direct Trade Clearing Corp. | *Boston, MA/NYC, NY*

User Interface Design Analyst - Resourcesoft Inc | JAN 2006 - JAN 2010

- Employed a user-centered approach by also being hands on, with UX deliverables like, personas, user stories, wireframing, prototyping, throughout product lifecycle, lead collaborative working sessions to influence the product vision and success.
- Managed, mentored design teams delivering client projects from conception to product delivery.
- Provide oversight on project phases from research & analysis to providing strategic innovative designs solutions, to management gaining buy ins until testing and product deployment.
- Thoughtfully handled projects changing needs, considering constraints vs knowing when to push boundaries, but not compromise on providing lean simplified digital experiences.
- **Summary of Client Project & Details:**
 - Capital One Bank - Lending Hub | *NYC NY/McLean, Richmond, VA*
 - Readers Digest - Myshoptoday.au, Rachel Ray Mag, RDS, Recipe Mgmt, RD wiki | *NY/MWK, WI/Sydney AU*
 - ADVISOR-port Inc./PNC Bank - Asset Management | *Kind of Prussia, PA*
 - JP Morgan Chase/Bear Stearns - Trading Platform | *Whippany NJ*
 - GSI Commerce/eBay Enterprise - Toys R Us, Dicks/Sports Authority, Zales, McDonalds, | *KOP, PA*
 - T-Mobile - Site Management Tool | *NJ Parsippany (Beltsville/Chicago/Seattle/SFO)*
 - Legg Mason - Assets Under Management | *Baltimore, MD*
 - Vista Print | *Lexington, MA*
 - Freddie Mac - Servicing Loans | *McLean, VA*
 - Bank One/Chase Bank/JPMorgan - High Net-worth - Morgan Online integration | *Wilmington, DE*

Lead IA & Usability Engineer - World Bank - Satyam-TechMahindra, | JAN 2003 - JAN 2006

- Spearheaded in-house projects at **World Bank**, including EXC My Page, Services Portal, Encorr, ISN Tech Talk, and Trust Funds, overseeing planning, analysis, of user-centric design. Provided data visualization content solutions for seamless integration of the app, across multiple platforms.
- Conducted Usability sessions across 11 vertices of WB moderated in-house testing and coordinated with Clients at World Bank and with global offshore teams.

Senior IA & Interaction Designer - Tarangtech Pvt. Ltd | Aug 2001 - JAN 2003

- Designed an Account Aggregation platform enabling one-click access to scrape data and check account status, for banks in Japan and India: *Fuji, Monex, NTT DOCOMO, HDFC, and Citibank.*

Interaction Designer - Net KRAFT, Inc. - ADEA Solutions | JULY 1998 - AUG 2001

- Designed B2B/B2C sites: - *YStyle Inc, McDowell, Blue Dart, Motorola, Scullers, Easybuymusic.*

Design & Management Skills:

- Human-Centered User Experience | User Interface | Interaction | (CX) Customer Experience | Service Design
- Information Architecture | Taxonomy and Schemas | Card Sorting | Design Thinking & Strategy | Customer Journeys & Maps | Navigation & Workflows
- Whiteboarding | Storyboarding | Wire-framing | Prototyping | Annotating
- Visual Design | Design Aesthetics | Flat, Lean and Glass Design Styling
- Design Systems | Widgets for Material Bootstrap Material and Google Designs | W3C Standards
- User Research Analytics | Shadowing | Contextual Inquiry | Focus Group | Heuristics Evaluation | Gap, Predictive & Prescriptive Analysis | Qualitative & Quantitate Research
- Usability Testing | A/B Tests | Online & Email Surveys | Moderated Unmoderated Tests
- Device-Agnostic Interface Design | Touchscreen panels | Responsive | Desktop, Mobile, Tablets
- Conversational AI | Integrate Alexa, Chatbots, Voice Bots (IVR) | Interactive Voice assistants (IVAs)
- Analytics Data to AI Solutions | AI for Predictive & Prescriptive Options for user needs
- AI integrated User Journey's for Dashboards Data Population Visualization charts
- Team Leadership | Growing Building & Mentoring Teams | Global Team Relationships | Stakeholder Management | Mentoring Empower UX Culture in Organization | Vendor Management | Budgeting | Resource & Project Allocation | Capacity Planning

Design & Testing Tools

AI tools: ChatGPT, Gemini, Claude, Jasper, Canva, Figma AI, Midjourney, Loveble, Copilot Pro, Beautiful.ai, Zapier, Perplexity.ai

Design and prototyping: (Fig Jam, Figma Make) Sketch, Invision, Axure, iRISE, InDesign, Adobe C-Suite, Adobe XD, Adobe Firefly, Grammarly, Photo io, Zeplin and other standard.

Testing tools like: Miro, TryMyUI, Usabilla, User Testing, Optimizely and Crazy Egg

Education

- Bachelor of Science in Life Science /BMS College | *Bangalore University*
- Associate Degree in Digital Art - Web technologies, Human Factors, HCI, Cognitive/Experimental Psychology | *Edit Institute India*
- Associate Degree in Exterior & Interior Architectural Design | *Jenson & Nicholson India*

Certifications

Digital Transformation, Leading People & Technology | *Executive Education UC Berkeley (2019)*

Awards

World Bank ISGIS Art Show/Stood one amongst the 10 best, out of couple of 100 | *Washington DC*

Best Dancer Award - 1st place in "Bharatanatyam" a form of Indian Classical Dance | *Chennai - Madras Kalakshetra - Oldest School of Indian Dance*