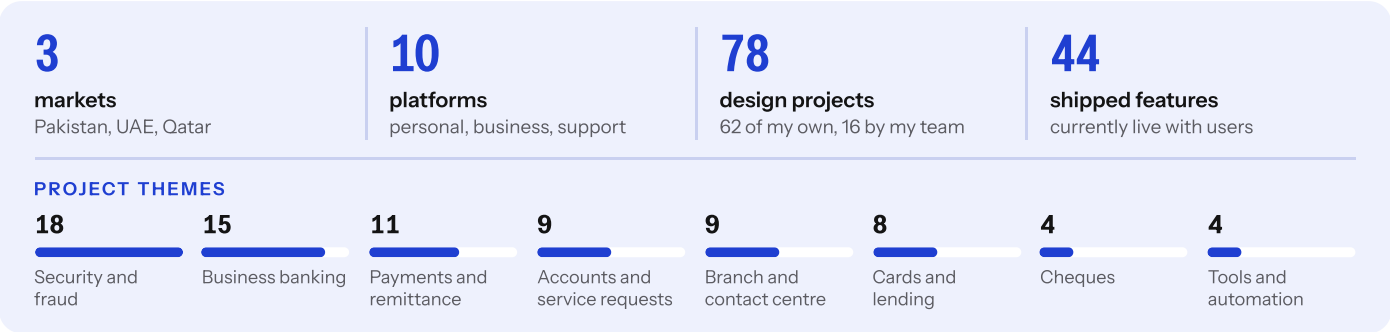


I solve hard problems and make digital banking simpler, safer and accessible to everyone.



EXPERIENCE

5 years 5 months

United Bank Limited · Karachi · June 2021 to present

7 months

April 2026 to present

Lead - CX Design (uae · qatar · pakistan) - digital app · internet banking · business banking portal

I lead a team of four designers overseeing 10 squads across our apps and business portals in Pakistan, UAE and Qatar.

- I led the design for Aani domestic transfers and Thunes international transfers on the UAE app, and my team designed e-cheques for Qatar.
- I designed corporate payment journeys for the UAE business banking portal, including bulk salary processing, international trade remittance and virtual accounts.
- I redesigned the digital app for sole proprietor and business customers with single sign on, and recreated all business banking features on mobile. I also led a new design system for the business banking portal.
- I built my own AI workflow that takes a brief to a development-ready prototype in HTML or Figma, which halved my delivery time, and recreated our legacy design systems in Figma.

ALSO DESIGNED passkey verification flows, biller integrations. LED scheduled payments, request to pay.

1 year 3 months

January 2025 to March 2026

Lead - Customer Experience branches · contact centre · whatsapp · staff tools

I was the first lead of the bank's new CX department, reporting to the Chief Experience Officer, with a team of four.

- I designed the 11825 support helpline, which replaced six numbers with one for more than 17,000 staff.
- I designed a queue management system for a new experience centric branch consisting of 12 service counters.
- I made credit card limit increases paperless for 50,000+ customers and cut manual credit report work by 80%.

ALSO DESIGNED conversational whatsapp queue management system. LED contact centre training and staff surveys.

2 years

January 2023 to December 2024

Senior CX Designer digital app · internet banking · contact centre · whatsapp

I owned the digital trust, contact centre and digital accessibility streams.

- I redesigned the sign up, forgot password and device registration journeys for the digital app based on the State Bank's directive, and reduced device takeover fraud from 36 a day to 0.
- I cut one-time passwords we didn't need by 79%, which saves the bank 10 million rupees (about 35,000 dollars) a month. Related contact centre calls fell 70%.

ALSO DESIGNED NIFT digital cheque services, WhatsApp banking, Dynamic IVR menu and Urdu security SMS.

1 year 7 months

June 2021 to December 2022

CX Designer digital app · internet banking · business banking portal

I worked in the Digital Design Lab on retail and corporate banking.

- I designed digital cheque deposit on the digital app, Pakistan's first in-app cheque deposit. Iterations made approvals go from 10 to 40%. 4,000+ cheques a month are now deposited digitally. I also redesigned the UBL cheque to add a prompt to scan it with the app.
- I designed Naya Pakistan Certificate investment for overseas Pakistanis increasing remittance payments coming through the app.

ALSO DESIGNED corporate loan origination system research, QR payments, auto loan and credit card journeys.

Joined June 2021

EDUCATION

Bachelor of Science, Electrical Engineering

Habib University, 2021. Valedictorian in A Levels

RECOGNITION

Best Performer gold coin

United Bank Limited, March 2024

COMMUNITY

Local Leader, Interaction Design Foundation

Active in the design community of Karachi

SKILLS

Service design User research

Prototyping with AI and code Design systems

Figma Fraud and identity Business banking