

FARID ZAMAN.



UX PORTFOLIO

YEAR 2025



ABOUT ME

I have been working as Senior UX UI & Product Designer with 10+ years of experience in creating **Customer Driven Design** for Banking, Automobile and E-commerce. I bring unique creativity with industry expertise, and strategic thinking to design product and user engagement.

I am a certified **Human-Computer Interaction (HCI)** from Georgia Institute of Technology in 2022. I understand user behavior using **qualitative and quantitative** data from user demography and ethnography.

700+

Number Of Users
User Research

80+

Banking/Others
Projects Delivered

85+

Banking/Others
UI Designs

14+

UX /UI Projects
Certifications

UX/UI SKILLS



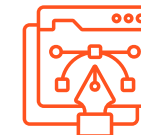
RESEARCH & DISCOVER

- Stakeholder Interview
- Field Studies
- Diary Studies
- Interview Users
- Surveys / Questionnaires
- Card sorts
- A/B tests
- Web Analytics



EXPLORE & TEST

- Competitive Analysis
- Design Review
- Persona Building
- User Task Analysis
- Information Architecture
- User Journey Mapping
- Lo-Fi Wireframe Feedback & Testing
- Usability Testing (in Person or Remote)
- User Accessibility Evaluation



DESIGN TOOLS

- Figma
- Adobe XD
- Sketch
- InVision
- Adobe Photoshop
- Adobe Illustrator

EXPERIENCE



Senior Product Designer

Yomly (Previously EmiratesHR)
Dubai, UAE
May, 2022 - May 2024



بنك دبي الإسلامي
Dubai Islamic Bank

Lead UX Designer

Dubai Islamic Bank
Dubai, UAE
Jan, 2019 - May 2022



Mercedes-Benz

Lead UX Consultant

Mercedes-Benz R&D India
Bangalore, India
Sep, 2018 - Dec 2019



THE WORLD BANK

Senior UX Designer

World Bank Group
Bangalore, India
Jun, 2017 - Sep 2018



Deutsche Bank

UX Designer

Deutsche Bank
Bangalore, India
Jul, 2012 - Jun 2017

HOW I WORK



Step 1 Discovery & Research

Understanding more about the problem space, considering potential solutions and learning about the customer



Step 2 Principles

Crafting design principles to help guide design decisions, and ensure alignment amongst the team



Step 3 User Journey

Driving deep into the user journey and exploring user stories, personas and user decision making.



Step 4 Design Exploration

Diverging wide and exploring a range of possible solutions. Testing, iterating, discussing, gaining feedback and working through the problem.



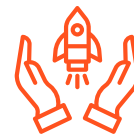
Step 5 Research

Collecting user feedback through concept testing to help validate solutions and identify any opportunities for refinement



Step 6 Design Refinement

Refining a chosen direction and polishing the design in preparation for engineering handoff. Ensuring rationale is clearly documented.



Step 7 Handoff

Working closely with engineering and product to ensure a successful handoff and QA'ing the implementation.



Step 8 Monitoring

The work isn't done! We monitor our products performance to uncover ideas for improvement.

CASE STUDIES

The completed UX projects showcases my commitment to delivering exceptional user experiences across diverse industries. For instance, in a recent project for a HR application, from reimagined their mobile app to resulting in a 40% increase in user engagement and a 25% reduction in support calls. In **Dubai Islamic Bank** project, I overhauled a digital banking client onboarding, simplifying the onboarding process with document OCR technology, and opened 8000+ individual accounts in first 6 months.

01

NEW TO BANK 2.0



DUBAI ISLAMIC BANK

Customer onboarding journey design for new customers for the bank.

02

HR APPLICATION



Yomly (Previously Emirates HR)

Redesign mobile app with intuitive design, enhancing efficiency and user satisfaction.

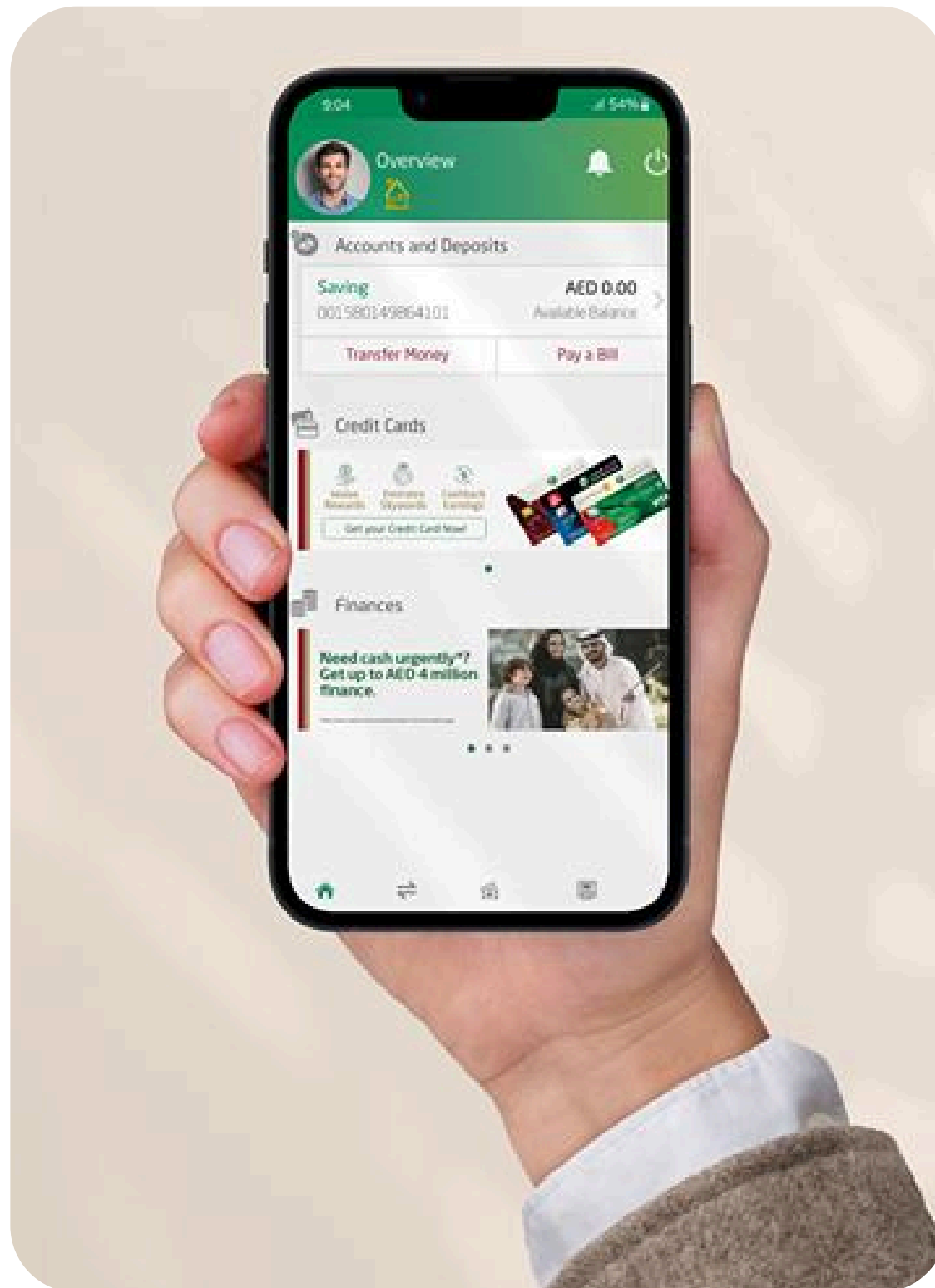
03

ATM JOURNEY REDESIGN



DUBAI ISLAMIC BANK

Complete redesigning of DIB's ATM journey with product cross sale.



NEW TO BANK

Start Date: February, 2019

Platform: React Native

CHALLENGES

- Diverse User Demographics
- Sharia Compliant Requirements
- Varied Technological Proficiency
- Trust and Security Concerns
- High Competition and Expectations
- Integration with Existing Systems
- Personalization

ADDRESS THIS CHALLENGES

- User Research and Testing
- Multilingual and Multicultural Design
- Simplified User Interface
- Enhanced Security Measures
- Consistent and Integrated Experience
- Personalization and Customization

SETTING GOALS AND OBJECTIVES

Location: DIB Mobile App

Own By: DIB

WHAT ARE THE JOURNEY ABOUT ?

A customer can open a DIB bank account on a go using DIB mobile app. The user journey start from downloading the DIB mobile app in their mobile (Android and iPhone) devices. After download and install app will ask customer If he or she is an existing customer or new to bank. If user click on new to bank the journey will start from asking customer contact information, documents scan and few input forms, security verification and done.

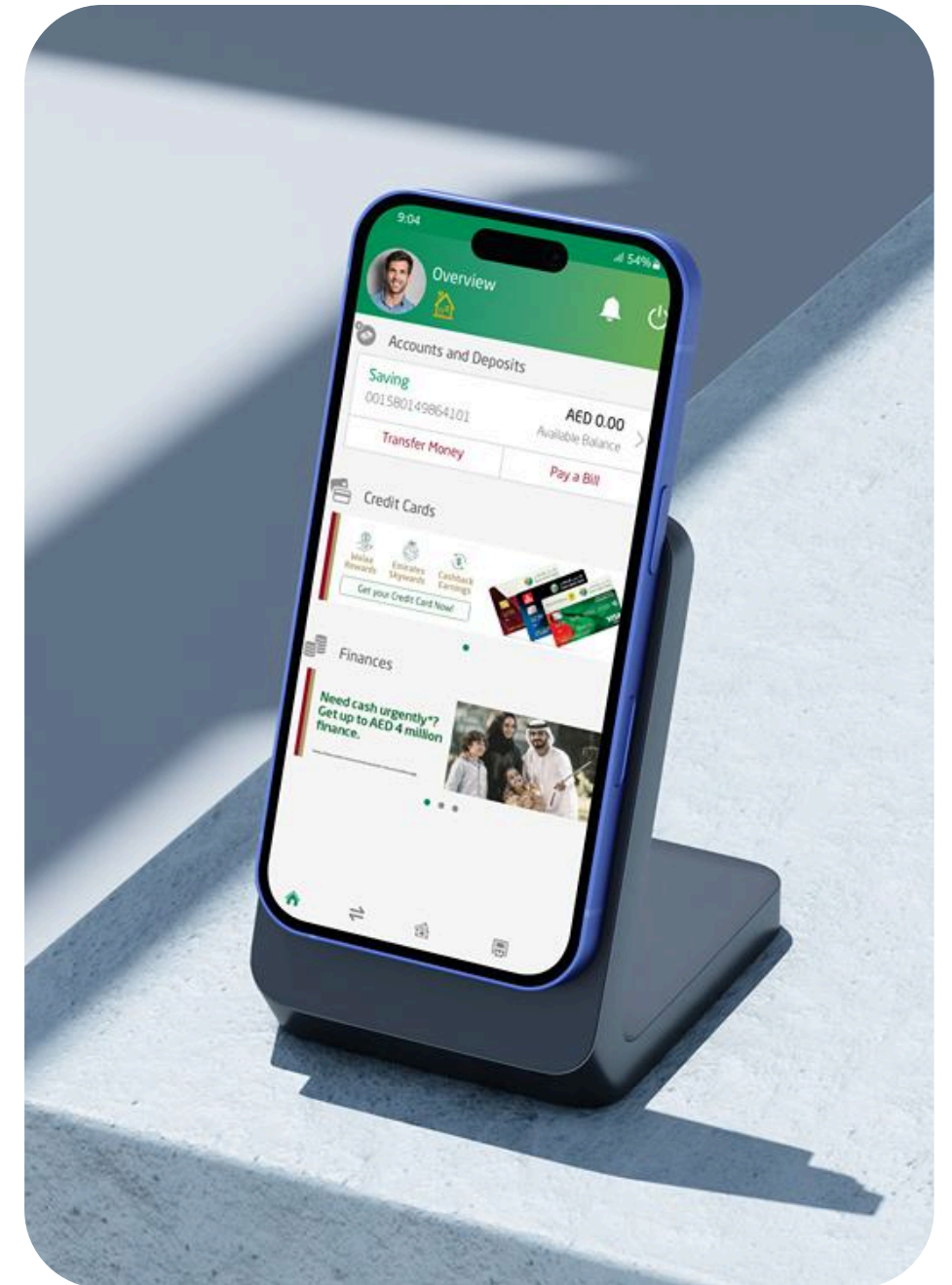
WHAT ARE THE JOURNEY GOALS ?

This journey's only goal to provide digital service through DIB mobile app, where new customers no need to visit and wait in a bank branch to open an account. Also after opening the bank account customers can apply for a loan or credit card fro the DIB mobile itself.

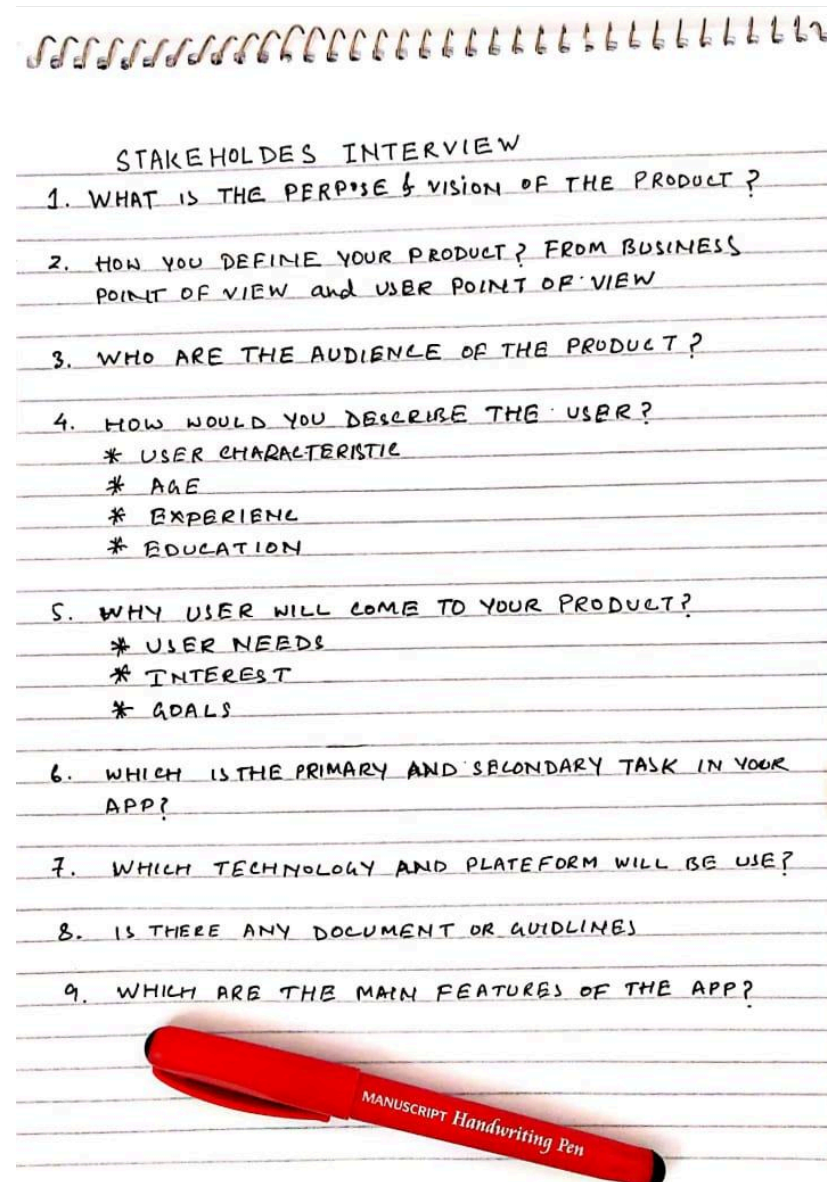
WHO ARE THE USERS ?

Primary users: Professional who wants to open a bank account

Secondary users: House wives, students and retired people.



STAKEHOLDER INTERVIEW



USER RESEARCH

DEMOGRAPHICS

1. Age Groups	
18-30 years: Predominantly young professionals, students, and recent graduates.	20%
31-45 years: Mid-career professionals, often with growing families and higher income levels.	50%
46+ years: Established professionals, nearing retirement age, or retirees.	30%

2. Nationality	
Emirati Nationals: Around 11% of the total population, with high banking penetration, often using traditional banking services along with Sharia-compliant products.	
Expats: The majority (approximately 89%), including: South Asians (Indians, Pakistanis, Bangladeshis) Arabs (Egyptians, Jordanians, Lebanese, Syrians) Western Expats (Europeans, Americans, Australians)	

3. Income Level	
High-income: Executives, business owners, and high-level professionals often prefer premium banking services, wealth management, and investment products.	22%
Middle-income: Predominantly mid-career professionals who favor comprehensive banking solutions, including loans and mortgages.	38%
Low-income: Blue-collar workers, primarily using remittance services and basic banking products.	40%

USER RESEARCH

ETHNOGRAPHIC INSIGHTS

1. Banking Preferences		
Islamic vs. Conventional Banking:	A strong preference for Sharia-compliant products among Emiratis and Arab expats.	60%
Digital Banking:	Increasing adoption among younger users and expatriates, with mobile apps and online banking services being widely utilized.	40%
2. Cultural Factors		
Trust in Traditional Banking:	Older generations and Emirati nationals tend to prefer in-person banking and established relationships with their banks.	
Language:	Bilingual services (Arabic and English) are crucial, with many banks offering support in multiple languages to cater to the diverse population.	
3. Financial Behavior		
Savings and Investments:	High-income individuals often invest in real estate, stocks, and mutual funds, while middle-income users focus on savings accounts and retirement planning.	45%
Remittances:	A significant activity among expatriates, especially from South Asia and the Philippines.	55%

UX WORKSHOP



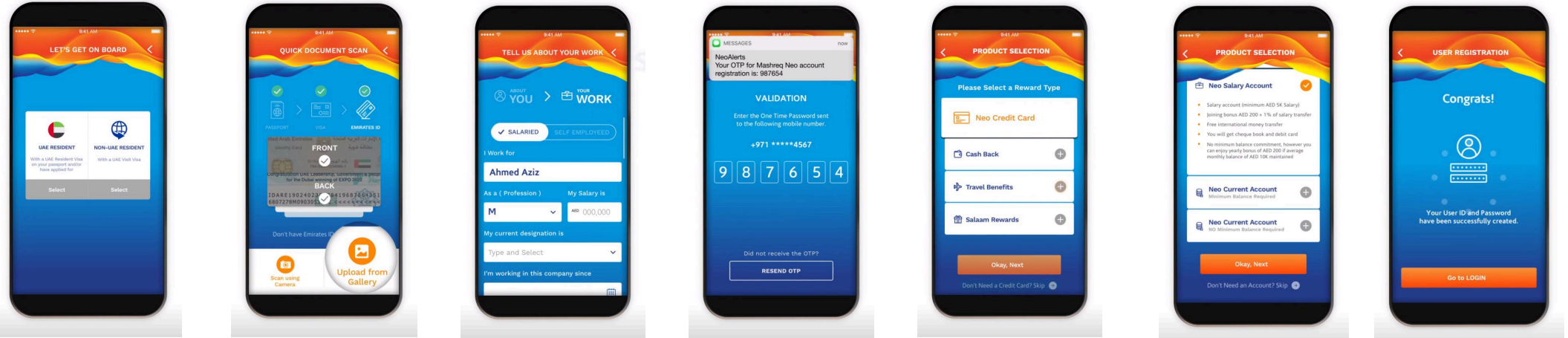
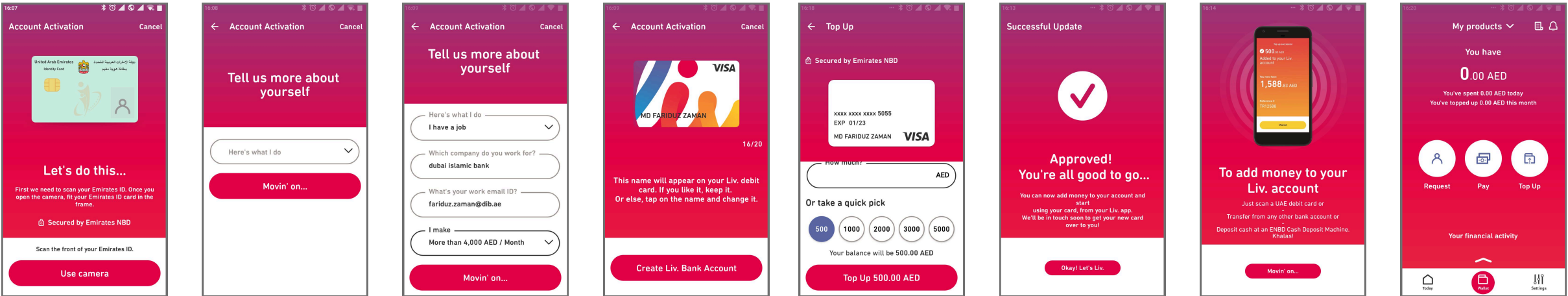
Participants

- Lead Developer, PO, VP and SVP from Retail banking, Marketing, Legal & Compliance and Digital Department.

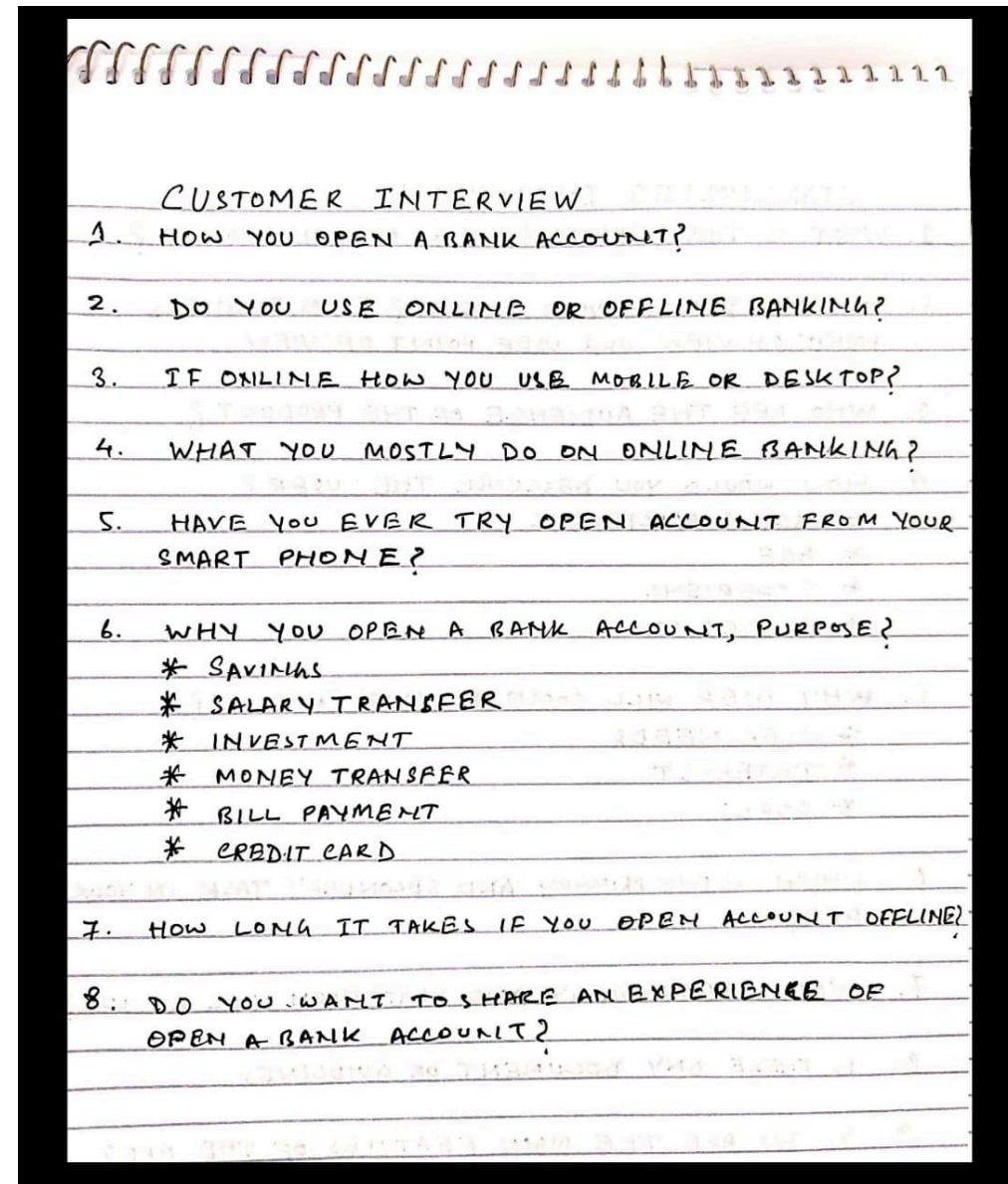
Outcomes

- Clear understanding on the **project's vision, goals, and objectives** among all stakeholders.
- Defined **user personas** representing the bank's diverse customer base.
- Comprehensive **user journey maps** illustrating the steps users take to accomplish tasks, such as making a transfer or applying for a loan.
- A **prioritized list of features** and enhancements based on user needs and business impact.
- Initial **wireframes or sketches** that provide a visual representation of the proposed design solutions.
- Collection of **valuable feedback and insights** from stakeholders regarding user behaviors, pain points, and expectations.
- Clear **action plan** outlining the next steps, responsibilities, and timelines for moving forward with the project.

COMPETITOR ANALYSIS



CUSTOMER INTERVIEW (Focus Group)



USER PERSONAS



PERSONAL DETAILS

Name: Sarah Anderson

Age: 25

Location: Mirdiff, Dubai

Occupation: Business Analyst

Sarah is a UAE residence from France. She has newly move to Dubai and joined in a software product base company. She loves shopping with her credit cards and small investments.

GOAL

- Hassle free banking services, easy to open an account.
- Good promotional offers, to save money, to pay bills.
- Good investment advice

PAIN POINTS

- Visiting a bank branch only to open an account
- New city not much idea about local banking system.
- Not finding a proper banking app for her end to end needs



PERSONAL DETAILS

Name: Nick Olsen

Age: 35

Location: Jumairah, Dubai

Occupation: Senior Marketing Manager

Nick is a UAE residence and bachelor from Germany. He is a workaholic person. Part from his work he loves traveling and investments.

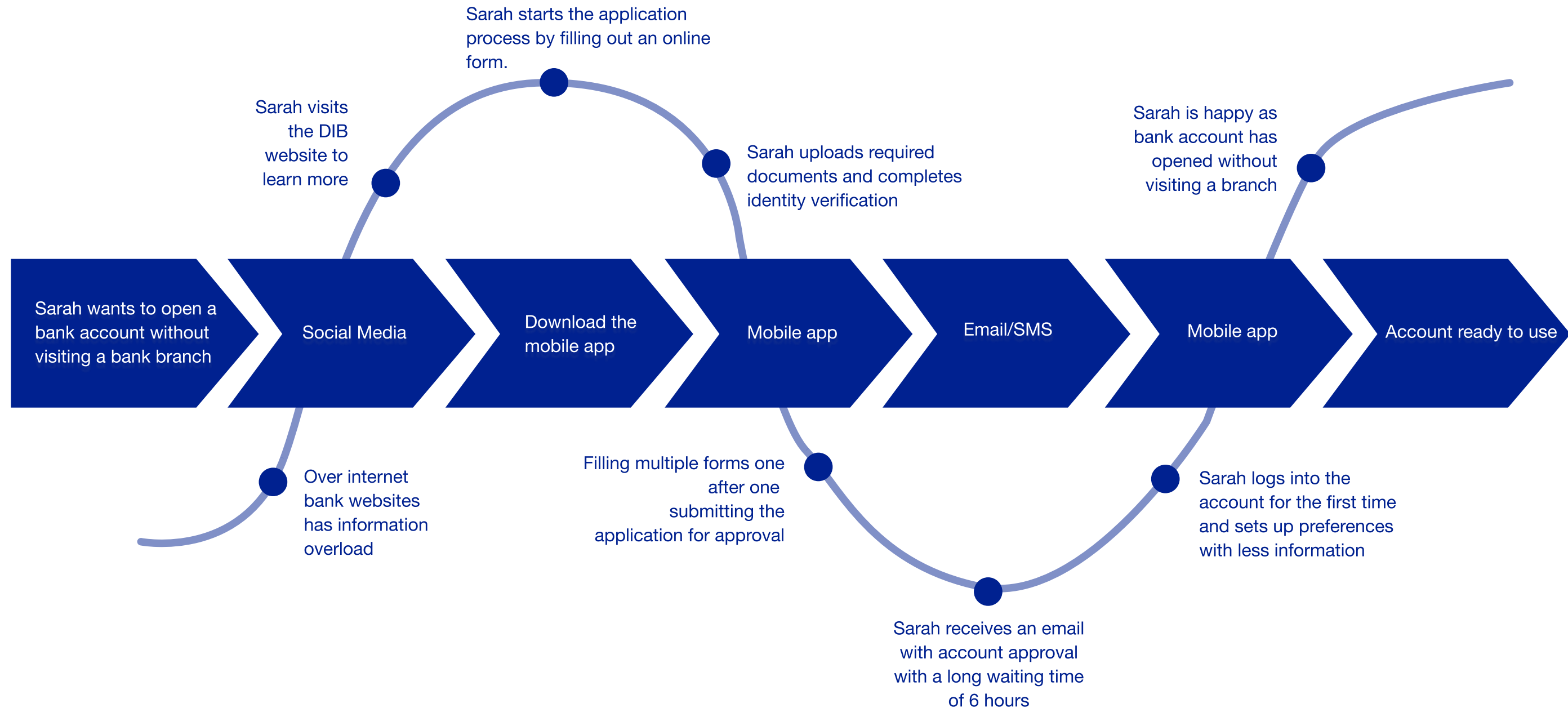
GOAL

- Hassle free banking services, easy to open an account.
- Salary transfer account, credit cards with travel benefits.
- Good investment advice.

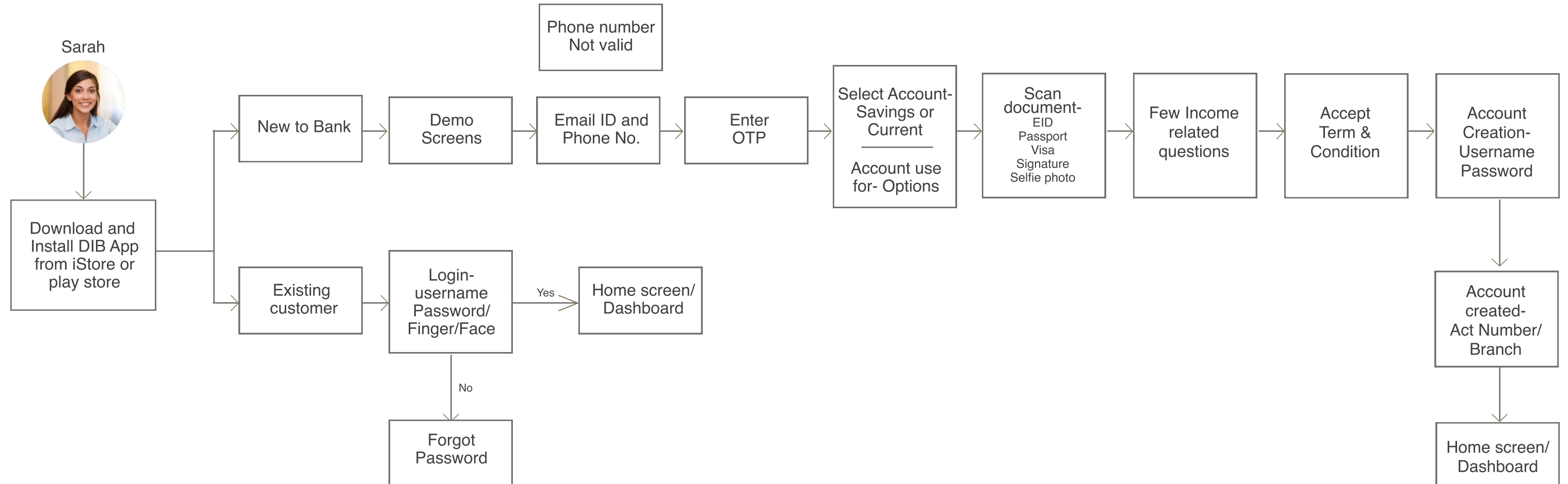
PAIN POINTS

- As workaholic no time to visit a bank branch
- Currently no other benefits getting from his salary transfer account.
- Credit card is not giving travel benefits.

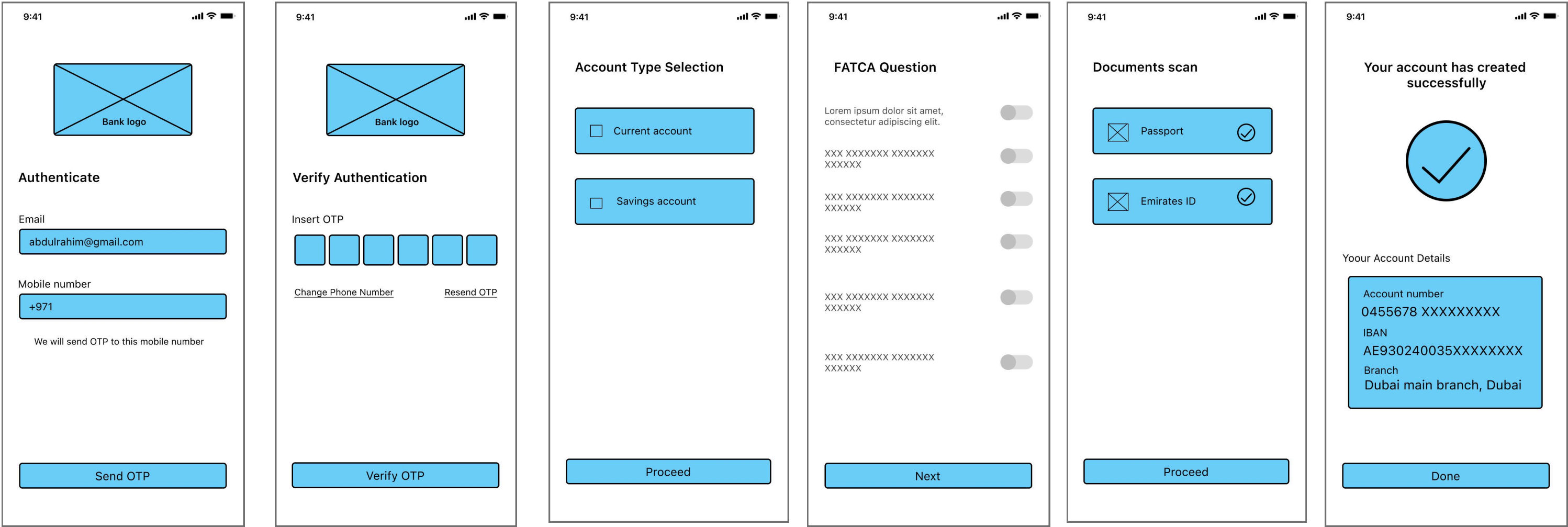
USER JOURNEY MAP



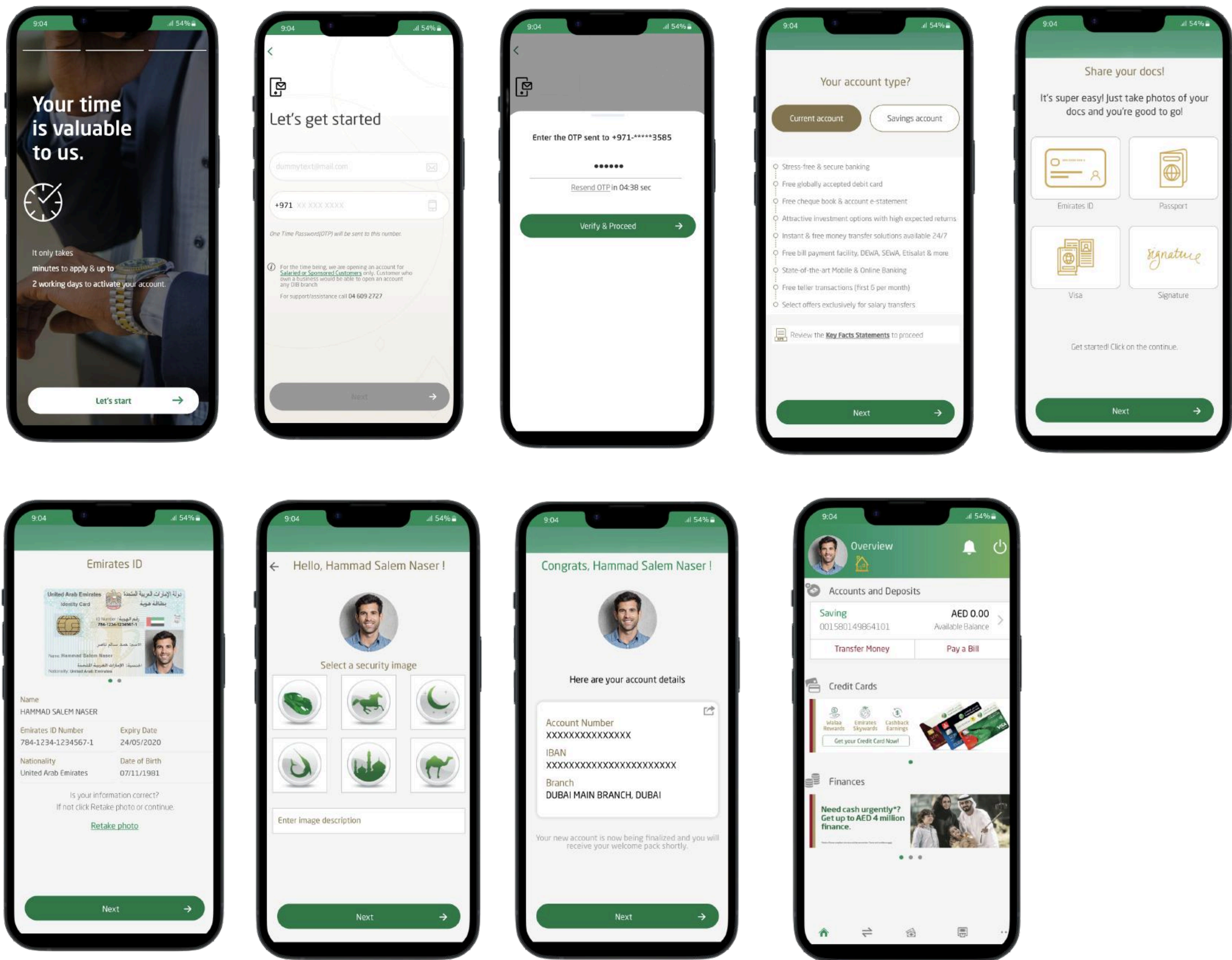
USER FLOW



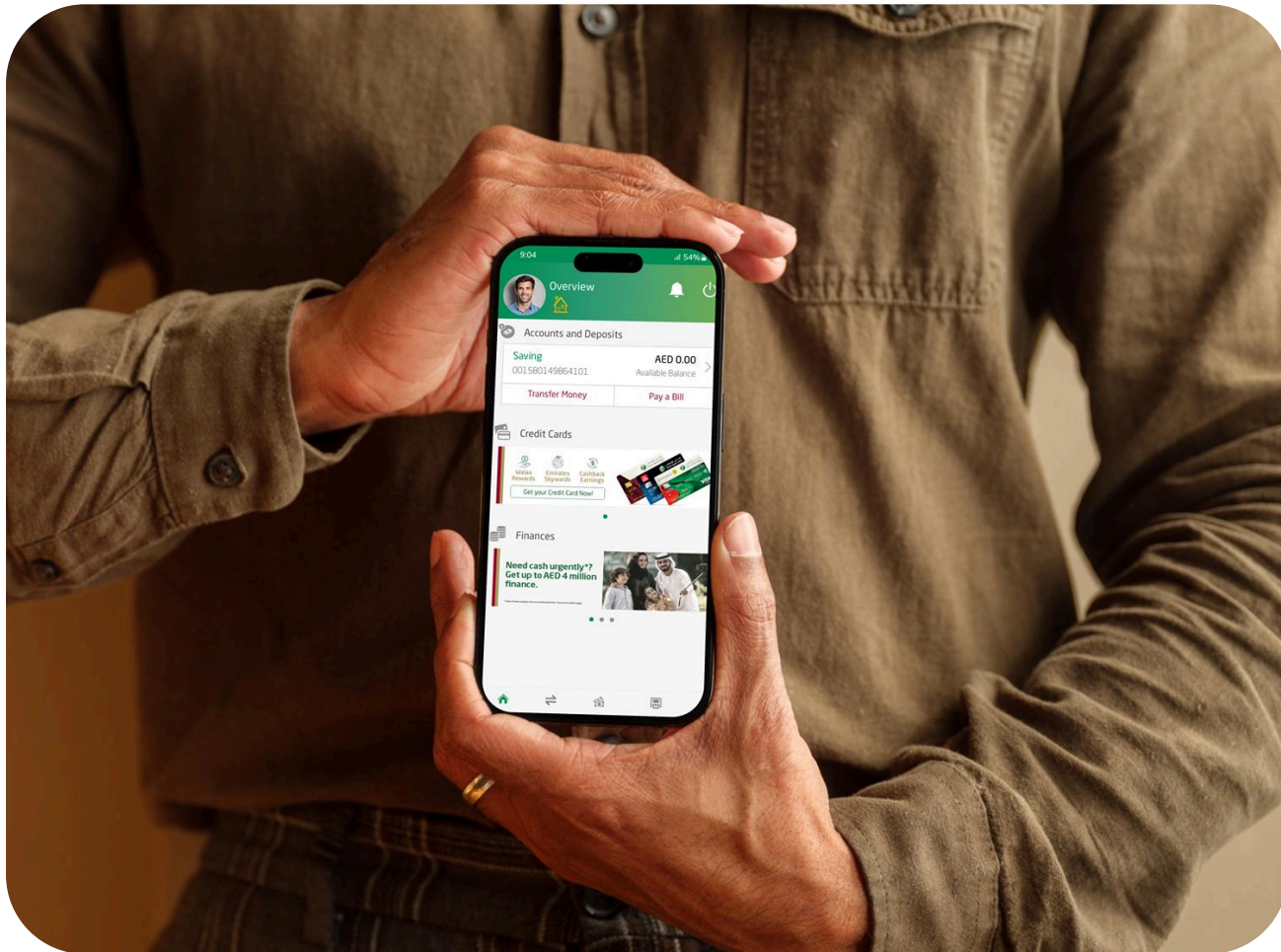
LOW-FIDELITY WIREFRAMES



UI DESIGN



PROJECT OUTCOME



25.5K

18 months

**New Customers
Onboarded**

550MM

18 months

**Dirhams Deposits
In Accounts**

The project's success was marked by a significant increase in digital engagement and a positive impact on customer retention and acquisition rates.

YOMLY APP

Start Date: April, 2023

Platform: Cross-Platform

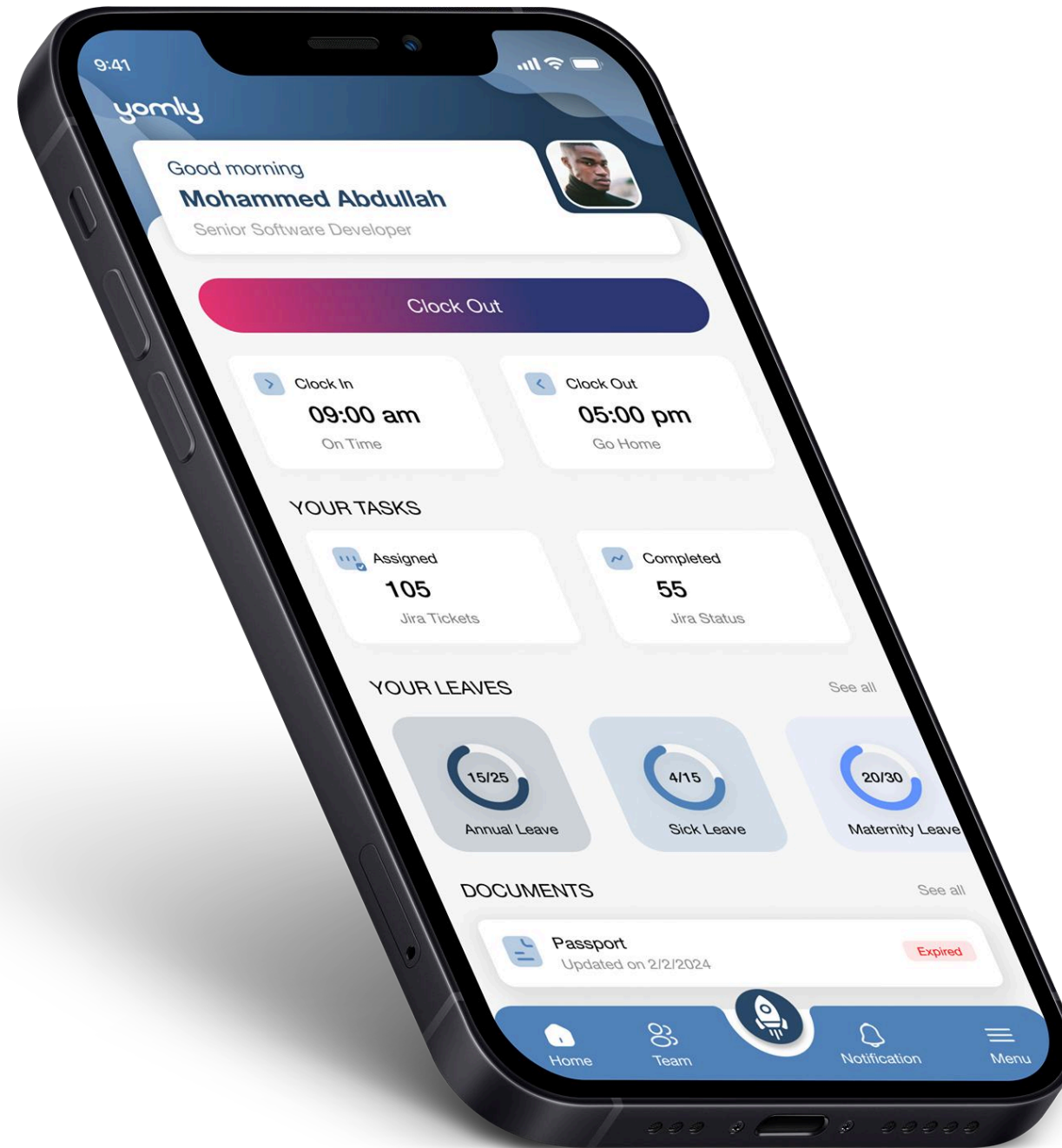
Framework: Flutter

CHALLENGES

- Understanding User Needs
- Balancing Functionality and Usability
- Data Privacy and Security
- Integration with Existing Systems
- Design for Accessibility
- Performance Optimization
- Visual Design and Branding
- Feedback and Iteration

ADDRESS THIS CHALLENGES

- Conduct Thorough User Research
- Create Detailed Personas and User Journeys
- Information Architecture
- Low-fidelity Prototype
- High-Fidelity Prototype
- UI Design
- Design Guide for developers

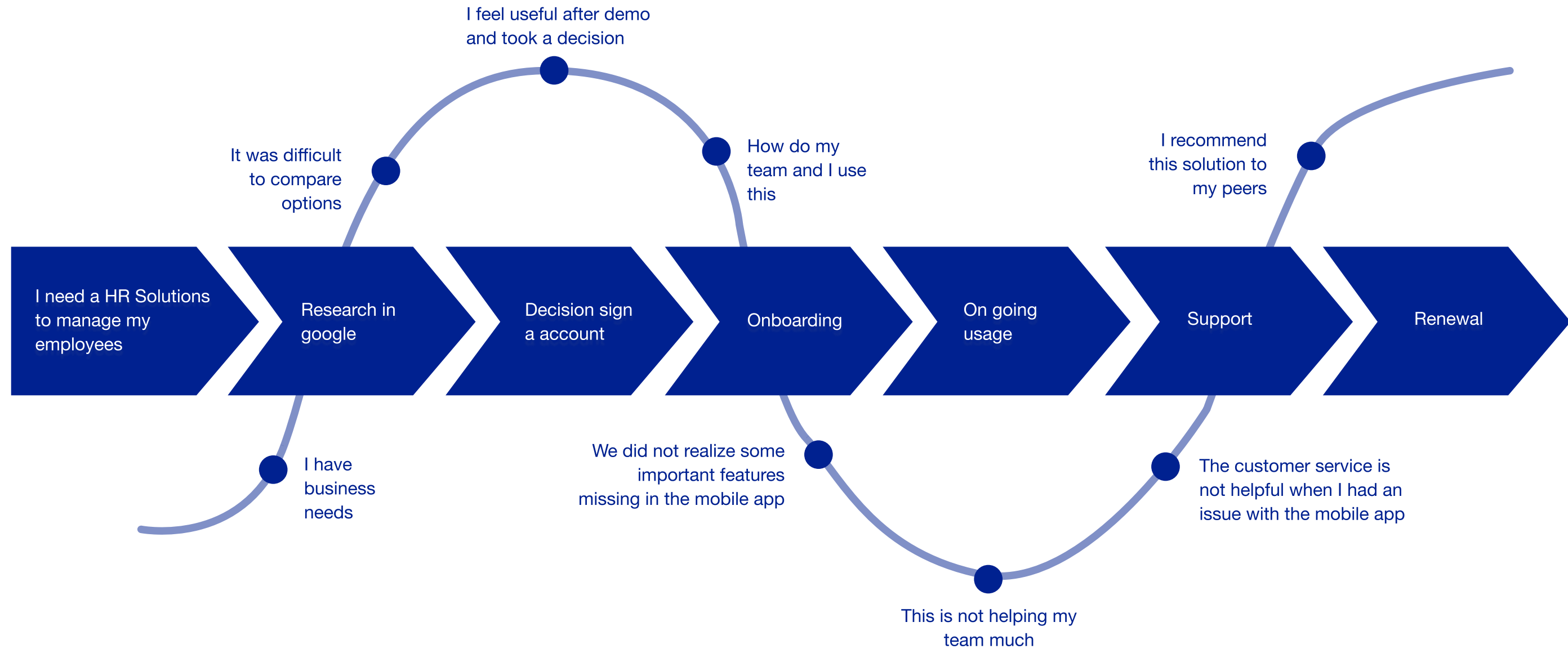


STAKEHOLDER INTERVIEW

1. What are the primary goals and objectives of redesigning the app?
2. What pain points or challenges have users experienced with the current app?
3. How does the app currently integrate with other HR systems within the organization?
4. What are the key performance indicators (KPIs) or metrics that you use to measure the effectiveness of the app?
5. What criteria will be used to determine its impact on user satisfaction and organizational goals?



USER JOURNEY MAP



USER PERSONA 01



PERSONAL DETAILS

Name: Abbas Mohammed

Age: 31

Designation: HR Admin

Education: Graduate

GOAL

- Efficient Administration
- Compliance
- Employee Engagement
- Data Management

PAIN POINTS

- Time Constraints: Abbas often faces time constraints due to the volume of HR tasks.
- Compliance Complexity: Keeping up with changing HR regulations and compliance requirements can be challenging.
- Data Overload: Managing HR data and analytics manually can be overwhelming and time-consuming.
- Employee Engagement: Maintaining high levels of employee engagement and satisfaction poses a challenge, especially in a dynamic work environment.

NEEDS

- User-Friendly Tools: Abbas needs user-friendly HR tools and software that simplify complex tasks and processes.
- Compliance Support: He requires resources and guidance to ensure that HR practices align with legal regulations and compliance standards
- Data Insights: Abbas seeks tools and resources that provide actionable insights and analytics to inform HR decisions.

PERSONa Summary

Abbas Mohammed is a dedicated HR Administrator who is passionate about streamlining processes, ensuring compliance, and enhancing employee engagement within his organization.

USER PERSONA 02



PERSONAL DETAILS

Name: Sarah Alyfiah
Age: 36
Designation: HR Manager
Education: MBA HR

GOAL

- Efficient Workflow
- Employee Satisfaction
- Compliance
- Talent Acquisition
- Data-Driven Decisions

PAIN POINTS

- Time Constraints: Sarah struggles to manage her workload effectively due to time constraints and competing priorities
- Complex Processes: She finds existing HR systems and processes cumbersome and difficult to navigate, leading to frustration and inefficiency.
- Compliance Challenges: Keeping up with constantly changing regulations and compliance requirements poses a significant challenge for Sarah.
- Recruitment Challenges: Sarah faces difficulties in sourcing and recruiting qualified candidates within tight deadlines.

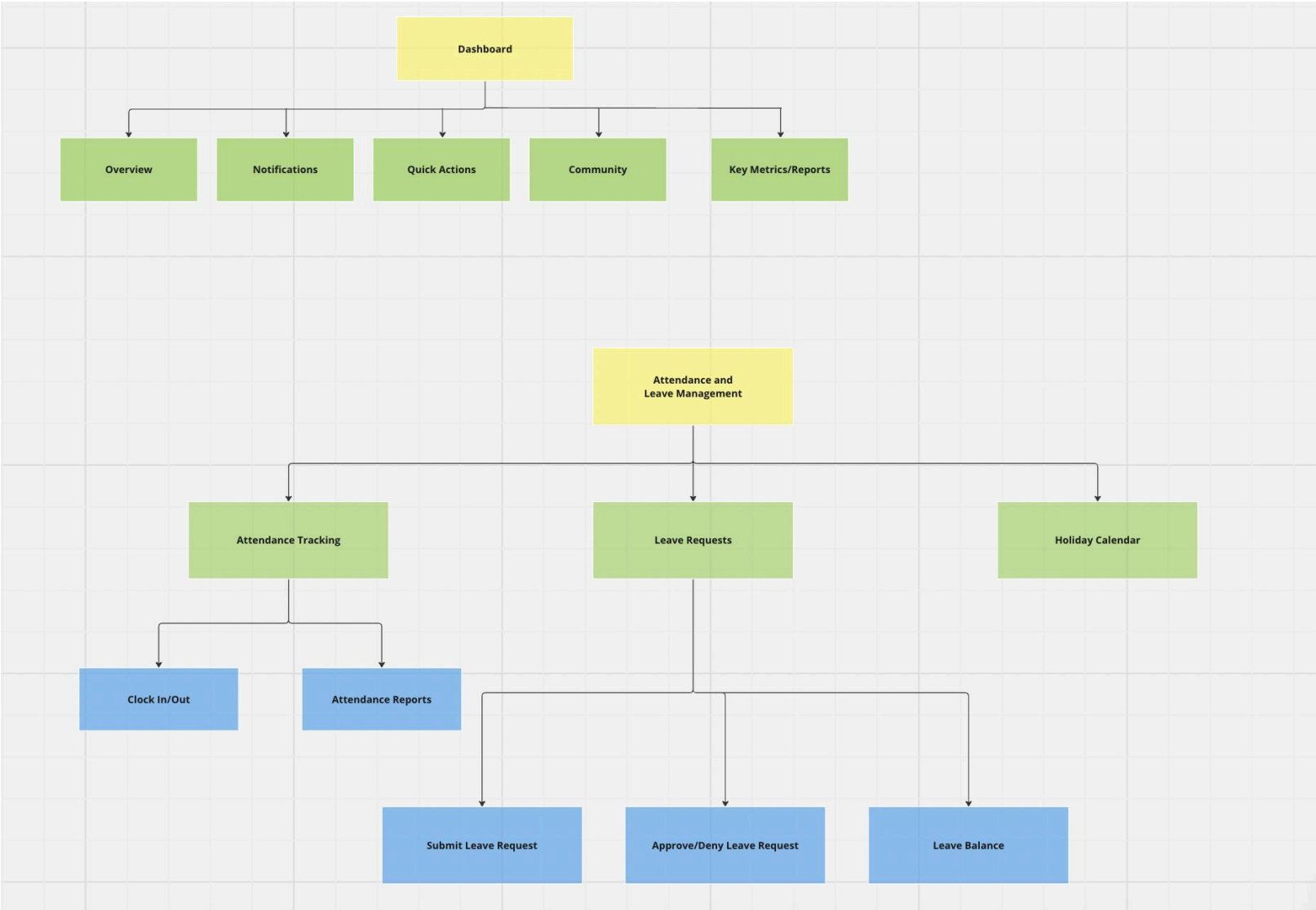
MOTIVATIONS

- Professional Growth: Sarah is motivated by opportunities for professional development and growth in her HR career.
- Employee Well-being: She is passionate about creating a supportive and inclusive work environment that prioritizes employee well-being and development.
- Organizational Success: Sarah is driven by the desire to contribute to the overall success and growth of the organization through effective HR management practices.

PERSONa Summary

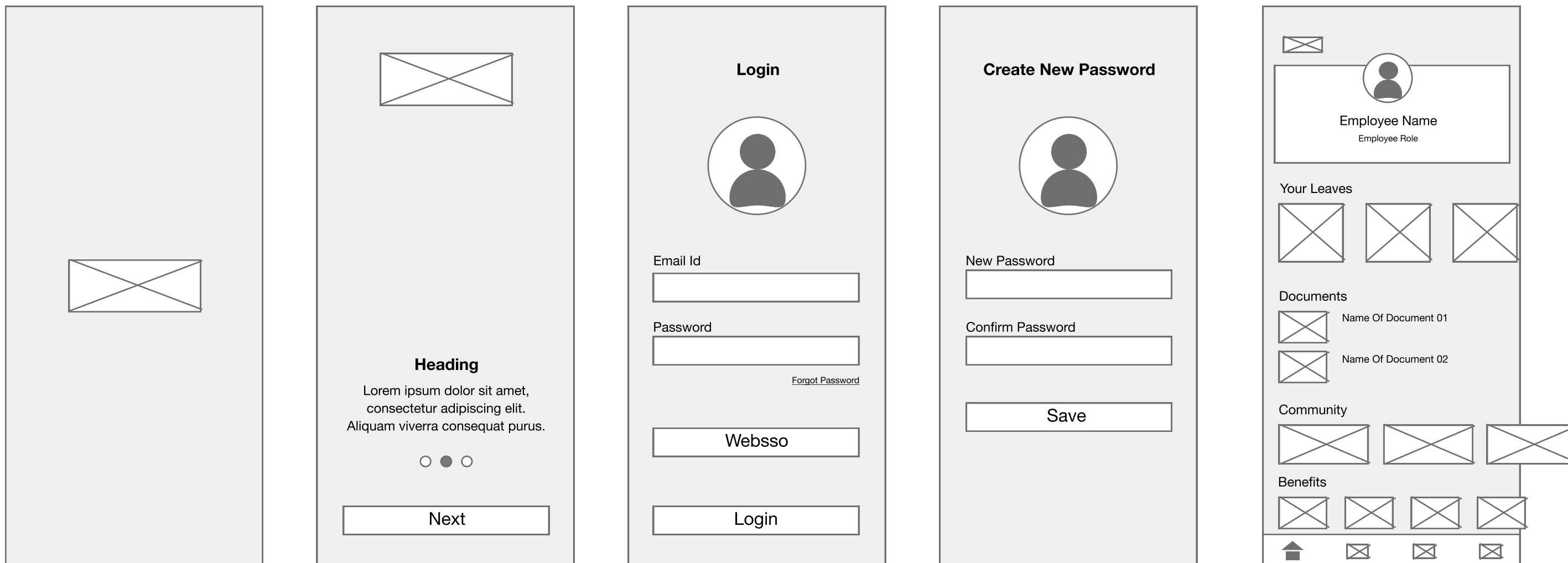
Abbas Mohammed is a dedicated HR Administrator who is passionate about streamlining processes, ensuring compliance, and enhancing employee engagement within his organization.

INFORMATION ARCHITECTURE

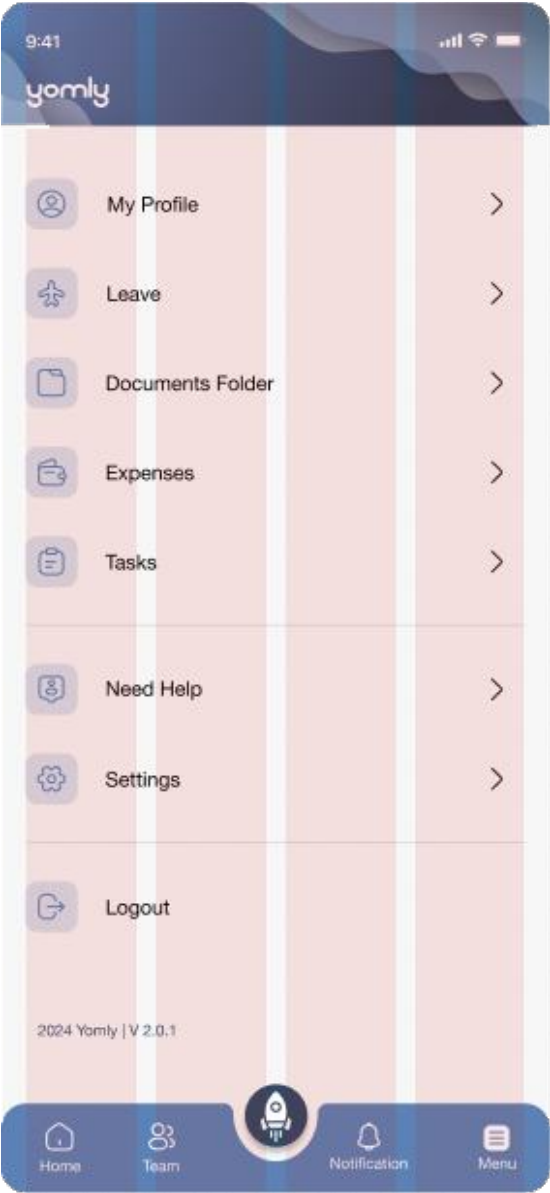
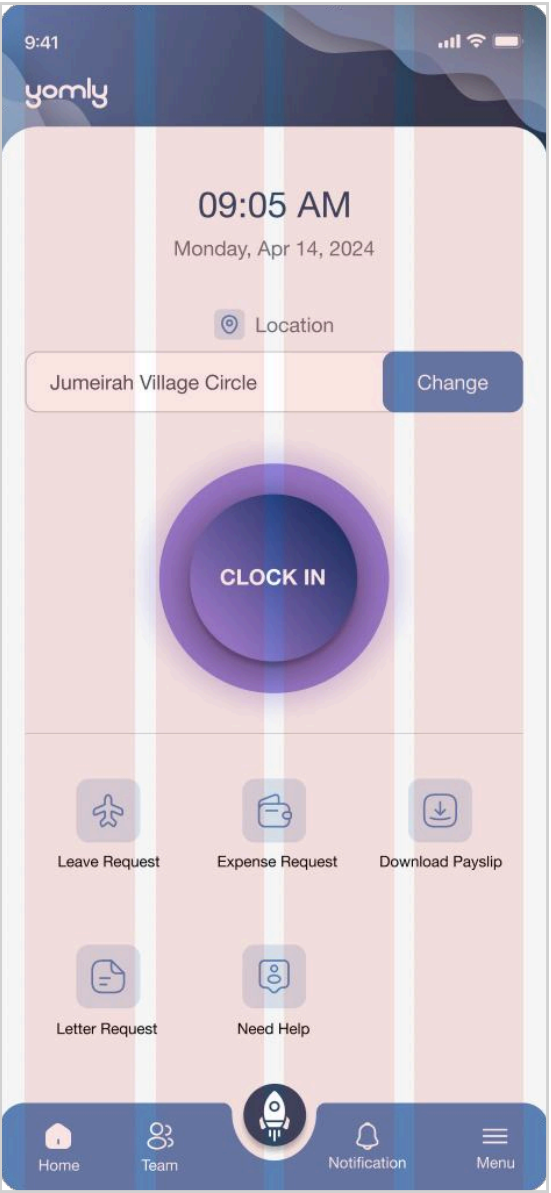
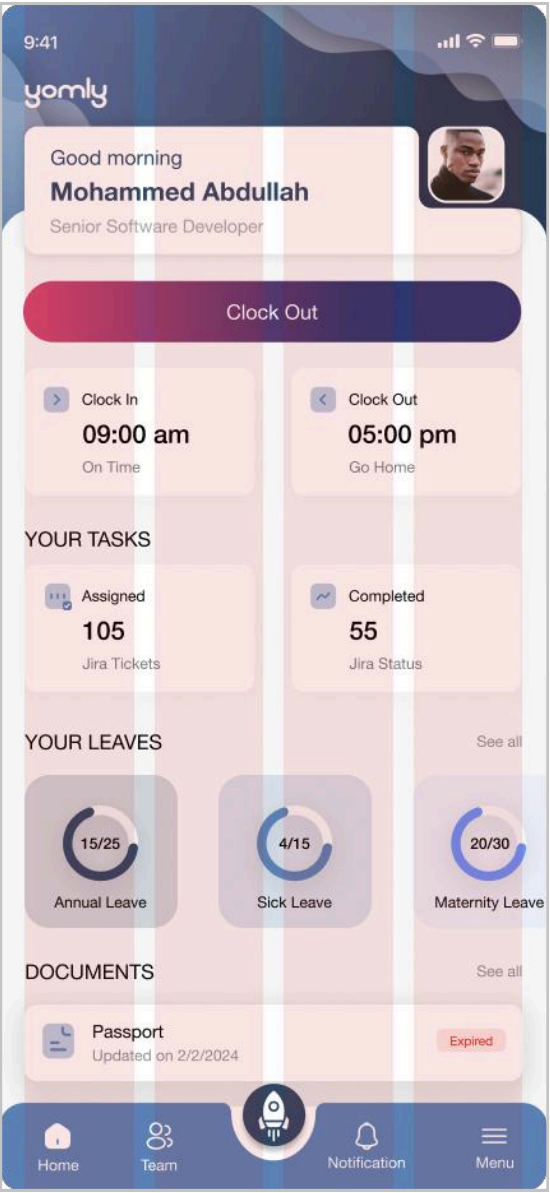
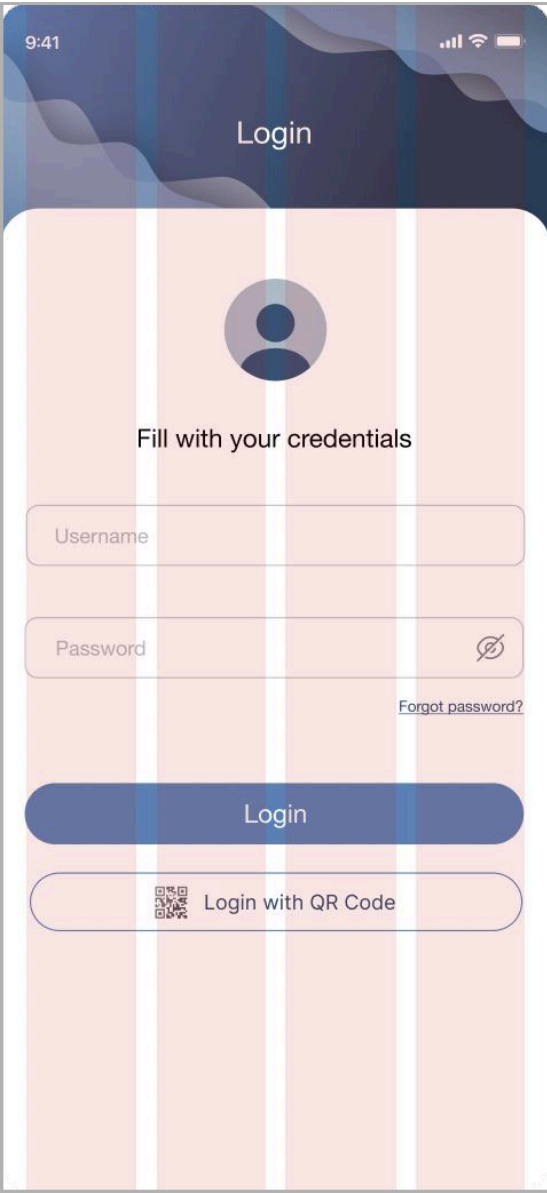


Full View: https://miro.com/app/board/uXjVKFicOEM=/?share_link_id=929581422155

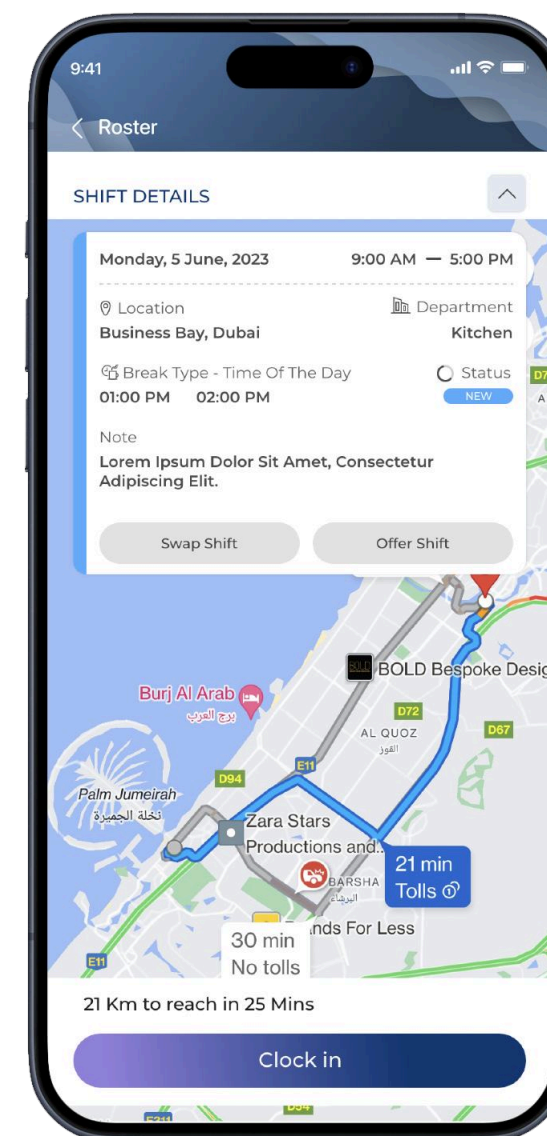
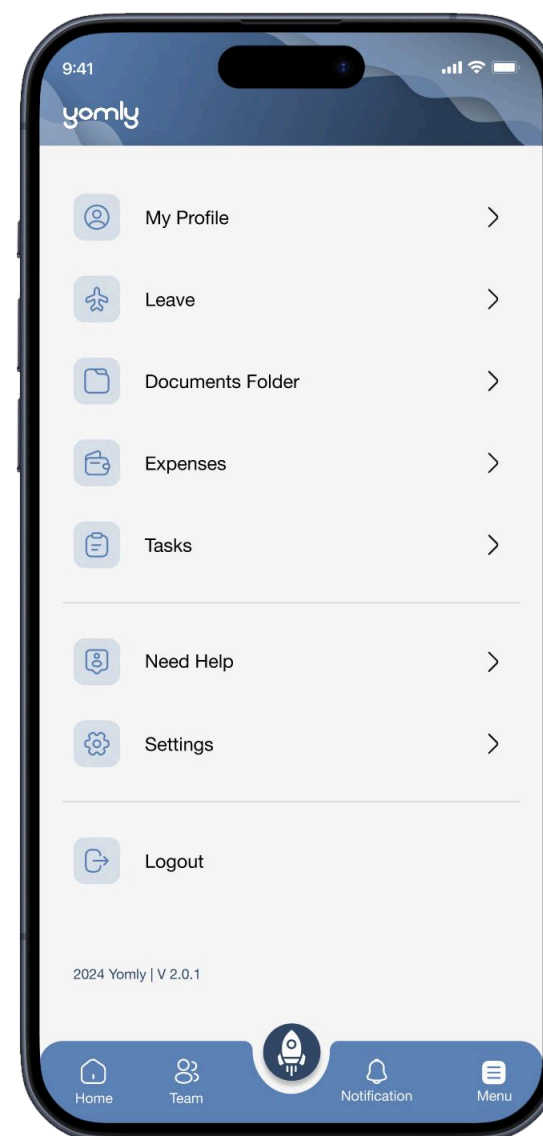
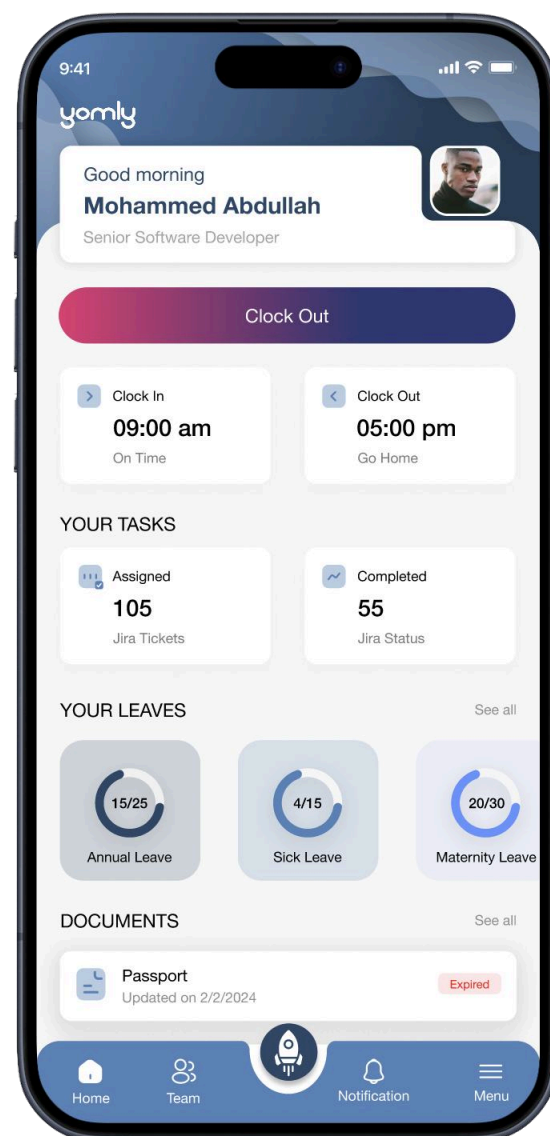
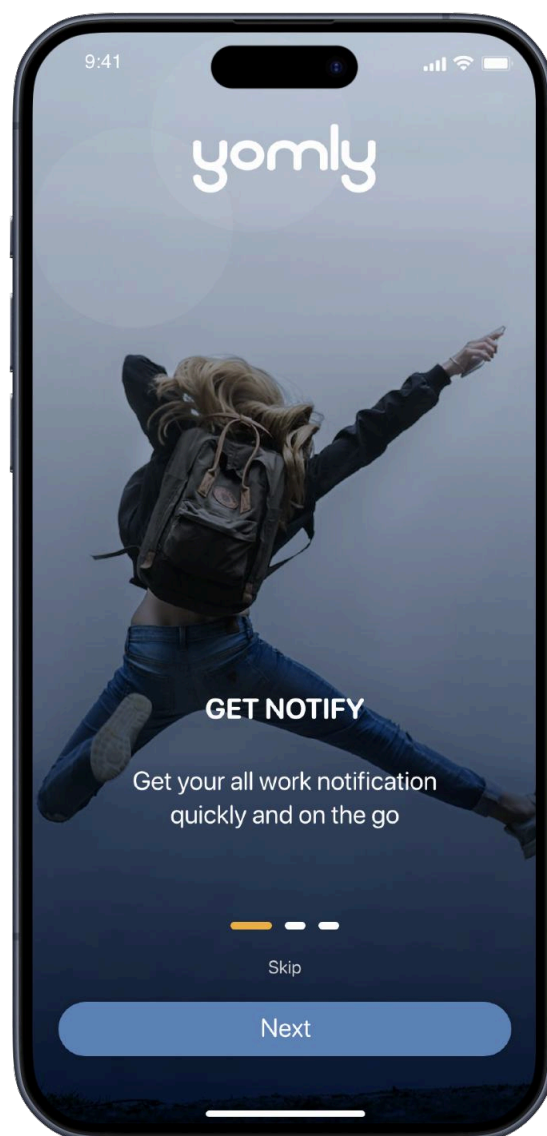
LOW-FI PROTOTYPE



SCREEN GRID & MARGIN



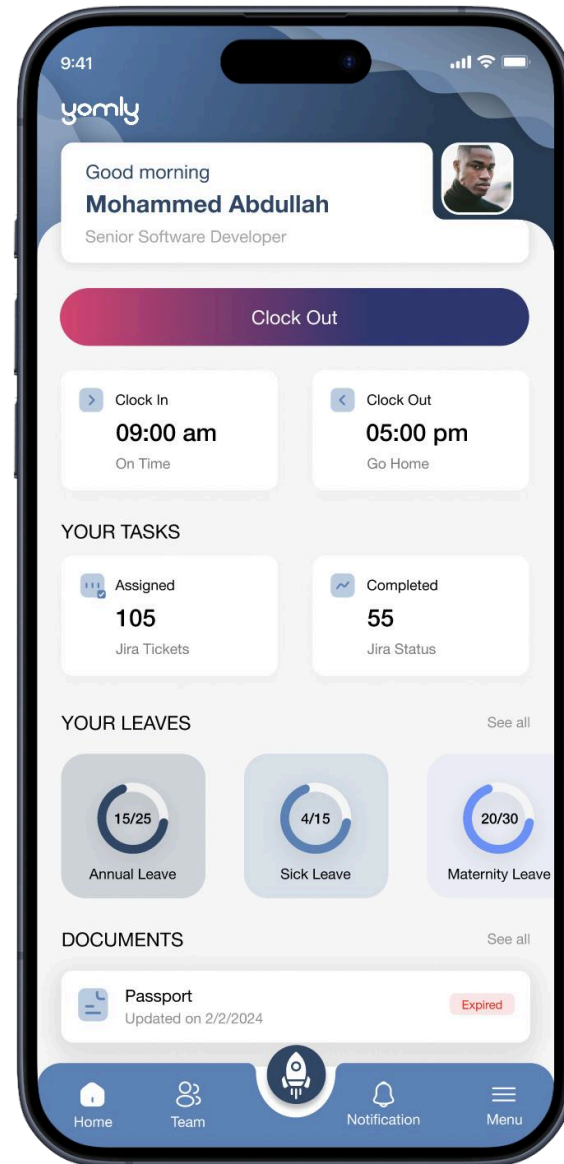
UI DESIGN



PROJECT OUTCOME



OLD APP



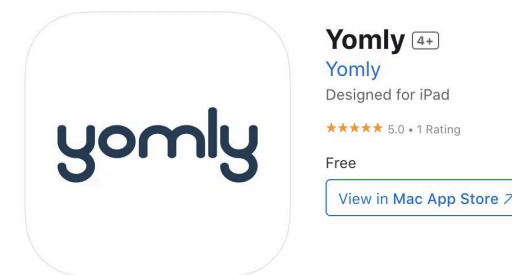
NEW APP

USER RESPONSE

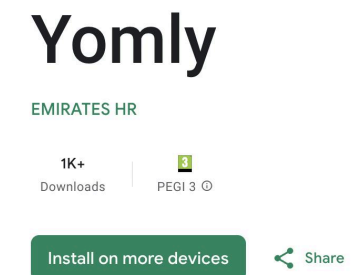
Following the launch of the redesigned Yomly app, user feedback has been overwhelmingly positive, highlighting significant improvements in usability and functionality. Clients have praised the intuitive navigation and streamlined processes, which have drastically reduced the time needed for routine tasks such as leave requests and expenses request. The modernized interface has been particularly well-received, with users noting the clear and organized layout that simplifies finding critical information. Overall, the redesigned app has not only met but exceeded user expectations.

App Launched: 10 MARCH, 2024

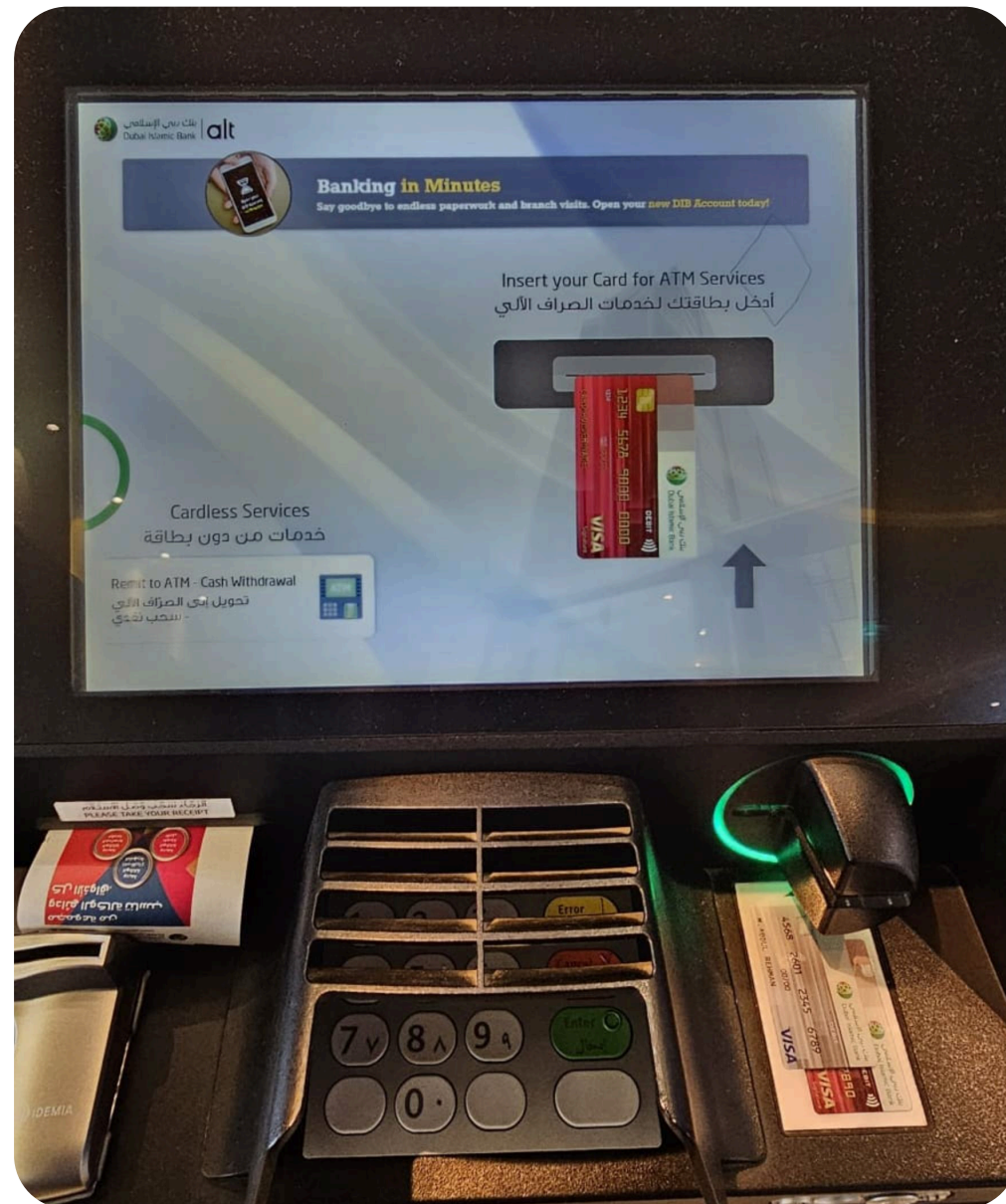
iOS: App Store



Android: Play Store



ATM EXPERIENCE REDESIGN



Date: Feb 2022

Platform: ATM

CHALLENGES

ATMs are an absolute necessity in UAE as a country with large number of expats, where we have a developing technology sector and cash at hand is prime. However, we only have a limited means of cash transaction, leading to the major flux of ATM machines compared to the human effort of Bank Tellers.

WHAT I DID

- User Research
- Contextual Inquiry
- Creating Personas
- Creating user journey and stories
- Card sorting
- Worked on Information Architecture
- Creating site map
- Screen audit and inventory
- Creating paper prototypes
- Creating hi-fidelity wireframes
- Usability testing

SETTING GOALS AND OBJECTIVES

Location: DIB ATM

Own By: Dubai Islamic Bank

WHAT ARE THE JOURNEY ABOUT ?

This project is primarily directed to the users such that it helps by improving their experiences while using existing user experience for ATM

WHAT ARE THE JOURNEY GOALS ?

To reduce the number of steps taken to withdraw money from the ATM and thus decrease the overall time spent at the ATM. And improve the overall experience of using the ATM.

WHO ARE THE USERS ?

Primary users: Anyone who need cash on hand and deposit cash

USER RESEARCH

CONTEXTUAL ENQUIRY

Here I observed users as they used the ATM.

USER INTERVIEWS

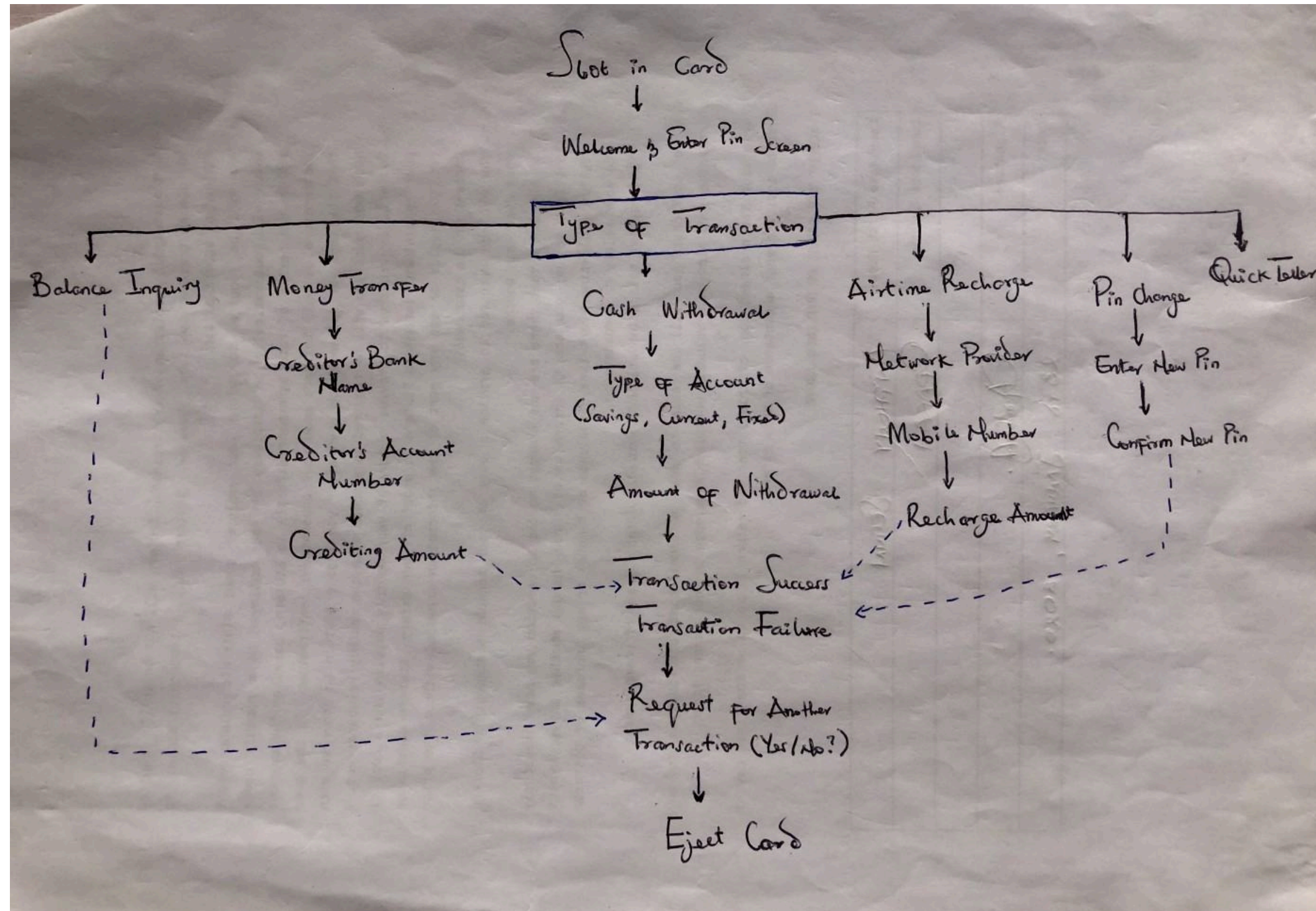
I interviewed users to discover their goals and pain points in using the ATM.

EXPERT AND STAKEHOLDER Interview

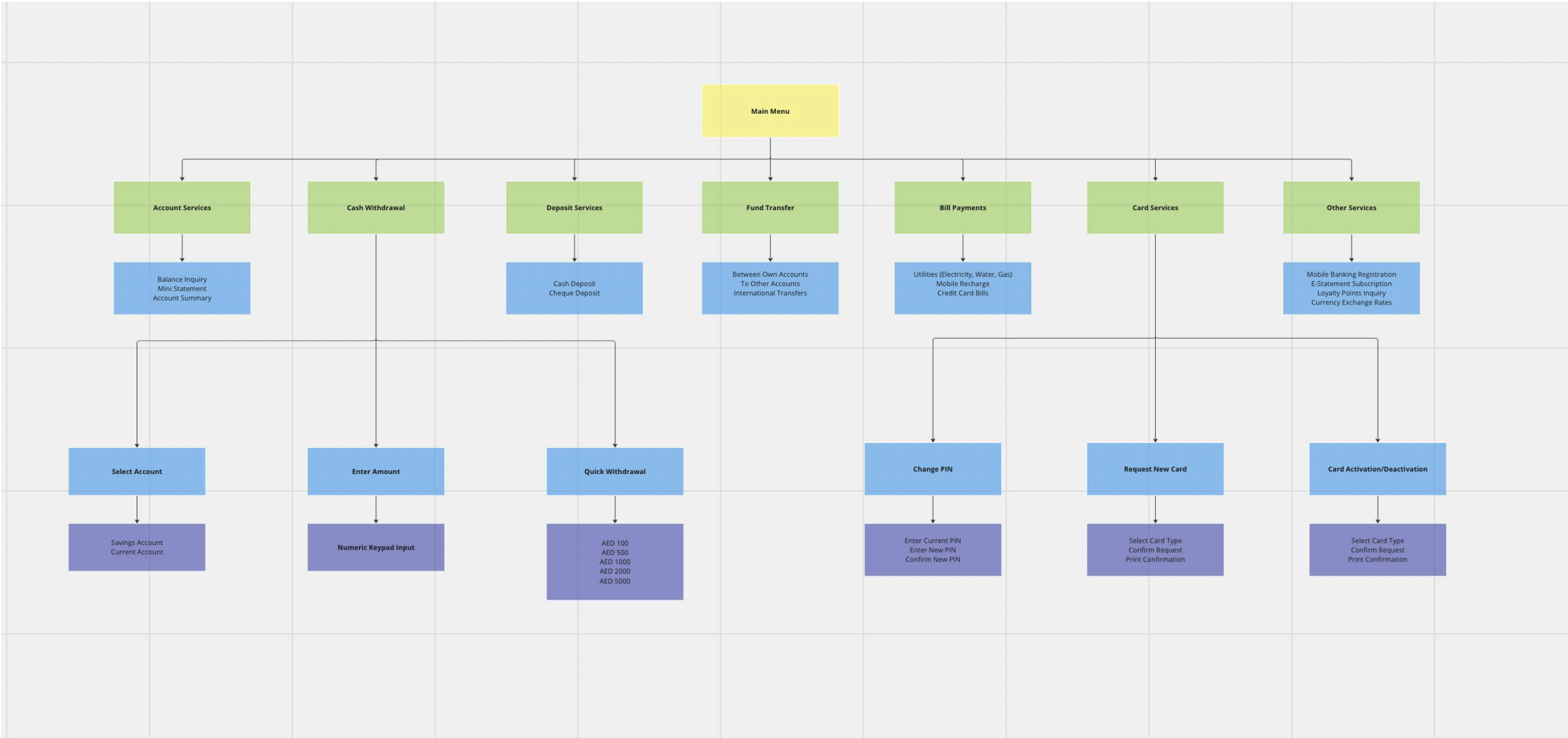
As a UX designer when designing solutions you need to balance business goals and user's goals. So I interviewed some bank staffs to know the bank's goals.



FLOW CHART



INFORMATION ARCHITECTURE



Full View: https://miro.com/app/board/uXjVKE2Afs0=/?share_link_id=56149024277

USER PERSONAS



PERSONAL DETAILS

Name: Mohamad Raheem

Age: 28

Location: Deira, Dubai

Occupation: Trader

Mohamad is a UAE residence from Egypt. He has been commodity trading for the last 7 years. Everyday he needs to withdraw and deposit cash from ATM and CDM machines.

GOAL

- Quicker transaction
- No queues at the ATM
- Ease withdrawing bulk cash

PAIN POINTS

- Lengthy queue at the ATM
- Easily forgetting ATM card in machine
- Unnecessary transaction receipt



PERSONAL DETAILS

Name: Jennifer

Age: 35

Location: Jumairah, Dubai

Occupation: Senior Marketing Manager

Jennifer is a UAE residence from London. She is a corporate woman. She needs cash some time her day to day expenses.

GOAL

- Elimination of redundant clicks
- Better legibility and accessibility

PAIN POINTS

- Repetitive Pin input request
- Poor accessibility in viewing account balance
- Distant and unaligned ATM buttons

LOW FIDELITY WIREFRAMES

LOWO

CASH DEPOSIT	BILL PAYMENT	CASH WITHDRAW	OFFER
CHEQUE DEPOSIT	FUND TRANSFER	SALARY IN ADVANCE	AD DIS
CONTACT UPDATE	OTHER SERVICE		

DEBIT CARD DETAILS BALANCE AED-200,000 PRINT Receipt RETURN CARD

LOWO

HOW MUCH DO YOU WANT TO WITHDRAW?

AED 5,000	AED 500	AED 3,000	YOUR AD												
	AED 1,000	AED 7,000	OTHER AMOUNT												
	AED 2,000		<table border="1"> <tr><td>1</td><td>2</td><td>3</td></tr> <tr><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>8</td><td>9</td></tr> <tr><td>0</td><td></td><td></td></tr> </table>	1	2	3	4	5	6	7	8	9	0		
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RETURN CARD

LOWO

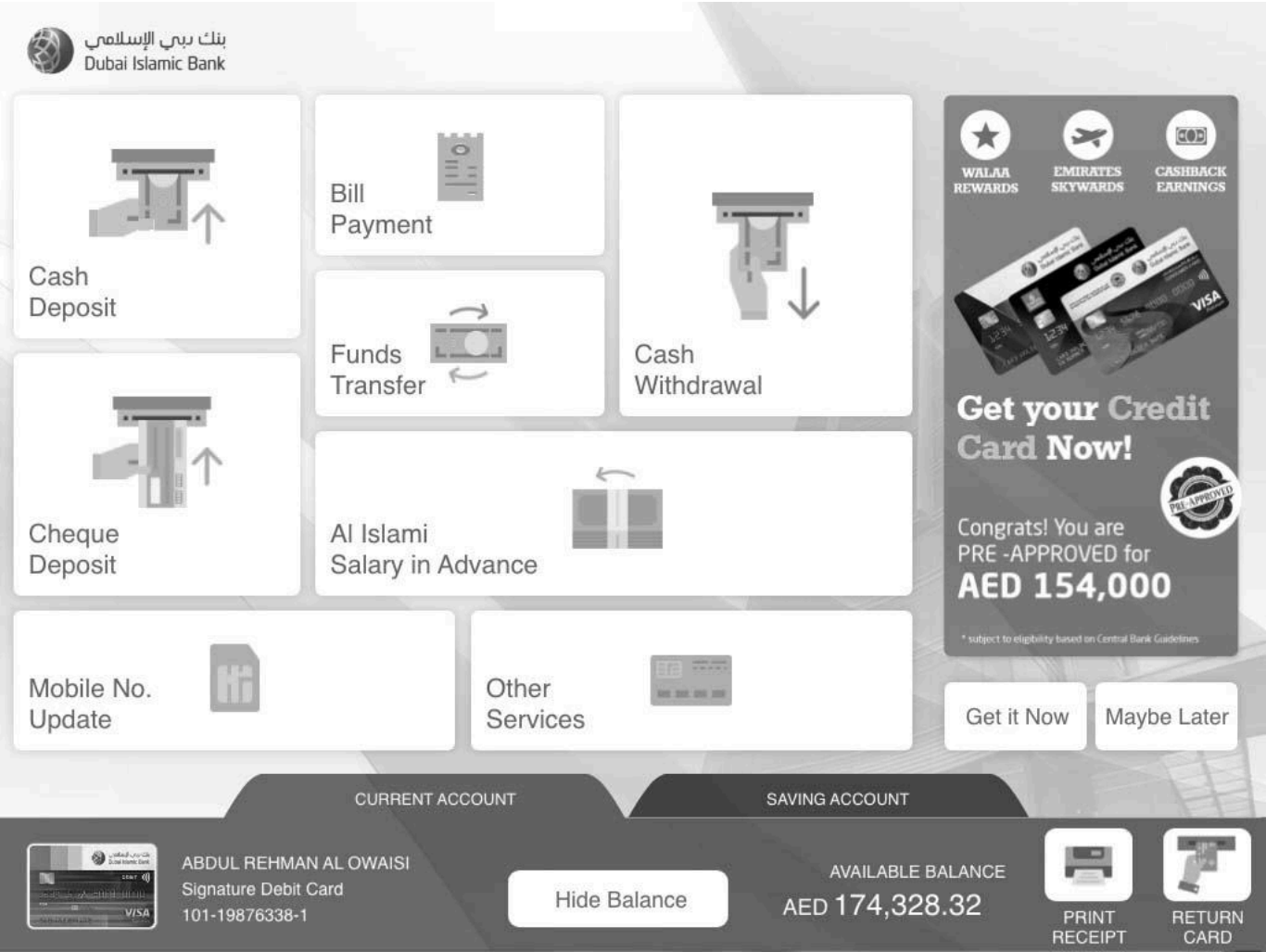
CHOOSE the bills you want

AED 1000	AED 500	AED 200	AED 100
+ 01 -	+ 01 -	+ 00 -	+ 00 -

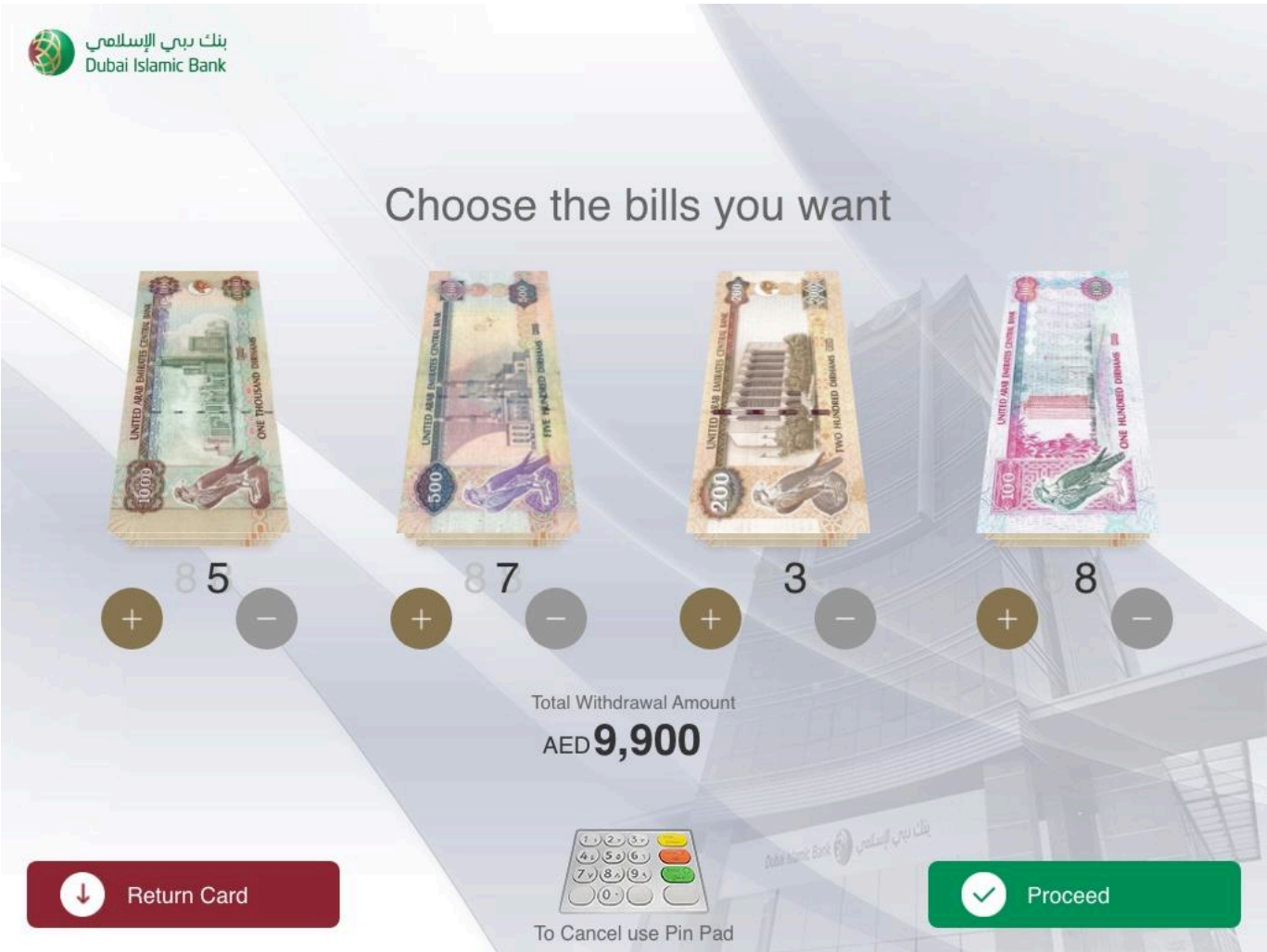
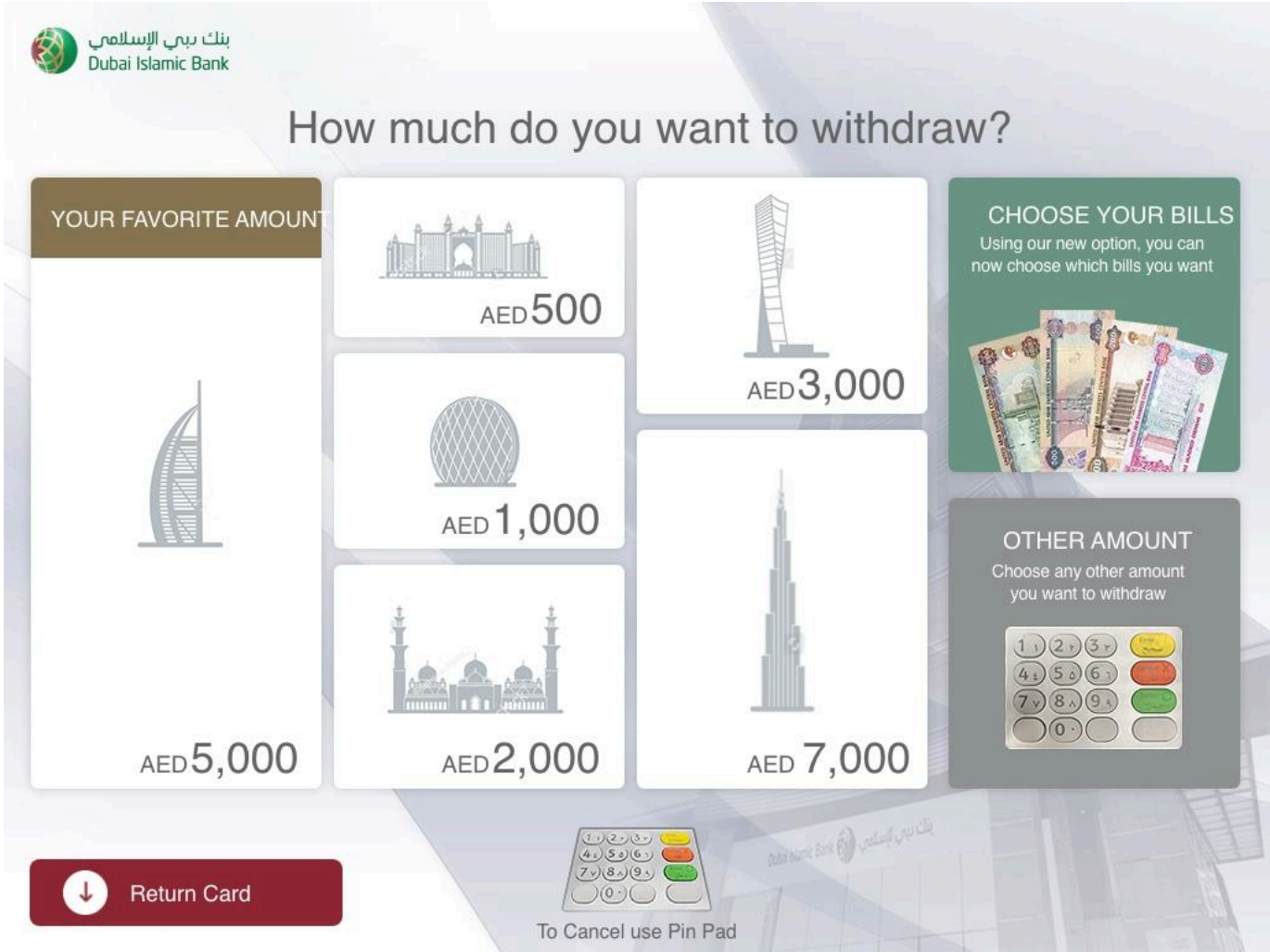
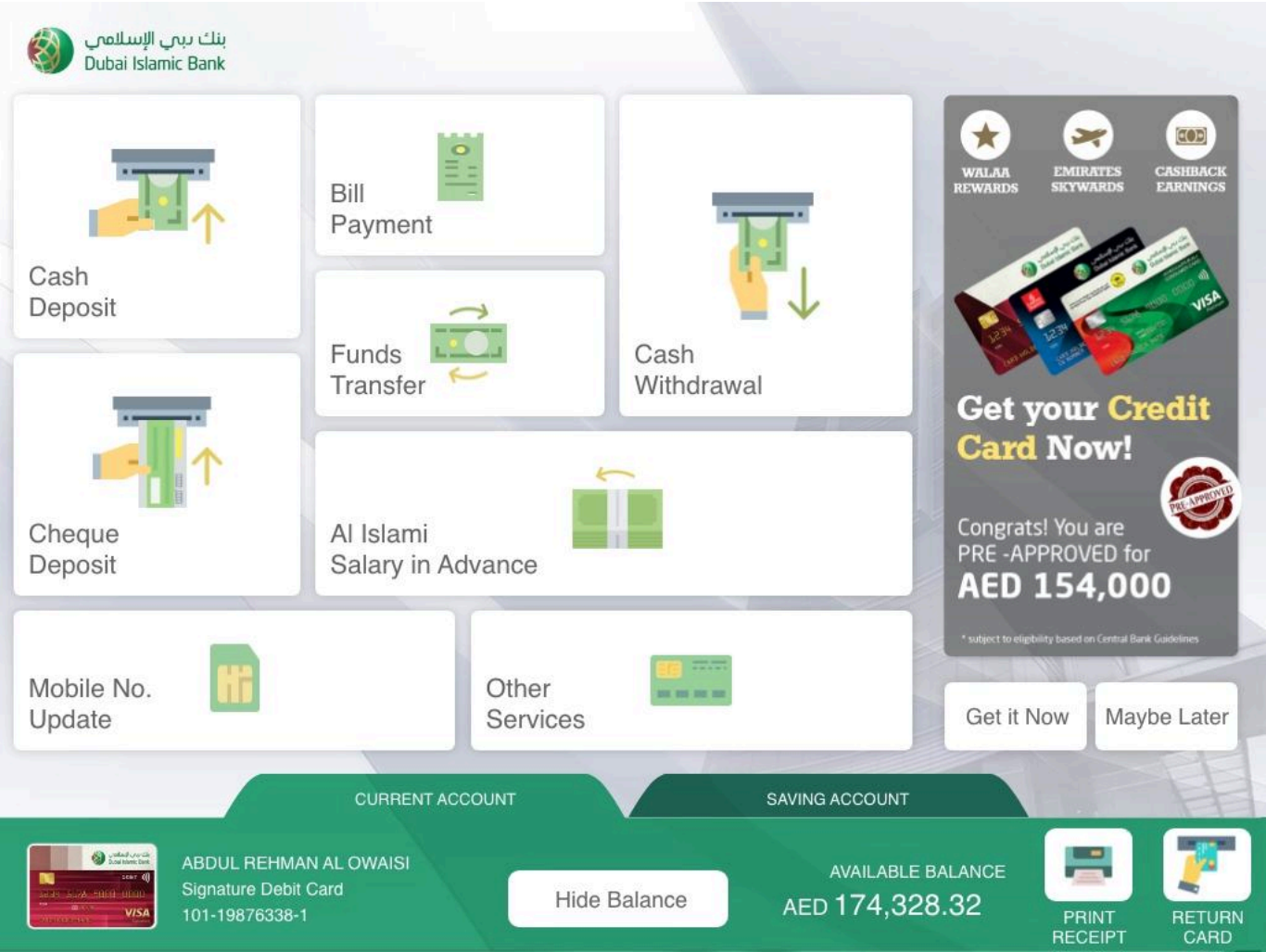
TOTAL AMOUNT AED1,500

RETURN CARD PROCEED

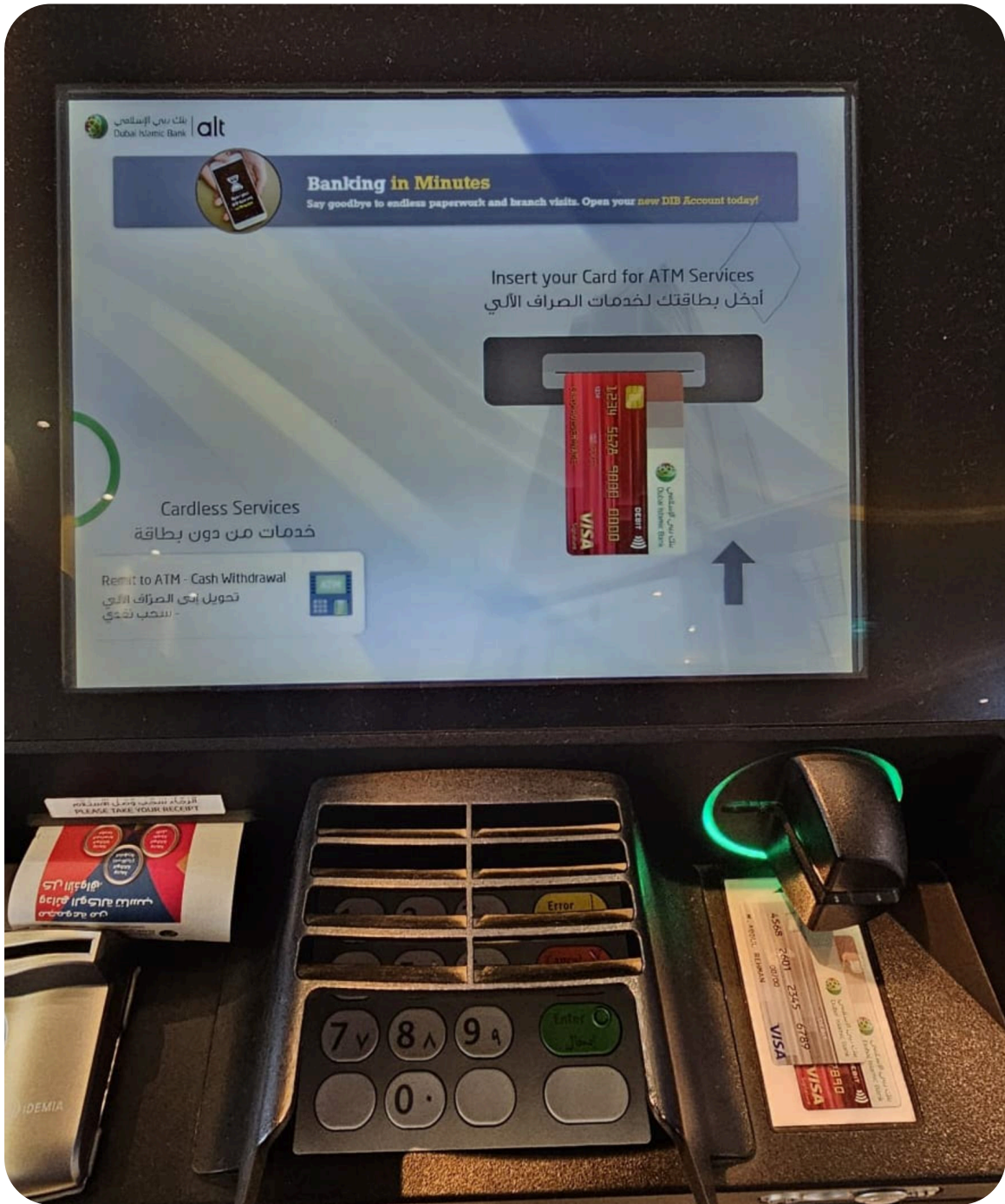
HI FIDELITY WIREFRAMES



UI SCREENS



PROJECT OUTCOME



USER RESPONSE

After released it to Dubai Islamic Bank’s all 441 ATM in entire UAE. It has got a tremendous response. From the quick feedback feature after withdraw or deposit cash. Customer has given a “Happy” experience of new design. Here below actual data of ATM usage.

- ✔ Cash withdrawal time has reduced to 33%
- ✔ Increased the cross sale products by 20%

THANK YOU.