Harini Ravichandran

Senior Product Designer | Fintech SaaS | AI Conversational UX

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SUMMARY

Product designer with 3+ years in UI/UX at a B2B fintech SaaS company, including 15 months as Lead UI/UX Designer, and 4 years in architecture before that. Designs end-to-end digital banking products across mobile, web, AI conversational banking and self-service kiosks. Led a team of 3 designers, built scalable design systems, and partnered with product managers, developers, leadership and bank clients from discovery to delivery. Seeking Senior Product Designer roles at fintech and product-based companies.

SKILLS

Domain: Fintech, B2B SaaS, Digital Banking, Mobile Banking, Internet Banking, Conversational AI, Kiosk / Self-service Banking

Design: User Research, Journey Mapping, Service Design, Interaction Design, Information Architecture, Wireframing, Prototyping, Conversational UX, UX Writing, Design Systems, UI Design, Usability Testing

Leadership: Design Team Leadership, Design Operations, Stakeholder Management, Client Presentations, Developer Handoff, Design QA, Cross-functional Collaboration

Tools: Figma, FigJam, Framer, Notion, AI tools for prototyping, UX writing and design critique

EXPERIENCE

Techurate Systems Private Limited, Bengaluru — Jun 2023 – Aug 2026

B2B fintech SaaS product company building digital banking platforms for banks and financial institutions.

Lead UI/UX Designer — May 2025 – Aug 2026

- **Design Leadership:** Promoted to Lead UI/UX Designer, reporting directly to the Managing Director. Led a team of 3 designers, owning design direction, workflow and quality standards across product lines. Coordinated with development teams through implementation via design handoff, specification walkthroughs and UI quality reviews, ensuring builds matched design intent.
- **BankGPT – AI Conversational Banking (0 to 1):** Owned end-to-end product design for an AI-powered chat and voice banking assistant built from scratch. Aligned product vision, scope and roadmap with the Product Manager, business stakeholders and CEO. Showcased to banks and financial institutions at the 29th Connected Banking Summit, Ethiopia 2026.
  - Defined a low-risk MVP of read-only modules (balance enquiry, mini statement) to validate the concept and build client confidence in AI, then scaled module by module to fund transfers, bill payments and end-to-end loan applications.
  - Designed the conversation architecture: user intents, dialogue flows, response patterns, transaction confirmations, secure authentication, error and low-confidence states, and escalation to human support.
  - Blended conversational UI with visual components (cards, quick replies, forms) to keep complex financial tasks clear and trustworthy.
- **Digital Onboarding and Smart Branch (Kiosk) Redesign:** Led the redesign of customer onboarding and in-branch self-service kiosk journeys. Conducted a UX audit of the existing application to identify drop-off points, error patterns and usability friction, then rebuilt the experience flow by flow, prioritising high-impact journeys to meet delivery timelines and scope constraints. Applied service design and journey mapping across customer, kiosk and branch staff touchpoints.
- **Safe to Spend:** Designed a personal spending-insights feature delivered as an extension within a bank's existing internet banking application, balancing client requirements with budget constraints.

UI/UX Designer — Jun 2023 – Apr 2025

- **Digital Banking Platform:** Designed core mobile (iOS) and internet banking modules, including accounts, fund transfers, payments and service requests, and scaled them from individual modules into a cohesive end-to-end application.
- **White-label Theming:** Customised the platform's visual identity for multiple client banks while maintaining a single scalable product and component base.
- **Client Engagement:** Presented design solutions to bank stakeholders, gathered requirements and feedback, and iterated designs through to client sign-off.
- **Design Systems:** Built and maintained Figma design systems with reusable components, design tokens and usage guidelines, improving UI consistency and accelerating design-to-development handoff.

Architect — 2019 – 2023

4 years in architectural design: planning spaces around how people actually move through them, the same thinking I now apply to user journeys.

AWARDS

Rising Star Award, Techurate | **Quarterly Appreciation**, Techurate (Oct–Dec 2023)

EDUCATION & CERTIFICATIONS

Bachelor of Architecture (B.Arch), Periyar Maniammai University, Thanjavur | 2014 – 2019

UX Mastery, Growth School | **UX Blaze Programme**, UX Gym