FARID ZAMAN.

Dubai Islamic Bank
بنك دبي الإسلامي

Mercedes-Benz

THE WORLD BANK

Deutsche Bank

UX PORTFOLIO

YEAR 2024

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. 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
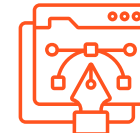
DESIGN TOOLS

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

EXPERIENCE

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

Lead UX Designer
Dubai Islamic Bank
Dubai, UAE
Jan, 2019 - May 2022

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

Senior UX Designer
World Bank Group
Bangalore, India
Jun, 2017 - Sep 2018

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 rational 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.

Note: This projects are relevant for their industry and devices.

NEW TO BANK

Start Date: August, 2022
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
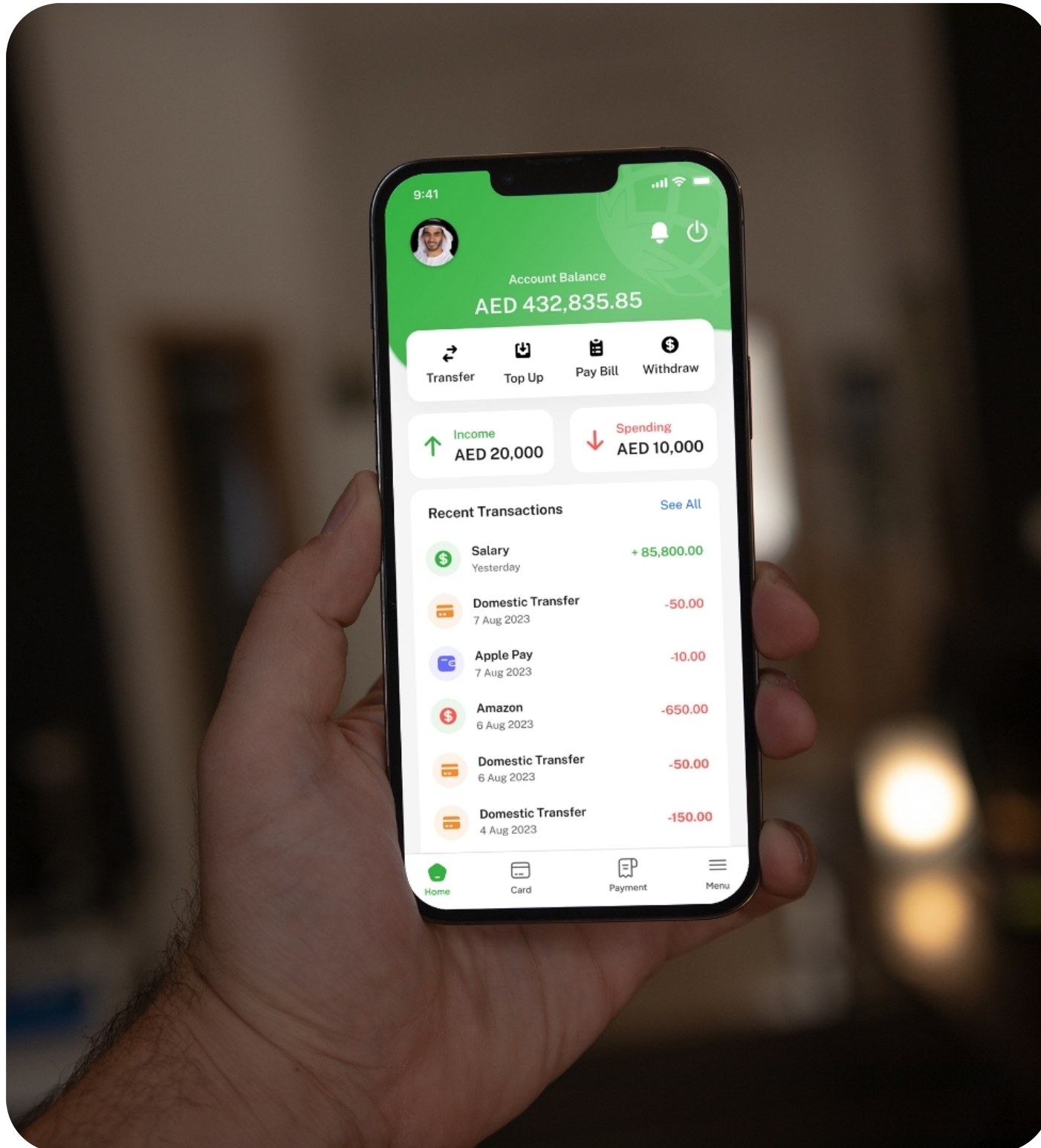
SETTING GOALS AND OBJECTIVES

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.
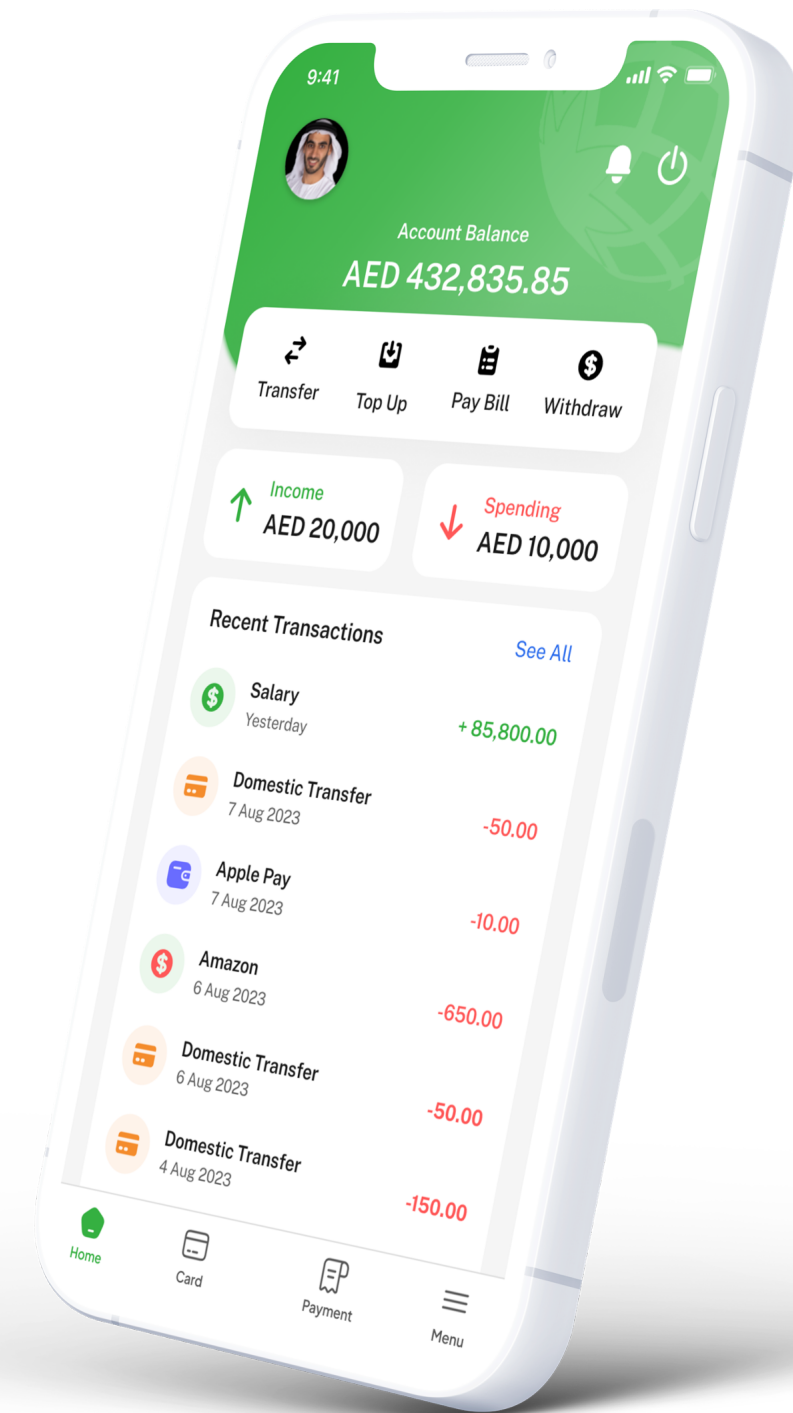
STAKEHOLDER INTERVIEW
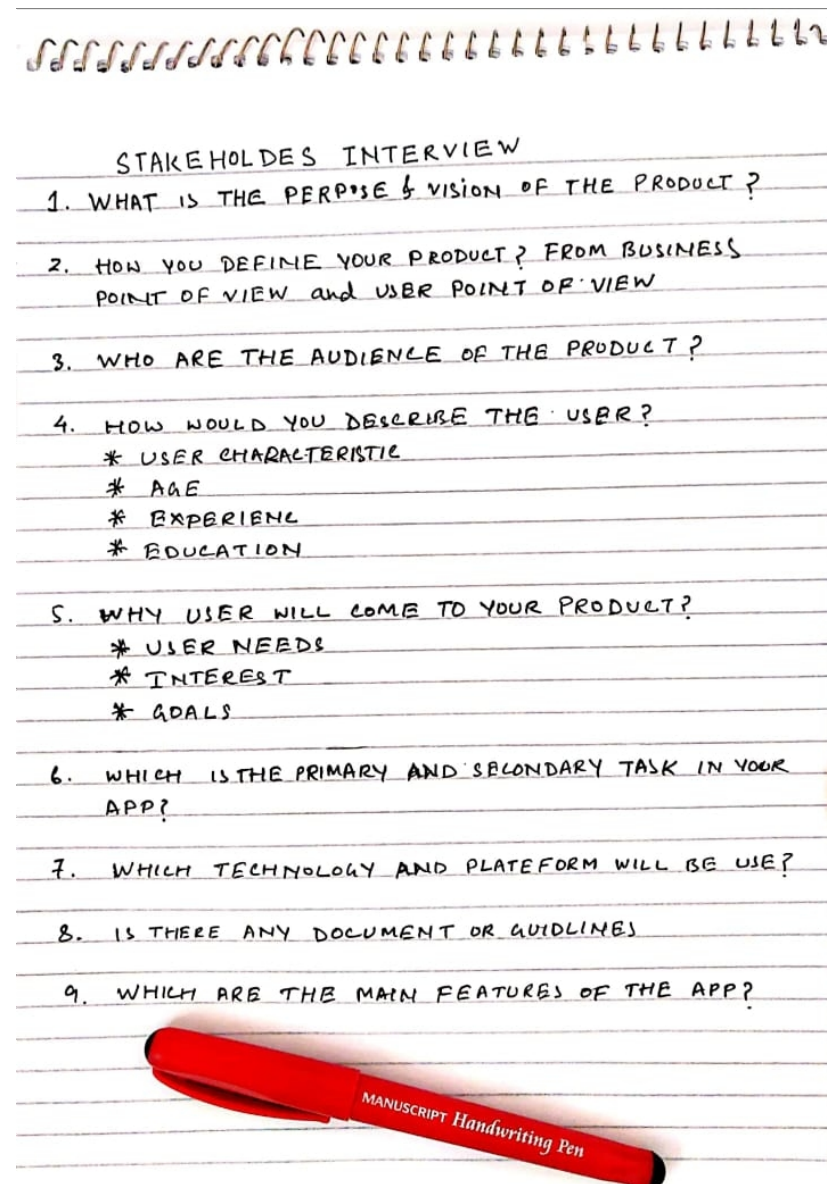
USER RESEARCH

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
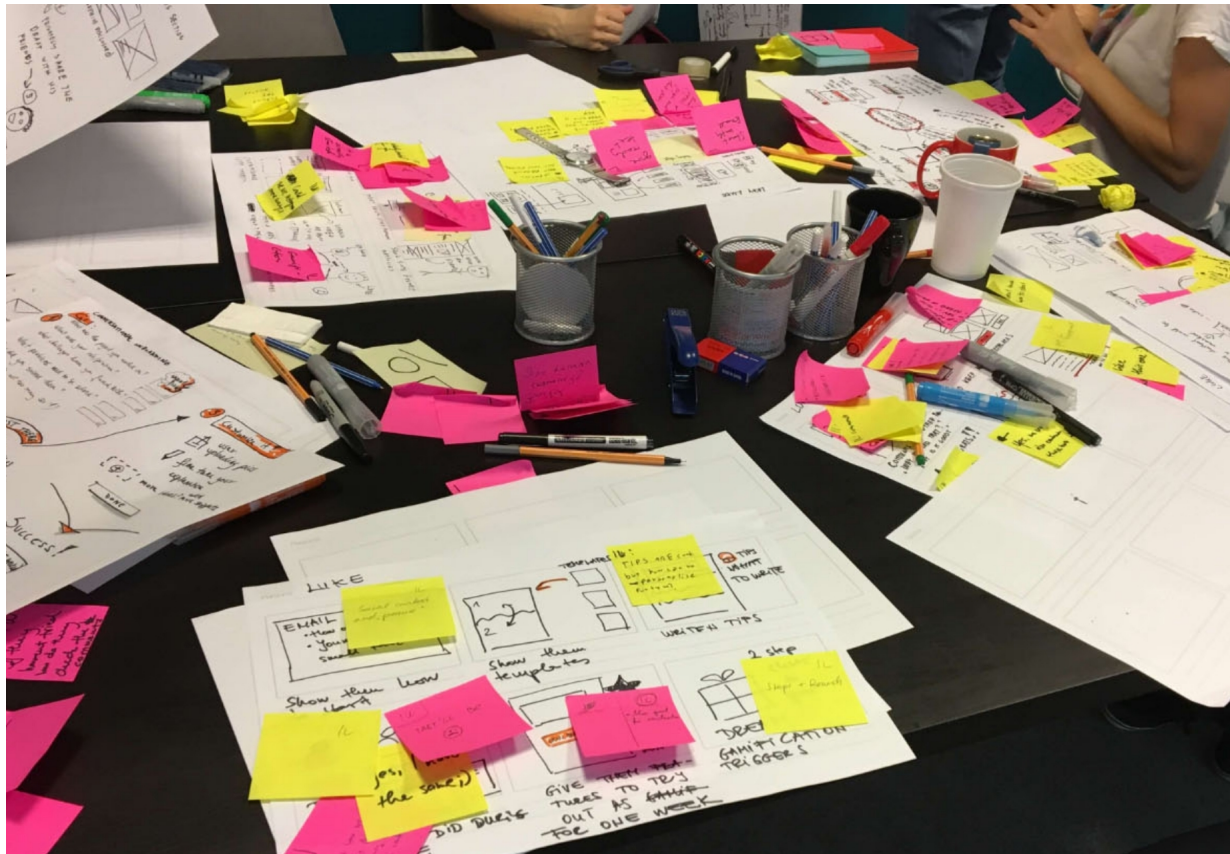
OUTCOMES

- Clear understanding and consensus 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
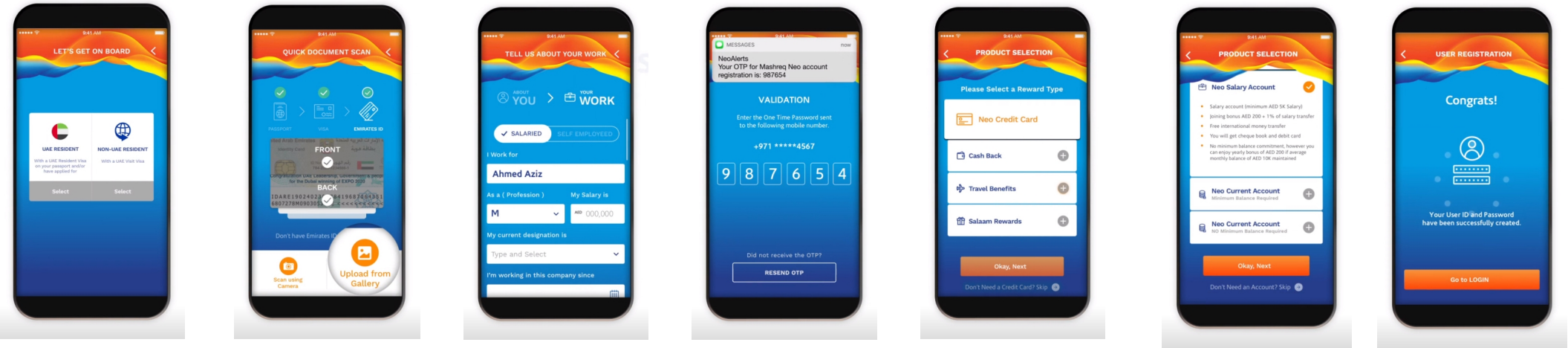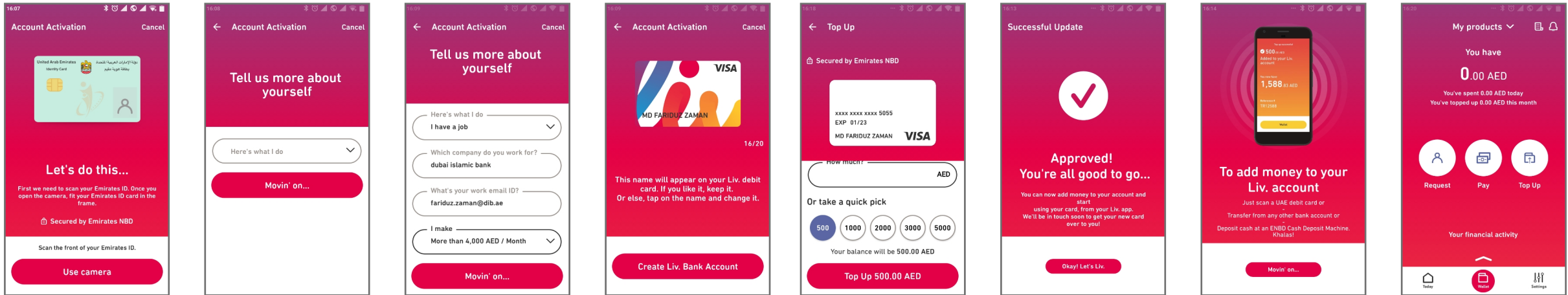
CUSTOMER INTERVIEW (Focus Group)
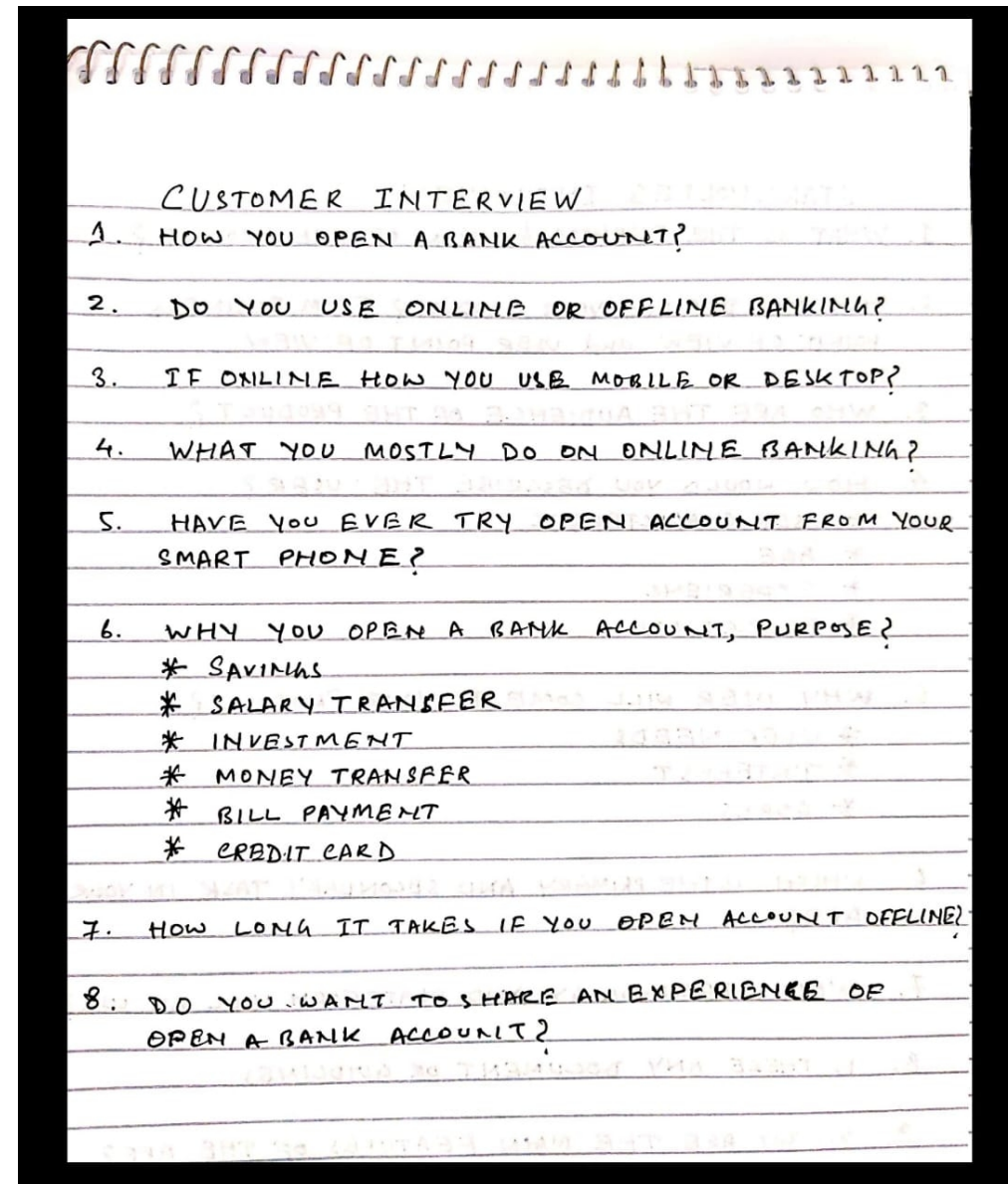
USER PERSONAS

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 FLOW

Sarah

Phone number
Not valid

New to Bank

Demo
Screens

Email ID and
Phone No.

Enter
OTP

Select Account-
Savings or
Current
_____
Account use
for- Options

Scan
document-
EID
Passport
Visa
Signature
Selfie photo

Few Income
related
questions

Accept
Term &
Condition

Account
Creation-
Username
Password

Download and
Install DIB App
from iStore or
play store

Existing
customer

Login-
username
Password/
Finger/Face

Yes

Home screen/
Dashboard

No

Forgot
Password

Account
created-
Act Number/
Branch

Home screen/
Dashboard

LOW-FIDELITY WIREFRAMES

9:41

Bank logo

Authenticate

Email

abdulrahim@gmail.com
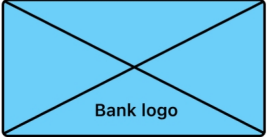
Mobile number

+971

We will send OTP to this mobile number

Send OTP

9:41

Bank logo

Verify Authentication

Insert OTP

Change Phone Number   Resend OTP

Verify OTP

9:41

Account Type Selection

☐ Current account

☐ Savings account

Proceed

9:41

FATCA Question

Lorem ipsum dolor sit amet, consectetur adipiscing elit.

XXX XXXXXXX XXXXXXX XXXXXX

XXX XXXXXXX XXXXXXX XXXXXX

XXX XXXXXXX XXXXXXX XXXXXX

XXX XXXXXXX XXXXXXX XXXXXX

XXX XXXXXXX XXXXXXX XXXXXX

Next

9:41

Documents scan

Passport ✓

Emirates ID ✓

Proceed

9:41

Your account has created successfully

✓

Yoour Account Details

Account number
0455678 XXXXXXXXX

IBAN
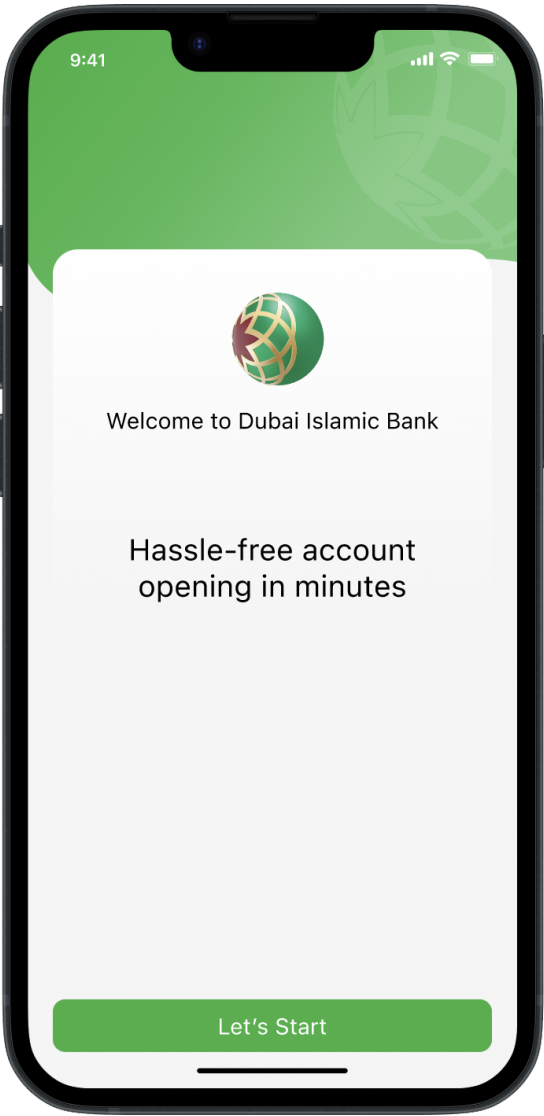AE930240035XXXXXXXXX

Branch
Dubai main branch, Dubai

Done

SCREEN MARGIN & GRID
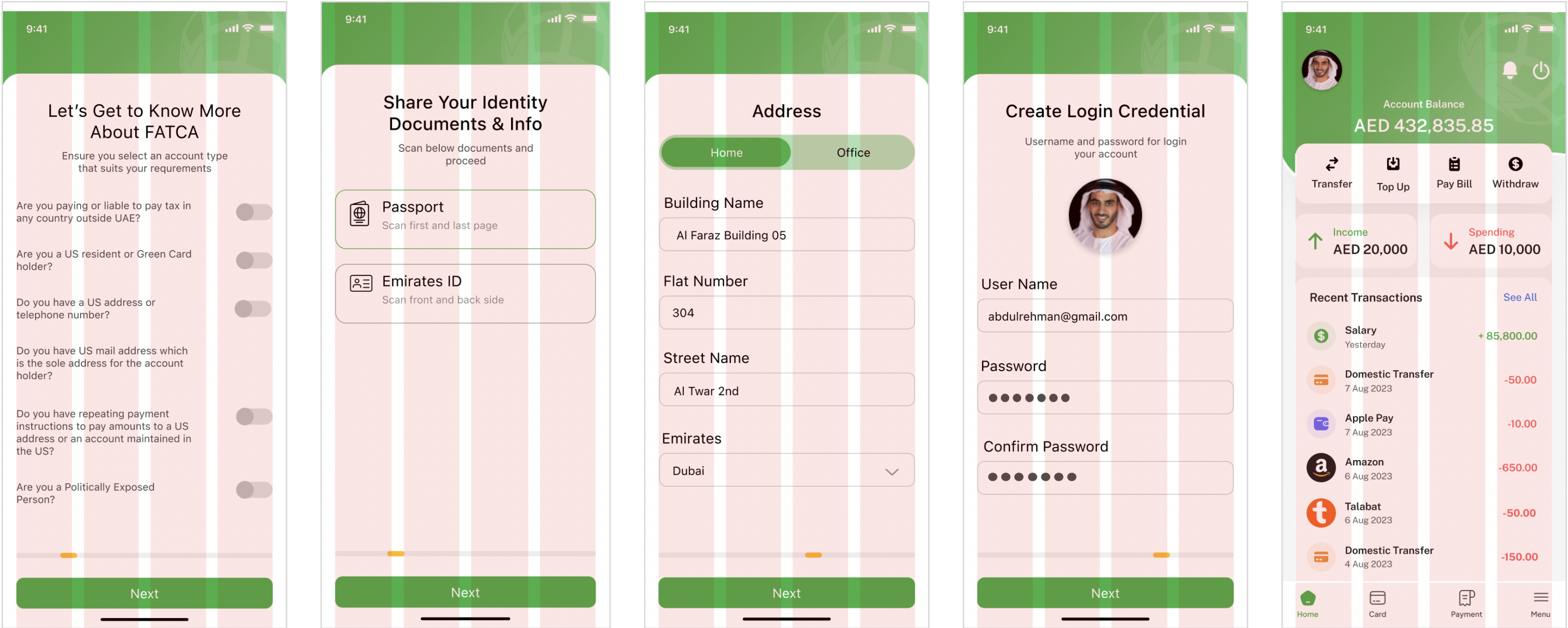
UI DESIGN
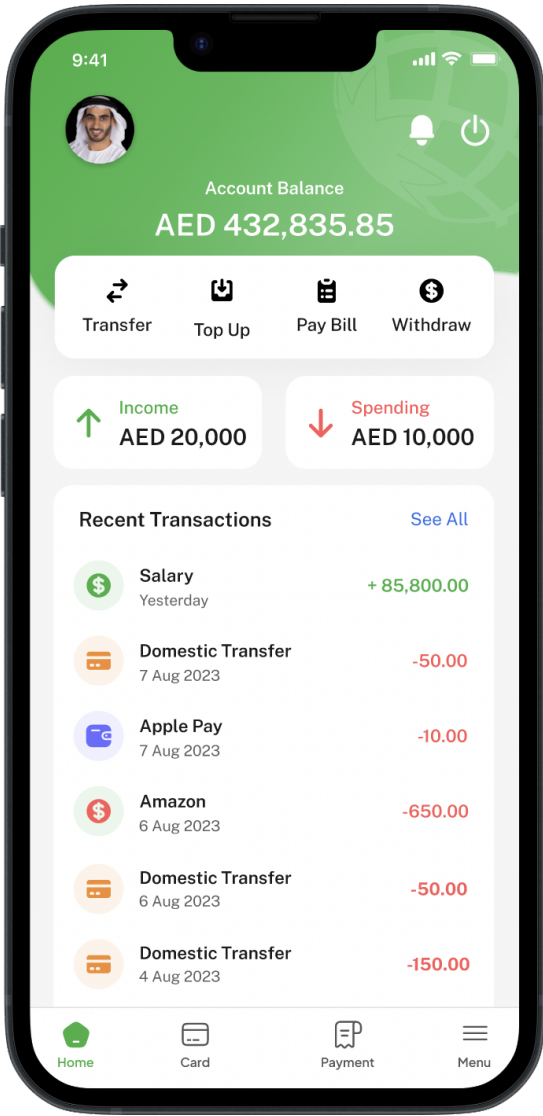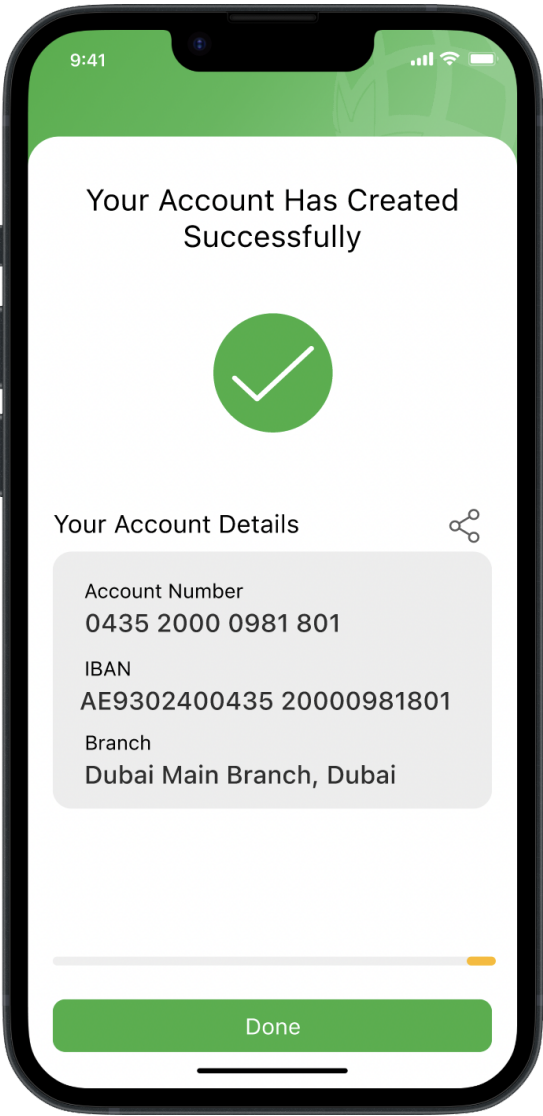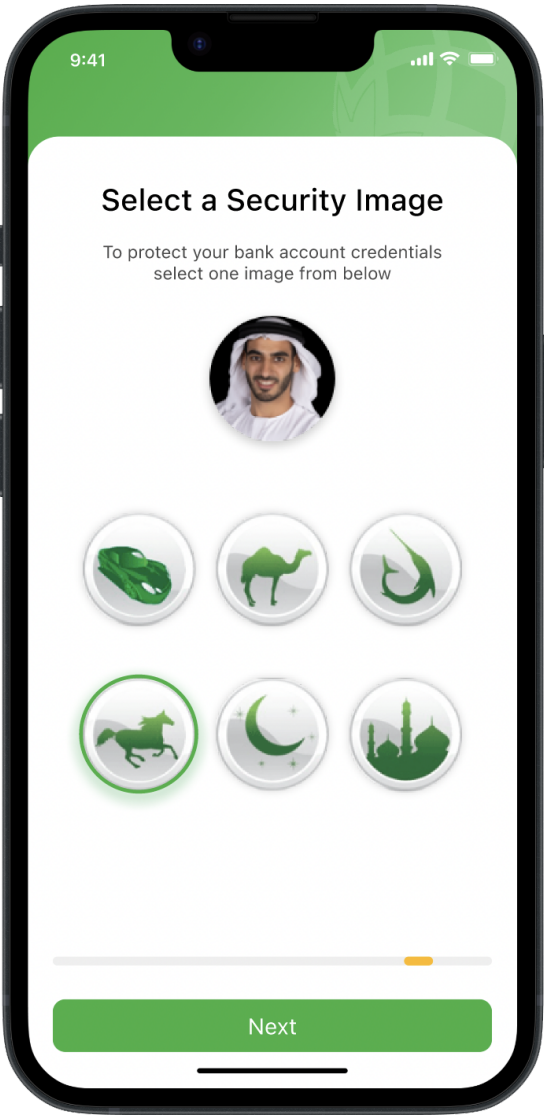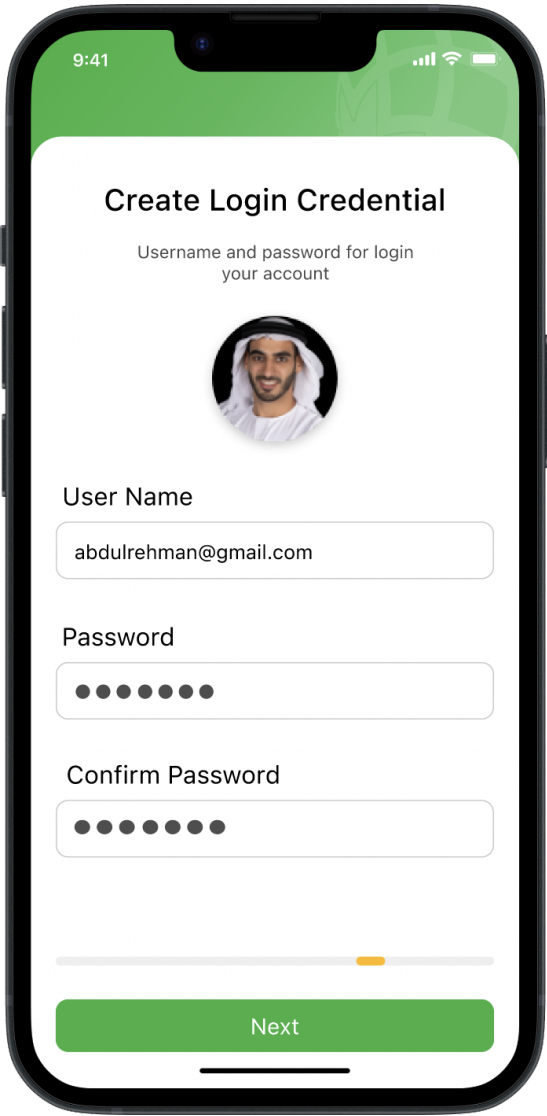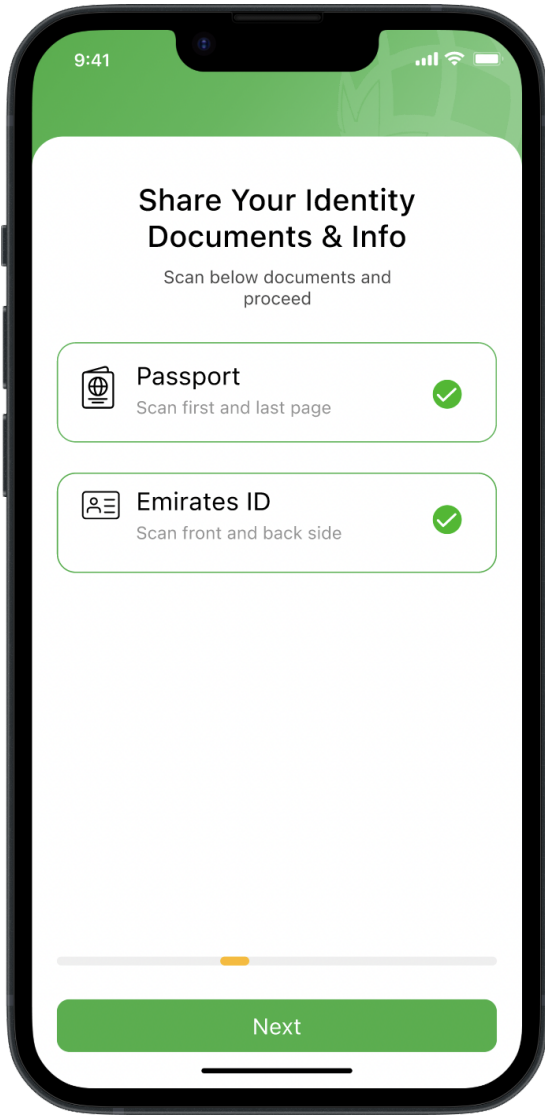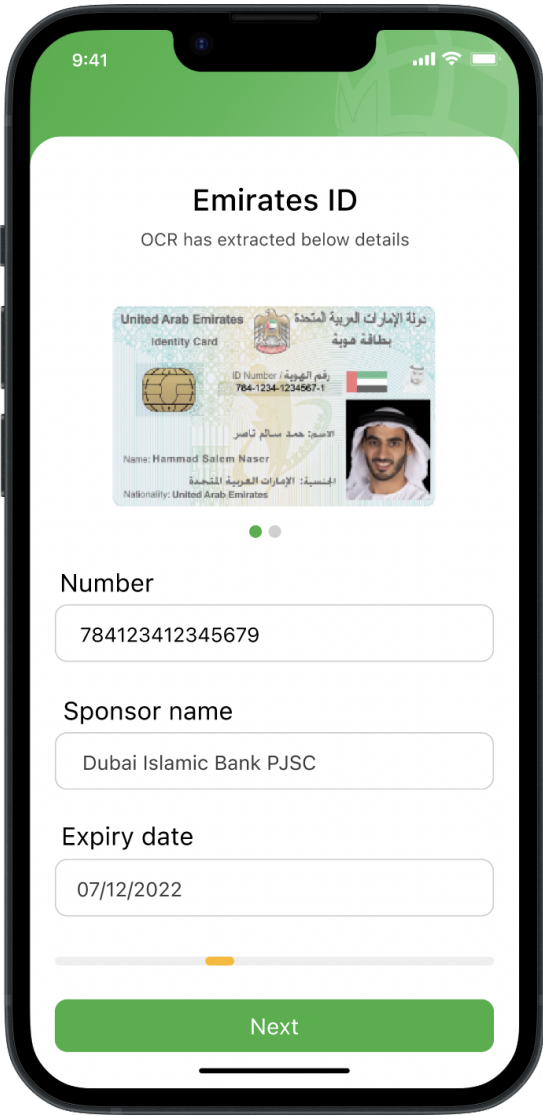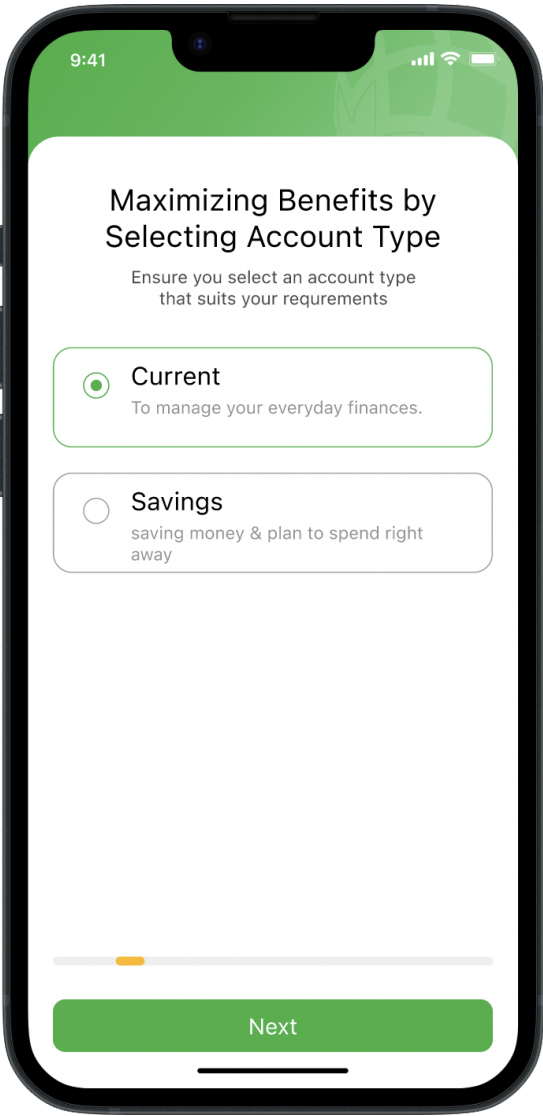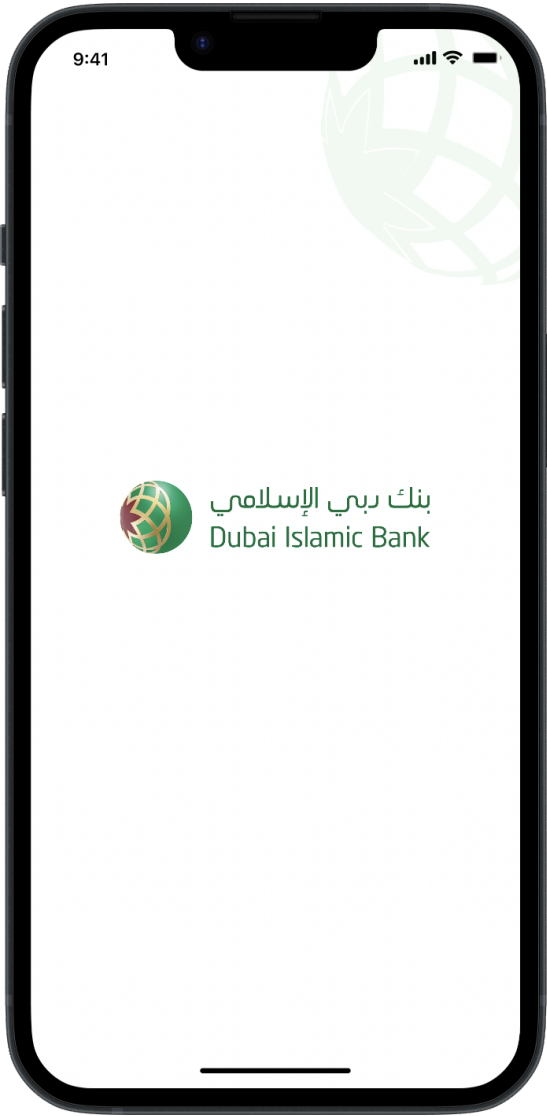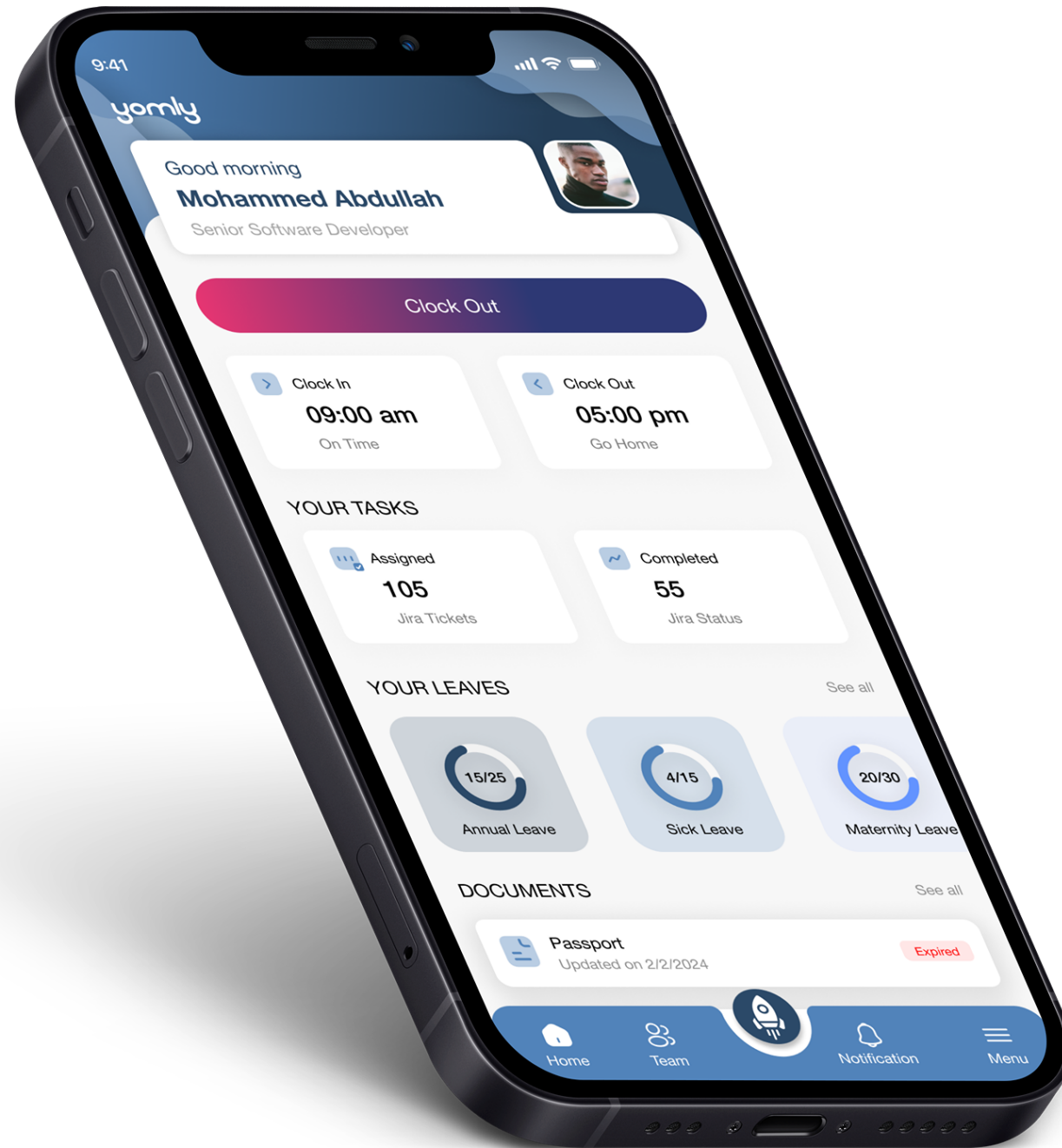
PROJECT OUTCOME
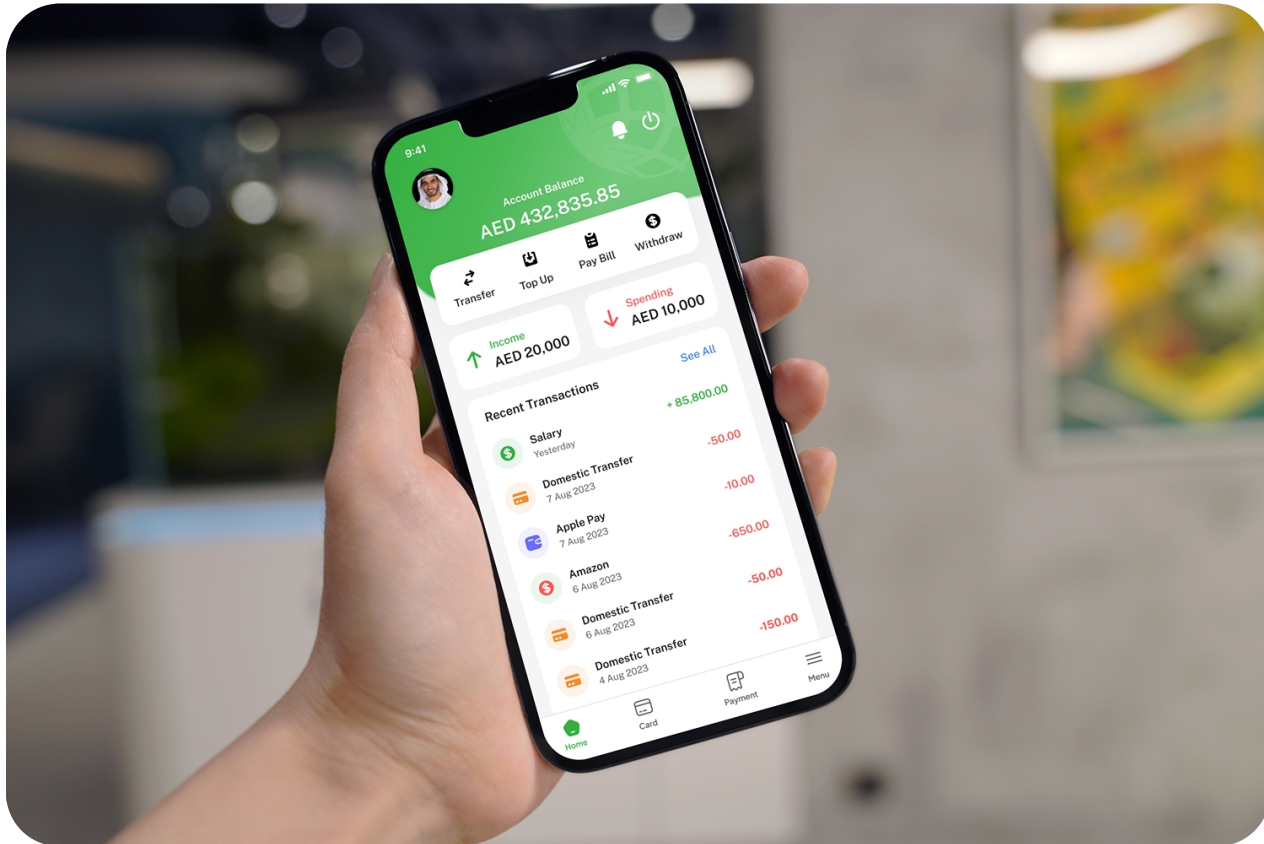
25.5K
18 months

New Customers
Onboarded

450MM
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-Plateform   **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
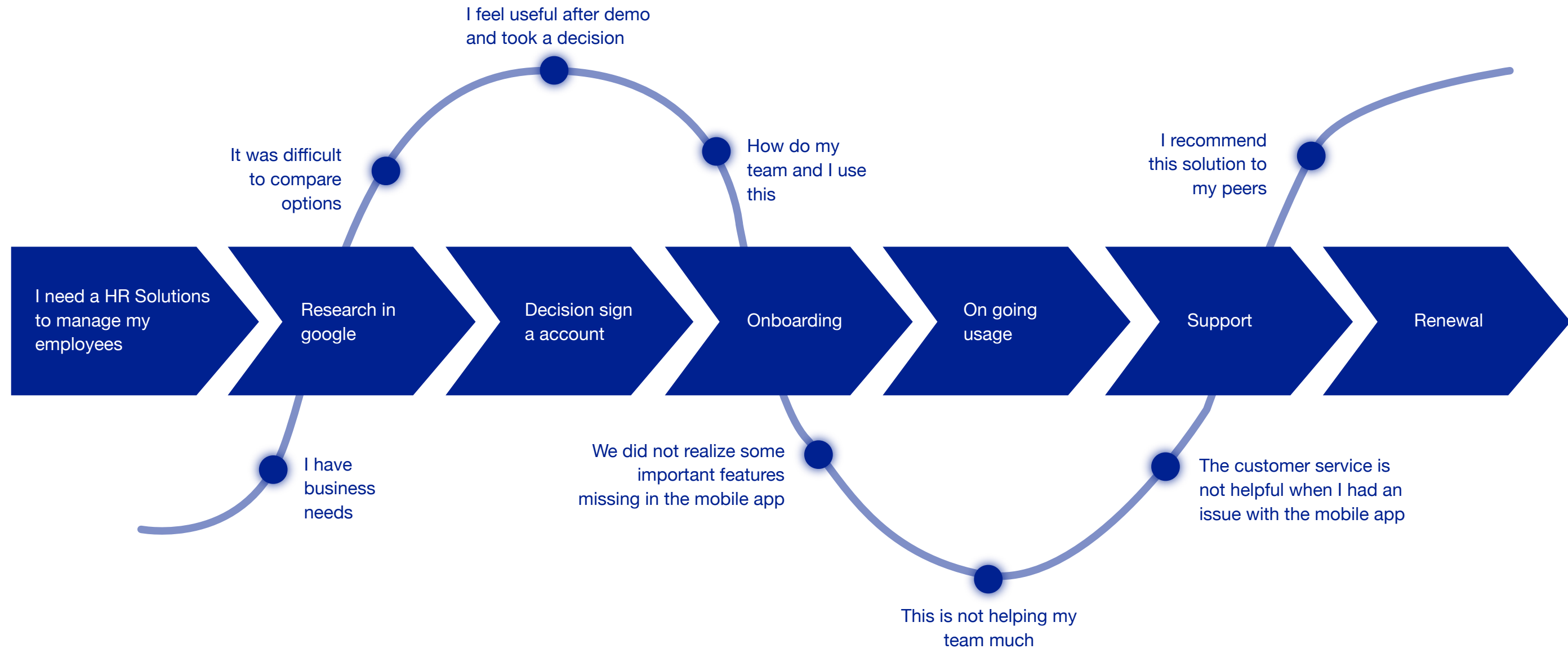- Feedback and Iteration

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

I feel useful after demo
and took a decision

It was difficult
to compare
options

How do my
team and I use
this

I recommend
this solution to
my peers

| I need a HR Solutions to manage my employees | Research in google | Decision sign a account | Onboarding | On going usage | Support | Renewal |

I have
business
needs

We did not realize some
important features
missing in the mobile app

The customer service is
not helpful when I had an
issue with the mobile app

This is not helping my
team much

23 | **UX PORTFOLIO**
YEAR 2024

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.
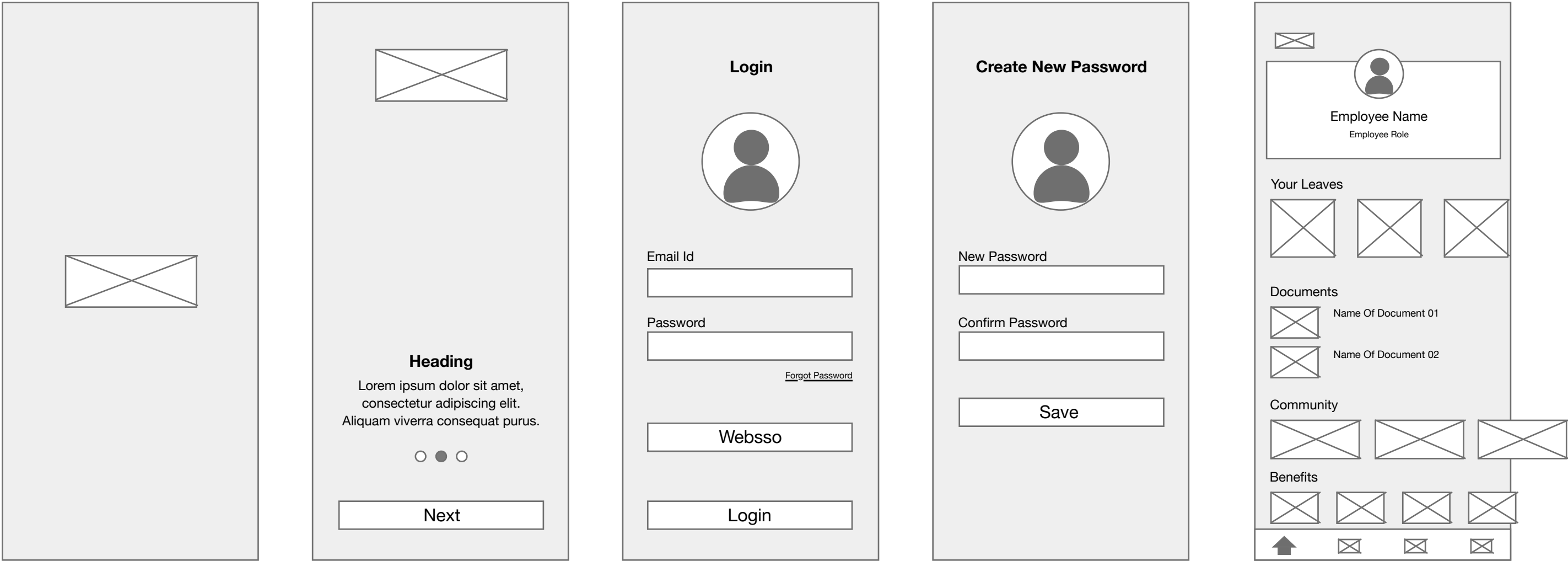
PERSONA SUMMARY

Abbas Mohammed is a dedicated HR Administrator who is passionate about streamlining processes, ensuring compliance, and enhancing employee engagement within his organization.
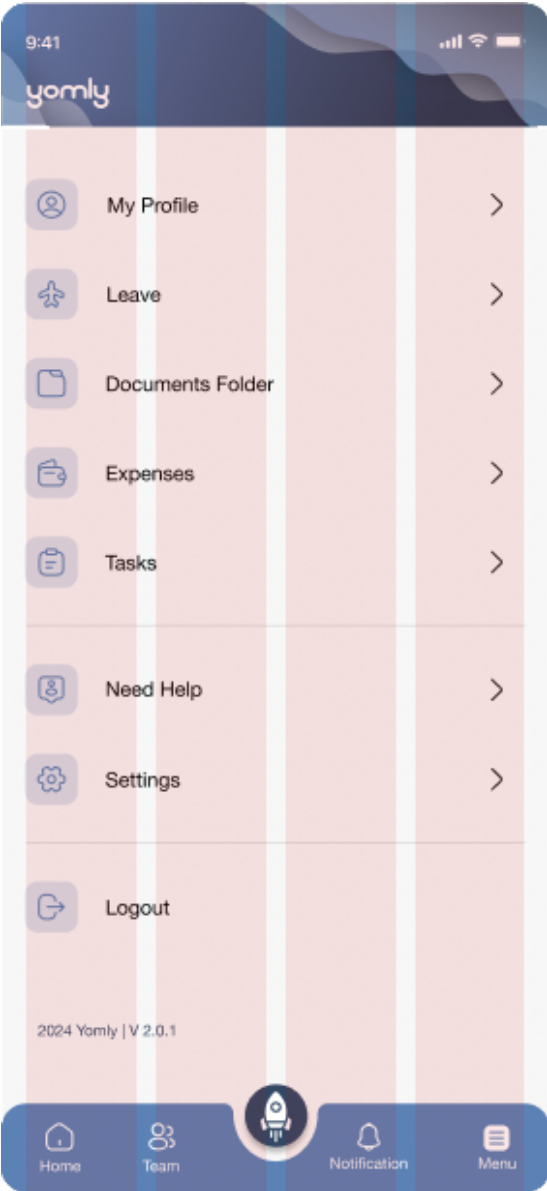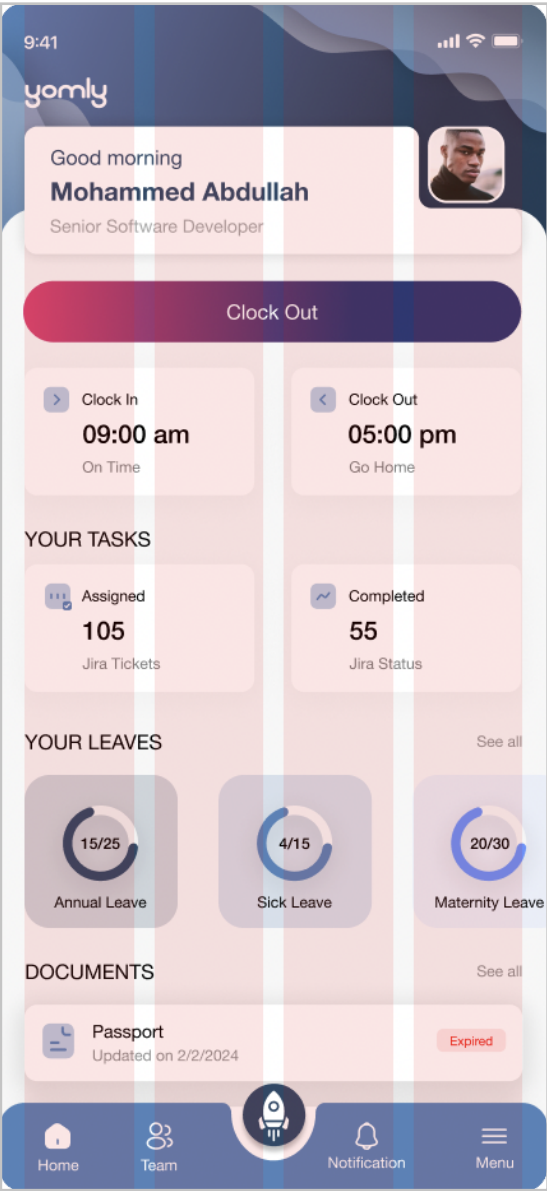
USER PERSONA 02

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.
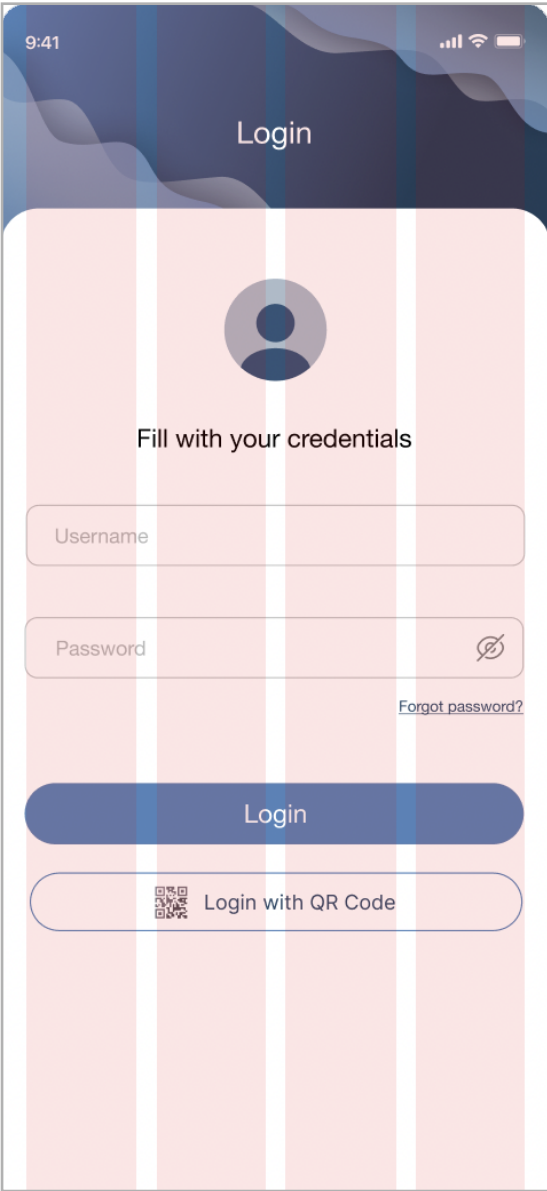
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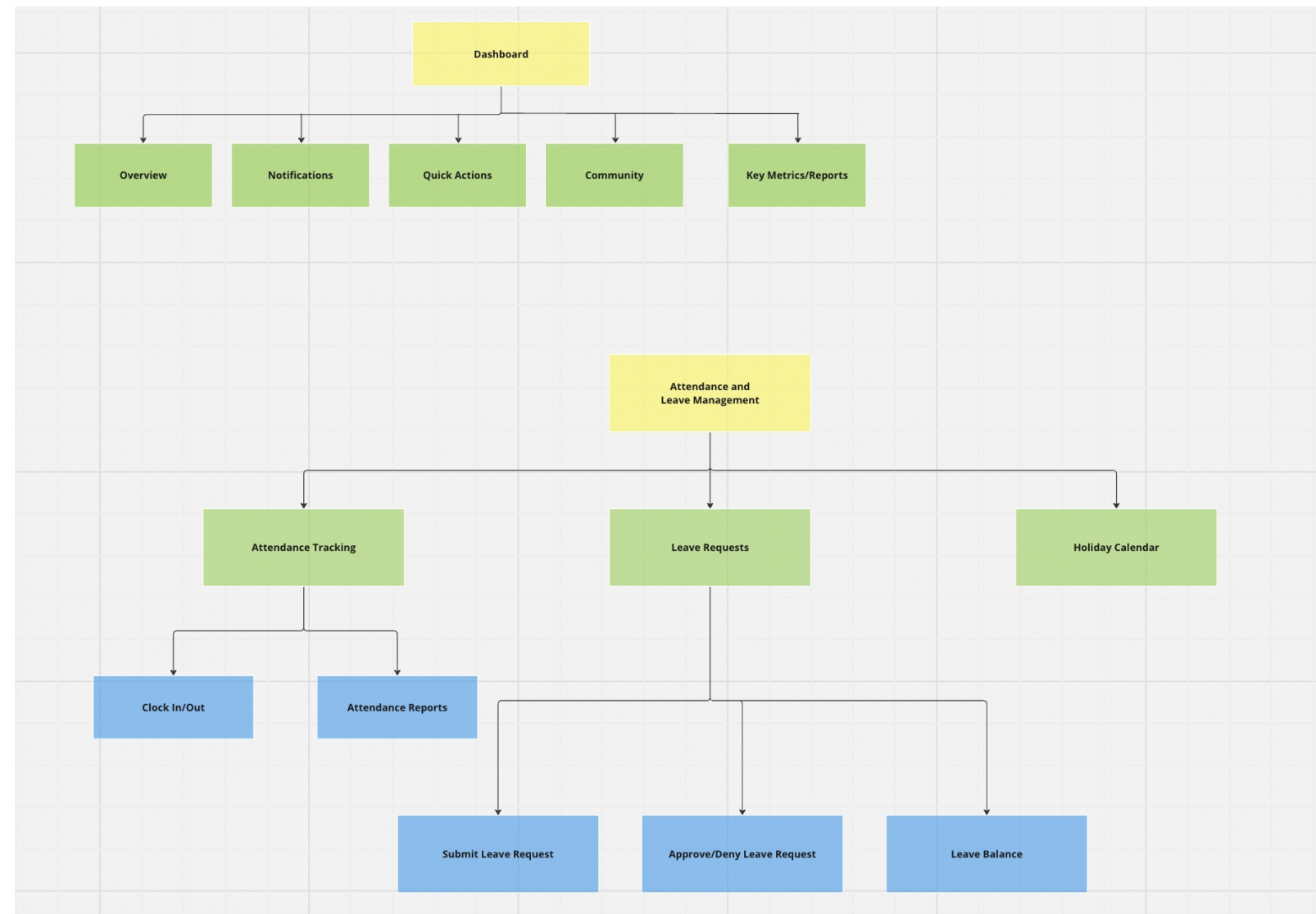
Full View: https://miro.com/app/board/uXjVKFicOEM=/?share_link_id=929581422155
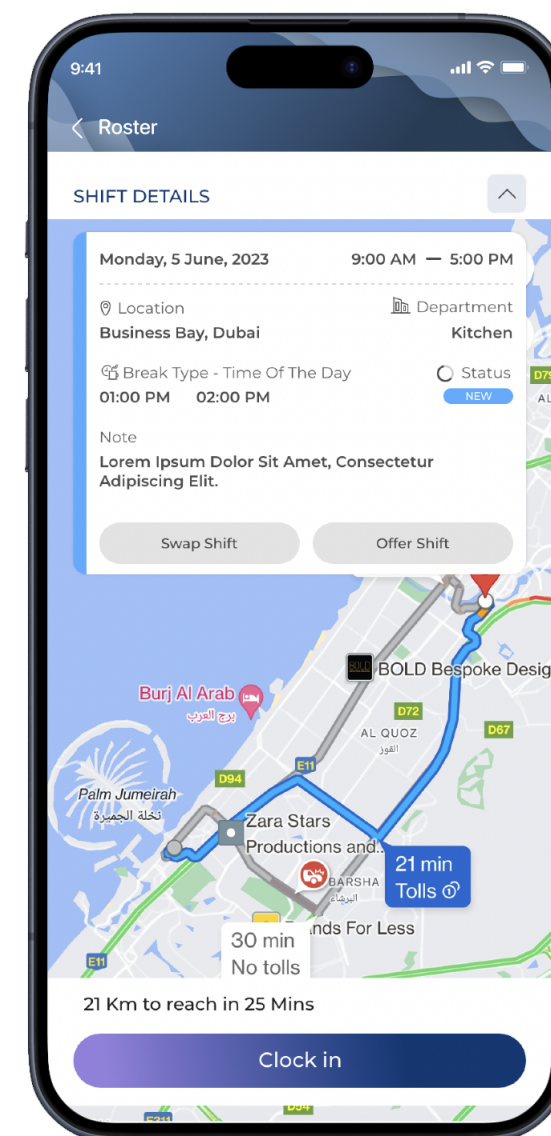
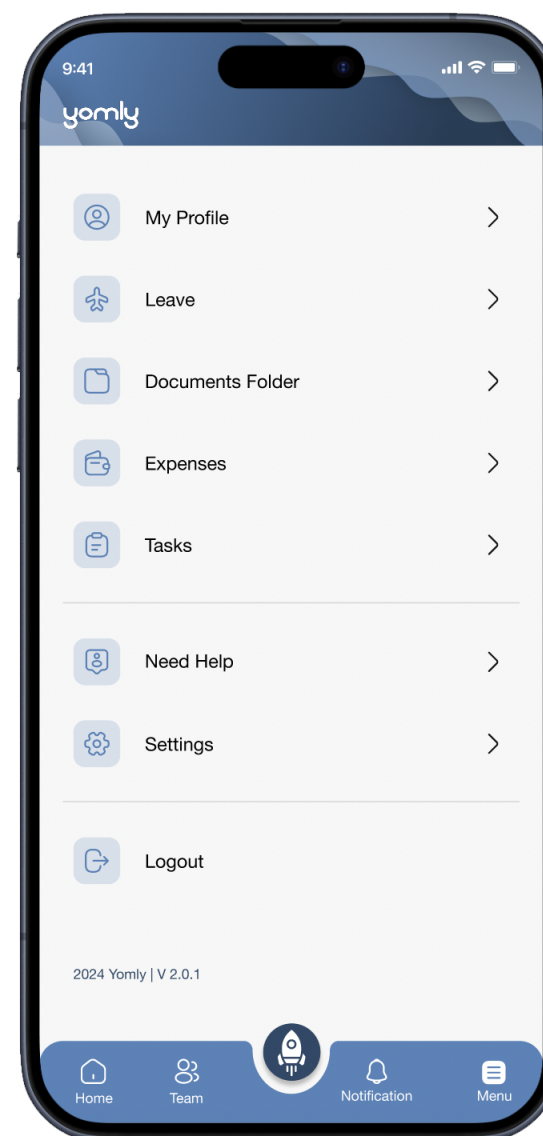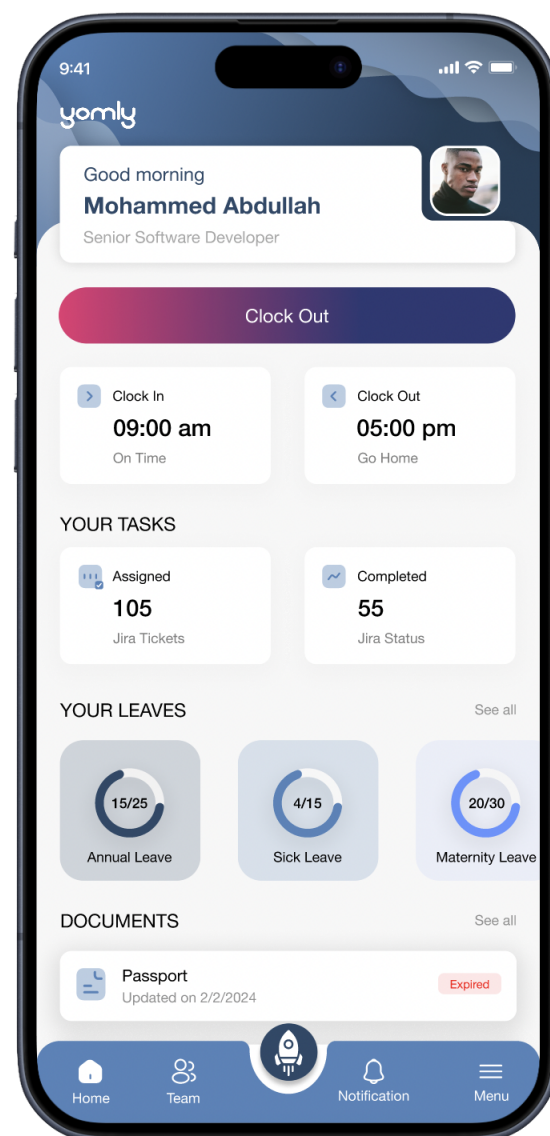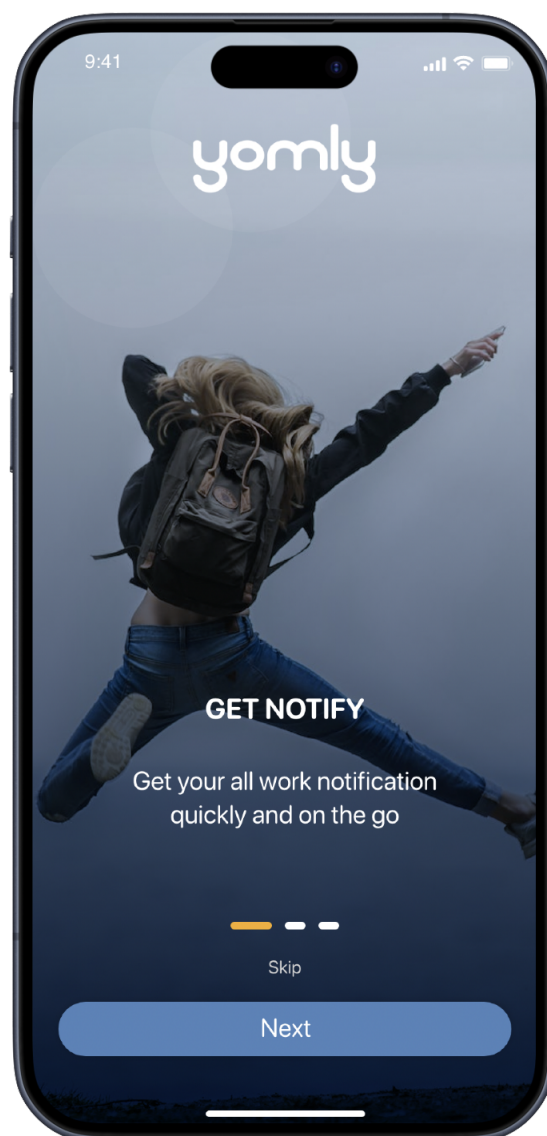# LOW-FI PROTOTYPE

Heading

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam viverra consequat purus.

○ ● ○

Next

Login

Email Id

Password

Forgot Password

Websso

Login

Create New Password

New Password

Confirm Password

Save

Employee Name
Employee Role

Your Leaves

Documents

Name Of Document 01

Name Of Document 02

Community

Benefits

SCREEN GRID & MARGIN

UI DESIGN

PROJECT OUTCOME
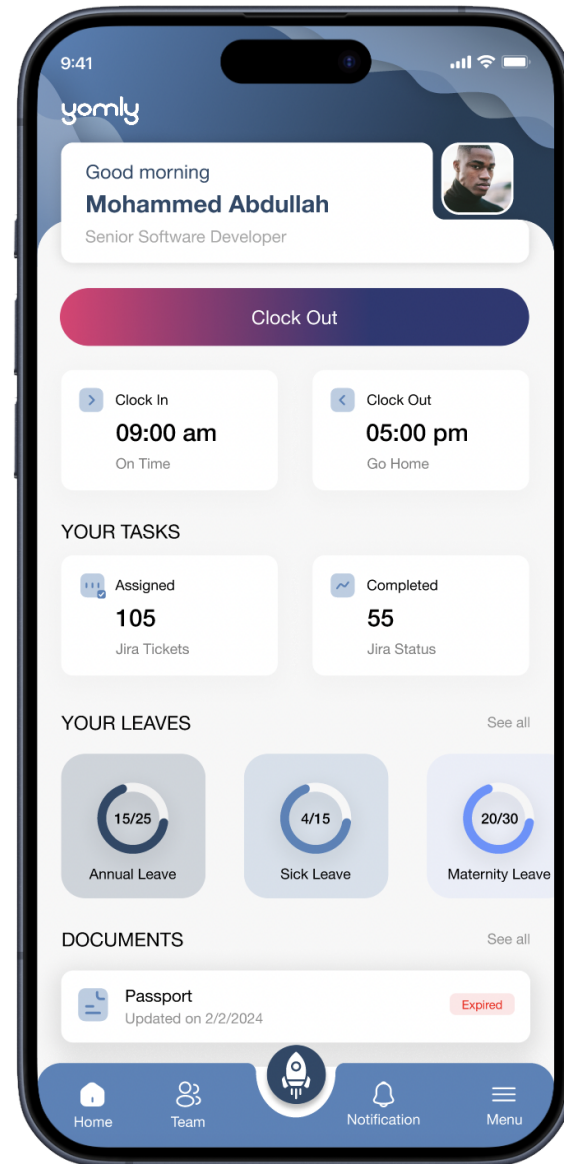
USER RESPONSE

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
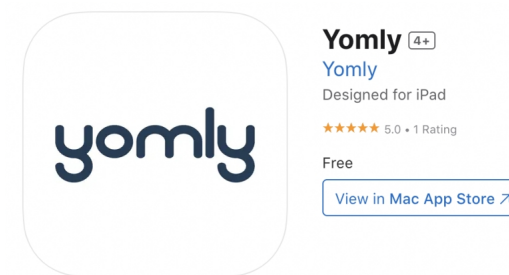
Android: Play Store

OLD APP

NEW APP
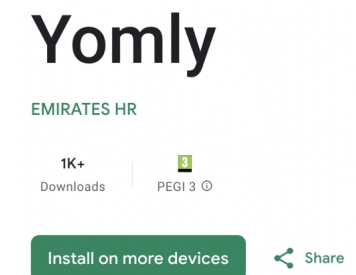
ATM EXPERIENCE REDESIGN

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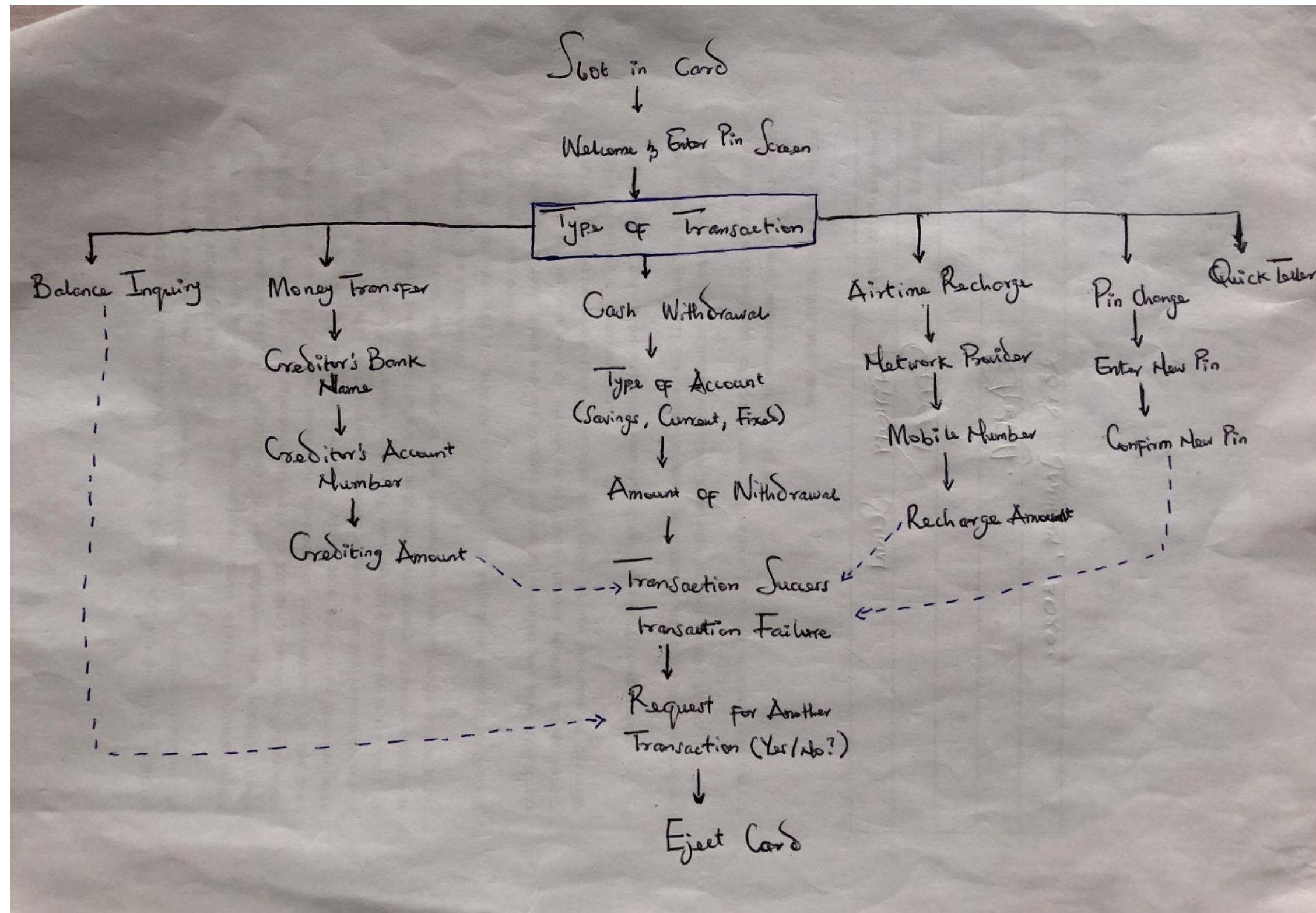
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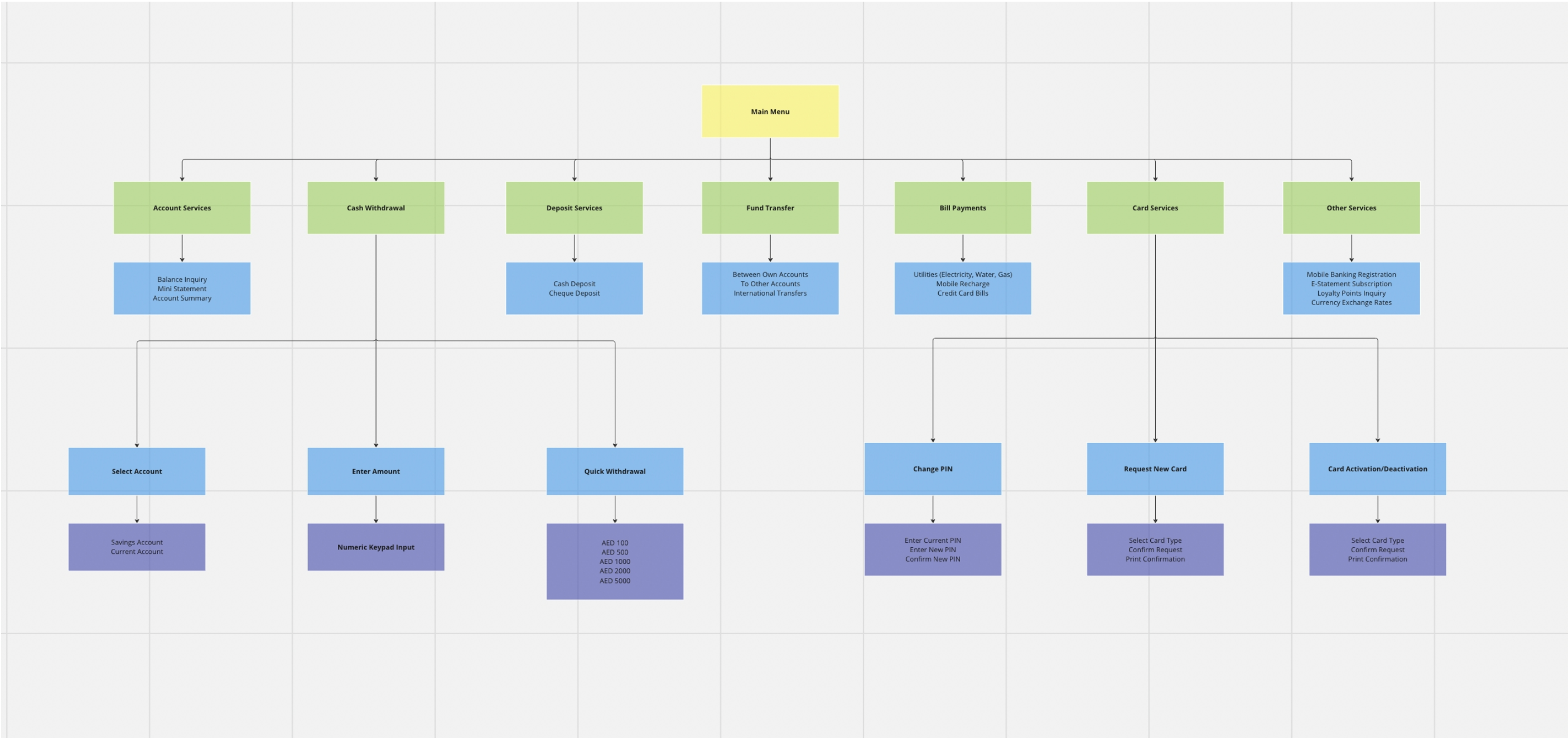
Full View: https://miro.com/app/board/uXjVKE2Afs0=/?share_link_id=56149024277

USER PERSONAS

PERSONAL DETAILS

Name: Mohamad Raheem

Age: 28

Location: Deira, Dubai

Occupation: Trader

Mohamad is a UAE residence from Egypt. He has beed commodity trading from 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
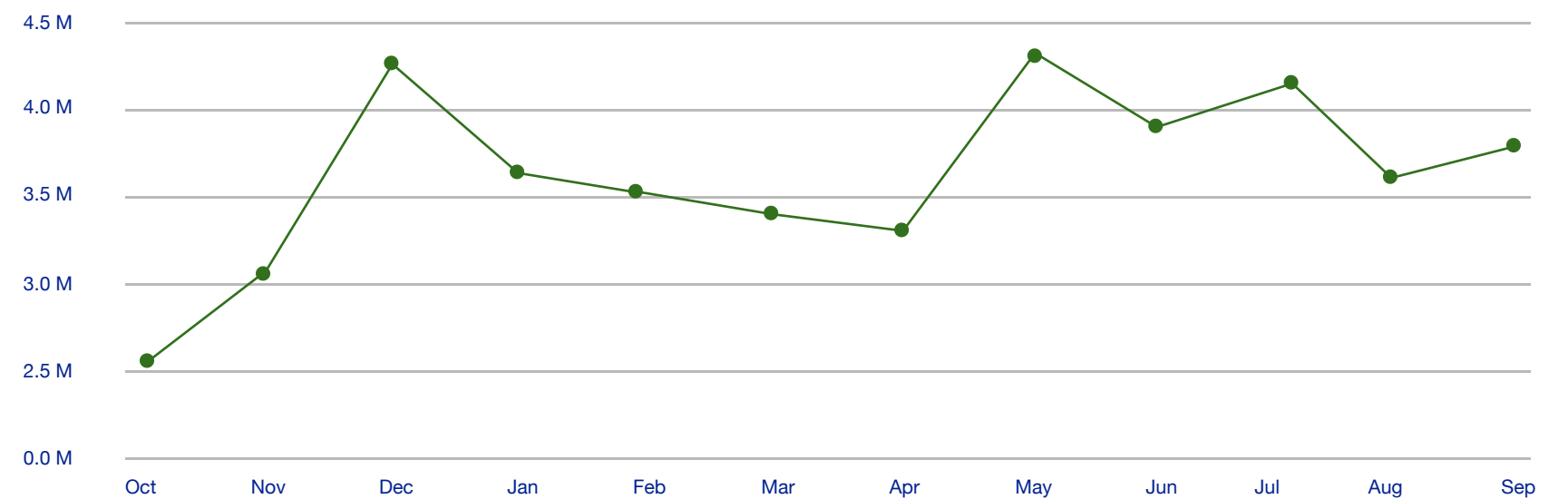
HI FIDELITY WIREFRAMES

UI SCREENS
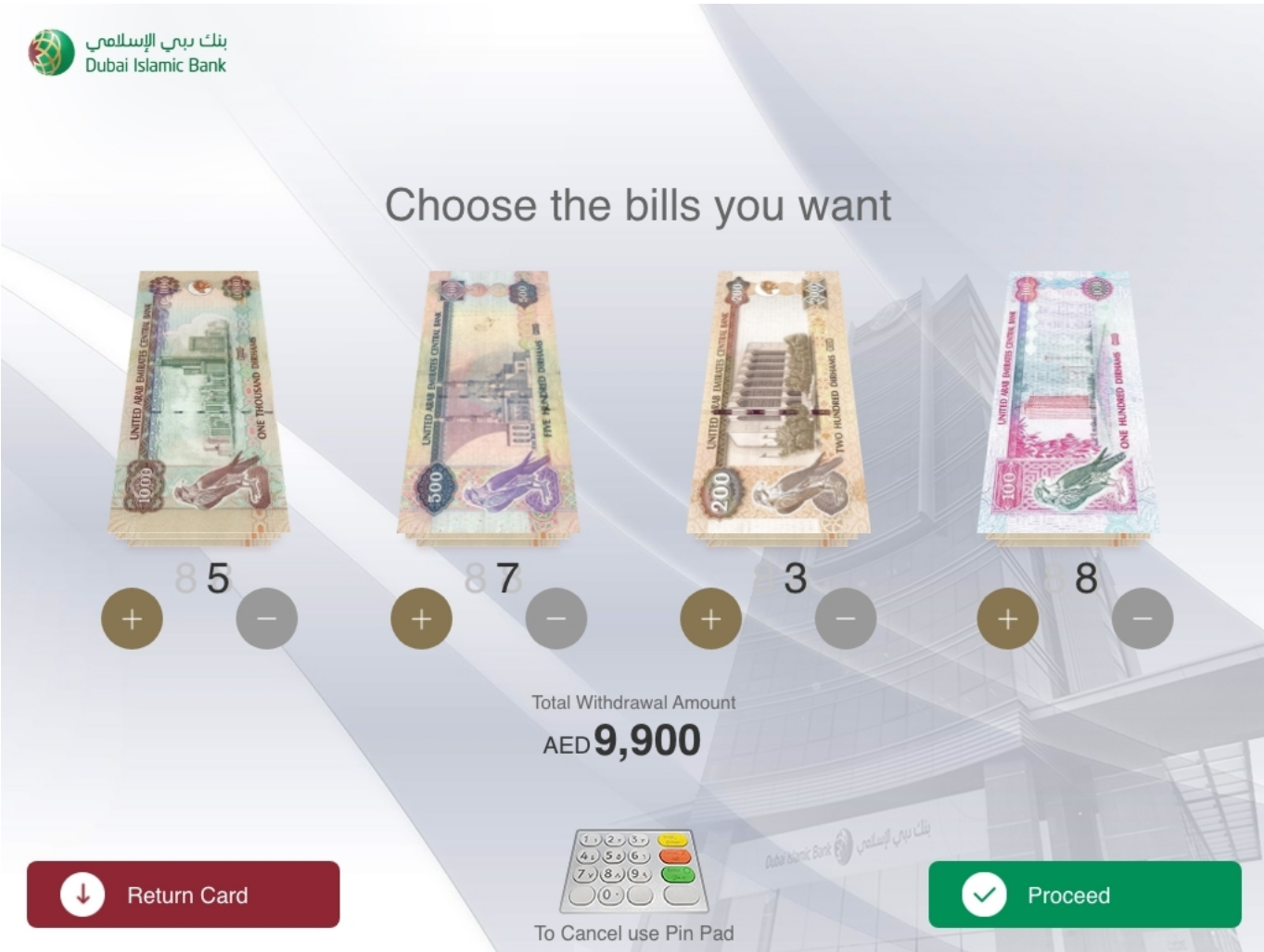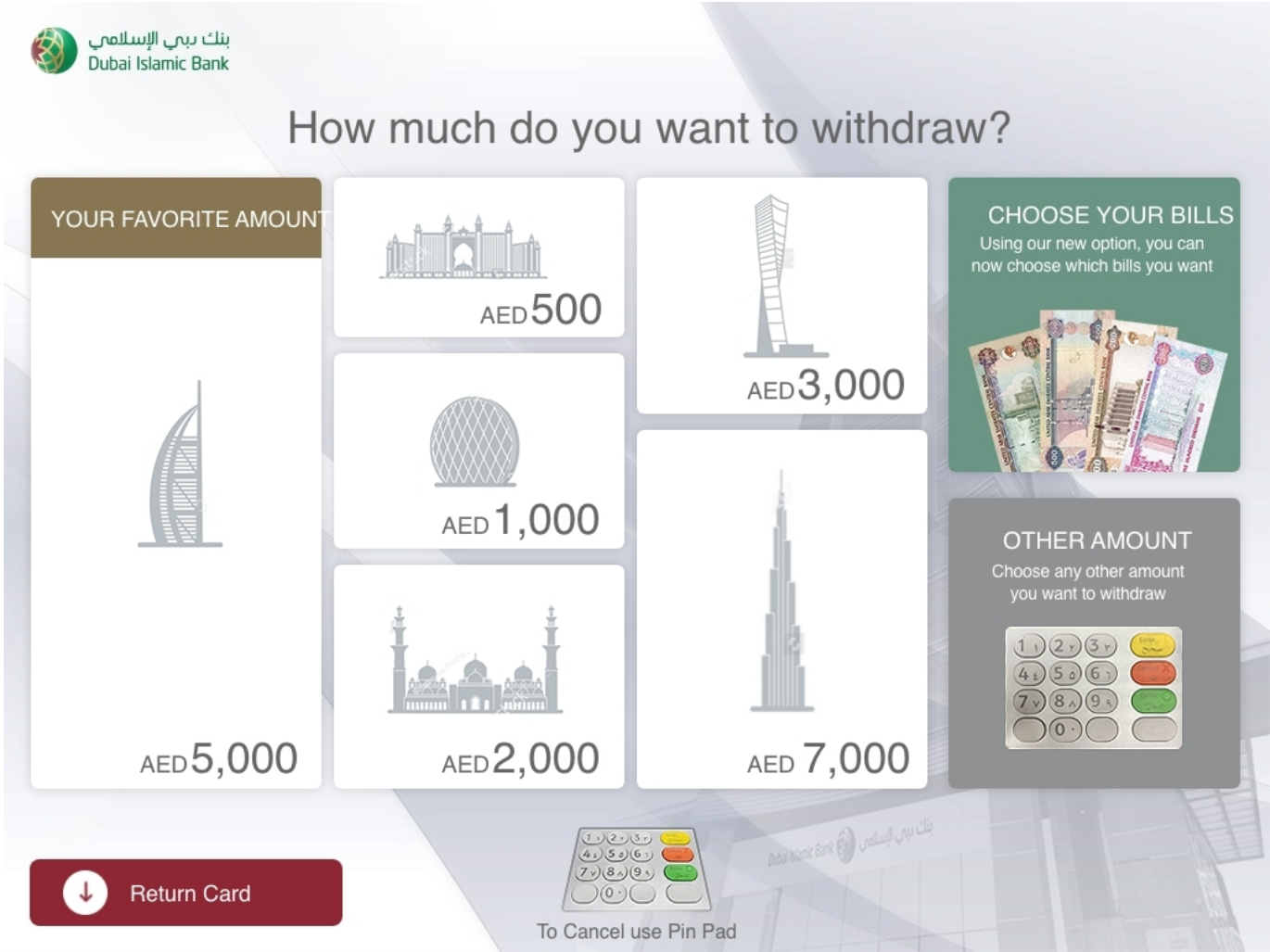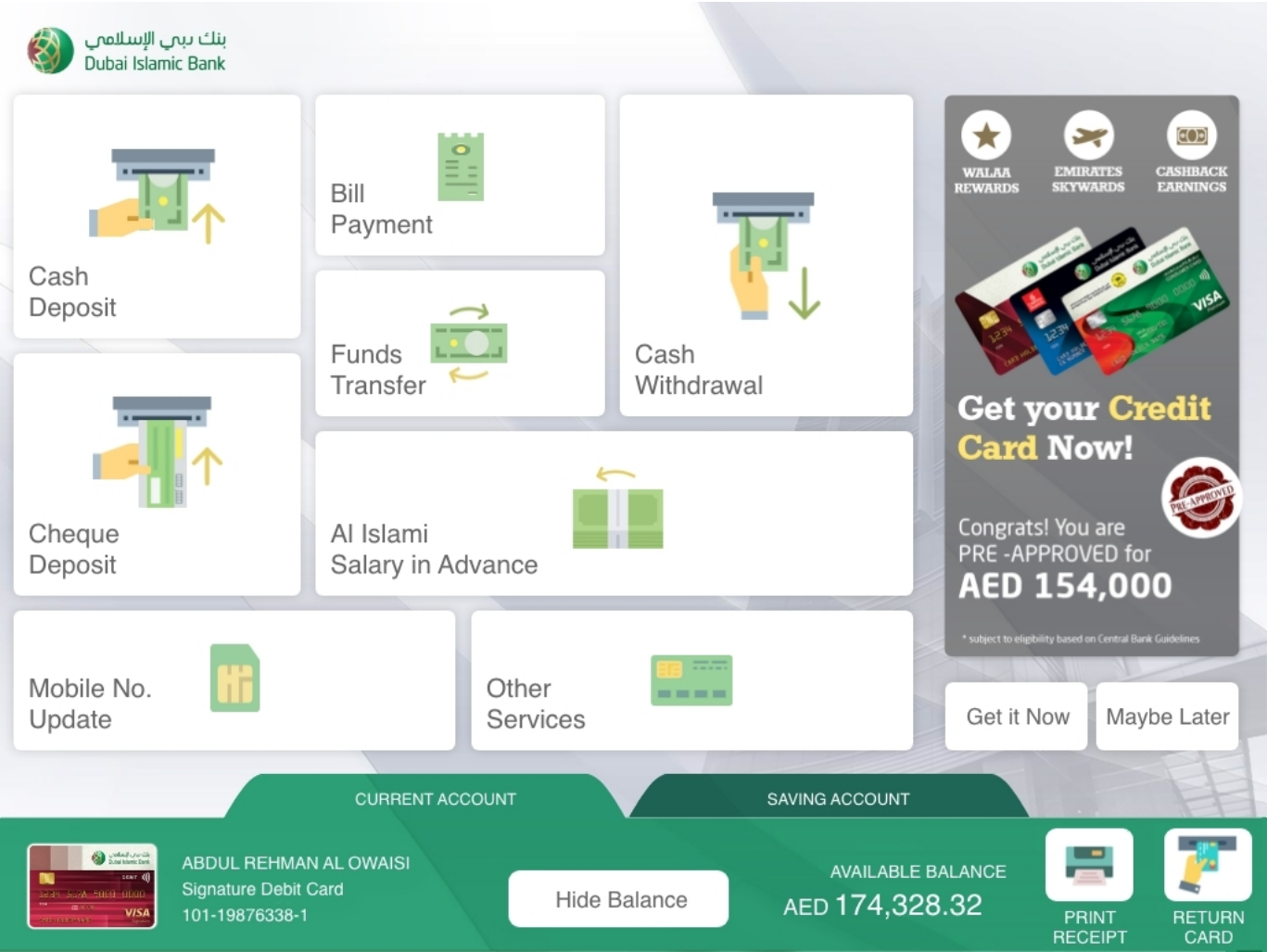
PROJECT OUTCOME

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 withdraw in last one year till September 2021

THANK YOU.