

Muhammad Ali Nawaz Adil

Senior Product Designer | Product Design Lead | UX Strategy

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Senior Product Designer and design leader with 20 years of experience across fintech, mobile banking, and government digital platforms in the GCC. I shape product strategy and design direction from discovery through to shipped product, working closely with product managers, engineers, compliance, and leadership teams. My instinct for user problems is strong enough that approximately 90% of the onboarding recommendations I independently raised at Mbank were later confirmed by an external PwC audit. I design bilingual Arabic and English products with a deep understanding of RTL layout, Arabic typography, and GCC user behavior. Experienced in both fast-moving fintech environments and large, regulated enterprise programs, I bring the same rigor to a consumer wallet app as to a government platform serving millions of daily users.

Live Fintech Products Shipped: Mbank App, Banky (Mwallet), AEC Wallet, Dhabi Digital Bank, Investnation (all live on the App Store)

PwC Audit Alignment: ~90% of independent UX findings confirmed by external PwC audit

Enterprise and Government Scale: ADNOC, DoH, FANR, ADEC, ADWEA, ADSB, HAAD, AWQAF, G42, AFAD (Air Force Air Defense)

Design Leadership: Led a team of 5 designers at Finance House, mentoring designers across 11 years at Core42

Core Skills

- **Product Strategy & Leadership:** Product Strategy, Product Roadmaps, Design Leadership, Product Direction, Design Operations, Cross-Squad Collaboration and Stakeholder Management
- **Product Design:** Interaction Design, Information Architecture, User Flows, Wireframing, Advanced Prototyping, Consumer Products and Scalable Digital Experiences
- **Research & Discovery:** Research Planning, Research Synthesis, User Research, Customer Journey Mapping, Usability Testing, Product Analytics and Data-Informed Design
- **Design Systems:** Component Libraries, Interaction Patterns, Design System Documentation, Design Governance and Implementation Quality Review
- **Fintech and Domain Knowledge:** Mobile banking, Digital wallets, Payment flows, BNPL, KYC and onboarding, Regulatory compliance UX, Open banking
- **Ways of Working:** Agile Product Development, Workshops, Design Sprints, Design Critiques, Cross-Functional Collaboration and Designer Mentoring

Professional Experience

Senior Product Designer (UI/UX Manager) - Al Maryah Community Bank (Mbank), Abu Dhabi, UAE

April 2024 to Present

Leading product design strategy and hands-on UX execution across Mbank's full consumer digital ecosystem, including mobile banking, digital wallets, fintech platforms, and crypto products.

- Led the redesign of Mbank's end-to-end mobile onboarding journey, from usability analysis and research synthesis through user flows, interaction design, prototyping, and implementation review.
- Independently identified critical onboarding issues where approximately 90% of recommendations subsequently aligned with findings from an external PwC audit, validating the depth and accuracy of the design analysis.
- Designed bilingual Arabic and English interfaces across all consumer products, applying RTL layout principles and culturally appropriate UX patterns for a GCC audience.
- Built a unified design system covering 4 live digital products, improving consistency and cutting design-to-development handoff time.

- Used customer insights, usability findings, website analytics, and stakeholder feedback to identify opportunities and influence product priorities.
- Facilitated collaborative design discussions and workshops with Product, Technology, Compliance, Legal, Marketing, and external partners.
- Conducted design reviews and implementation quality checks to maintain usability, accessibility, and visual consistency throughout delivery.
- Collaborated across multiple product domains and cross-functional teams to align customer needs, product roadmaps, regulatory requirements, and technical constraints.

Selected Digital Products: Mbank [Mobile App](#) and [Website](#), Mwallet Digital [Wallet App](#) and [Website](#), AEC [Wallet App](#) and [Website](#), [Banky Website](#), [AE Coin Website](#) and [EmCoin Trading Platform](#).

Senior Product Designer - Design Team Lead - Finance House, Abu Dhabi, UAE

Nov 2022 to Mar 2024

End-to-end product design lead for Dhahi Digital Bank and Investnation. Led a multidisciplinary team of 5 designers while driving product strategy, design direction, and delivery across multiple product initiatives.

- Led a multidisciplinary team of five designers, providing mentoring, design direction, work allocation, design critiques, and delivery oversight.
- Led end-to-end product design for Dhahi Digital Bank's mobile application and responsive website, from discovery and journey definition through prototyping, validation and developer handover.
- Worked across multiple product initiatives and Agile teams, collaborating with Product, Technology and business stakeholders to align product strategy, customer needs and delivery priorities.
- Facilitated workshops and collaborative design sessions to define requirements, explore concepts and align stakeholders on product direction.
- Developed scalable design systems, reusable component libraries and visual standards to support consistent experiences across mobile and web products.
- Applied research findings, stakeholder insights and iterative prototyping to simplify complex financial journeys and improve product usability.
- Supported developers throughout implementation and reviewed delivered experiences against approved designs and interaction specifications.

Selected Products: Dhahi Digital Bank ([Website](#), [Mobile App](#) and Branding), Investnation Marketplace ([Website](#), [Mobile App](#) and [Branding](#)), Gold Loan [Campaign](#), Social Media [Campaigns](#) and confidential financial mobile applications.

Web Strategist & Senior UI/UX Designer - Core 42 (formerly Injazat Data Systems), Abu Dhabi, UAE

Jul 2011 to Oct 2022 (11 Years)

Led UI/UX and product design for large-scale government and enterprise digital transformation programs across Abu Dhabi. Earned two promotions during 11 years, growing from UI/UX Designer to Web Strategist and Senior UI/UX Designer.

Progression: Web Strategist & Senior UI/UX Designer (2021 to 2022), Senior UI/UX Designer (2019 to 2021), Information Analyst - UI/UX Designer (2011 to 2018)

- Delivered product and UX design across multiple Agile teams and complex government and enterprise domains, including portals, intranets, mobile applications, and operational tools.
- Contributed to product strategy and roadmaps by translating research findings, stakeholder requirements, and business objectives into prioritised experience improvements.
- Designed complex user journeys, information architecture, interaction models, wireframes, and prototypes for platforms serving multiple user groups.
- Planned and supported discovery activities including stakeholder workshops, user research, requirement synthesis, journey mapping, and usability evaluation.
- Created and maintained reusable design systems, component libraries, interaction patterns, and visual standards across enterprise solutions.

- Produced HTML and CSS front-end code alongside design delivery, reducing integration time and serving as a bridge between design and engineering teams.
- Mentored designers, led design reviews, and supported front-end teams to ensure consistent, high-quality implementation across all projects.

Key Government Clients: ADNOC · FANR · ADEC · FANR · ADWEA · ADSB · HAAD · AWQAF · Department of Health (DoH) · Image Nation · Abu Dhabi Municipality · Arab Monetary Fund (AMF) · National Lab · Manafth · Emirates LNG

Earlier Career

Senior Web Designer, Team Leader - eSoul Consultancy Services Pvt. Ltd., Pakistan - Aug 2009 to Jul 2011

Web Designer - Eing Tech SMC Pvt. Ltd., Pakistan - Jan 2008 to Aug 2009

Web / Graphics Designer - Hansons, Sindh, Pakistan - Mar 2005 to Sep 2005

Design Consultant - AXCERTUS Inc., Pakistan – 2006

Key Government Project: Designed website for Pakistan's Prime Minister (Late Benazir Bhutto) and initiated the website design for former President of Pakistan and former Army Chief (Late Pervez Musharraf).

Education

- **Bachelor of Science in Computer Science**
Mohammad Ali Jinnah University (MAJU), Sindh, Pakistan
Year 2011