

Joseph Githumbi Kaguri

Product Designer (Fintech & Digital Banking)

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Professional Summary

Product Designer with 6+ years of experience building and scaling fintech and digital banking products across Africa. Proven track record of driving adoption, reducing risk, and enabling self-service financial journeys through research-led design. Experienced working with banks, FinTech's, and cross-functional teams to deliver high-impact .

Experience

UI/UX Designer (Contracted to KCB Group)

Infystrat · May 2024 – Present

- Collaborated in the end-to-end product design for large-scale digital banking initiatives, supporting KCB's shift toward full self-service onboarding on the KCB Lifestyle App (launched 2025).
- Designed Digiflme, a women-led nano-SME lending product that disbursed KES 100M+ to 50,000+ businesses during pilot, supporting financial inclusion at scale.
- Owned design for multiple high-impact financial products including merchant financing, overdrafts, chamas, and mortgage check-off, from discovery to production.
- Accelerated stakeholder decision-making by 50% by replacing static requirements with interactive prototypes and research-backed insights.
- Collaborated closely with developers, product owners, and compliance teams to ensure smooth handoff, regulatory alignment, and on-time delivery.
- Contributed to government-led initiatives such as Boma Yangu, supporting successful rollout of affordable housing to thousands of Kenyans.

UI/UX Designer

Pezesha Africa Ltd · Aug 2022 – Apr 2024

- Led user research and product design for Pezesha Marketplace, increasing loan applications by 48% through a mobile-first experience.
- Co-designed a white-label merchant finance platform for NCBA Bank, improving supply-chain lending workflows and reducing application drop-offs.
- Introduced behavioral design and positive friction in partnership with the Center for Financial Inclusion (CFI), reducing loan default rates by 18%.
- Revamped the company website, improving load speed by 50% and driving 50,000+ monthly visits during launch.
- Supported product strategy through A/B testing, dashboards, and user insights, directly influencing roadmap prioritization.

- Led rebranding and UX for Patascore, a credit-scoring platform that attracted high-profile clients including Safaricom, I&M Bank, and NCBA.

Technical Lead

Sote Hub · Jan 2021 – Mar 2022

- Trained entrepreneurs on no-code tools, enabling 100+ websites launched by small business owners.
- Led UX/UI redesign of the hub's website, improving SEO, information architecture, and traffic by 35% within 60 days.
- Designed marketing and pitch assets that supported partnerships and seed funding for early-stage startups.

Junior Developer

Pezesha Africa Ltd · Mar 2019 – Dec 2020

- Built and maintained production web applications, strengthening collaboration with engineers and understanding of technical constraints.
- Improved site performance, security, and engagement, contributing to higher platform reliability and adoption.

Core Skills

Product Design & UX: Product Design · UX Research · Interaction Design · Design Systems · Accessibility (WCAG 2.1)

Research & Strategy: User Interviews · Usability Testing · Journey Mapping · A/B Testing · Behavioral Design · UX Writing

Tools & Platforms: Figma · Prototyping · Design Systems · Android · iOS · Web

Collaboration & Delivery: Agile/Scrum · Stakeholder Alignment · Workshops · Mentorship

Technical Literacy: React · JavaScript · Webflow · WordPress · SEO

Education

Taita Taveta university- Formerly JKUAT Taita Taveta Campus

Bachelor of Science in Mathematics and Computer Science

Certifications

Interaction Design Foundation (IxDF) - Human-Centred Design for AI (2024) . Accessible & Inclusive Design Patterns (2024) . Designing for the 21st Century (2023)

Coursera – Foundations of UX Design (2021)

IBM – Introduction to AI (2019)