

Darya Lugovaya

Product Designer · Mobile, Fintech

lugovayadarya13@yandex.ru · Portfolio · Telegram · LinkedIn · Moscow, Russia · Open to relocation

SUMMARY

Product Designer with 5+ years of experience, the last 3 in fintech. I design mobile financial products — cards, loans and payments — simplifying complex flows through research and data. Owner of the product's design system.

EXPERIENCE

PashaPay (m10) — Product Designer

Oct 2025 – Present · Baku, Azerbaijan · Remote

Mobile fintech app with ~700K users.

- **Digital Card.** Designed the end-to-end journey from discovery to card issuance, activation and first transaction; refined UX based on user interviews and prototype testing. Within two weeks of launch: 51.8K cards issued and 500K+ transactions worth \$3.4M.
- **Loans.** Identified the cause of drop-off at the first step of the loan funnel: funnel data and user interviews showed that users perceived "Apply" as a final commitment to take a loan. Redesigned the step: terms presentation, loan calculator and application flow. A/B test planned.
- **Card Limits.** Made the case for keeping the overall card limit that the rest of the limit logic depends on. Aligned with product before development, avoiding rework.
- **Payments.** Redesigning the payments section, prioritizing elements based on click and navigation analytics. Simplified the autopayment model from three entities to two by merging reminders and confirmed autopayments, which duplicated each other.
- **Design System.** Own the m10 design system through a rebrand: component and token architecture, documentation and alignment with engineering. 90% of components implemented in code, reducing detached instances and design-code mismatches.
- **Login Screen.** Initiated and lead the login screen redesign: proposed the concept and align content with stakeholders.
- **Growth & Engagement.** Built an in-app banner template system that lets marketing update banners without app releases, with guidelines and documentation; banners reached 2x the CTR of stories (14.1% vs 7%). Led the product side of a holiday game campaign with marketing and creative teams: 47.9K game sessions, 50.6% story-to-game conversion.
- **Digital Market.** Redesigned the entertainment section into a digital goods catalog: information architecture, categories and purchase flows.

PashaPay — UX/UI Designer (Contract)

Aug 2023 – Oct 2025 · Baku, Azerbaijan · Remote

- Redesigned the m10 website: +49% clicks to app download, +14.4% post-install activations.
- Migrated the website from Tilda to Webflow and built a template system, cutting landing page production from 3 weeks to 1. Continue to maintain the site.

Freelance — UX/UI Designer

Dec 2020 – Aug 2023

Fintech, crypto and e-commerce. Designed a concept for a desktop trading platform for crypto traders: exchange and trading tools.

SKILLS

Product Design: Mobile UX/UI (iOS, Flutter), User Flows, Information Architecture, Interaction Design, Prototyping, Design Systems

Research & Data: User Interviews, Usability Testing, Product Metrics, Data-informed Design

Tools: Figma, Figma Make, Claude (prototyping, interview analysis, ideation), Jira

Process: Scrum, cross-functional teams

EDUCATION & LANGUAGES

MIREA — Russian Technological University · BSc, Information Security · 2020–2024

Tinkoff Education · Product Design · 2024

Russian — Native · English — Upper-Intermediate (B2)