

# Danil Savchenko

## Head of Product Design | Design Leadership

- Product Design Leader with 15+ years of experience in FinTech, E-commerce, and SaaS.
- Scaled a design team from 5 to 20 at Tinkoff, a top Eastern European bank with 50M+ clients.
- Led the design of Russia's first online loan marketplace and a mortgage marketplace from MVP to launch.
- Specialized in building and implementing design systems and embedding research methodologies across organizations.

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Work Permit: Russia, Spain, Armenia, Georgia

# Experience

Danil Savchenko / Portfolio

## Design Management

### Mentor
Establishing mentorship programs
for design teams

2020 - Now

### Head of Design Group
Led E-comm transformation in Bank

2023 - 2025 Tinkoff

### Product Design Director
Transformed the design process
and integrated research into it

2021 - 2023 Xsolla

### Lead Product Designer
Created first E2E personal loan
marketplace in Russia

2020 - 2021 Sravni

## Product Design (IC)

### Senior Product Designer
Created first mortgage
marketplace in Russia

Sep 2018 – Dec 2020 Cian Group

### Product Designer
Developed a B2B platform for
a freight transportation operator

Apr 2018 - Sep 2018 Architech NY

### Product Designer
Raised margin by 10%+ in single test

Jun 2016 - Apr 2018 PrintBar

## Graphic Design (IC)

### Art Director
co-founder of a bilingual magazine
that focuses on the southern region of Russia

2014-2016 GUIDE magazine

### Designer
Largest BTL agency in the
southern region of Russia

2014 TR-Media

### Designer
Online and offline furniture store

2013 Yumacom

### Graphic Designer & Photo journalist
Parttime work

2011-2013 Freelance

# Highlights

Danil Savchenko / Portfolio

**-30%**

cut Time-to-Market
(TTM) in TBank City

**Bank + E-Commerce**

Strategy of transformation
for TBank

**15x+**

E-commerce GMV
raised in TBank

**10x+**

Mortgage applications
raised in Cian

**20+**

Design strategies
developed

**30+**

Designers
hired

**3**

Design systems
created

**+11%**

Margin
for PrintBar

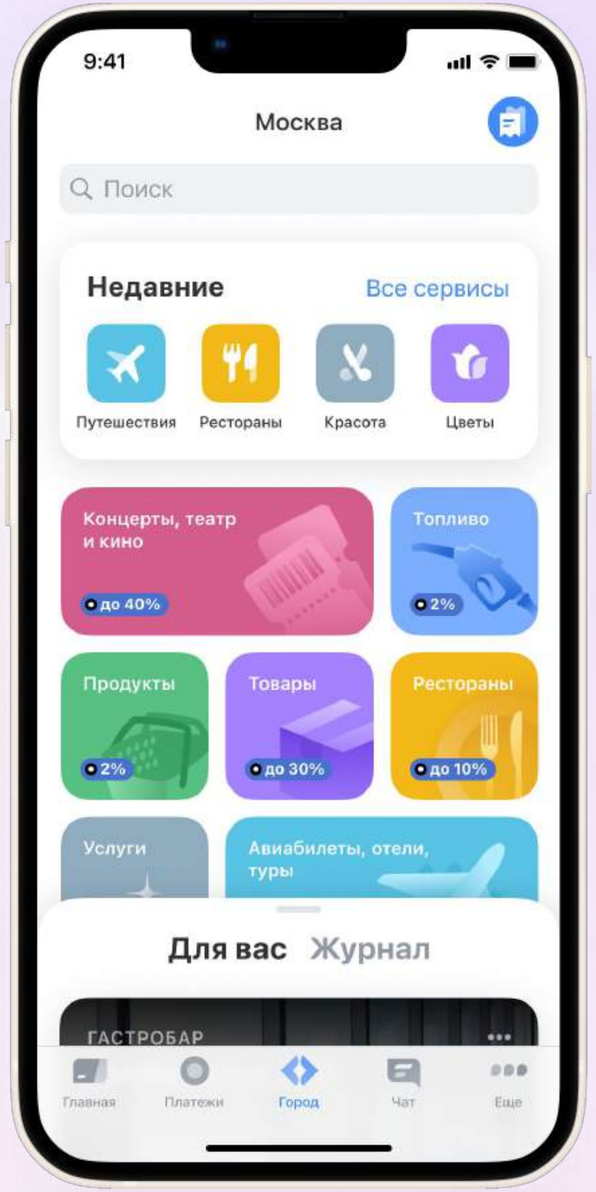
**100+**

UX interview
conducted

Tinkoff City

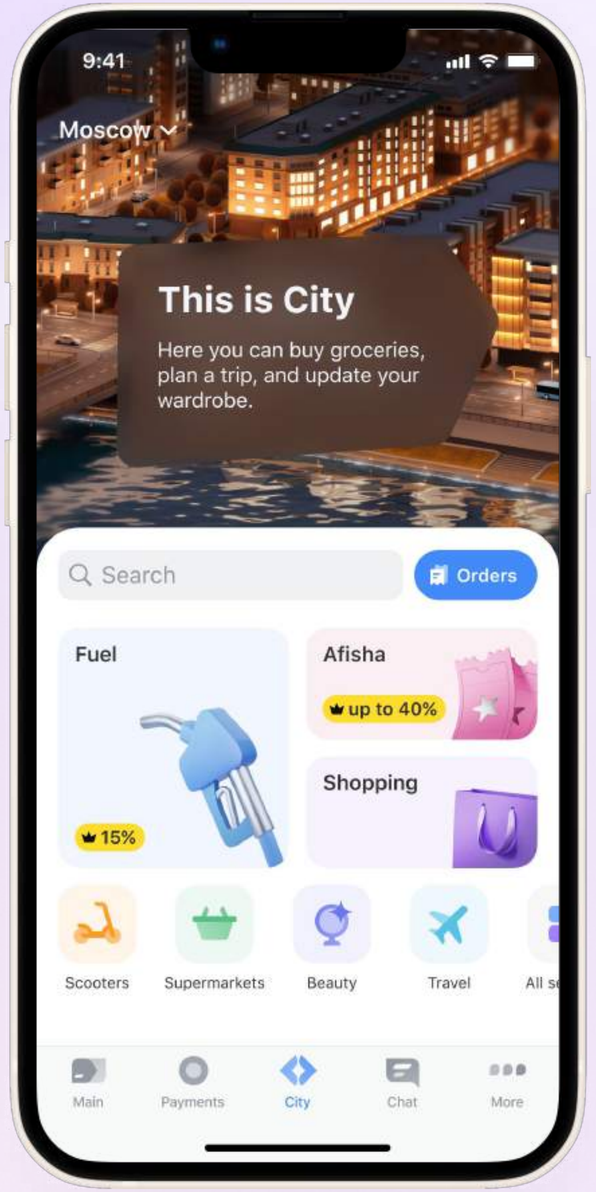
~~Redesign~~

Remake




2022

How it started




2025

How it’s going

# Beginning

Remake of Tinkoff City

In summer 2023 I joined T–Bank (then Tinkoff) with no rigidly defined scope. I was briefed: “Come up with ideas and ship them.”

So I started with a deep market analysis and company’s constraints.

All this let me approach the problem from a new angle and focus on a long–term strategy rather than quick wins.



# World outside

Remake of Tinkoff City

| Trends | **Open Banking**<br>Access to accounts from other banks | **Digital Ruble (CBDC)**<br>Transactions only in the Central Bank of Russia | **Marketplaces own Banks**<br>Multiply GMV with easy credit money |
|---|---|---|---|
| **Threats** | Disruption from startups,<br>MAU loss,<br>reduced organic sales | Drop in fees,<br>new regulatory restrictions | Drop in credit income |
| **Thoughts** | In the coming years, banks will lose audience and income:<br>loans move to marketplaces, transactions – to regulated forms.<br>Any bank without a closed ecosystem with added value is at risk. | | |

## Strategy

Bank needs to protect itself by strengthening the overall ecosystem.

- Ecosystem growth
- Customer loyalty
- New cashflows

## Tactics

Bank’s department should develop E-commerce
in the bank and synergize B2B and B2C audiences.

- Unify navigation layer
- Faster production cycles
- Faster integration
- Ad Platform
- Faster cross-department cooperation
- Personal Recommendation System

## Operational

Our teams have to utilize common components and redesign the backend to create a single SKU repository. This change is essential for the recommendation system and simplifying the integration of new merchants.

- Web components
- Widgets
- Product Feed
- Onboarding
- Ad placements
- AI Assistant
- Checkout
- Unified Product Card
- TikTok Shopping
- Shopping browser
- Product Comparison
- Unauthorized area

Communication

# Vision

Remake of Tinkoff City

By building an e-commerce platform, the bank can make better use of existing resources and scale lifestyle services more efficiently by lowering partner integration costs. This model gives users a new way to spend money: if we surface the right products at the right moment, aligned with their interests, we significantly increase the chances they will buy on our platform instead of using their usual channels.

For businesses, it opens a new, more cost-effective distribution channel compared to traditional marketplaces. This creates a win–win–win scenario: users get relevant offers, partners gain affordable reach, and the bank strengthens loyalty while unlocking new revenue streams.

## Users

- Spend money
- Save and multiply
- Borrow money

## Business

- Conduct business effectively
- Growth Income
- Get loans and grow a business

## Bank

- Ecosystem growth
- New cashflows
- Customer loyalty increase

Win–Win–Win Synergy

# Point A: Pros and Cons

Remake of Tinkoff City

Approach: Generate a concept for discussion
to gather like-minded people.

### Pros

Services offered at various frequencies,
ranging from fuel refills to car purchases.

Deep, reliable integrations with partners.

Bank has both B2B and B2C audiences.

### Cons

Data in separate databases.

Long integrations.

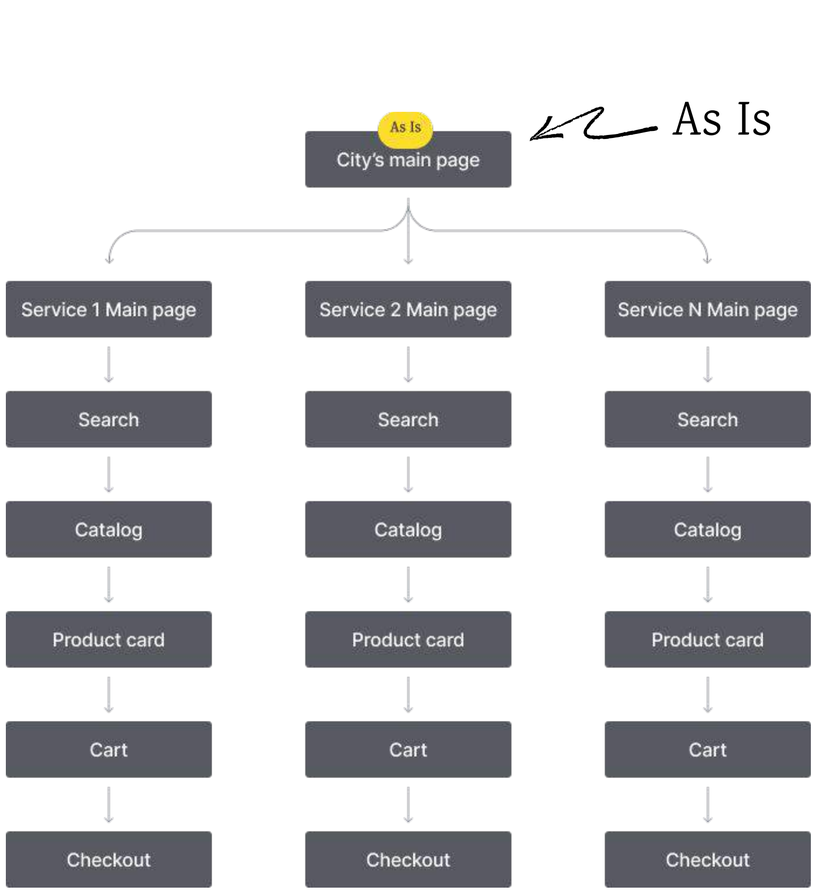
People are not familiarized to making
purchases at the bank.

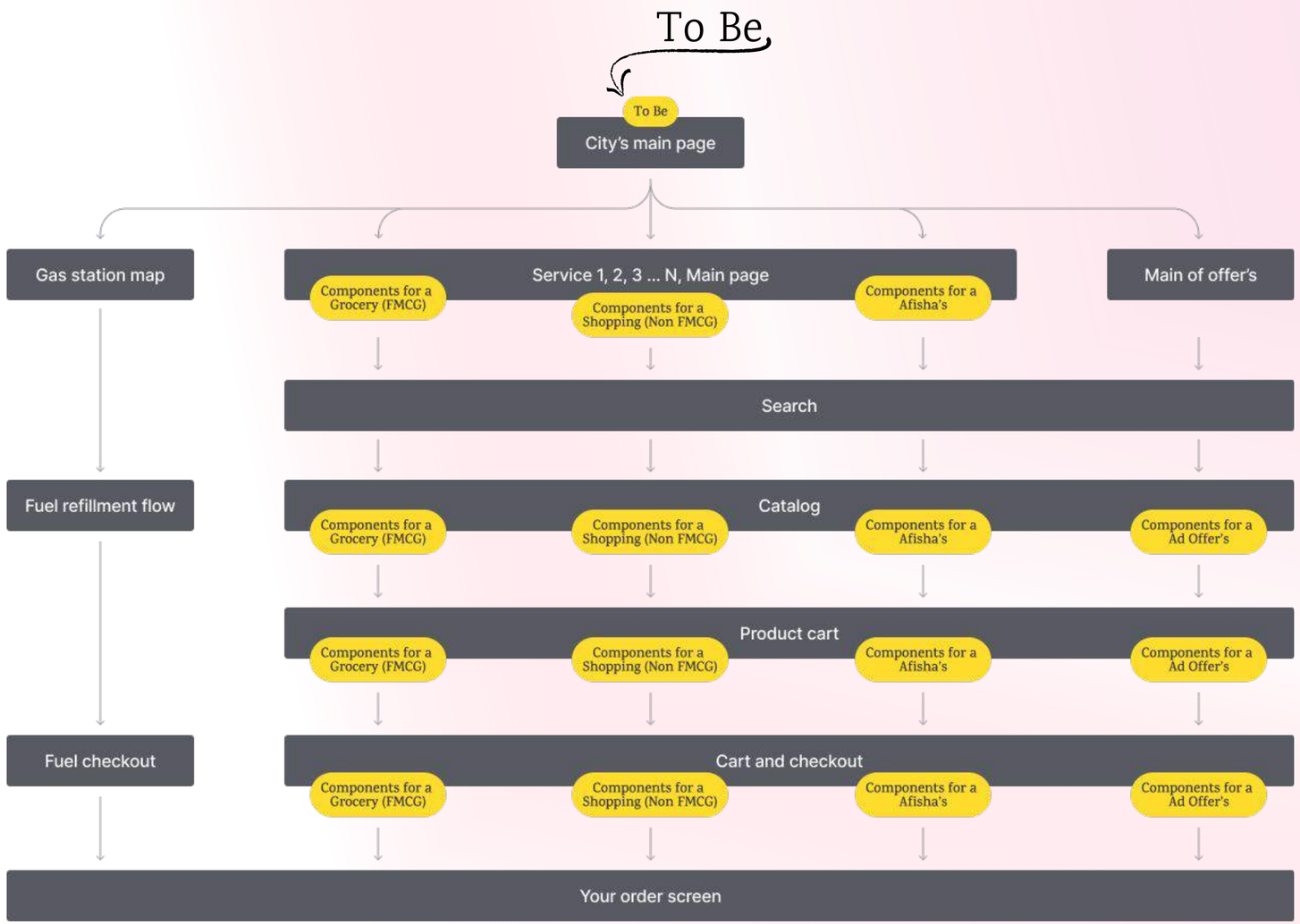
Search works differently in each product
and doesn't know about neighboring services.

**at least 67 more...**

# New architecture

Remake of Tinkoff City



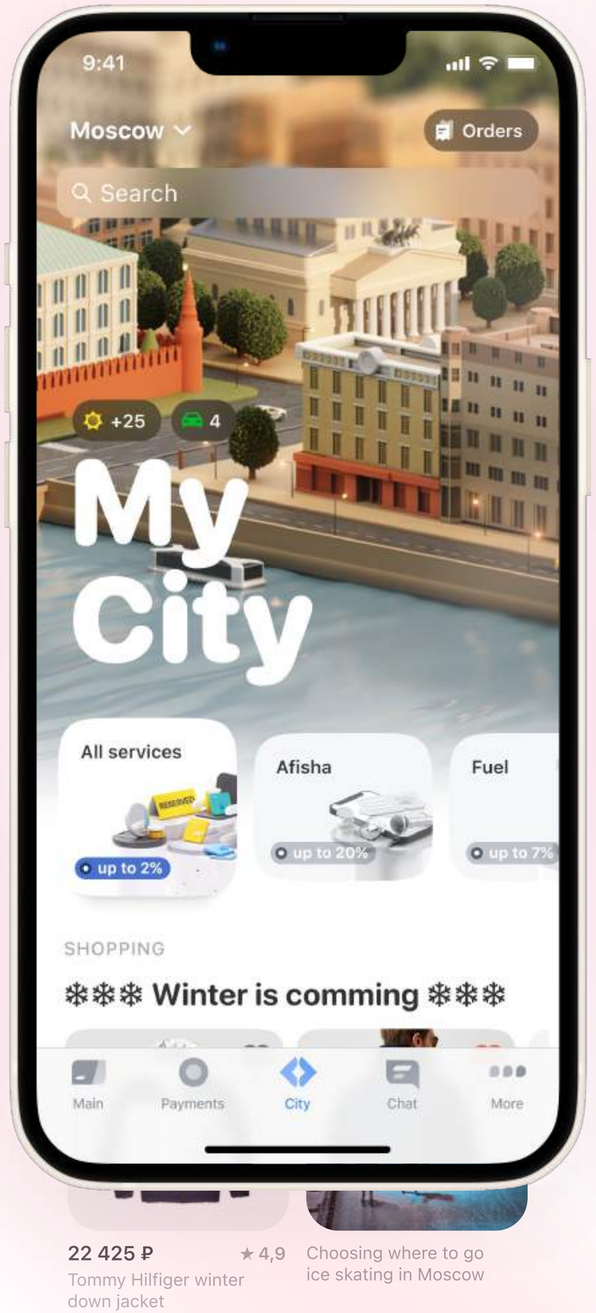
# Early discovery

Remake of Tinkoff City

I created mockups of key screens that addressed the main problems: unified search and cross-product discovery, along with a narrative describing the required integrations. I presented these concepts to product teams and business stakeholders, gathered feedback, and adjusted the solutions accordingly, validating some assumptions and correcting others.

As a result, we formed a cross-functional working group to shape the future vision and roadmap. The iterative design process helped maintain ongoing stakeholder engagement and significantly accelerated decision-making.

My early concept



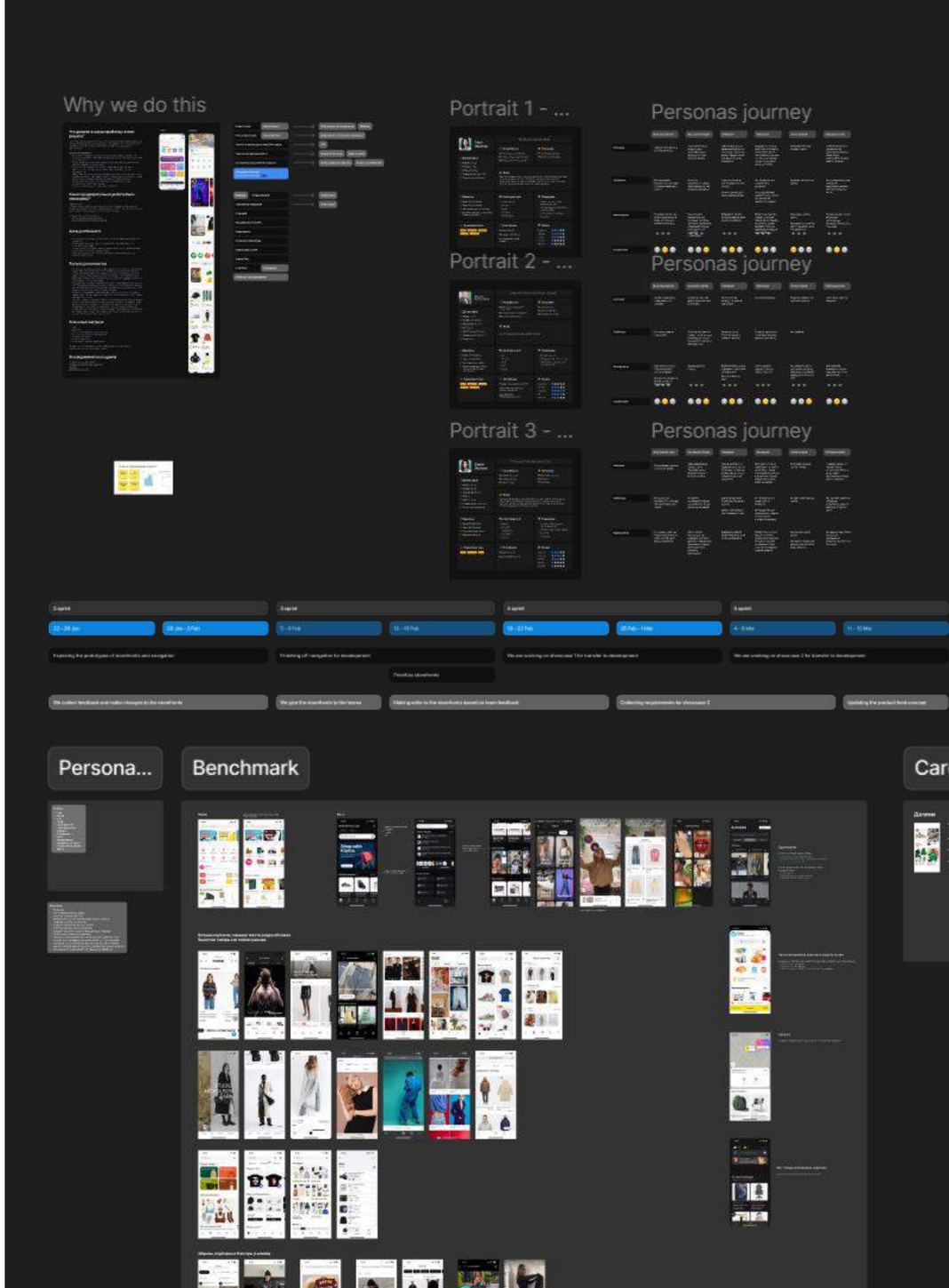
# Discovery and Concept

Remake of Tinkoff City

Fast discovery (for the bank):

- Benchmark of competitors (analysis of marketplaces, bank ecosystems).
- Generate product ideas.
- Collect entities and intersection matrices (user flows, data models).
- Test drafts with users and teams.
  Outcome: In 1.5 months – first concept cut into modules for development.

Cross-functional approach reduced risks and sped up launch.



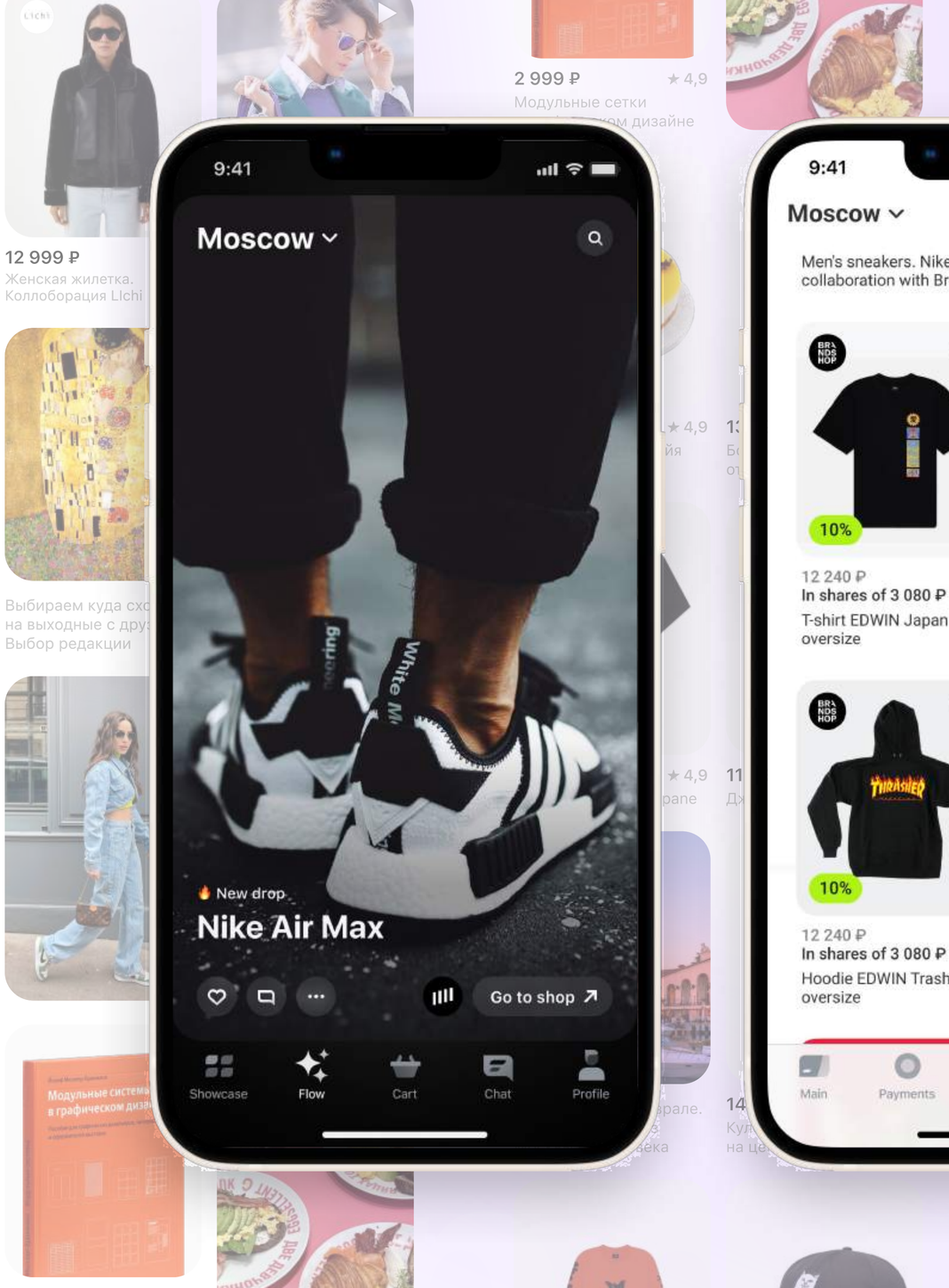
# Gaining knowledge

Remake of Tinkoff City

The new interface is built as a set of independent widgets: cover, navigation, product feed and offer showcases.

As each module was ready, we plugged it into the existing interface and tested it step by step, which gave us early insights and a smooth transition for users.

This modular approach reduced migration risks and made it easier to continue improving the UX over time.



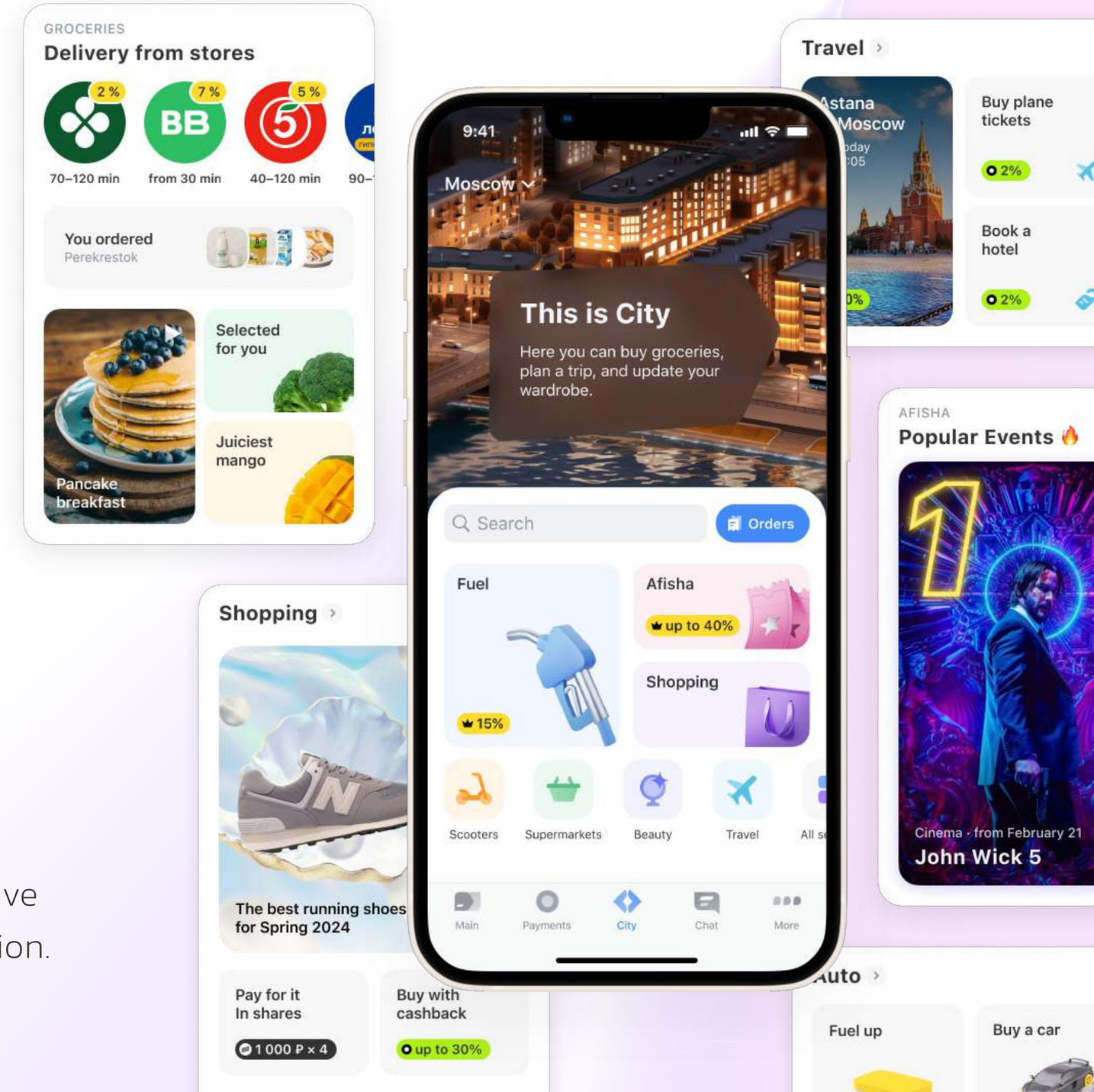
# Achievements

Remake of Tinkoff City

Results:

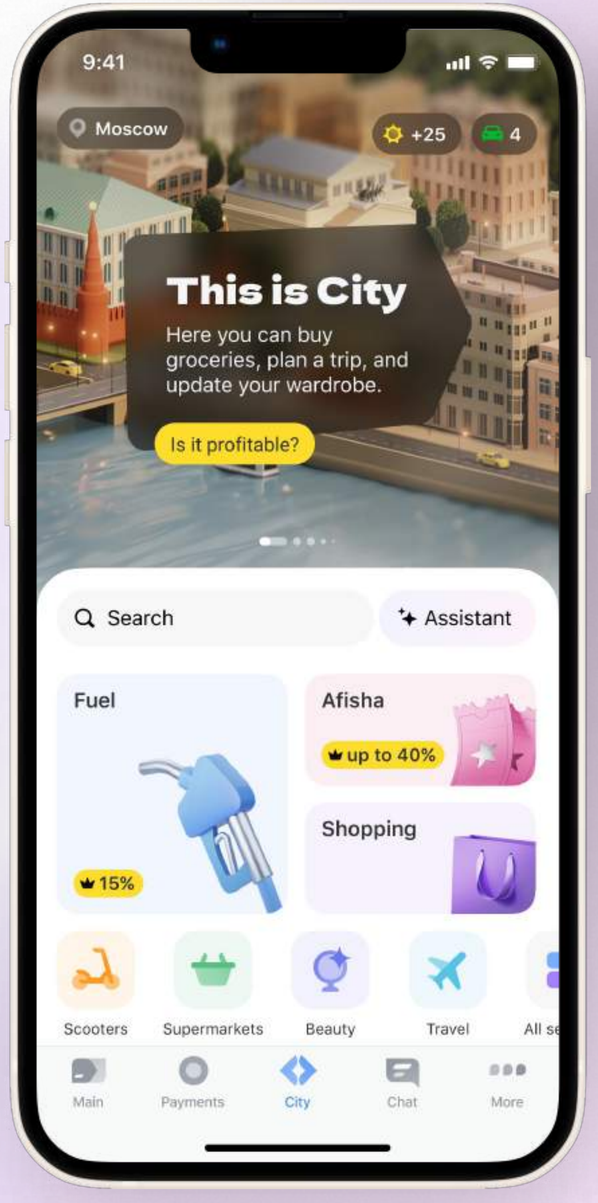
- Modular interface for more tests and easy scaling.
- Cheaper widget integration into different bank parts.
- Growth in key metrics (MAU, GMV, cross-sales).

The ecosystem turned **threats into** competitive **strengths** boosting retention and monetization.



Tinkoff City

# New onboarding



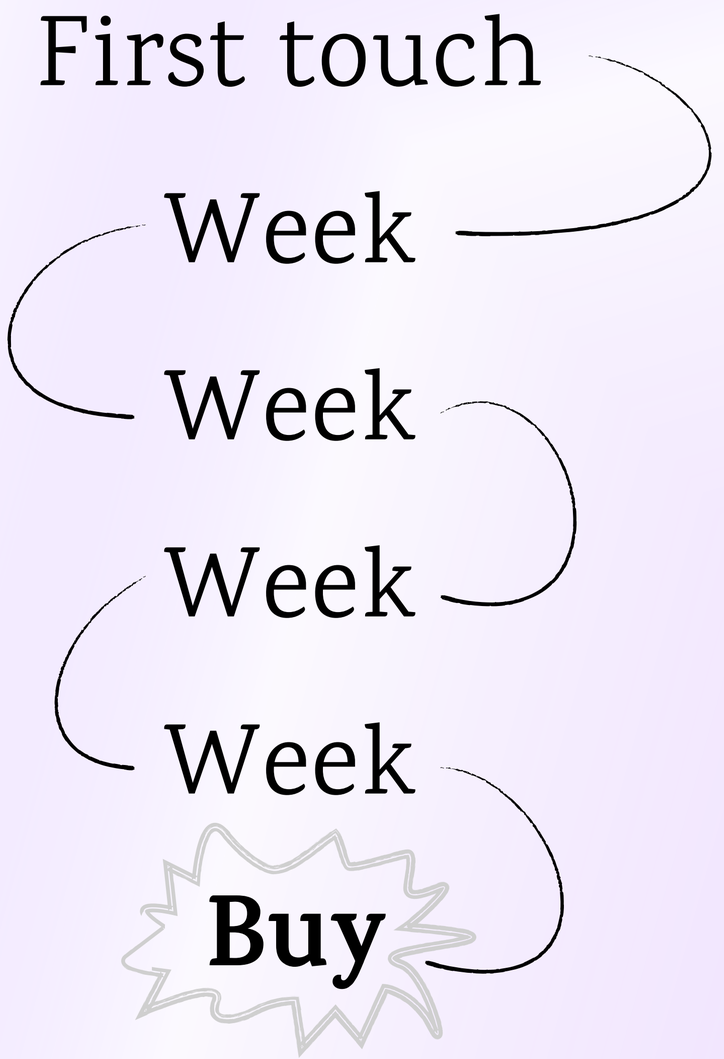

2025

# The Problem

New onboarding for a Tinkoff City

I was very dissatisfied with the time it took our users to make their first purchase – it took weeks. My hypothesis was that the issue stemmed from newcomers struggling to navigate the overwhelming number of features we immediately throw at them.

Additionally, our recommendations missed the mark for new users because we knew so little about them.



# Is There Really a Problem?

New onboarding for a Tinkoff City

We needed to confirm the problem's existence, so we used two methods: in-depth interviews with people who had never used "City," and in parallel, we launched a quantitative survey.

Why both? Because qualitative research has a small audience, while quantitative research does not provide an understanding of the users' motivation and context.




quantitative survey example

# What Did We Find Out?

New onboarding for a Tinkoff City

From analytics, I knew that most users pick a single service and then stick with it. After the redesign, we achieved an almost 60% increase in users who use two or more services, but we still wanted to push this metric further. For people who use only one service, offerings from other services are either irrelevant or actively off-putting, which our research confirmed.

Interestingly, there was no problem with information overload in our catalog. What we found instead was a lack of motivation, so we decided to focus on the customer segment. At this stage, the next step was to concentrate on improving onboarding to help users discover and adopt additional services.

- Hi! Let me tell you about our [redacted] City!

- Neeeeah

Short version of survey results

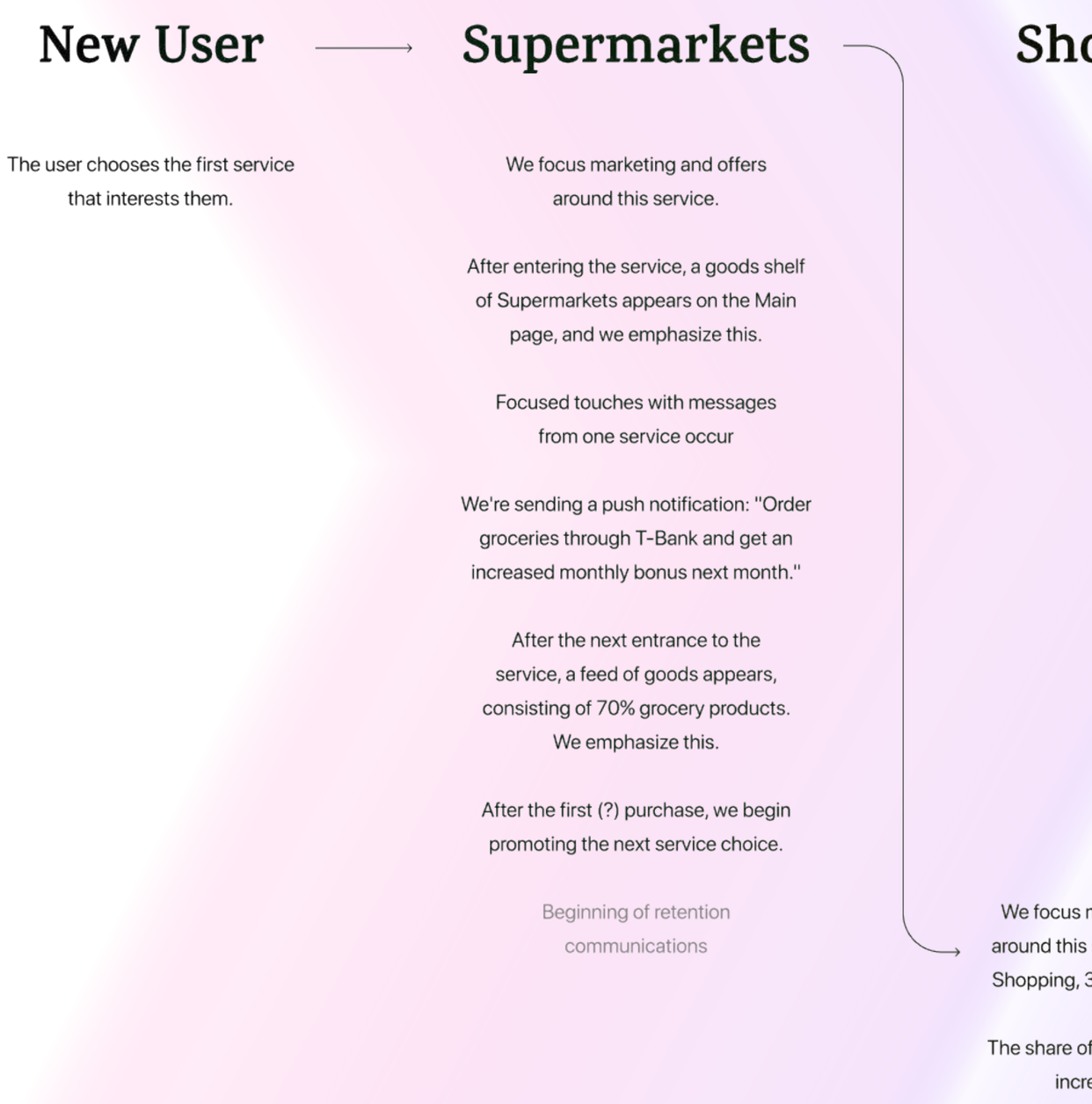
# What Are We Doing?

New onboarding for a Tinkoff City

My idea was that onboarding should help users discover what is genuinely interesting to them, and along the way we can offer a welcome incentive such as increased cashback or a discount.

Once the habit is formed, we can start cross-selling the next service. It also felt important to give users the sense that the interface responds to their behavior and evolves with them.

The main idea was to learn how to work with a specific segment in a focused way, aligning not only the interface, but also marketing and retention communications around their needs.



# Lo-fi and Tests

New onboarding for a Tinkoff City

Cut everything to a single screen

What CAC we have?

Too complicated

In small cities, we got not so many shops

Need generate some stuff later

Forced???

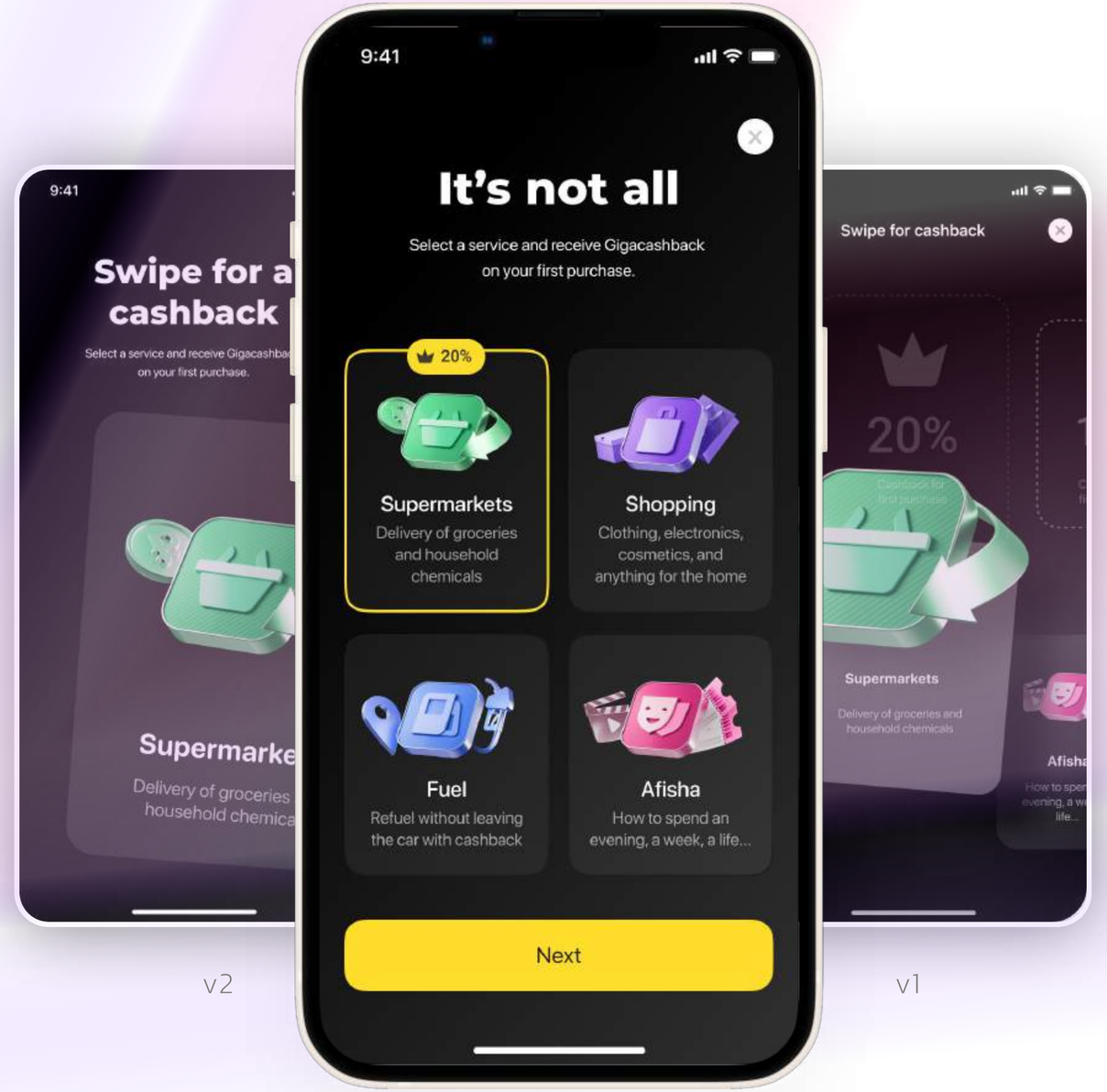


# Improvements

New onboarding for a Tinkoff City

We tested the prototypes with both colleagues and users. We brought prototypes to grooming sessions and kept iterating on them, gradually getting closer to handing over final designs to development. We negotiated for resources, cut scope, found compromises, and looked for ways to simplify.

In short, we went through the standard end-to-end product development process.




Screens in this case represents a way of work but not a final result, i created them only to demonstrate process of work.

# Results

New onboarding for a Tinkoff City

Early results are positive, though final data won't be ready until mid-2026.

I'm sharing this now because I love the strategy: we radically changed how the product feels by removing features instead of adding them.

For users, this creates a personal story. The service seems to grow with their experience, reacting to their actions. In reality, we simply added a few low-cost screens and stripped away existing complexity. Then, we gradually bring features back.

Results in

**Mid 2026**

To be continued...

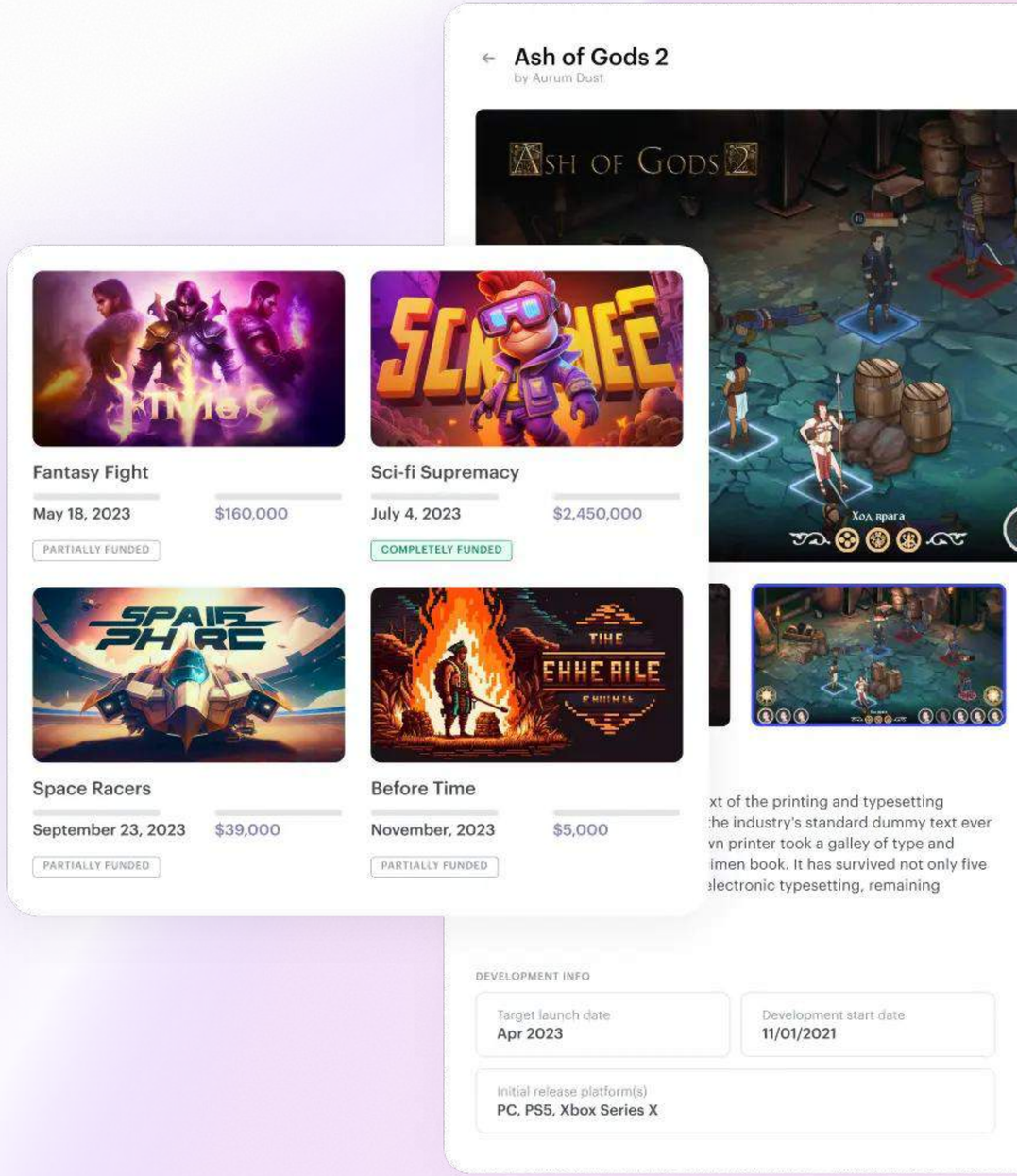
# Previous Experience

# Xsolla

2021 – 2023 / Game focused payment service

As a design manager, I played a key role in redefining processes and growing the team. I led the redesign of the personal account for Xsolla's services, collaborating with more than 20 product teams to align expectations and streamline delivery.

I also owned the vision and strategy for the design system's evolution. Notable achievements included restructuring quarterly planning, introducing a feedback and performance review process, running workshops to share expertise and align on goals, supporting hiring and onboarding of designers, and guiding the team through challenging periods of change.

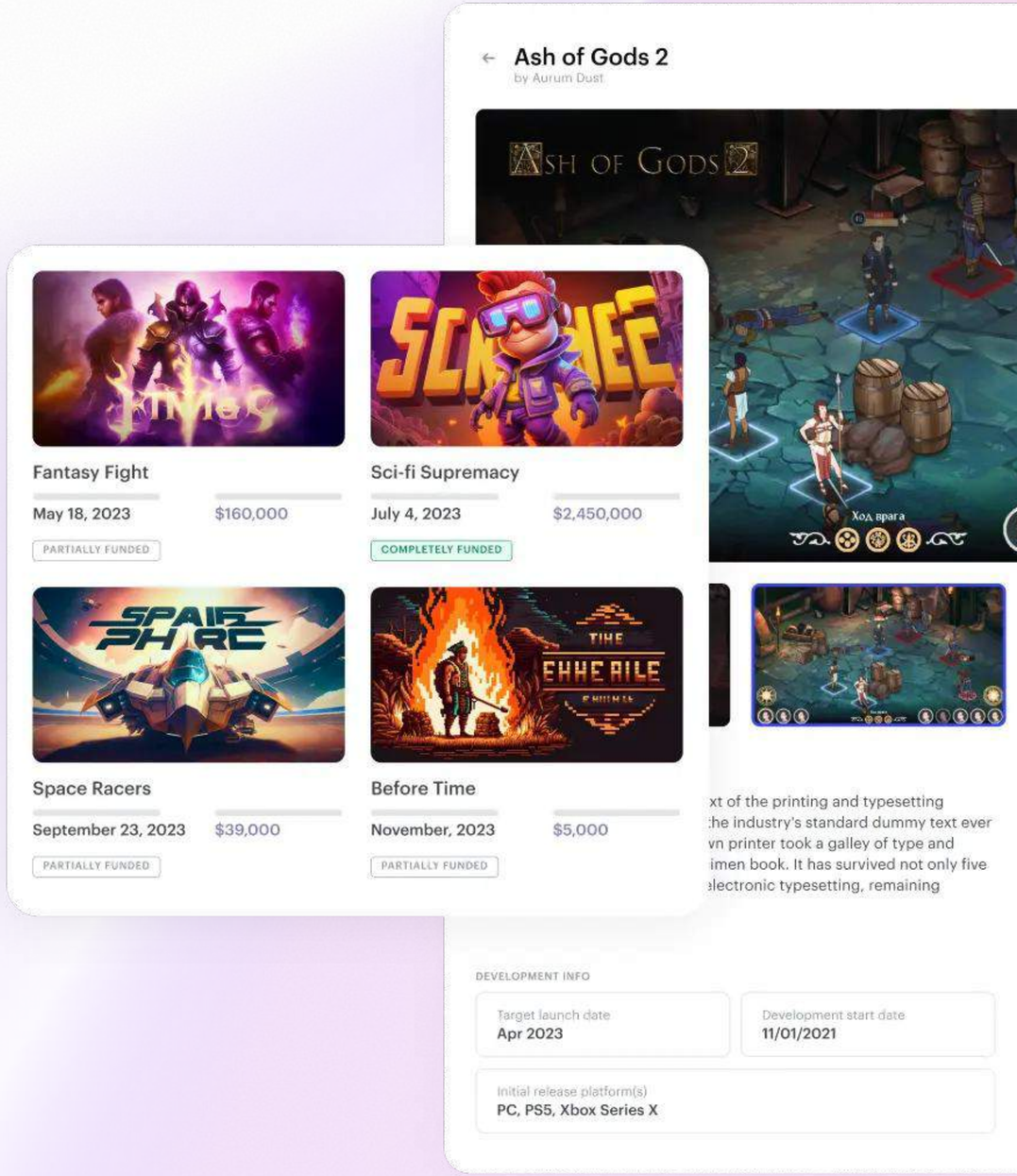


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# Sravni.ru

2020 – 2021 / Financial marketplace

I was invited to help build Russia's first personal loan online marketplace. We faced problems that had not yet been solved in the market:

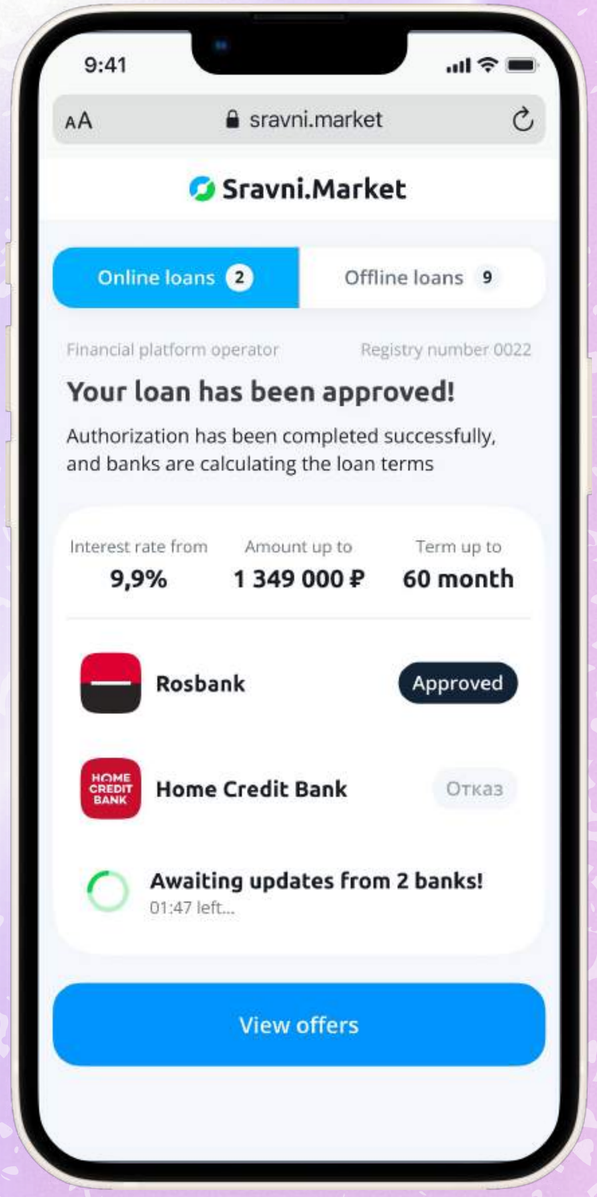
– how to collect enough data for AML and CTF checks without killing conversion,

– how to open a bank account when physical presence was still required,

– how to design a product while the law was still being drafted and the Central Bank's stance remained very strict.

I am genuinely proud to have been part of the team that tackled these challenges and ultimately delivered such strong results.

The metrics are under NDA;
all I can say is that the product
is still live and continues to evolve.




First online personal loan marketplace

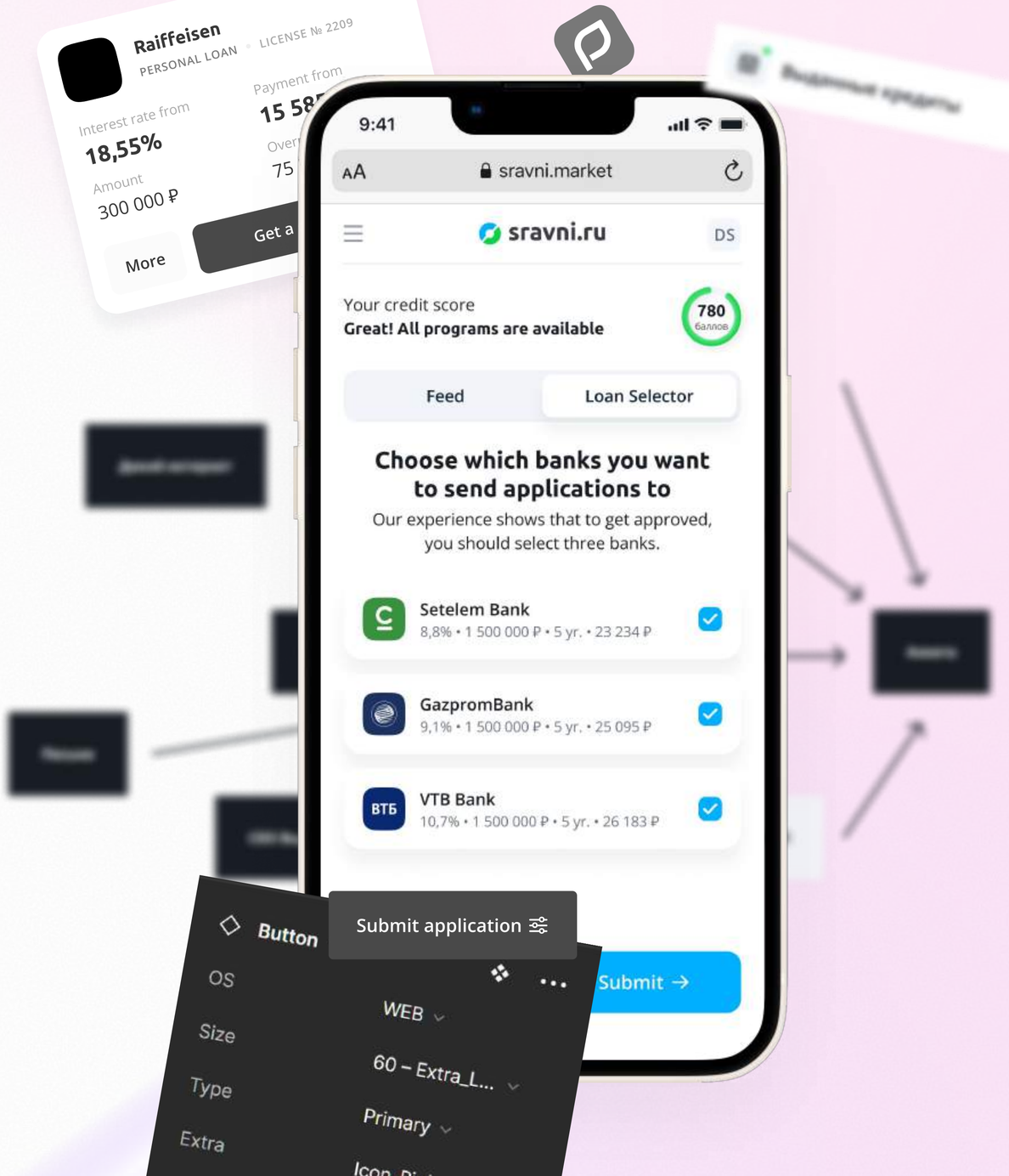
# Sravni.ru

2020 – 2021 / Financial marketplace

**Standardized UX**: Initiated a centralized design system to support the core "Loan Selector" product, replacing five fragmented UI kits with a single source of truth.

**Improved Efficiency**: Built a comprehensive Figma library with multi-state components, enabling faster customization and immediate visual consistency across products.

**Team Development**: Mentored designers on presentation skills and system adoption, boosting motivation and ensuring alignment on new standards.

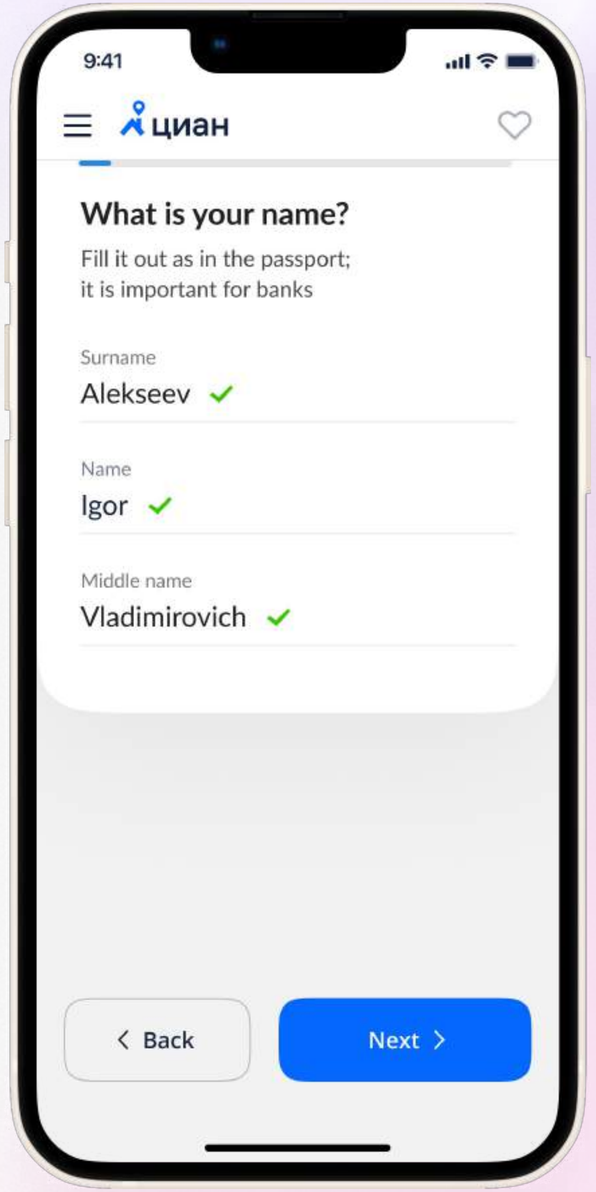


# Cian Group

2018 – 2020 / Real estate classifieds

I joined Cian to build a mortgage marketplace from scratch, starting with just a basic MVP. Research quickly exposed a critical barrier: users were terrified. In Russia in 2018, applying for a mortgage felt less like a service and more like an interrogation – a bureaucratic minefield where one wrong checkbox could mean rejection.

Simultaneously, I identified a major technical constraint. Frontend development costs were high, meaning we couldn't afford custom solutions for every step. We needed a design strategy that would simplify this complex, high-stakes journey for users while drastically accelerating development velocity.




**10x**

completed questionnaires

**75x**

Profit increased

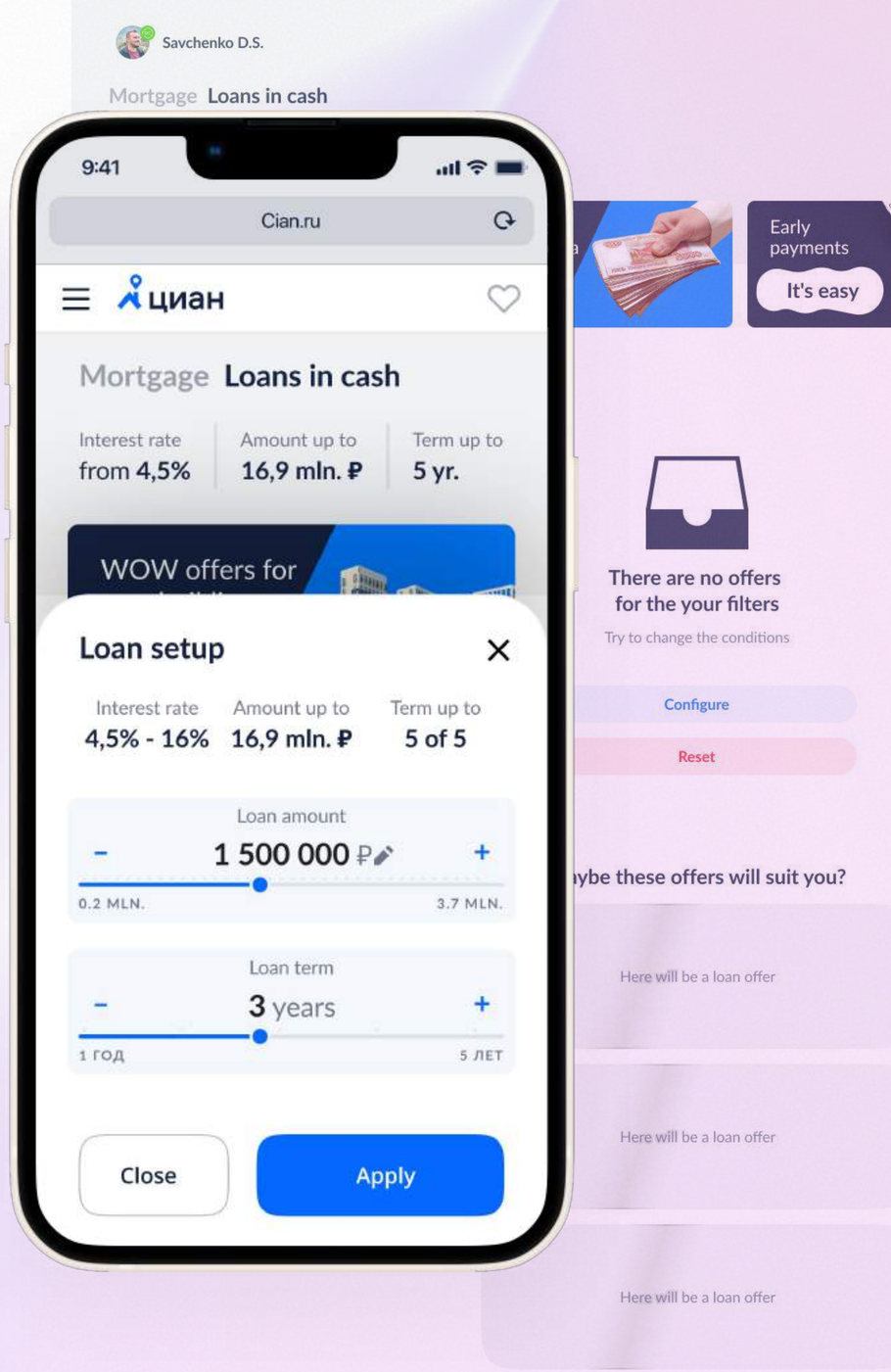
I successfully built my first project from the ground up and carried it through to profitability.

# Cian Group

2018 – 2020 / Real estate classifieds

In the end, I bet on two core strategies to overcome user anxiety and technical constraints. First, I radically simplified the interface. By limiting each screen to 1–2 clear actions and pre-emptively handling complex logic in the background, we removed the fear of making a mistake. The system effectively 'did the thinking' for the user.

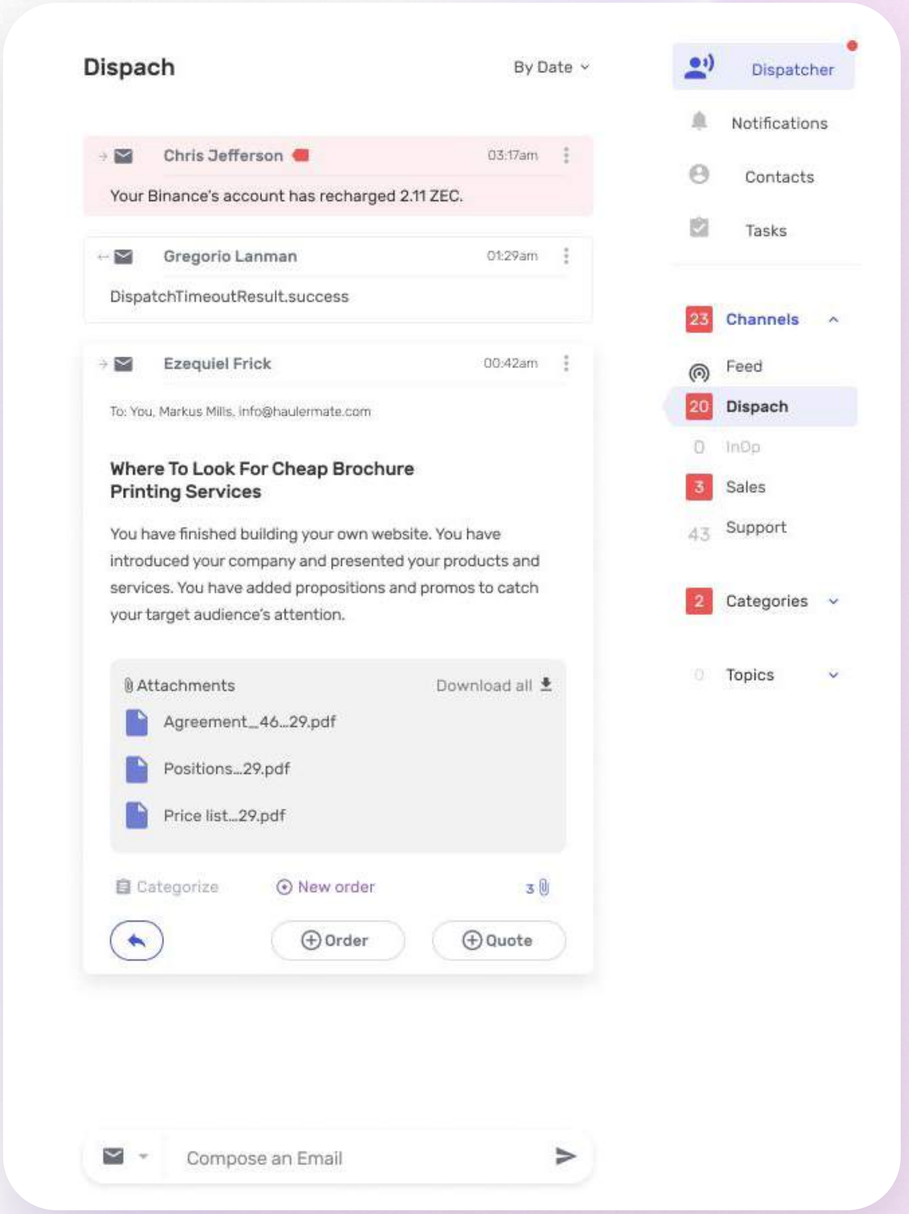
Secondly, we adopted a strict mobile-first approach, designing for a 320px width even on desktop. This unified codebase significantly accelerated development and simplified maintenance. Both bets paid off: development velocity increased, and conversion rates skyrocketed as users found the simplified, linear flow much less intimidating."



# Architech NY

2018 – 2020 / Real estate classifieds

I was offered a challenging short-term project: to design logistics software that would both reduce the company's spending on its legacy tools and create a product they could sell on the market. We initially agreed on a three-month collaboration to get from idea to a clear product direction.

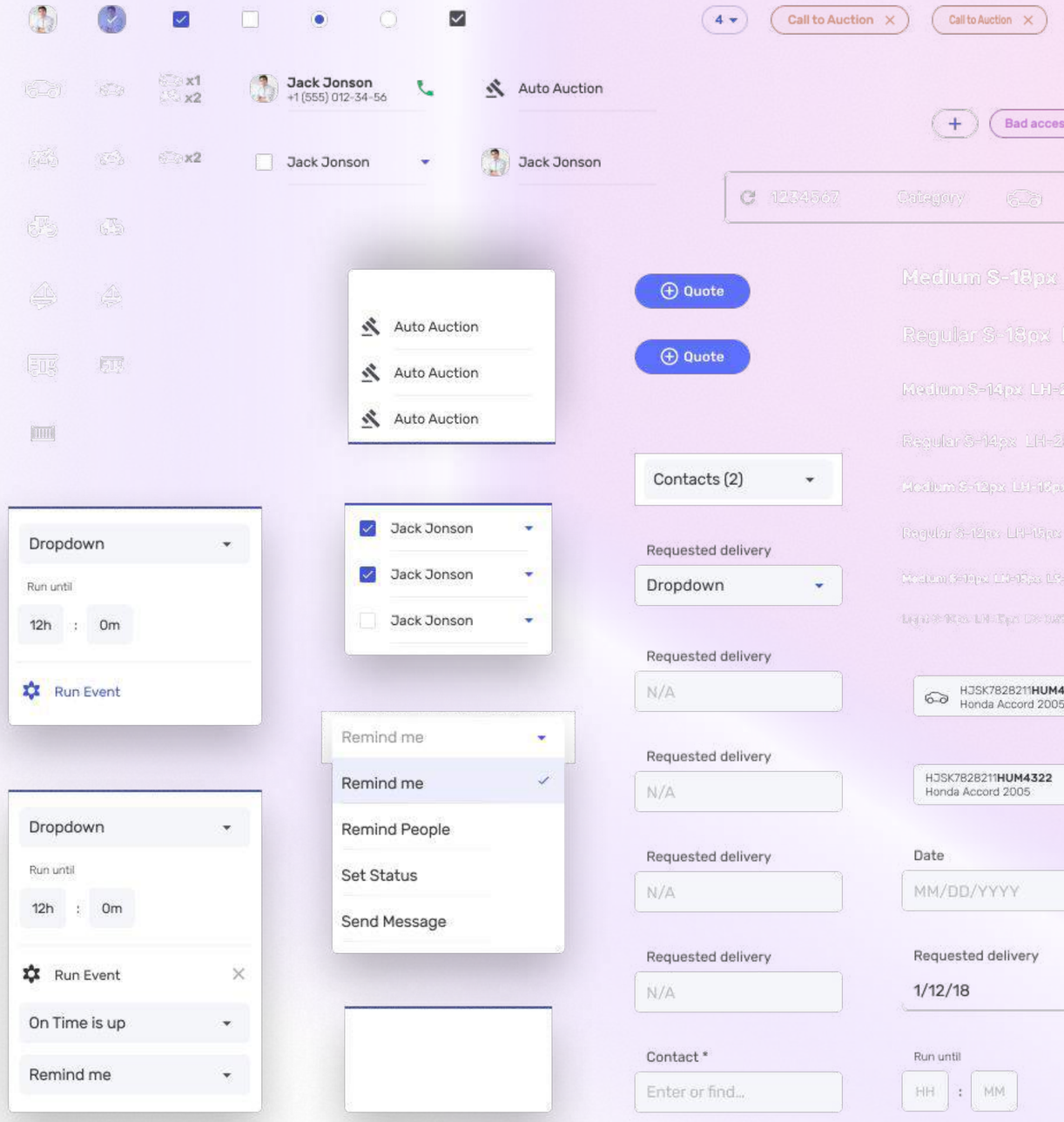


# Architech NY

2018 – 2020 / Real estate classifieds

After analyzing the task, I realized the initial approach would not scale and proposed a different solution: a modular interface system. I designed configurable blocks with clear min/max width parameters and interaction rules, which made the layout flexible and easier to maintain.

In parallel, I designed and implemented a transportation management system integrated with a messenger, enabling users to track shipments in real time, see their current status, and quickly identify which ones required operator attention.

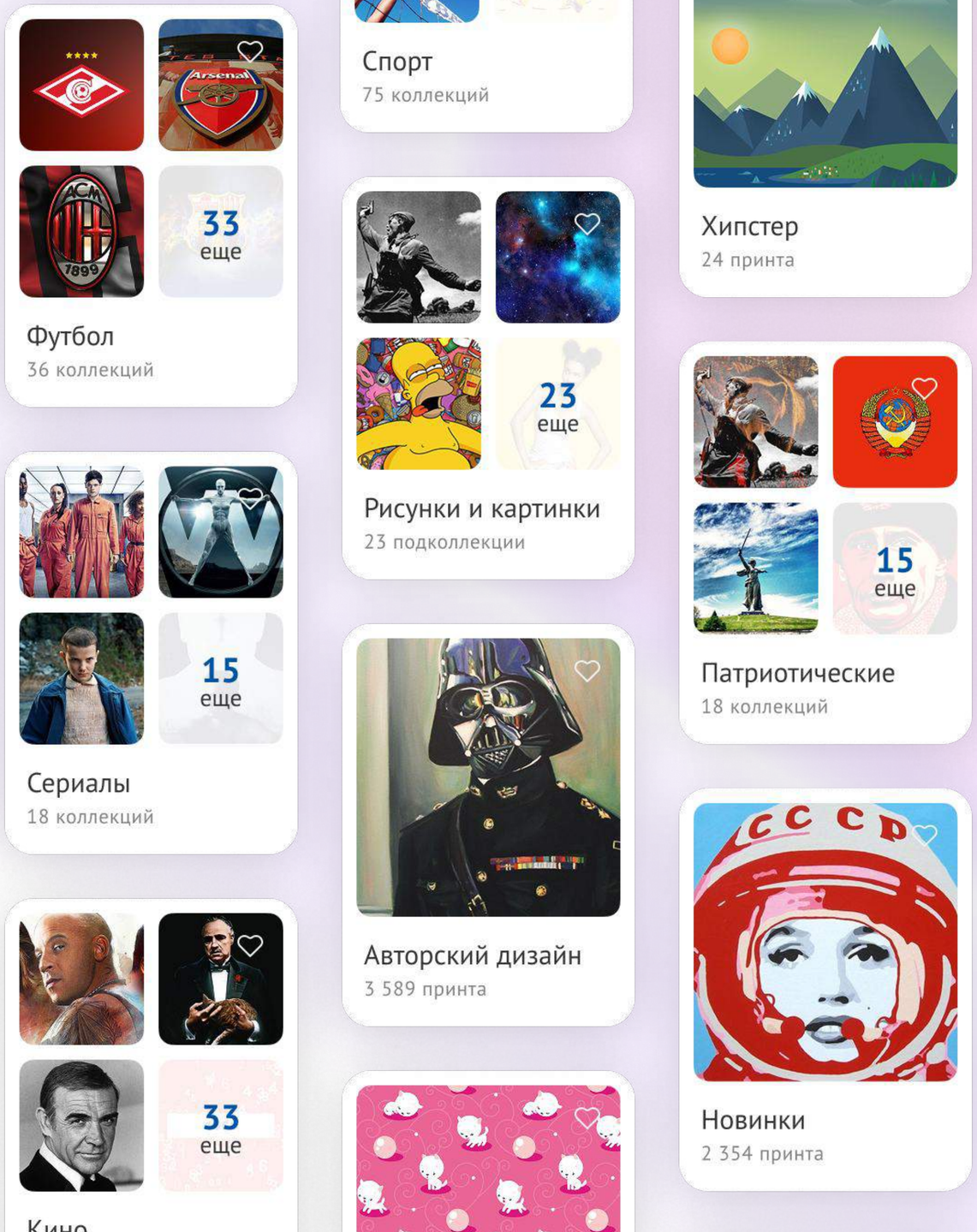


# PrintBar

2016 – 2018 / E-commerce with
an on-demand production model.

I simplified interfaces, launched ad campaigns, and developed tools to retain customers, while also working on the partner program and production.

Along the way I uncovered three key problems: customers struggled to choose prints and clothing, product quality was weak, and prices were high. I focused on addressing each of these issues.



# PrintBar

2016 – 2018 / E-commerce with
an on-demand production model.

For example, customers who ordered delivery received their clothes in a plain, unbranded package, which did nothing to shape their first impression. I wanted to change that.

+11%

Net profit
increased

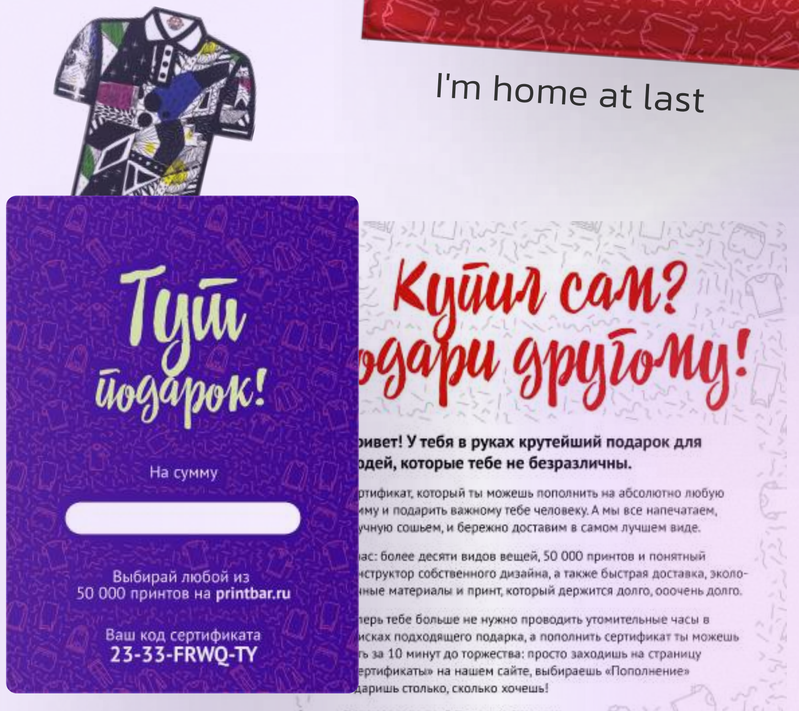


Before

Cost per
shipping – $0,12




I'm home at last










Hey there, boss!



# Thanks for reading this!

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