Payal Juthani

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Independent design leader with 20+ years across fintech, travel, and regulated industries. Skilled in 0-to-1 product design, iterative scaling, and AI-enabled ecosystems. Embeds with founding teams to establish design foundations, accelerate shipping, and build toward fundraising milestones — while driving team culture and measurable business impact.

Skills

- Design Leadership
- Craft & Design Systems
- AI-assisted Prototyping
- Cross-functional Collaboration
- Data-driven Applications
- Integrated Research
- Service & Interaction Design
- Vision-to-Roadmap Facilitation
- Business Acumen
- Information Architecture
- Production Design Systems
- AI-native Product Design

Work Experience

Fractional Product Design Leader | Oct 2025 - Till date

Partnering with early-stage teams and founders to make clear product decisions and ship with momentum, without the cost or commitment of a full-time design hire.

- Fractional Head of Design at Pintours— delivered CLI-ready design system; leading AI-native mobile app redesign to support product scale and seed fundraising.

Travel Design Portfolio Lead, Capital One | Jun 2023 - Sep 2025

Led a team of 10 managers, designers, and researchers to deliver best-in-class travel solutions to premium credit card customers, seamlessly bridging long-term design strategy with MVP-focused execution.

- Launched three booking funnels and scaled a business travel portal, driving $1.2B in additional revenue (~47% YoY increase) and strengthening Capital One's competitive edge.
- Redefined third-party collaboration, cutting execution time by 20% and advocating for in-product tests.
- Recognized as a trusted advisor to senior leadership, valued for advancing design excellence in ambiguous spaces and pioneering operations that resulted in quick iterations.

Upmarket Experiences Sr. Manager, Capital One | Dec 2021 - Jun 2023

Directed a high-performing design team of 8 to craft seamless, end-to-end experiences for Upmarket credit card customers through a strategic, segment-focused approach.

- Shipped 20+ features and services that enhanced engagement, leading to 17% increase in Upmarket spend and launch of a 0 to 1 charge card product.
- Led 12+ design sprints that shaped research-driven credit models, driving data-backed strategic design decisions and business impact.
- Established the design practice as an early leader in the vertical, blending hands-on product design with strategic advocacy to align stakeholders and scale user-centered solutions.

UX Lead, McKinsey & Company | Apr 2017 - Dec 2021

Led design strategy and craft for enterprise productivity tools, delivering user-centric, end-to-end solutions aligned with security policies

- Increased engagement by 46% on knowledge tools by scaling multimedia platforms and optimizing search algorithms using user behavior data and laying the foundation for intelligent content surfacing.
- Unified document retention policies across four platforms via a workshop with 50 senior stakeholders.
- Established a research practice integrating product and customer data to drive strategic innovation.

VP - Experience Design, Greystone Lending | Oct 2016 - Apr 2017

Led a team of designers to scale and redesign a cloud-based lending product that simplified a complex loan process between multiple users and departments

- Reduced loan processing times by 60 days and drove significant productivity gains by spearheading the redesign process through extensive qualitative research.
- Managed the design team of 4 that developed a UI Style guide and designed multi-user interface across various operating platforms

Design Director / UI Lead, Freelance | Oct 2014 - Sep 2016

Worked on several projects with a number of agencies including Droga5, SapientNitro, J.Walter Thompson, Ogilvy & Mather, Turner Duckworth and Junior.

Creative Director / Design Department Head, Leo Burnett India | May 2009 - Mar 2014

Responsible for setting up and leading the design department for a major advertising agency. Work produced by the department won national and international awards (Cannes & One Show). Major clients included McDonald's, Coca Cola, Tide and Tata Capital

Creative Director / Design Department Head, Creativeland Asia, India | Jun 2007 - Apr 2009

Established the design practice for a start-up agency. Responsible for recruiting, business development and building creative teams. Clients included many of India's best known companies such as Diageo, Cafe Coffee Day and Parle Agro

Group Head, Grey Worldwide India | Jun 2007 - Apr 2009

Responsible for overall communication and design for brands. Worked closely with the advertising creative team to create brand communication using design principles. Major clients included Deutsche Bank, Diageo and Hague Whiskey