



Paula Mariani Mazzoni

PRODUCT & UX LEADER
FRACTIONAL FINTECH ADVISOR

FOCUS

Early-stage product definition for banks & fintechs — deciding what to build, why it matters, and how trust is established through the product.

EXPERTISE

Product Vision

Early Discovery

Fintech & Banking

UX Strategy

Field Research

Co-creation

AI Products

Team Building

MARKETS

Europe · The Americas · Africa · India

LANGUAGES

English · Spanish · Italian

paulamariani.es

Based in India

I translate complex financial, regulatory and behavioural constraints into *clear product direction* teams can realistically build and sustain.

A product and UX leader specialising in the earliest, most consequential phase of building digital financial products. I work at the intersection of product vision, early discovery and financial app conceptualisation — and I stay close to the market through immersive field research across continents.

N26

Director of UX

Digital bank

Led UX for one of Europe's leading digital banks — product direction, team building, and trust-led design at scale.

Paysafe

Head of Product

Payments

Owned product strategy across payments experiences where trust, conversion and liquidity converge at the moment of transaction.

M-KOPA

Fintech Product Advisor

Africa

Advised on inclusive financial products grounded in how people across emerging markets actually pay, save and borrow.

Crédit Agricole Deutschland

Product Definition

Banking

Early product definition and discovery work for new digital banking propositions.

Schibsted · Adevinta · Property Finder

Payments & Marketplaces

Marketplaces

Worked at the intersection of payments and marketplaces — where trust, conversion and liquidity meet.

NOW

WEDOAI

Founder · India

India-based studio building AI products people can trust, use and pay for — and helping teams decide what to build and how to work with AI in high-stakes environments.

The UX Team

Fractional Partner

Embedding senior product & UX capability where early clarity and direction are needed, supporting execution through small, focused teams.

In the market

Field research

Field trips and immersive research across Africa, India and Europe, observing real money behaviour to inform product direction.

Decision-ready artefacts

Clarity

Turning ambiguity into clear direction and artefacts teams can realistically build and sustain.

Co-creation

Facilitation

Facilitating field trips and workshops with product teams, using real-world contexts as the start of discovery.

Lifestyle by design

Founder

Through Business Hippie, mentoring AI founders & solopreneurs to design work that funds the life they want.