Rinaldo Lobo

Senior User Researcher

I'm a seasoned user researcher and product strategist with 7 years of experience in fintech. I've led cross-functional teams in taking 0-to-1 ideas from insight to launch - building financial products used by millions across India, East Africa. My strength lies in connecting user behavior with product direction and in shaping intuitive experiences across financial services.

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📍 Lisbon, Portugal

WORK EXPERIENCE

Senior User Researcher
Branch International

05/2019 - Present
Fintech lender operating across India and East Africa.

Achievements/Tasks

- Design and run foundational and evaluative research across product verticals - lending, payments and Investments.
- Partner with Product, Design, Engineering, and Analytics teams to define problems, test hypotheses, and prioritize roadmap decisions.
- Drive design thinking for 0–1 features such as credit-linked subscriptions and business loans—connecting user behavior, business goals, and UX direction.
- Synthesize qualitative insights with in-app analytics and experimentation data to identify patterns, segment users, and influence strategy.
- Build and scale research systems—modular interview guides, journey maps, UX playbooks, and internal share-outs—to embed user understanding across teams
- Lead competitive UX reviews of local & global fintech players to uncover whitespace and guide product differentiation.

Product Operations Analyst
Truecaller

06/2017 - 02/2019
Global communication and financial services platform

Achievements/Tasks

- Supported product and operations for Truecaller's lending and payments vertical, working across Product, Marketing, and Analytics teams.
- Monitored app performance and user funnels to identify friction points and drop-offs.
- Delivered actionable insights that informed product iterations, user flows, and campaign strategies.
- Led backend QA, feature testing, and release coordination to ensure stability of financial services features.
- Conducted user segmentation and behavioral analysis to shape roadmap prioritization and feature rollout.

EDUCATION

Human Computer Interaction
Interaction Design Foundation

2021

Bachelor in Mangement Studies
University of Mumbai

2015

CORE SKILLS

User Research, Product Design, Journey Mapping, Design Thinking, Agile Delivery

Go-to-Market Planning, User Segmentation, Competitor Benchmarking, Pricing Strategy

Funnel Analysis, Behavioral Segmentation, Mixed Methods Research, A/B Testing

TOOLS & TECHNICAL SKILLS

- ☆ LLM prompt design and evaluation (ChatGPT, Claude)
- ☆ Survey tools: Typeform, Google Forms, Qualtrics
- ☆ Research & Design: Figma, Miro, FigJam
- ☆ Behavioral data analysis: SQL (basic), Amplitude, MoEngage