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## INNOVATIONS IN PRODUCT DESIGN FOR FINTECH

In recent years, financial technology (FinTech) has become one of the most dynamically evolving sectors of the digital economy. The rapid adoption of mobile banking, digital payments, and data-driven financial services has fundamentally changed how users interact with financial products. Under these conditions, product design has emerged as a strategic factor that directly influences usability, trust, and the overall effectiveness of FinTech solutions. The relevance of innovations in FinTech product design is driven by the complexity and sensitivity of financial interactions. Research in digital systems design indicates that insufficient clarity, poor information architecture, and lack of transparent feedback mechanisms increase cognitive load and reduce user confidence. Therefore, innovative product design approaches are essential for ensuring intuitive interaction, emotional reassurance, and sustained user engagement in FinTech environments [1].

The purpose of this study is to analyze modern innovations in product design for FinTech systems and to identify design approaches that improve usability, trust, adaptability of digital financial products.

The research showed that one of the most significant innovations in FinTech product design is the adoption of human-centered and experience-driven design methodologies. These approaches emphasize deep user research, behavioral analysis, and iterative testing to align digital interfaces with users' mental models and financial decision-making processes. As a result, onboarding flows become clearer, interaction steps are simplified, and users experience a greater sense of control when managing financial tasks [1].

Another key innovation area is advanced data visualization and structured information architecture. By using dashboards, progressive disclosure, and contextual visual cues, FinTech products make complex financial data easier to understand. Clear visualization improves comprehension, reduces user anxiety, and supports financial literacy, especially for non-expert users [2].

A critical direction of innovation in FinTech product design is the focus on trust and security-oriented user experience. Unlike traditional security engineering, design-led security integrates protection mechanisms into the user interface in a visible and understandable way. Biometric authentication and transparent communication of security processes increase perceived reliability. According to industry research, trust-centered UX design significantly influences user retention and long-term adoption of digital financial services [3].

In addition, adaptive and intelligent interfaces increasingly shape contemporary FinTech products [3]. The integration of AI enables personalized recommendations, contextual notifications, and adaptive dashboards that respond to users' financial behavior and goals. Such design solutions transform FinTech products from static tools into dynamic systems capable of evolving alongside users' needs and life contexts.

In addition to transforming end-user experiences, AI has significantly changed the internal processes of product design and development teams. Research shows that AI-powered tools accelerate iteration cycles by supporting rapid prototyping, automating repetitive tasks, and enabling faster experimentation. As a result, teams are able to validate concepts earlier, respond to user feedback more quickly, and deliver FinTech products more efficiently [4]. Studies confirm that generative AI can substantially increase productivity across design and software development workflows.

The analysis confirms that innovations in product design are not auxiliary but foundational to the success of FinTech systems. Design-driven financial products demonstrate higher usability, stronger trust relationships, and improved competitiveness in the digital marketplace.

Innovations in product design for FinTech play a decisive role in shaping effective, trustworthy, and user-oriented financial services. The integration of human-centered design, advanced data visualization, trust-focused UX strategies, and adaptive interaction models allows FinTech products to address the complexity of financial decision-making while maintaining clarity and emotional reassurance. Consequently, product design should be regarded as a core strategic component of FinTech innovation rather than a secondary visual enhancement.

## References

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