

# RAJNI RUGHWANI

Fintech | Product & Operations (0→1) | 07404768124 – [rajnirughwani@gmail.com](mailto:rajnirughwani@gmail.com)

LinkedIn: [linkedin.com/in/rajnirughwani/](https://www.linkedin.com/in/rajnirughwani/) | Website: [linktr.ee/rajnirughwani](https://linktr.ee/rajnirughwani) | Citizenship: British | London, UK

## PROFILE

Product-focused analyst lead with **6+ years in UK fintech**, embedded in cross-functional teams with Product, Engineering, Design and Leadership. Proven impact across **£5M+ ARR**, **£190M transfer-in influence**, and **production-ready experimentation and predictive modelling**. Experienced in defining product metrics, running A/B tests, influencing roadmaps, and translating user data into shipped product outcomes.

## PROFESSIONAL EXPERIENCE

### Lead Product Analyst - Growth & Retention

*April 2022 - Present*

Smart Technology Holdings (Smart Pension) – London, United Kingdom

- Influenced **£190M in transfer-ins** by designing analytics-led interventions across the pension transfer journey, directly supporting AUM growth and retention with a 30% YoY increase.
- Delivered **£5M ARR** uplift through pricing optimisation, identifying **12% of B2B customers** suitable for repricing based on behavioural and revenue analysis
- **Designed and analysed A/B experiments** on deferred members and high-intent users (e.g. transfer-button clickers), testing campaign and incentive strategies and using causal analysis to inform rollout decisions
- **Built a predictive model for early transfer-out risk detection**, enabling proactive product and outreach interventions for AUM protection; solution won 1st place at company-wide Hackathon and is now in deployment
- Influenced product roadmap decisions by leading gap analysis on stalled transfer-ins, translating complex operational and user data into clear, prioritised recommendations; nominated for “**Innovate with Purpose**” Award
- Owned and improved data foundations for complex transfer and transaction flows, analysing raw third-party and internal event data, identifying data quality gaps, and shaping structured, analytics-ready models used across Product, Ops, and Leadership.

### Business Intelligence Analyst

Bounce Interactive – London, United Kingdom

*March 2021-April 2022*

- Partnered with product, finance, and operations leadership to design KPI dashboards and reporting pipelines, enabling daily, weekly, and monthly tracking of operational health.
- Built and automated SQL/Python workflows for cross-functional reporting, reducing manual reporting time by 30% and improving accuracy of operational forecasts.
- Collaborated closely with the payments team to conduct a detailed analysis of chargeback reasons within the dynamic gaming industry. Implemented customer-centric measures to mitigate the likelihood of future chargebacks, fostering long-term loyalty.
- Supported operations leadership in tracking customer journeys and identifying bottlenecks, which improved efficiency of the pension transfer process and reduced drop-offs.

### Freelancer (Upwork)

*Nov 2020-March 2021*

Business Data Analyst – London, United Kingdom

- Designed and delivered self-serve Tableau dashboards for clients in fintech and services, enabling executives and operations managers to monitor KPIs and track performance in real time.
- Built reporting models to prioritise customer journey touchpoints, driving a 42% increase in targeting efficiency and a measurable improvement in operational resource allocation.
- Solely managed client projects from requirements gathering to delivery, providing decision-support analytics for operational improvements.
- Achieved Top Freelancer status within 60 days with excellent client reviews on operational analytics delivery.

### Client Relationship Manager

*May 2018- Dec 2019*

ICICI Prudential Life Insurance Ltd – Mumbai, India

- Analysed customer data to design operational models for segmentation and targeting, increasing monthly sales revenue by 30% while improving resource efficiency.
- Partnered with operations teams to streamline client onboarding and service workflows, reducing delays and improving customer satisfaction.
- Developed operational reporting frameworks to track KPIs across acquisition, underwriting, and retention, influencing strategic decision-making.
- Awarded Best Relationship Manager (2019) for operational excellence and outstanding client growth impact.

## EXTRACURRICULARS

Participated in **UKAI Hackathon**, building a rapid prototype using LLMs to explore data-driven workflows for **UK public sector use cases**.

## INTERSHIPS

**Trade Bulls Securities Pvt Ltd | Financial Leadership Program Intern** 2017  
Mumbai - India

**IndeMedi Solutions Pvt Ltd | Android Applications Developer Intern** 2015  
Ahmedabad, India

## EDUCATION

**Masters in Business Administration -MBA** 2016-2018  
Nirma University - Ahmedabad, India

**MSc in Computer Science** 2013-2015  
Indus University - Ahmedabad, India

**BSc in Computer Science** 2010-2013  
H.L University - Ahmedabad, India

## AWARDS & RECOGNITION

**"1st Place – Annual Hackathon (Smart Pension)"** Predictive model for transfer-out risk and AUM retention

**"Innovate with Purpose – Nominee"** Transfer-in process innovation and operational gap analysis

**"Spot Bonus Award"** Exceptional performance and sustained business impact

**"Best Relationship Manager"** Awarded as a top performer in 2019 due to outstanding performance and stellar client feedback

**"Gold Medalist" - Masters Industrial project** Awarded for developing a notable Android app for doctors

## **Extracurricular activities**

**Vice President** for Data science speakers club , Graduate **Mentorship** Program Contributor (ADPList)

## SKILLS AND TOOLS

**AI tools :** Claude code, Notion, Gamma, Lovable, Replit

**Data & Analytics:** Advanced SQL, Python (Pandas, NumPy, Scikit-learn), dbt, Snowflake, MySQL, PostgreSQL

**Data Pipelines & Engineering:** Airflow, ETL/ELT design, Workflow Automation

**Visualisation & BI:** Tableau, Looker, Power BI, Superset

**Operations Analytics:** KPI Frameworks, Capacity Planning, Forecasting, Efficiency Analysis, Revenue Leakage Detection

**Experimentation & Statistics:** A/B Testing, Statistical Modelling, Funnel Analysis, Cohort Analysis

**General Skills:** Stakeholder Management (CEO, COO, SLT), Cross-functional Collaboration, Data Storytelling, Team

**Mentoring Languages:** English, Hindi