

# Malte Völkner

Berlin-based Product Design Lead specialized in personal finance and brokerage, experienced in building user-centered workflows and leading design teams through growth.

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## Experience

### Lead Designer

Smartbroker AG

Berlin, since 2021

Led end-to-end design for SMARTBROKER+ apps across all platforms, scaling the product to 210k+ users, €12b+ AUC, and €750m+ CUC. Grew and managed the product design team through key growth phases and established user-centered processes integrating feedback and active user testing from scratch.

### UX Designer

Smart Mobile  
Factory GmbH

Berlin, 2019 to 2021

Designed and shipped mobile apps end-to-end, including the Team app for Germany's largest daycare provider, FRÖBEL. I also introduced and scaled usability testing across the agency and helped embed user-centered thinking in cross-functional teams.

### Lecturer

University of Applied  
Sciences, Potsdam

Potsdam, 2023

Taught a course on practical AI in UX design, guiding graduate students through hands-on exploration of emerging tools beyond ChatGPT. A follow-up course, starting in Oct 2025, will focus on addressing onboarding friction in capital markets.

Please find earlier roles on my LinkedIn.

## Education

### MA, Interfacedesign

UAS Potsdam

2021 to 2023

Researched how trading app UIs influence investor risk-taking, analyzing 7 German neobroker apps and designing friction-based prototypes. In collaboration with Smartbroker AG, and under NDA until 2026.

### BA, Interfacedesign

UAS Potsdam

2016 to 2021

Explored how friction in social media UIs can reduce misinformation and improve discussion quality. Analyzed platform moderation efforts, designed 12 friction-based UI prototypes, and proposed features to promote self-reflection and curb "fake news".

## Talks

### Berlin, Nov 2024

With Smartbroker

"How we manage user feedback at Smartbroker" – how to turn user feedback into actionable data, presented as part of FinTech Talks at Deutsche Bank. [Watch](#)

### Berlin, Feb 2020

With SMF

"You are not your user", explaining to the company's product staff why they aren't their user, what user testing is and why it's critical for them to understand that. [Watch](#)

### Cologne, May 2019

With comdirect

"The Do's and Don'ts of Voice UI" as part of a talk about Convenience Boost with IOT, together with then-SVP of UI at comdirect, Christian Wendrock-Prechtl. [Watch](#)