

# MATTHEW BARHAM, MBA

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STAFF UX RESEARCHER | INNOVATION & PRODUCT STRATEGY | FINTECH · B2B · B2B2C

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UX researcher and innovation strategist, 14+ years, with \$6M+ in delivered engagements — most of it inside Mastercard's Digital Innovation Lab, an innovation lab consistently recognized among the world's best. **My discipline is de-risking: deep discovery and cheap, fast pressure-testing of the assumptions a strategy depends on — before they become expensive mistakes.** Two modes: helping teams build the right thing before launch, and finding what's quietly broken after. Mixed-methods research, design-thinking facilitation, and translating complex findings into decisions executives act on.

- Ran **24+ full design-thinking innovation engagements** at enterprise scale across banking, fintech, payments, government, and startups — rare volume in a field where most practitioners run only a handful.
- Conducted critical UX research on a U.S. Treasury platform that saves taxpayers ~\$53M annually with a **95% user satisfaction** rate.
- Trusted by and reporting to Director+ executives and client stakeholders; led cross-functional teams of up to ~25.

## PROFESSIONAL EXPERIENCE

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**Founder & Principal, UX Research & Innovation** — *Onyx Studios* 2025 – Present

- Building an independent research & innovation practice ([onyxstudios.net](https://onyxstudios.net)), applying the same de-risk discipline that drove \$6M+ at Mastercard — deep discovery and assumption-testing for founders pre-launch and product teams post-launch.

**Staff UX Researcher & Innovation Lead** — *Mastercard · Digital Innovation Lab (Remote)* 2023 – 2025

- Led **24+ client innovation engagements** across banking, fintech, merchants, and startups — generating **\$6M+ in department revenue** and seeding \$50M+ in cross-team upsell. Owned solution creation, pitch decks, product videos, and all client deliverables.
- Drove cross-functional teams of ~10 (product, account, finance, design, development, video, internal tech); reported to Director+ client and internal executives.
- Designed and led customized in-person and virtual executive workshops that reframed problem spaces into prioritized roadmaps and greenlit pilots.
- **Selected:** all-in-one “super app” for a medical-tourism startup (first-of-its-kind, ~\$47B market); self-service developer portal for a white-label payments provider; digitized commercial-loan decisioning for a regional bank.

**Staff UX Researcher** — *Mastercard · Employee Experience* 2021 – 2023

- Defined and managed key digital experiences for Mastercard's **30,000+ employee workforce**; drove product strategy and roadmap for a suite of hardware, software, and tools as sole UX SME (cross-functional team ~25).
- Researched the top employee journeys, then launched a unified internal support site that consolidated **7 disjointed help desks** and became the #1 intranet site within 2 months.
- Partnered with engineering on self-service tools that **eliminated 1,000+ daily help-desk tickets** and let IT meet SLAs for the first time; pitched HR and execs on a first global standardized onboarding program.

**Senior User Researcher** — *Mastercard* 2011 – 2021

- Directed UX research on **100+ prototype B2B/B2B2C products** across fintech, retail, real estate, travel, and government — optimizing CX, shaping roadmaps, and reducing delivery risk; mentored junior researchers in highly-regulated domains.

- Championed a **\$250K usability-lab renovation** that increased research throughput and quality and elevated client engagement.
- **Selected:** Direct Express (U.S. Treasury prepaid platform — research informing the design; ~\$53M/yr taxpayer savings, 95% satisfaction); U.S. EMV chip migration (moderated usability across 12 major U.S. cities plus international benchmarking; recommendations to major issuers and terminal manufacturers); Mastercard × Apple Pay (human-layer research on card onboarding to Apple's standard; tokenization via MDES); Mastercard Retail Location Insights; Automated Parameter Interface (redesigned the tool coding transaction behavior for global Mastercard cards).

## LEADERSHIP & COMMUNITY

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- Communications lead, Young Professionals business resource group (2-year term); intern coordinator across several cycles; authored a monthly business-unit newsletter (~2 years).
- Volunteer: HOA Board Treasurer, Wexford Condominiums.

## EDUCATION

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**Master of Business Administration** — Washington University in St. Louis, Olin Business School  
2016 – 2018

**B.A., Psychology** — University of Missouri  
2009 – 2014

## SKILLS, TOOLS & CERTIFICATIONS

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- **Research & Innovation:** Design-thinking workshops, concept & usability testing, in-depth interviews, focus groups, persona & segmentation, journey/service mapping, research playbooks, field studies, A/B & multivariate testing, statistical analysis (regression, clustering, conjoint, segmentation), roadmapping, experiment design, JTBD, innovation sprints, go-to-market readiness, competitive benchmarking, KPI definition.
- **Tools:** Figma, UserTesting, Optimal Workshop, Mural, Qualtrics, Adobe CC, Salesforce, Jira/Rally, SharePoint, MS Office. Technical: Excel (advanced); SQL, Python, HTML/CSS (foundational).
- **Certifications:** UX Interaction Design — Nielsen Norman Group (NN/g); Mastering Design Thinking — MIT; Lean Six Sigma Green Belt — Purdue; Journey & Service Mapping — Forrester; Change Management — Prosci.