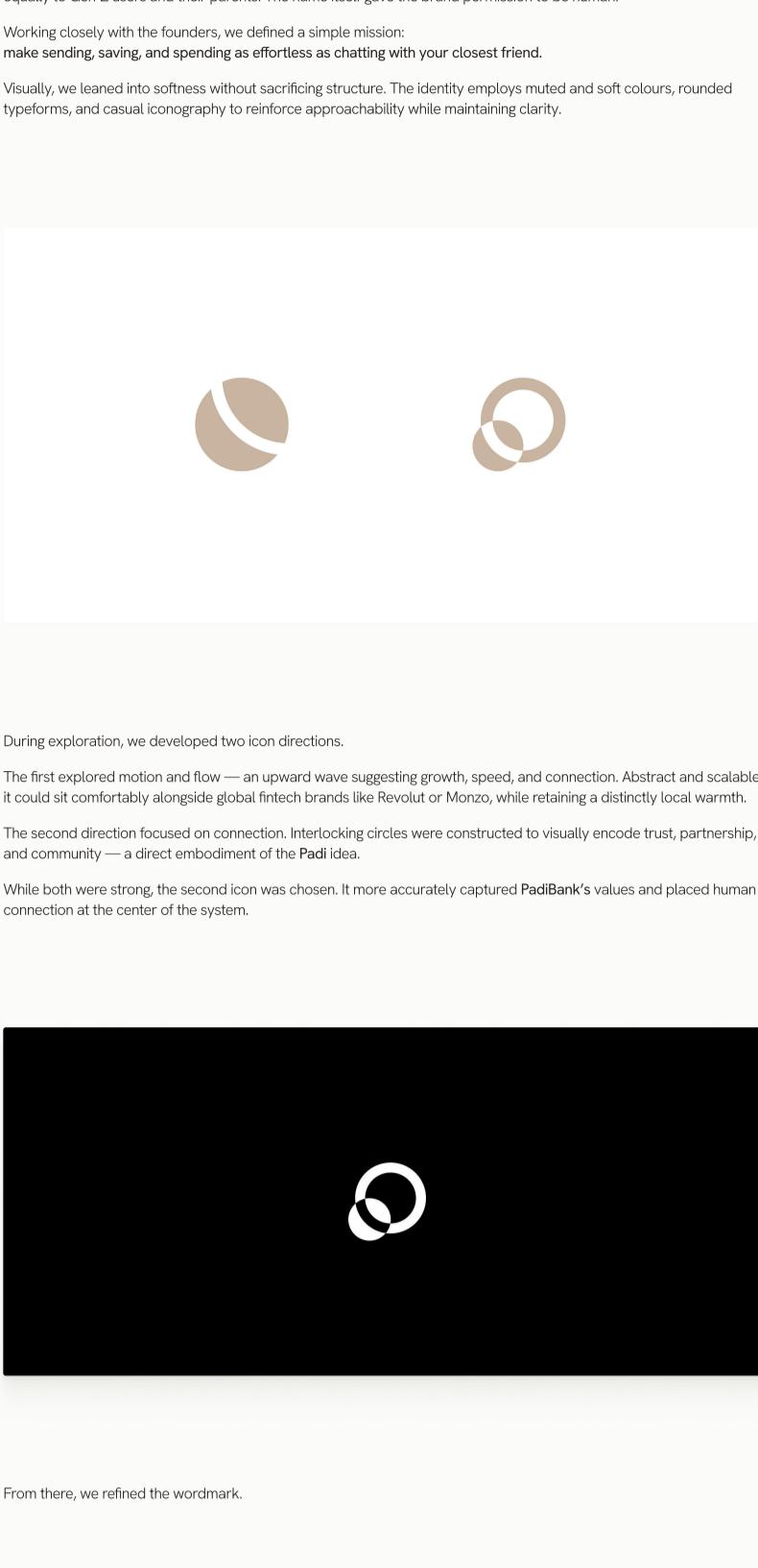


PadiBank Post-design Thesis

Author: Firefly R&D Unit

Duration: 2 Months



PadiBank's founders approached us with a clear problem:

Banking in Nigeria feels cold, expensive, and disconnected from how people actually live. Legacy and everyday commercial banks fail to reflect the social nature of Nigerian life, leaving Gen-Z and young millennials distrustful of institutions that feel bureaucratic, extractive, and just out of touch.

Our response was to reimagine banking as a social and youthful experience.

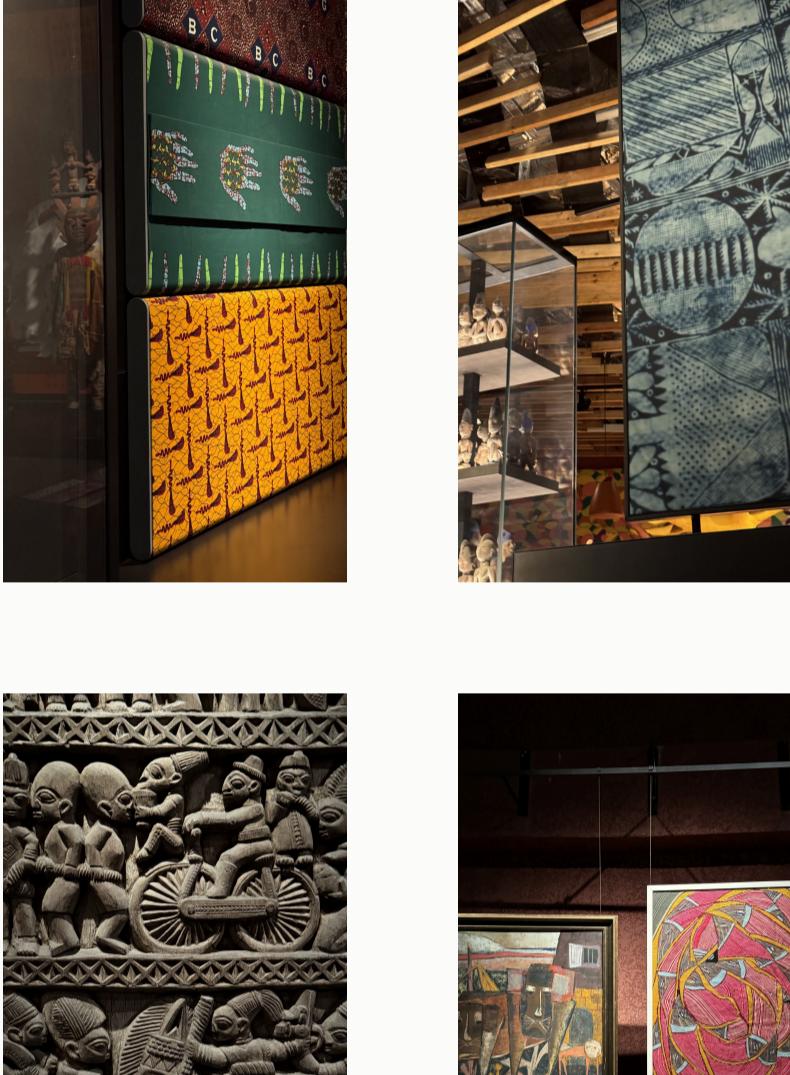
PadiBank fuses community and modern finance — a system that moves at the speed of conversations, not paperwork and rigidity. The goal was to design and engineer a financial product that feels as natural as interacting with a trusted friend.

While PadiBank carries deep emotional resonance in Nigeria, it represents friendship, trust, and community — values largely absent from the existing banking ecosystem. PadiBank allows us to balance warmth and credibility, appealing equally to Gen-Z users and their parents. The name itself gave the brand permission to be human.

Working closely with the founders, we defined a simple mission:

make sending, saving, and spending as effortless as chatting with your closest friend.

Visually, we leaned into softness without sacrificing structure. The identity employs muted and soft colours, rounded typeforms, and casual iconography to reinforce approachability while maintaining clarity.

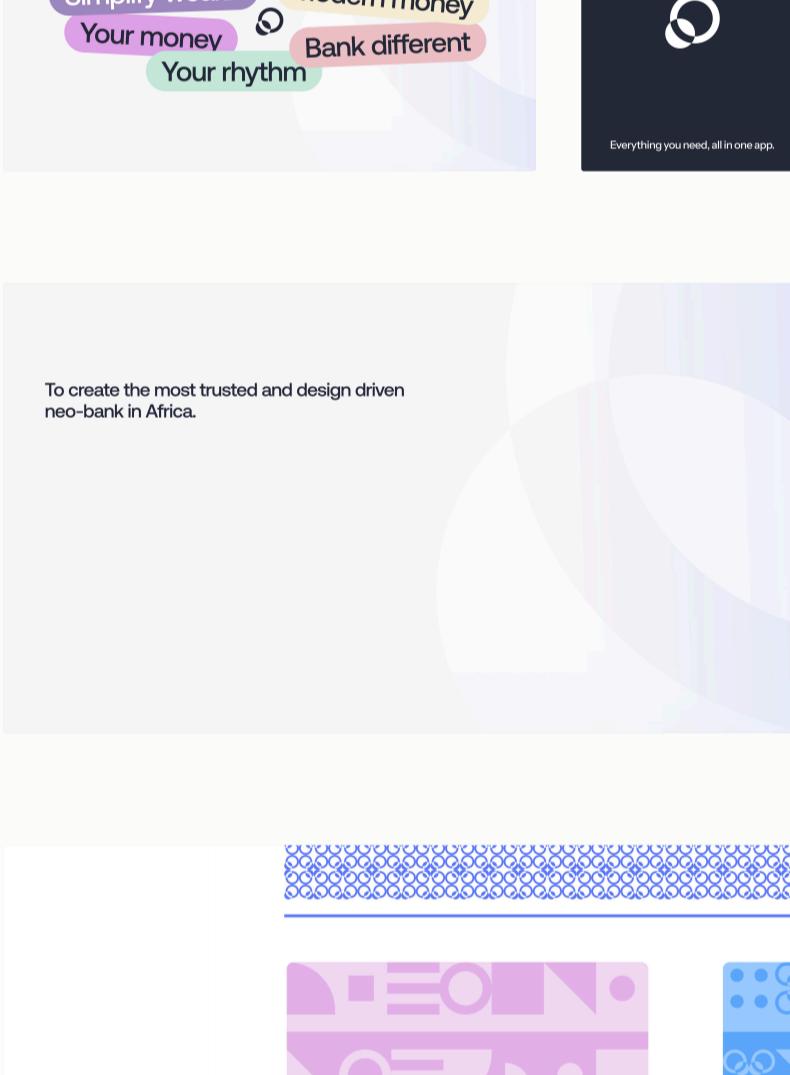


During exploration, we developed two icon directions.

The first explored motion and flow — an upward wave suggesting growth, speed, and connection. Abstract and scalable, it could sit comfortably alongside global fintech brands like Revolut or Monzo, while retaining a distinctly local warmth.

The second focused on connection. Interlocking circles were constructed to visually encode trust, partnership, and community — a direct embodiment of the Padi idea.

While both were strong, the second icon was chosen. It more accurately captured PadiBank's values and placed human connection at the center of the system.



Aeonik was selected for its balance of modernism, structure, and personality. Subtle modifications were made — vertex cuts and softened edges — to reinforce warmth while preserving precision and sharpness.

With the core marks established, we embedded Pan-African references into the system. The goal was not ornamentation, but belonging and suitability — subtle signals and light that PadiBank is rooted in Africa and built for Africans.

Our Principal taking it upon himself to step outside and draw inspiration from the depths and bottoms of the Yoruba culture — we found foot at the J. Randle Centre for Yoruba Culture & History

Contemporary art, paintings, wood and bronze artifacts, cultural textures, textiles and much more were felt and understood at a depth only replicable at the touch of a living organism.

At this point we had much more clarity, focus and history to execute with.

