CHIARA BELLO

Senior UX Designer

Top 10 Projects

hallo@chiarabello.design +39 3358065643 (IT) www.chiarabello.design

Chiara is a creative who understands, innovates and re-designs business ventures, with a focus on the digital world.

PERSONAL

DOB: 5-02-1977
NATIONALITY: Italian
LIVES IN: Genova (IT), before lived in Zürich (CH), London (UK) and Turin (IT).
EDUCATION: MA and MSc in Design Engineering and BA in Architecture
LANGUAGES: Italian (MI), English (C2), German (C1), Portuguese (B2), French (A1), Ebrew (writing & reading)
COMPUTER: MIRO and FIGMA, Adobe Programms (XD, Photoshop, Illustrator, InDesign, Premiere), Office (Word, Powerpoint, Excell)
HOBBYS: Art, Creating anything, Cooking, Traveling, Yoga, Innovation...

My journey

|	TODAY	2016-7	2012-6	2011	2008	2006	2002
ROLE	SENIOR UX DESIGNER	BRAND & CULTURE CONSULTANT	CREATIVE DIRECTOR AND HAPPINESS OFFICER	DESIGN CURATOR AND BUYER	CREATIVE DIRECTOR	INNOVATION DESIGNER	DESIGNER/ ARCHITECT
WHERE	BOB FINANCE Zürich, CH	WEFOX Berlin, DE Zürich, CH	DEINDEAL.CH Zürich, CH	BAMARANG. CO.UK London	CHIARA BELLO DESIGN STUDIO, London	ROYAL COLLEGE OF ART IMPERIAL COLLEGE, London	FIAT ENGINEERING Turin, IT
WHAT	Responsibility of the Look&Feel of the website. Coordination of the UI and UX project.	Brand & Cultrue management. Part of the Branding role was the redesign of the offices.	Responsibility of the Look&Feel of the whole website. Active role in innovation and happinesss.	Source hundreds Design brands to showcase in the first european online design platform.	Curation and direction of Design Exhibitions and start-up of Chic Pig jewellery line.	Master of Art and Master of Science in Innovation Design Engineering.	Architecture (Chiara gained a Master in Architecture at Politecnico of Turin in 2002) and landscape design of the Turin-Milan High Speed Railway line.
MASTER PROJECT	UX redesign through the redesign of the Customer Journey	Leading a Brand and Culture Project across the whole company (with branches in Zurich, Berlin and Barcelona)	Set up an Innovation Lab: a place where business problems find creative solutions.	Bring to the platform the famous designer Hector Serrano's design pieces.	Design of "White Feast": an exhibition for Blackberry and Royal College of Art, London	Design of Boa-Chair: a design furniture for flexible seating.	Noise Barriers and Structural Walls of the High Speed Railway line.
ADDED VALUE	Change the visual identity of the website. Better usability and better conversion rate.	Transform the company with a bottom-up approach. New brand redesign. New offices!	Change the visual identity of the website. Boost innovative thinking into the business.	Fast speed in closing deals, building up a very interesting design pipeline.	Exibit products revealing the creative process behind them.	Join together Innovation Design and Business.	Bring colours, design and creativity into a pure engineering project.
WHAT OTHERS SAY...	"Always positive, always on the sunny side of life, with lots of energy and motivation." **Janine Lutz,** Marketing Manager, Bob Finance AG	"Very creative and at the same time pragmatic and straight forward - a combination that is very rare" **Julian Teicke,** CEO-Founder of WeFox and DeinDeal	"Chiara possesses a unique ability to combine creativity with business(...) convinces to re-think conventional business practices ". **Maximilian Rofagha,** CEO-Founder of Finimize and Deindeal. ch	"Passionate, hard-working and reliable. (...)someone who gets things done, a strong negotiator with great design instincts". **Joe Falter,** manager at Bamarang. co.uk in 2012,now	"Chiara is a great listener - (...) and incredibly creative person". **Anne-Laure Fayard** now Associate Professor of Management, NYU Polytechnic School of Engineering	"Chiara is a fun, creative and inspiring person (...) It is always a pleasure to work with her because she brings so much energy and individuality to every project" **Sian Smyth** Design Engineer and RCA collegue in 2006-8	"Chiara brought into the company ideas and creativtiy, finding solutions that were fitting within the technical constrains" **Silvio Gravoglia,** Director at Fiat Engineering in 2002

hallo@chiarabello.design +39 3358065643 (IT) www.chiarabello.design

1 BOB FINANCE Homepage and Visual Identity

Visual identity and UX design of bob.ch homepage, a Fintech startup from Valora Group, providing financial services through online application. Creation of wireframes and visual moke-ups, and cooridnating external developers company to implement the ideas.

UX redesign project coordination
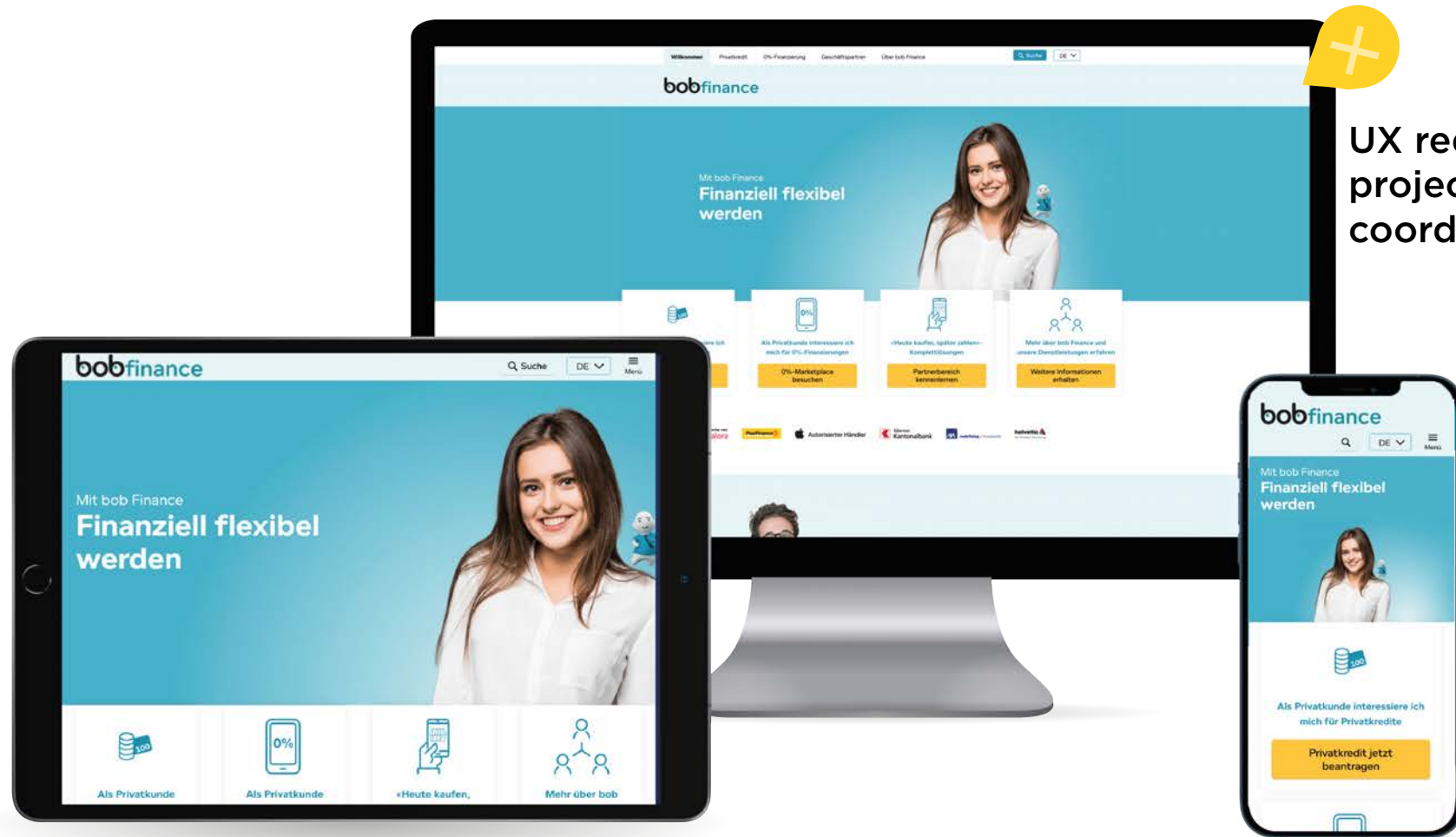
check out the final result here: www.bob.ch

BOB FINANCE BNPL page and banners

Creation of a new product for bob Finance offering BUY NOW PAY LATER service. From concept, to visual identity to banner creation, working in team with Marketing and Developers

check out the final result here: www.bobzero.ch

BOB FINANCE White label application

UX design, flows and work (using MIRO and FIGMA) for a new loan application process as white label

Angaben überprüfen und Kreditantrag absenden

Vielen Dank für Ihre ausführlichen Angaben, Herr Mustermann.

Bitte überprüfen Sie kurz Ihre Kontaktdaten!
Besonders Ihre Mobiltelefonnummer und E-Mail-Adresse sind wichtig, damit wir Ihnen unser Kreditangebot zusenden können.

Ihre Kontaktdaten

Anrede	Herr
Vorname	Max
Nachname	Mustermann
Strasse / Nr.	Hardturmstrasse 161
PLZ / Ort	8050 Zürich
Mobiltelefon	+41 79 123 45 67
E-Mail	max.mustermann@gmail.com

Ihr Wunschkredit im Überblick

Gewünschter Kreditbetrag	CHF 36'000
Kreditlaufzeit	120 Monate
Kreditabsicherung	ja
Ablösung einer laufenden Kreditverpflichtung	ja
Monatliche Rate	bei 4.9% bei 9.9% CHF 878.30 – CHF 1'142.55

Im nächsten Schritt führen wir damit eine elektronische Vorprüfung Ihrer Kreditfähigkeit durch. Dies kann einige Minuten dauern.

Als Ergebnis erhalten Sie per E-Mail ein erstes Angebot mit der voraussichtlichen Kreditsumme, die wir Ihnen auszahlen können, sowie den für Sie gültigen Zinssatz.*

Angaben korrigieren	Kreditantrag absenden

Ihre Daten werden verschlüsselt übertragen.
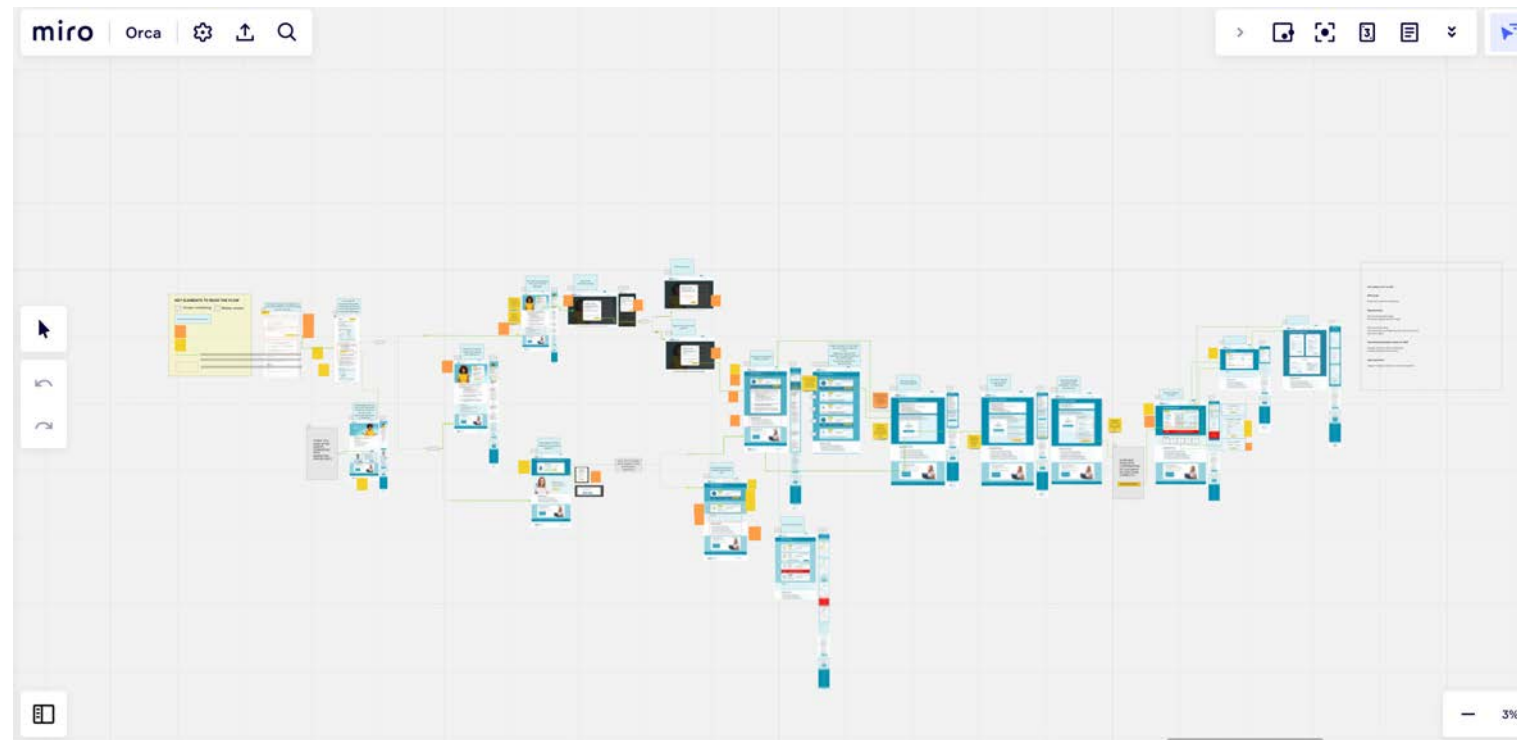
BOB FINANCE-APPLE 0% Site

Ux design of a new page for Apple products at 0% Financing
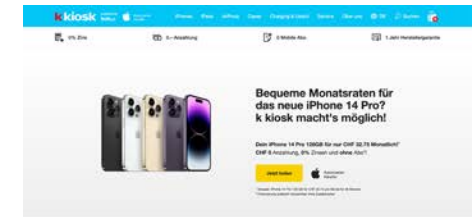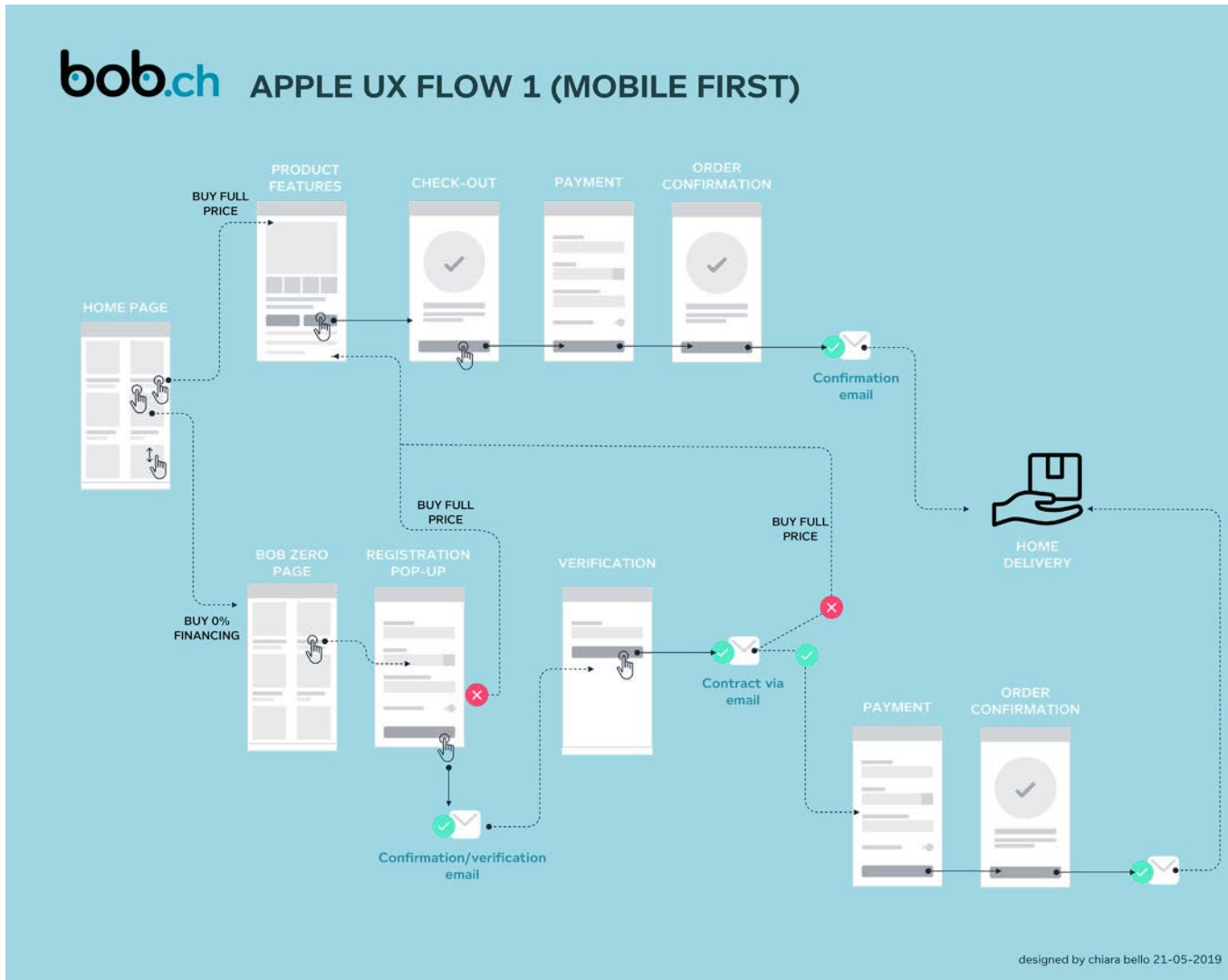
check out the final result here: **www.apple.kkiosk.ch**

BOB.CH MyCockpit Dashboard (wireframes)

Design of wireframes and moke-ups of the Maycockpit Dashboard for desktop and mobile,, where a user can find all the most important information about his/her credit.

Dashboard moke-up for Desktop
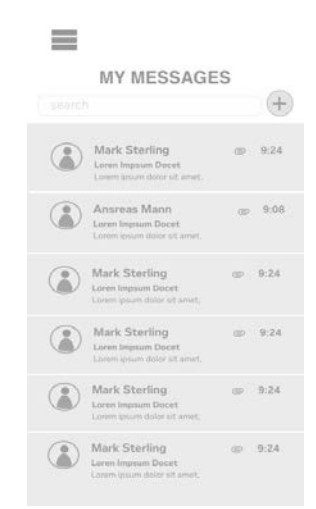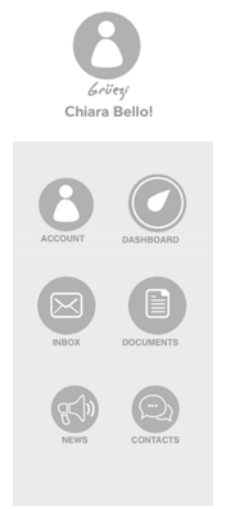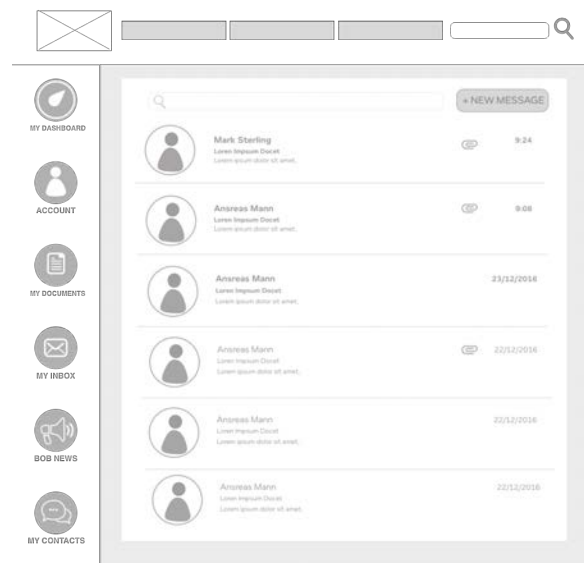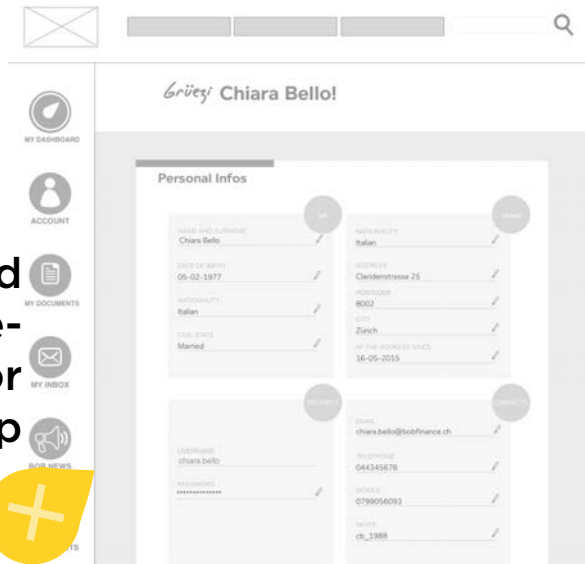
Dashboard moke-up for Mobile

5.1 BOB.CH MyCockpit Dashboard (moke-ups)

Design of wireframes and moke-ups of the Maycockpit Dashboard for desktop and mobile,, where a user can find all the most important information about his/her credit.
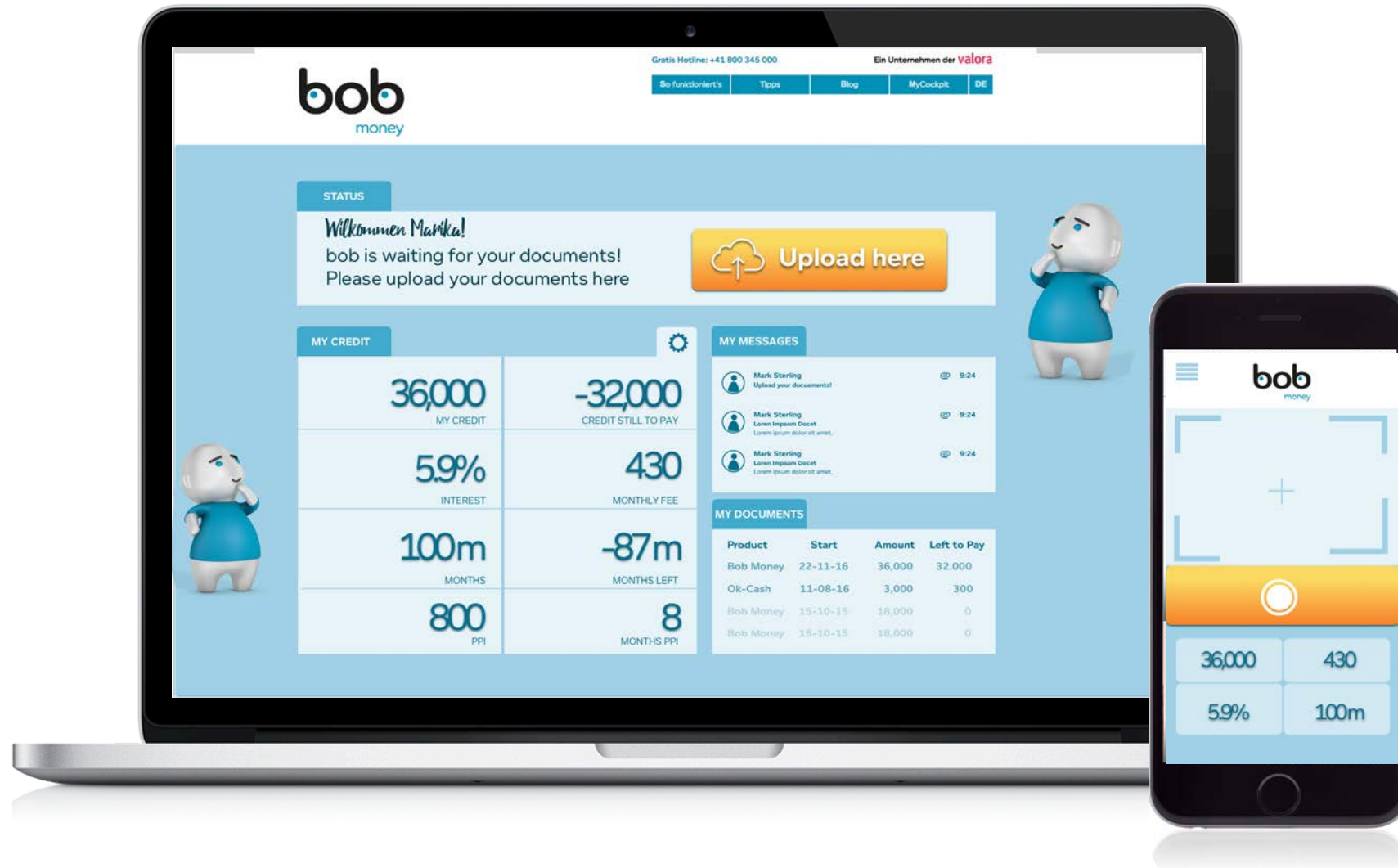
Design of the moke-ups

6 BOB.CH Design of the Customer Journey

At bob.ch no one has ever done this before: drawing the whole customer journey from when someone needs a loan till when he/she pays back the loan. Here I designed the customer journey divided in steps: each step has a task associated to it, an emotional icon (how the customer is feeling) and all the blockers (in red) with possible solutions (yellow) to improve the user experience.

bobmoney.ch Customer Journey

	PRE-SERVICE			SERVICE								POST-SERVICE					

STEPS / DESCRIPTION

- **NEED OF A LOAN**: Type of need (house renovation, car, holiday etc.) - Calculating how much is needed - Get cheaper interests
- **RESEARCH AND CALCULATION**: Finding out about credit - Calculating eligibility - Information about available loans/competitor analysis - Ask family and friends
- **BOB AWARENESS**: Finding out about Bob - Deciding for trying BOB online - digiting the website link
- **BOBMONEY.CH HOMEPAGE**: Checking BobMoney on mobile/desktop - Landing on Home Page
- **ONLINE APPLICATION**: Checking amount needed - Checking the monthly rate - Checking the interest - Go through Sales Funnel until the end
- **ONLINE CHECK DONE: SEND DOCUMENTS**: If the online app. is successful: Send documentation: ID and last 3 salaries of customer and partner) - Talk to Sales/Customer Care - Wait for an answer about eligibility
- **CONTACT THE CUSTOMER CARE**: Recieve first formal feedback weather I got credit or not - Contact CC for other questions
- **SCORE1: FIRST APPROVAL**: Contact CC for questions regarding documents - Contact CC for questions?
- **SEND FINAL DOCUMENTS**: Verified ID process (Post or ID Now) - Read, sign and send contract - Contact CC for questions?
- **14 DAYS PAYMENT**: Customer in "cool off" stage - Legal 14 days waiting - With contract signed we check CRIF
- **PAY OUT**: CONFIRMATION OF Payment - 3 days and money will reach bank
- **USING THE MONEY**: Recieving the money on the bank account - Spending the money
- **PAYING BACK**: Set a standing order/ pay each rate - Have to remember to pay each month for the time agreed
- **PROBLEM WITH PAYMENT**: Experiencing a problem in paying (technical or from customer side)
- **CONTACT CUSTOMER CARE**: Contact the CC to solve the problem
- **REGULAR PAYMENTS**: Paying regularly
- **CLOSE THE CREDIT**: Last-final payment - Recieve a feedback for the closing

BOB

- MARKETING / PARTNERSHIPS
- MARKETING
- MARKETING
- MARKETING / UX
- MARKETING / UX / CUSTOMER CARE
- SALES / UX / CUSTOMER CARE
- SALES / UX / CUSTOMER CARE
- UX / CUSTOMER CARE/SALES
- UX / CUSTOMER CARE/SALES
- CUSTOMER CARE/SALES
- CUSTOMER CARE/SALES
- CUSTOMER CARE/SALES
- CUSTOMER CARE/SALES
- CUSTOMER CARE/SALES
- CUSTOMER CARE
- CUSTOMER CARE
- CUSTOMER CARE

TIMING: 5 MINS · 7 DAYS · 24 h · Video 5m Post 3 days · 14 DAYS · 3 DAYS · up to 120 MONTHS

BLOCKERS

- **BOB AWARENESS**: VERY FEW DIRECT CUSTOMERS / 50% COME FROM INTERMEDIARIES / PEOPLE DO NOT KNOW BOB / TRAFFIC IS LOW / WE KNOW LITTLE ABOUT FROM WHICH CHANNEL CUSTOMER COME / LACK OF VISIBILITY AT KIOSK (ONLY 300/1800 KIOSKS HAVE IT) / LACK OF CLEAR BOB USP FOR OUR PARTNERS / TAXES AND FAST CHANGES IN THE MARKET
- **BOBMONEY.CH HOMEPAGE**: LACK OF TRUST IN LANDING PAGE / BUTTON FOR CTA IS BELOW THE FOLD / FRENCH CLIENTS WOULD LIKE MORE "SERIOUS" BOB BIT COLD AND TO FUNNY / NO CAMPAIGNS FOR LANDING PAGE / WE LOOSE A LOT OF PEOPLE AT STEP 1
- **ONLINE APPLICATION**: FUNCTIONAL TAB NOT INTUITIVE, PEOPLE DO NOT UNDERSTAND IT IS INTERACTIVE, THEY JUST CLICK ON ENGINE BUTTON. / NOT CUSTOMER CARE, BANK CENTRIC / SOME PEOPLE STILL WANT OFFLINE APPLICATIONS / ONCE AN EMAIL IS INSERTED CAN NOT BE-APPLY!!! / MISSING IN THE APPLIC: INTERMEDIARIES ALSO NEEDS TO CHECK / MISSING ALSO WHEN DIVORCED KIDS? ALIMENTS? SEND PROOF? / MISSING (WHEN NOT MARRIED OR SEPARATED KIDS? ALIMENTS? SEND PROOF) / DIFFERENT INTERESTS RATES NOT CLEARLY EXPLAINED / I CAN NOT DO THE APP FOR SOMEONE ELSE (AND MANY DO NOT SPEAK GERMAN SO THEY HAVE SOMEONE DOING FOR THEM) / BOB DOES NOT SPEAK ALEMANIC / INFO OPTION FOR NOT INCLUDING THE PARTNER IN THE APPLICATION / MOBILE APP NOT WORKING WELL
- **ONLINE CHECK DONE: SEND DOCUMENTS**: DOCUMENTS ARE NOW SENT OFFLINE / PARTNERS CAN NOT UPLOAD/SEND DOCUMENTS / ANGRY CUSTOMERS FOR THE 4.9% / NO DIGITAL ARCHIVE OF SIGNED CONTRACTS (AND NO DIGITAL COPY FOR CLIENT IN MYCOCKPIT) / ONLY 1% CR FROM TRAFFIC
- **CONTACT THE CUSTOMER CARE**: CALL TO CC: FOR INTEREST RATE (4.9% IS NOT CLEAR) / CALL TO CC: DID YOU RECIEVE MY DOCUMENTS? / CALL TO CC: OK CASH PROBLEMS / CALL TO CC: GENERAL QUESTIONS / NOT CLEAR HOW MUCH I PAY IN TOTAL (INCLUDING INTERESTS) / NO HAPPY WITH HOT-LINE AND LONG TIME WAITING FOR EMAIL ANSWER / BEEN CALLED BY MOBILE IS SCARY AND NOT PROFESSIONAL (AND PEOPLE DO NOT ANSWER) / MORE FRIENDLY CCARE (NO PHONE RINGING MORE THAN 3 TIMES)
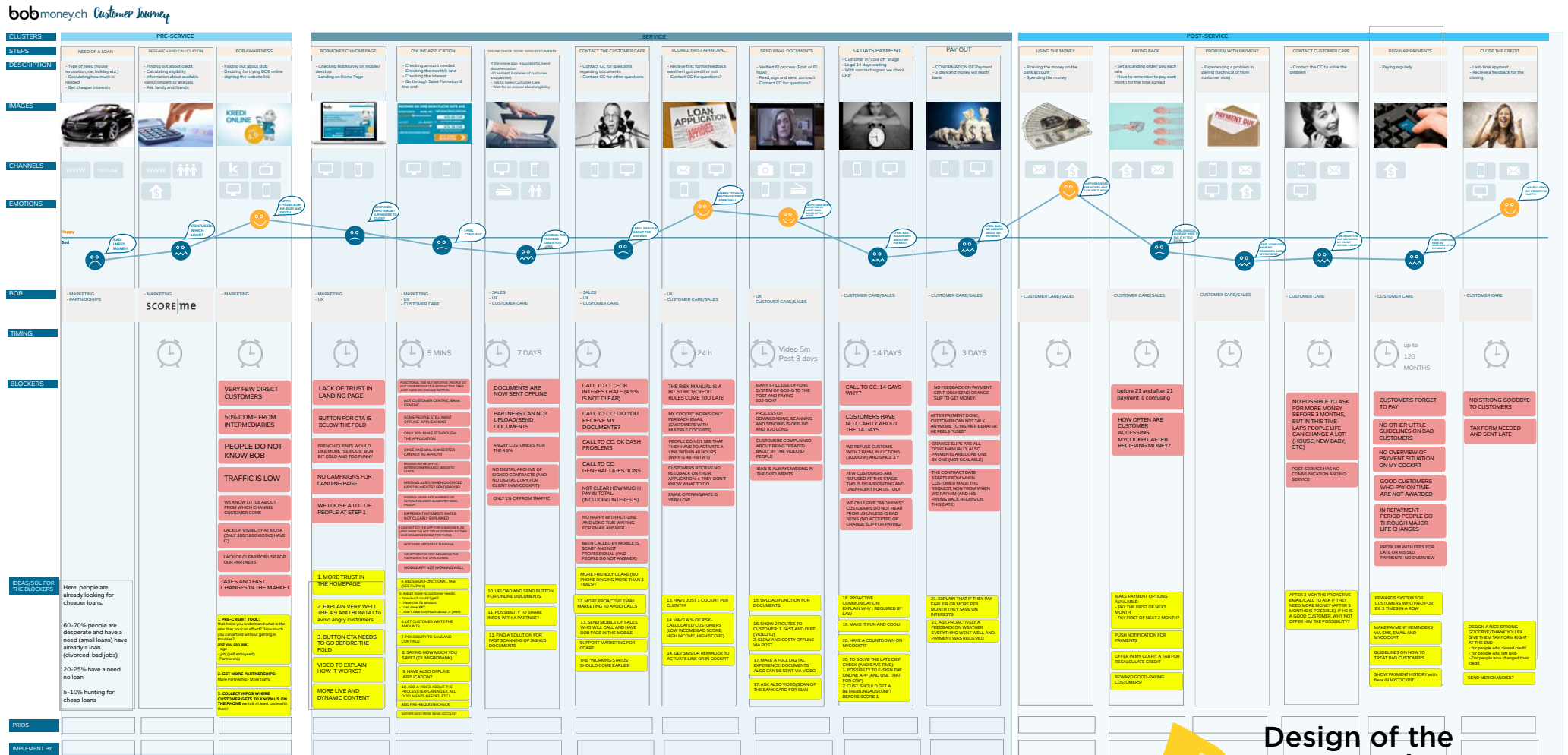- **SCORE1: FIRST APPROVAL**: THE RISK MANUAL IS A BIT STRICT/CREDIT RULES COME TOO LATE / MY COCKPIT WORKS ONLY PER EACH EMAIL (CUSTOMERS WITH MULTIPLE COCKPITS) / PEOPLE DO NOT SEE THAT THEY HAVE TO ACTIVATE A LINK WITHIN 48 HOURS (WHY IS 48 H BTW?) / CUSTOMERS RECIEVE NO FEEDBACK ON THEIR APPLICATION -> THEY DON'T KNOW WHAT TO DO / EMAIL OPENING RATE IS VERY LOW
- **SEND FINAL DOCUMENTS**: MANY STILL USE OFFLINE SYSTEM OF GOING TO THE POST AND PAYING 20.2-SCHF / PROCESS OF DOWNLOADING, SCANNING AND SENDING IS OFFLINE AND TOO LONG / CUSTOMERS COMPLAINED ABOUT BEING TREATED BADLY BY THE VIDEO ID PEOPLE / IBAN IS ALWAYS MISSING IN THE DOCUMENTS
- **14 DAYS PAYMENT**: CALL TO CC: 14 DAYS WHY? / CUSTOMERS HAVE NO CLARITY ABOUT THE 14 DAYS / WE REFUSE CUSTOMS. WITH 2 PAYM. INJUCTIONS (1000CHF) AND SINCE 3 Y / FEW CUSTOMERS ARE REFUSED AT THIS STAGE THIS IS DISAPPOINTING AND UNEFFICIENT FOR US TOO! / WE ONLY GIVE "BAD NEWS": CUSTOMERS DO NOT HEAR FROM US UNLESS IS BAD NEWS (NO ACCEPTED OR ORANGE SLIP FOR PAYING)
- **PAY OUT**: NO FEEDBACK ON PAYMENT SENT, ONLY SEND ORANGE SLIP TO GET MONEY! / AFTER PAYMENT DONE, CUSTOMER CAN NOT TALK ANYMORE TO HIS/HER BERATER, HE FEELS "USED" / ORANGE SLIPS ARE ALL DONE MANUALLY, ALSO PAYMENTS ARE DONE ONE BY ONE (NOT SCALABLE) / THE CONTRACT DATE STARTS FROM WHEN CUSTOMER MADE THE REQUEST, NON FROM WHEN WE PAY HIM (AND HIS PAYING BACK RELAYS ON THIS DATE)
- **PAYING BACK**: before 21 and after 21 payment is confusing / HOW OFTEN ARE CUSTOMER ACCESSING MYCOCKPIT AFTER RECIEVING MONEY?
- **PROBLEM WITH PAYMENT**: 21. EXPLAIN THAT IF THEY PAY EARLIER OR MORE PER MONTH THEY SAVE ON INTERESTS
- **CONTACT CUSTOMER CARE**: NO POSSIBLE TO ASK FOR MORE MONEY BEFORE 3 MONTHS, BUT IN THIS TIME-LAPS PEOPLE LIFE CAN CHANGE A LOT! (HOUSE, NEW BABY, ETC) / POST-SERVICE HAS NO COMMUNICATION AND NO SERVICE
- **REGULAR PAYMENTS**: CUSTOMERS FORGET TO PAY / NO OTHER LITTLE GUIDELINES ON BAD CUSTOMERS / NO OVERVIEW OF PAYMENT SITUATION ON MY COCKPIT / GOOD CUSTOMERS WHO PAY ON TIME ARE NOT AWARDED / IN REPAYMENT PERIOD PEOPLE GO THROUGH MAJOR LIFE CHANGES / PROBLEM WITH FEES FOR LATE OR MISSED PAYMENTS: NO OVERVIEW
- **CLOSE THE CREDIT**: NO STRONG GOODBYE TO CUSTOMERS / TAX FORM NEEDED AND SENT LATE

IDEAS/SOL FOR THE BLOCKERS

- **NEED OF A LOAN**: Here people are already looking for cheaper loans. / 60-70% people are desperate and have a need (small loans) have already a loan (divorced, bad jobs) / 20-25% have a need no loan / 5-10% hunting for cheap loans
- **RESEARCH AND CALCULATION**: SCORE|me / 1. PRE-CREDIT TOOL: that helps you understand what is the rate that you can afford? "How much you can afford without getting in trouble? and you can ask: - age - job (self enjoyed) - Partnership / 2. GET MORE PARTNERSHIPS: More Partnership - More traffic / 3. COLLECT INFOS WHERE CUSTOMER GETS TO KNOW US ON THE PHONE we ask at least once with them!
- **BOBMONEY.CH HOMEPAGE**: 1. MORE TRUST IN THE HOMEPAGE / 2. EXPLAIN VERY WELL THE 4.9 AND BONITAT to avoid angry customers / 3. BUTTON CTA NEEDS TO GO BEFORE THE FOLD / 4. VIDEO TO EXPLAIN HOW IT WORKS? / 5. MORE LIVE AND DYNAMIC CONTENT
- **ONLINE APPLICATION**: 4. REDESIGN FUNCTIONAL TAB (SEE FLOW 1) / 5. Adapt more to customer needs: - how much could I get? - how much I pay? - I can save XXX? - I don't care too much about x. years / 6. LET CUSTOMER WRITE THE AMOUNTS / 7. POSSIBILITY TO SAVE AND CONTINUE / 8. SAYING HOW MUCH YOU SAVE? (EX. MIGROBANK) / 9. HAVE ALSO OFFLINE APPLICATION? / 10. ADD A VIDEO ABOUT THE PROCESS (EXPLAINING EX. ALL DOCUMENTS NEEDED ETC) / ADD PRE-REQUISTE CHECK / GATHER DATA FROM BANK ACCOUNT
- **ONLINE CHECK DONE**: 10. UPLOAD AND SEND BUTTON FOR ONLINE DOCUMENTS / 11. POSSIBILITY TO SHARE INFOS WITH A PARTNER? / 1. FIND A SOLUTION FOR FAST SCANNING OF SIGNED DOCUMENTS
- **CONTACT CUSTOMER CARE**: 12. MORE PROACTIVE EMAIL MARKETING TO AVOID CALLS / 13. SEND MOBILE OF SALES WHO WILL CALL AND HAVE BOB FACE IN THE MOBILE / SUPPORT MARKETING FOR CCARE / THE "WORKING STATUS" SHOULD COME EARLIER
- **SCORE1: FIRST APPROVAL**: 13. HAVE JUST 1 COCKPIT PER CLIENT!!! / 14. HAVE A % OF RISK-CALCULATED CUSTOMERS (LOW INCOME BAD SCORE, HIGH INCOME, HIGH SCORE) / 16. GET SMS OR REMINDER TO ACTIVATE LINK OR IN COCKPIT
- **SEND FINAL DOCUMENTS**: 15. UPLOAD FUNCTION FOR DOCUMENTS / 16. SHOW 2 ROUTES TO CUSTOMER: 1. FAST AND FREE (VIDEO ID) 2. SLOW AND COSTY OFFLINE VIA POST / 17. MAKE A FULL DIGITAL EXPERIENCE: DOCUMENTS ALSO CAN BE SENT VIA VIDEO / 17. ASK ALSO VIDEO/SCAN OF THE BANK CARD FOR IBAN
- **14 DAYS PAYMENT**: 18. PROACTIVE COMMUNICATION: EXPLAIN WHY - REQUIRED BY LAW / 19. MAKE IT FUN AND COOL! / 20. MAKE A COUNTDOWN ON MYCOCKPIT
- **PAY OUT**: 20. TO SOLVE THE LATE CRIF CHECK (AND SAVE TIME): 1. POSSIBILTY TO E-SIGN THE ONLINE APP (AND USE THAT FOR CRIF) 2. CUST. SHOULD GET A BETREIBUNGAUSKUNFT BEFORE SCORE 1
- **PAYING BACK**: MAKE PAYMENT OPTIONS AVAILABLE: - PAY THE FIRST OF NEXT MONTH - PAY FIRST OF NEXT 2 MONTH? / PUSH NOTIFICATION FOR PAYMENTS / OFFER IN MY COCKPIT A TAB FOR RECALCULATE CREDIT / REWARD GOOD-PAYING CUSTOMERS!
- **PROBLEM WITH PAYMENT**: 21. ASK PROACTIVELY A FEEDBACK ON WHEATHER EVERYTHING WENT WELL AND PAYMENT WAS RECIEVED
- **CONTACT CUSTOMER CARE**: AFTER 3 MONTHS PROACTIVE EMAIL/CALL TO ASK IF THEY NEED MORE MONEY (AFTER 3 MONTHS IS POSSIBLE), IF HE IS A GOOD CUSTOMER, WHY NOT OFFER HIM THE POSSIBILITY?
- **REGULAR PAYMENTS**: REWARDS SYSTEM FOR CUSTOMERS WHO PAID FOR EX. 3 TIMES IN A ROW / MAKE PAYMENT REMINDERS VIA SMS, EMAIL AND MYCOCKPIT / GUIDELINES ON HOW TO TREAT BAD CUSTOMERS / SHOW PAYMENT HISTORY with fiere IN MYCOCKPIT
- **CLOSE THE CREDIT**: DESIGN A NICE STRONG GOODBYE/THANK YOU, EX. GIVE THEM TAX FORM RIGHT AT THE END - For people who closed credit - For people who left Bob - For people who changed their credit / SEND MERCHANDISE?

PRIOS

IMPLEMENT BY

Design of the customer journey, after interviewing users and stake-holders

7 CROWDHOUSE.CH Dashboard

UX design work for Crowdhouse.ch, a company offering investment opportunities in the real estate sector. They wanted to imrpove the exisiting dashboard. I created a visually appealing, simple and big dashboard where the customer can see her/his investments at glance. I find important, as it is a Real estate business (so somehow more tangible than mere money), to display the properties too.
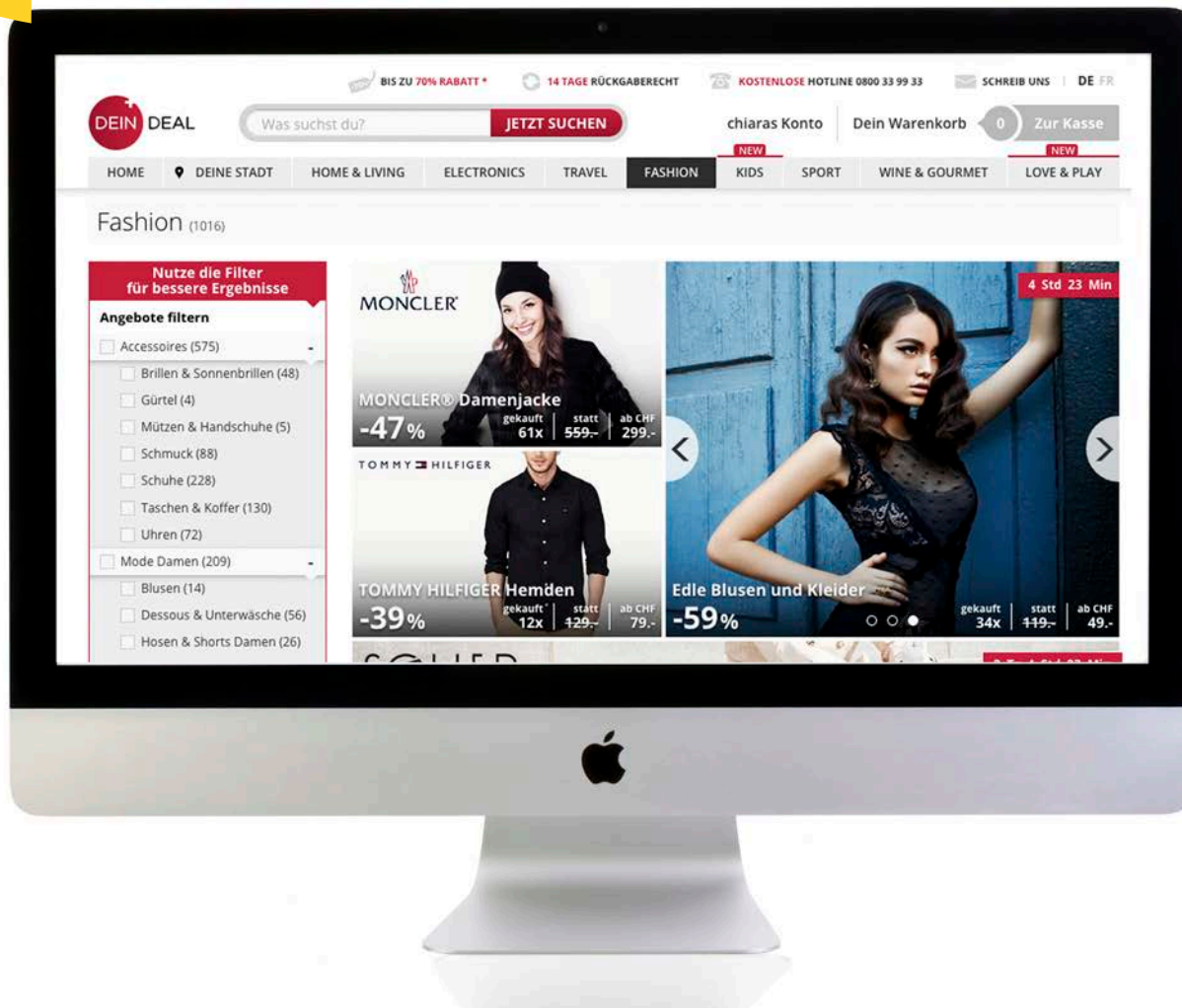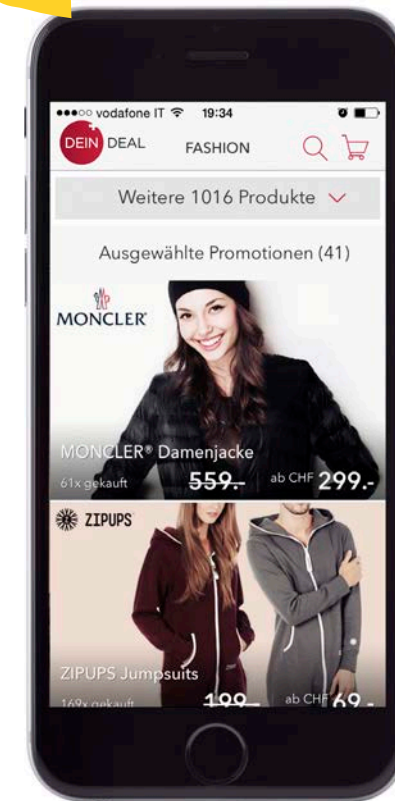
Design of the new dashboard (wire-frames and final moke-ups)
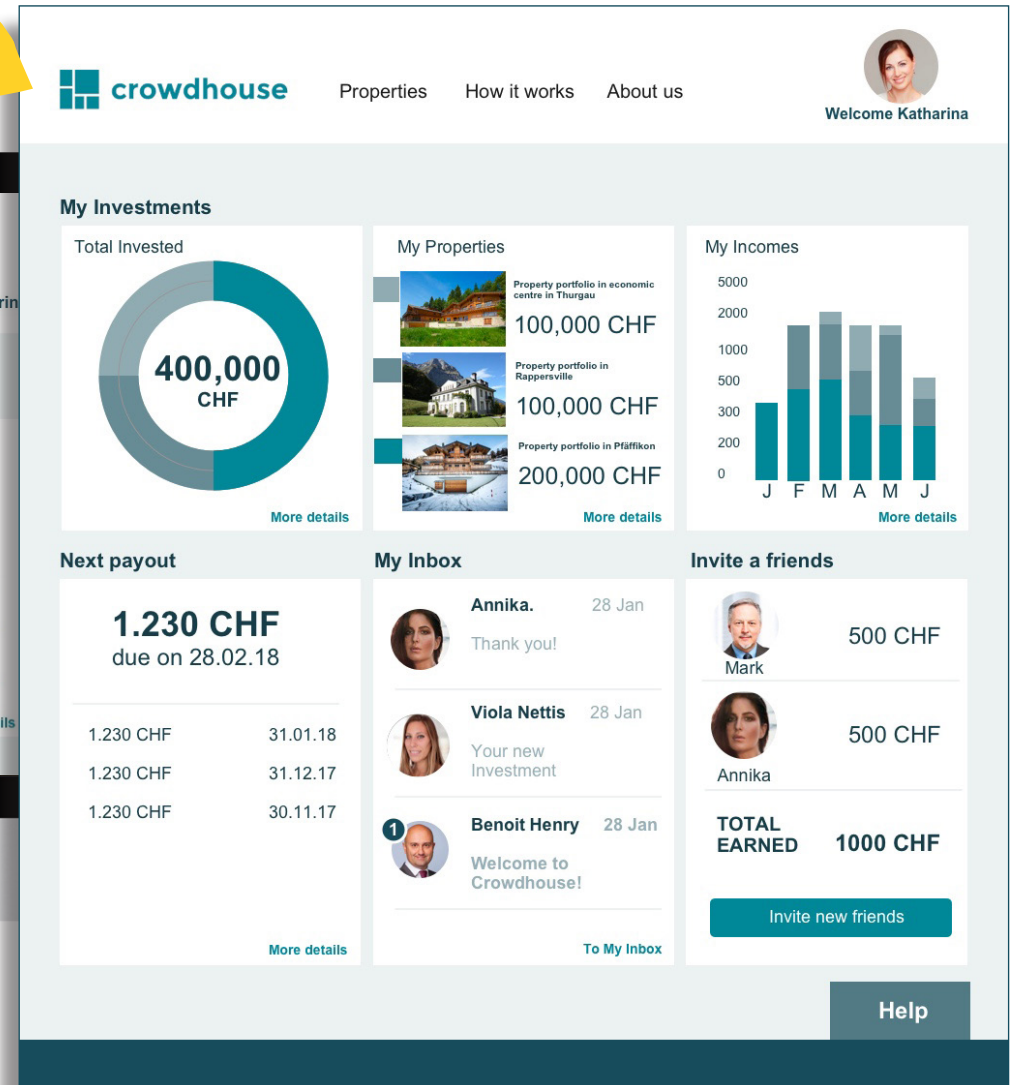
DEINDEAL.CH

Brand Identity, Ux and UI of the website deindeal.ch, the biggest e-commerce platform for coupons and lifestyle products in Switzerland.

DeinDeal desktop

DeinDeal mobile

check out the final result here: www.deindeal.ch
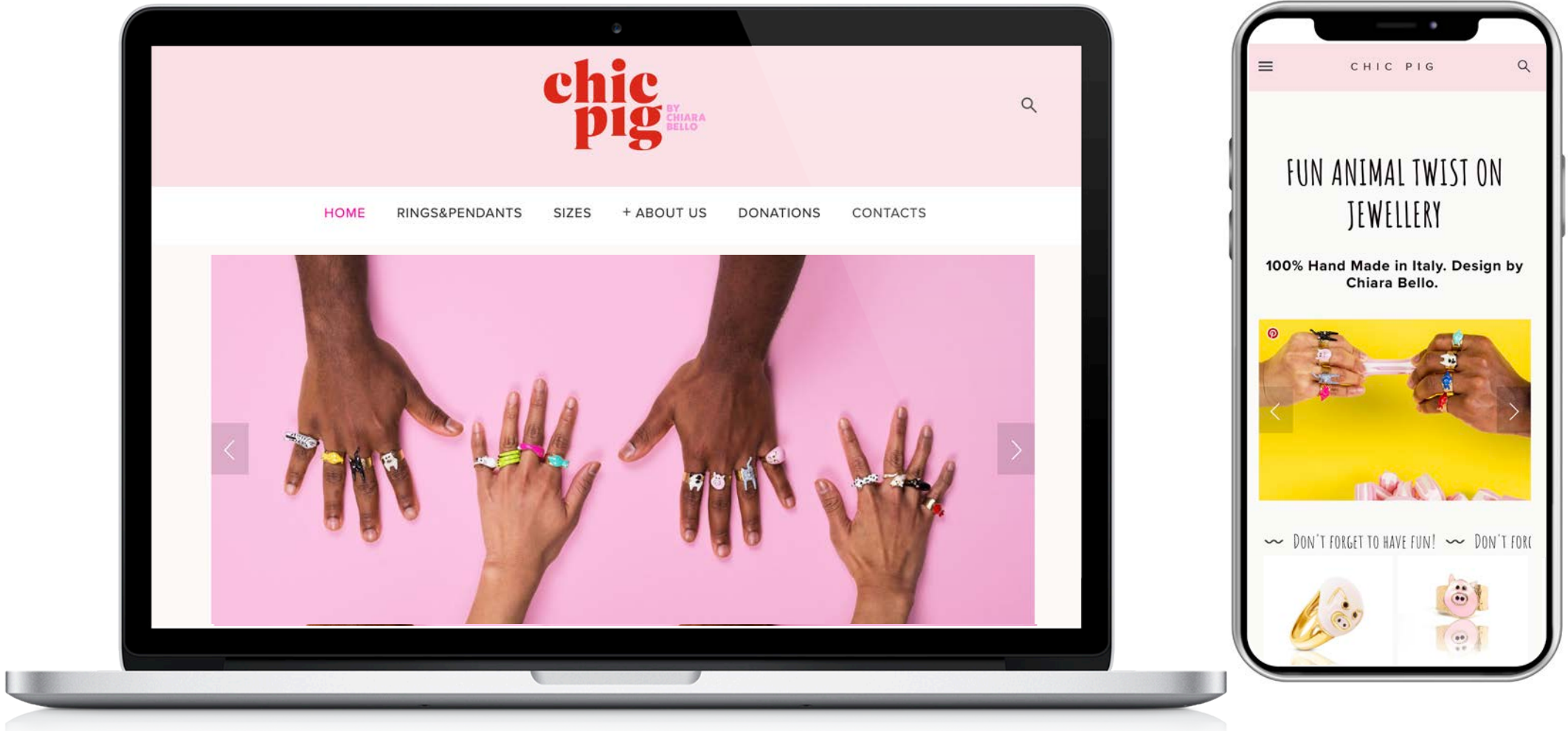
ERBA CIPOLLINA - UX Food site

UX design, Wireframing and moke-ups of a Food website
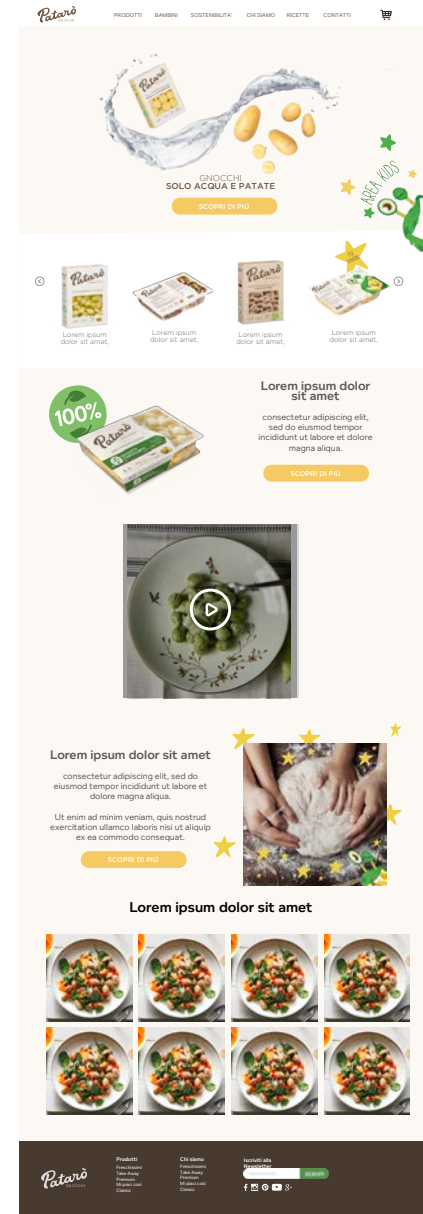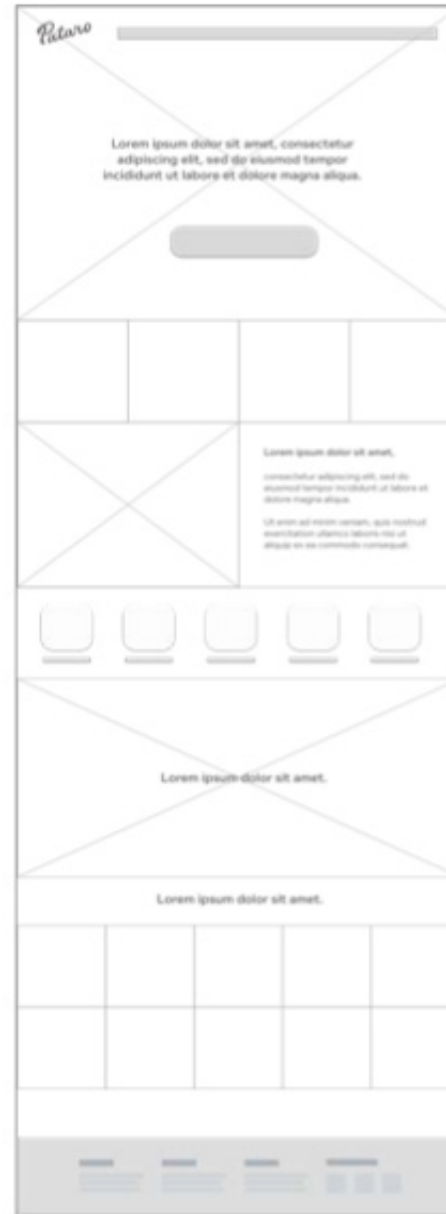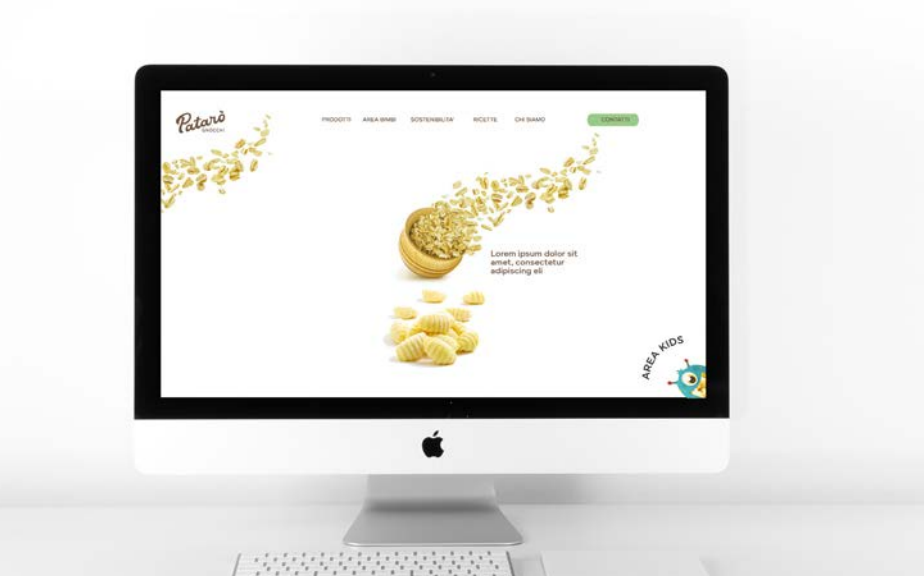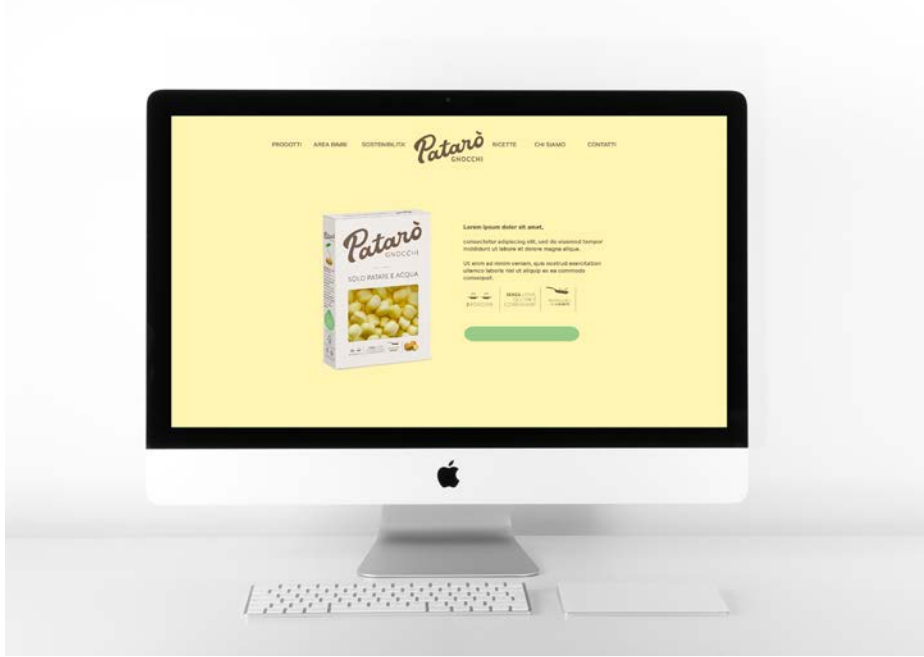
CHIC PIG UX and Site

UX design and creation from scratch of the Chic Pig website, my own jewellery brand isnpired by fun animals

check out the final result here: www.chicpig.com

"The best way to predict the future is to invent it"*.
(Alan Kay)

:)

Thank you!

discover more at www.chiarabello.design

hallo@chiarabello.design +39 3358065643 (IT)