Lucy Sharp

Strategic Designer & Product Leader **|** Experience Designer & Researcher

Skills

| Design Leadership

Guiding multidisciplinary teams through every stage of the design process, from discovery to delivery, while coaching and mentoring to build skills, confidence, and capability.

| User Research

Designing and leading mixed-methods research, including interviews, ethnographic studies, surveys, user testing, and on-site observation, to uncover deep human insight and explore speculative futures.

| Experience Design

Transforming insights into meaningful product and service experiences, shaping user flows, journeys, and wireframes that bring ideas to life.

| Product Strategy

Defining growth opportunities and value propositions that align customer insight with business strategy. Applying the Desirability–Viability–Feasibility (DVF) framework to validate, de-risk, and guide strategic decisions.

| Workshop Facilitation

Leading co-creation, strategy, and visioning workshops that unite designers, engineers, and stakeholders around a shared direction and clear next steps.

| Stakeholder Engagement

Translating complex insights and strategy into compelling narratives that influence client senior leadership and inspire cross-disciplinary teams.

Samples of my work

Connected Home Services Ecosystem

Creating a new digital service ecosystem to increase customer base and revenue streams.

| **Home Services, Insurance**

Industrial Goods D2C proposition

Building innovation capability to unlock new digital growth for a physical industrial goods company.

| **Construction, Industrial Goods**

Digital-First Car Leasing

Defining a new direct to customer car leasing experience to capture a young digitally savvy audience.

| **Car Leasing, Automotive**

GenAI powered Personal Finance

Exploring how financial institutions can move from Gen AI hype to meaningful implementation.

| **Finance, Gen AI**

Connected Home Services Ecosystem

Creating a new digital service ecosystem to increase customer base and revenue streams

One of Africa's largest insurance companies, wanted to grow its customer base and build stronger, more frequent relationships with users through digital services

I led a multi-market, cross functional team to take the proposition from early concept to live pilot. That became a new, revenue-generating digital product now live in market.

Client challenges

Low engagement in a commoditised market
Insurance interactions were limited to renewals and claims.
They wanted to move beyond reactive touchpoints and build
continuous customer relationships through digital services.

Fragmented digital experience
Multiple brands and products operated in silos, leaving
customers without a unified or value-driven digital offering.

Need for new, scalable revenue streams
The business aimed to diversify its portfolio by developing
ecosystem propositions across home, utilities, and
maintenance services.

What I did

Led user experience and validation strategy

Coordinated a team across parallel workstreams, leading user flow definition, information architecture, and usability testing strategy for SPARK and ProServe

Directed user testing protocols and Alpha / Beta learning loop

Authored the test plan frameworks used in Alpha and Beta pilots, later adopted by the client's internal teams as the basis for ongoing service validation

Translated insight into experience design

Collaborated with an UI designer producing high-fidelity wireflows for build, ensuring coherence between service logic, technical requirements, and user needs.

Validated through live pilot launch

Supported the rollout of the live Alpha pilot, engaging real customers and suppliers to validate both service value propositions and experience flows in-market**.**

1

Approach to get from a wide "Search field" to 1 - 3 ecosystem opportunities in 8 weeks

Explore relevant need spaces

Prioritise need spaces based on frequency, intensity, relevance

Define opportunities to address most relevant need spaces

Prioritise opportunities based on desirability, feasibility, viability, and strategic fit (DVFS)

Define the "search field"

Focused in-going view of macro customer need spaces to explore, given objectives and constraints for ecosystem

Less in-depth evaluation

More in-depth evaluation

~1-3 defined ideas to take forward into the Development phase

Macro need space

Ecosystem opportunity

Need space

7
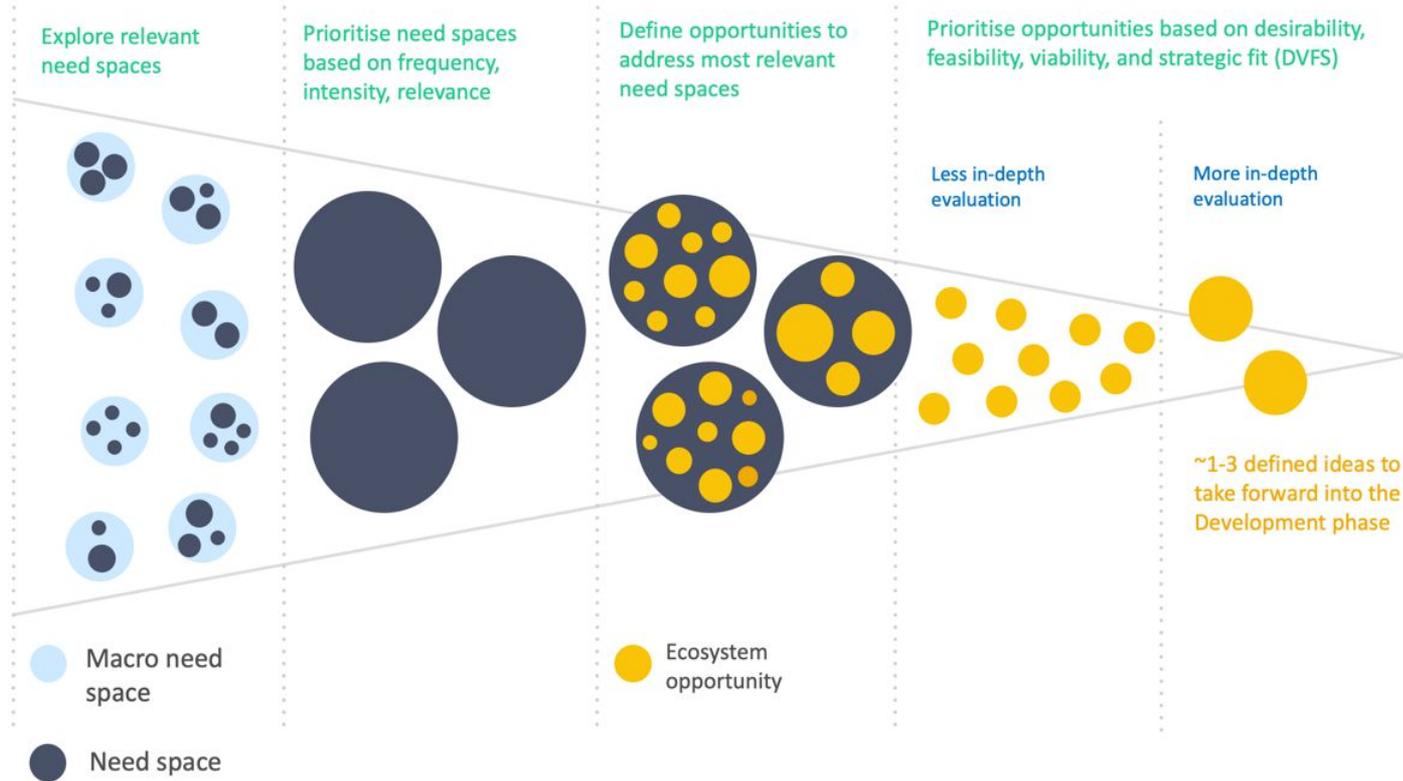
Refined value propositions by understanding user needs & frequency of engagement ultimately defining MVP and product roadmap

Frequency

Extend
- Building
- Alterations
- Refurbishing
- Upgrade

Prevent
- Iot Sensors
- Maintenance Schedule

Repair
- Request service provider → Handyman | Electrical | Painting | Plumbing

Maintain
- Request service provider → Domestic | Pool | Gardening

HomeHub **Proserve**

Operate
- Buy pre-paid electricity
- Monitor pre-paid electricity

HomeHub **Spark**

- Monitor Water
- Monitor Levies
- Security

HomeHub **Secure**

Household needs
1. Desirability, Viability, Feasibility & Strategic fit

Product design and customer value proposition underpinned by E2E service blueprint
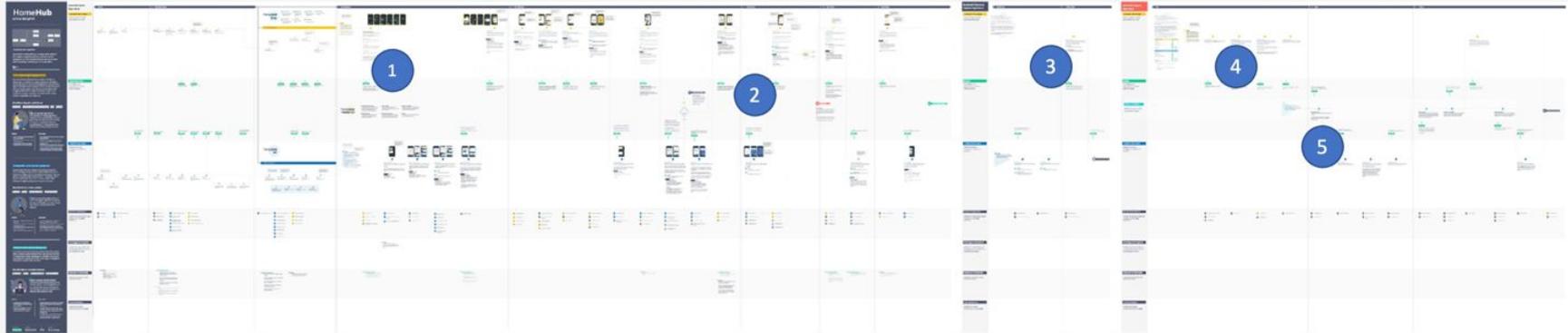
How we de-risked

Tested the proposition through real-world pilots and iterative learning loops

- User testing protocol and Alpha Test & Learn plan, including structured quant + qual loops over two-week test cycles (30 customers, 15 suppliers in Alpha; 100 customers in Beta)

- Validated usability, engagement, and retention potential, feeding directly into backlog refinement for MVP

- Refined service based on live behaviour and feedback
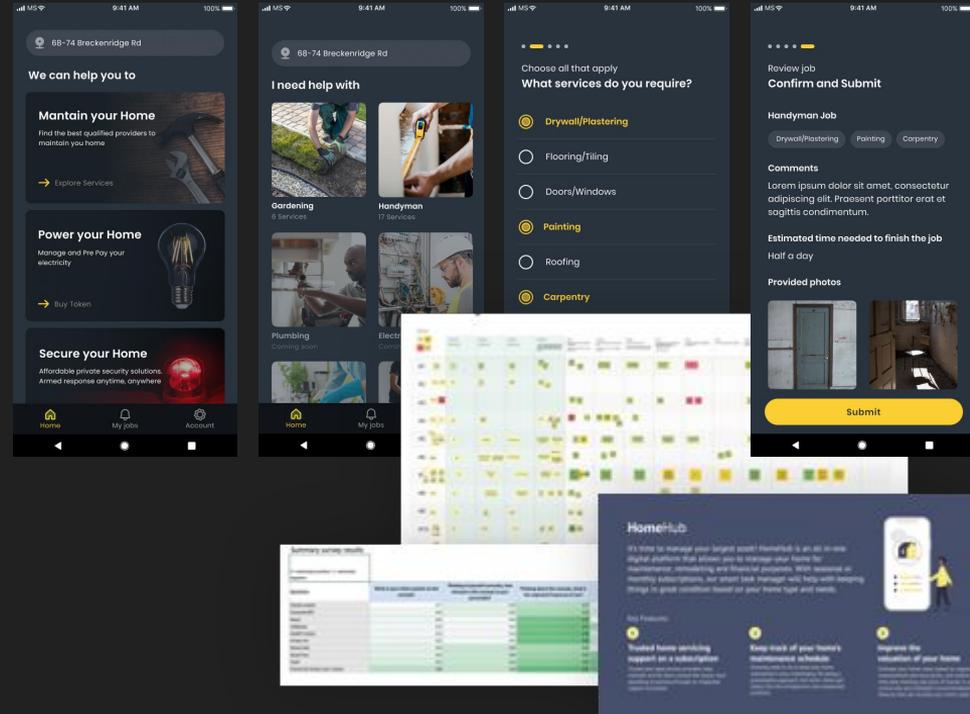
Outcome

Live digital ecosystem
A new connected service platform, now live and in market, a scalable way to engage customers across home, utility, and maintenance services.

Validated customer experience
Proved the value of two core services, SPARK and ProServe, through Alpha pilots, achieving 96% satisfaction on key journeys.

Commercial impact
Projected to generate €56M in new revenue over five years.

Design and testing capability
User testing and learning protocols developed during Alpha adopted by Client teams.
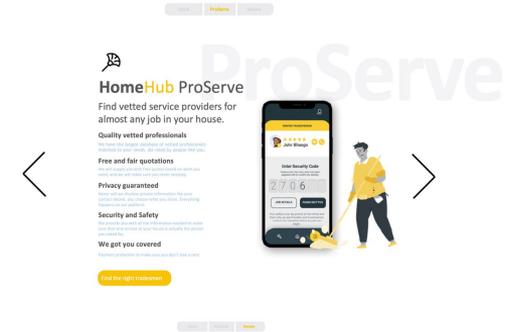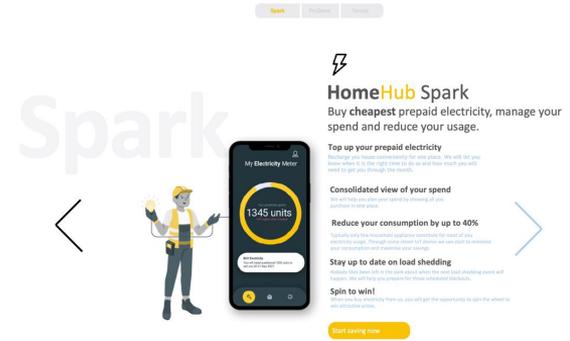
Industrial Goods D2C proposition

Building innovation capability to unlock new digital growth for a physical industrial goods company.

A global industrial good company wanted to explore new digital growth opportunities across its global markets and embed innovation best practice

I co-led the global design and strategy team across the US, France, UK, and India. I oversaw workstream planning, ethnographic research, workshop facilitation, and venture validation, while guiding leadership to embed agile innovation capability within the organization.

Client Challenges

Innovation beyond the core portfolio

The companies core abrasives and adhesives business is mature. The challenge was to explore new adjacent and digital opportunities capable of diversifying revenue streams and driving sales uplift to their core.

Evolving toward digital products and services

Customer expectations and competitors were shifting toward data-driven, digital services. The business needed to reimagine its offerings to remain relevant and strengthen customer relationships.

Lack of a unified innovation framework

Without a consistent approach to evaluate and prioritize opportunities, innovation efforts were fragmented across business units. A repeatable framework was required to guide venture design and scaling.

What I did

Coordinated multi-market research to uncover unmet needs

Across the US and India, conducting over 80+ interviews with key customer segments and retailers.

Uncovered systemic frictions, from inefficient procurement and lack of digital tools, to gaps in consumer confidence and guidance.

Facilitated a 5-day innovation design sprint

With cross-functional teams, included over 40 participants across commercial, R&D, and business units.

100+ ideas generated across 6 opportunity spaces. Prioritised and refined into 5 concepts pitched to the Client Venture Board.

Buildmart and *DIYPal* were selected for further validation.

Guided prototype creation, testing, and refinement

BuildMart was tested with 94 retailers and 32 distributors in India, while *DIYPal* was tested with 100+ DIY consumers in the US.

Refined propositions and built implementation roadmaps that included pilot design and KPIs.

Enabled long-term innovation capability

I worked with client leadership and working team to transfer methodologies.

Embedded new tools for human-centered design and venture validation.

Discovery

80+ interviews with key customer segments and retailers across the ecosystem.

Fieldwork was supported by local teams and included in-store observations and remote interviews.

This uncovered systemic frictions, from inefficient procurement and lack of digital tools, to gaps in consumer confidence and guidance.
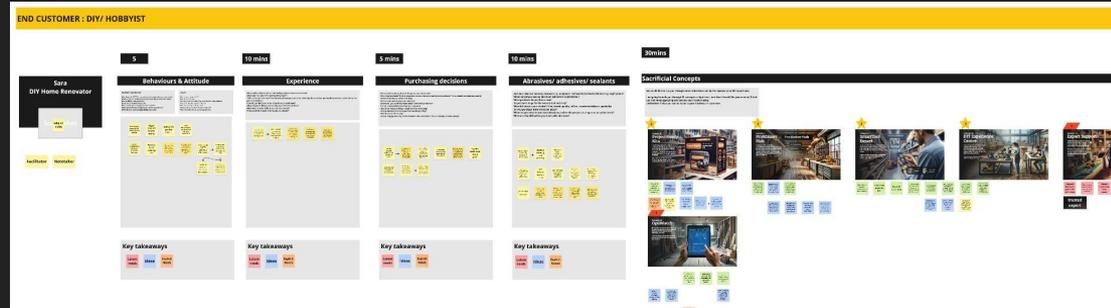
Interview capture matrix and ethnographic observations

Discovery

AI-generated sacrificial concepts based on market analysis and internal ideation.

Used to provoke discussion and validate assumptions of customer and retailer unmet needs.

Some of the sacrificial concepts

Co-creation Stimulus

Synthesised discovery research and market analysis into 6 opportunity spaces and customer and retailer archetypes for ideation.

Opportunity spaces and archetypes

How we de-risked

Assessed and prioritised based on Desirability, Viability, Feasibility and Strategic fit

Viability & Strategic Fit : Two ventures progressed by the board based on projected revenue and expected uplift to the core.

Desirability : Concept design evaluated and iterated on based on customer and retailer feedback via surveys and 1-1 interviews with end users, and retailers.

Feasibility: Development of core user flow and feature set, translated to technical requirements enabled feasibility assessment and pilot and implementation roadmap developed.

BUILD MART

Providing retailers with a B2B procurement platform that helps them to buy products faster and at better prices
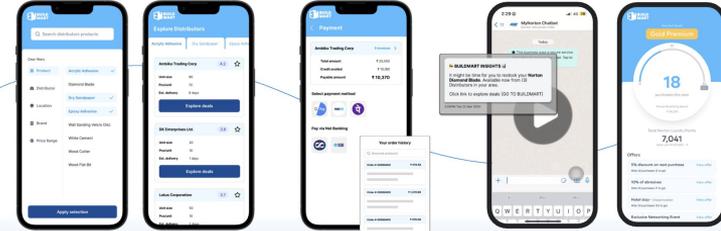
ORDER
Find and purchase all the products you need in one aggregated B2B marketplace

TRACK
Keep on top of orders & payments online, using predictive AI

SAVE
Find the best discounts, deals, and right-sizing of stock needs

DIYpal

Empowering DIYers to master any project with visualization, step-by-step guidance and real-time support
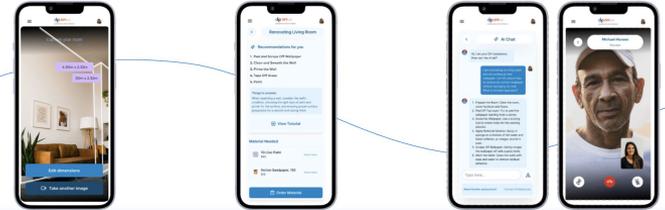
ENVISION
Visualise your future space using images and video to generate an exact 3D model

PLAN
Generate a personalized project guide with instructions, cost estimates and products to order

CONNECT
Get 24/7 GenAI assistance, or connect with a verified professional when you need advice

Outcome

This collaboration extended beyond venture creation, it built a strategic operating model for innovation that links design and business strategy. By combining human insight with structured experimentation, the engagement demonstrated how design-led methods can unlock commercial impact and lasting capability.

The Client now has a digital growth engine, empowered to continuously identify, validate, and scale new digital ventures as part of its long-term innovation strategy.

2 validated, investment-ready ventures addressing distinct market segments.

$40M+ combined revenue potential projected by 2030.

6 clearly defined opportunity spaces now guide clients digital growth roadmap.

Innovation playbook institutionalized to accelerate future venture cycles.

Cultural transformation toward agile, human-centered innovation.

Digital-First Car Leasing

Designing, de-risking and piloting a digital-first car leasing proposition. Capturing new demand from digitally native customers through a direct-to-consumer model

A global Car Leasing company, wanted to capture new growth in the direct-to-consumer leasing market. Traditional offerings were losing traction with younger and more digitally savvy audiences.

Led a cross-functional team (strategy, research, product, design) across 5 markets to take the proposition from early hypothesis to validated concept. De-risked assumptions, iterated user experience and built alignment across product, tech, and leadership teams with evidence they could trust.
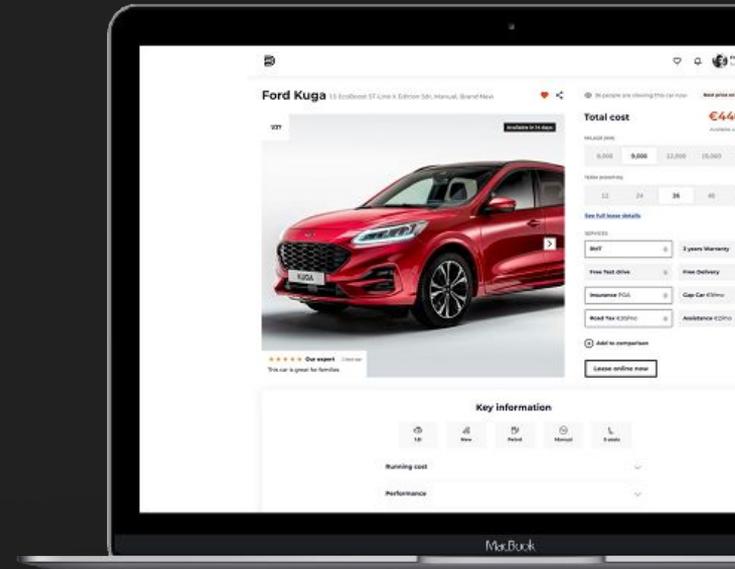
The client faced three critical challenges:

Unclear customer needs
limited quantitative data on what features
consumers truly valued.

Risky assumptions
uncertainty about whether flexibility,
transparency, and rewards could differentiate
in a crowded leasing market.

Multiple Stakeholders
with different ideas of what their direct to
customer leasing offer should be.

What I did

Led the end-to-end research programme

Defined the approach and lead the team through qualitative interviews, quant survey design and unmoderated prototype testing across 5 markets to validate early hypotheses, and ensure insights directly informed design and business decisions.

Orchestrated proposition testing at scale

Designed the experimental framework using social media adverts and dummy landing pages to de-risk assumptions and generate real-world engagement data across markets.
Reached 170k+ users and generated 543 sign-ups, allowing us to track which features and themes drove most engagement.

Directed the experience design

Established the vision for a transparent, flexible, and digital-first leasing journey.
Oversaw creation of the core user flow and prototype that aligned stakeholders on the future customer experience and allowed us to test experience with end users.

Built alignment across product, tech, and leadership teams

Translating research evidence into a compelling value proposition, and ensuring strategic clarity through alignment workshops resulting in buy-in for future in-house development.

How We De-risked

Moved from generative discovery to **real-market validation**

- Conducted **1-1 discovery interviews** with potential customers to validate early hypotheses and understand user current behaviours and frictions in the car leasing journey

- Validated value propositions at scale with **quant surveys** across multiple markets

- Designed **experimental framework** using paid social + landing pages

- Reached **170k+ users**, generating **500+ qualified sign-ups**
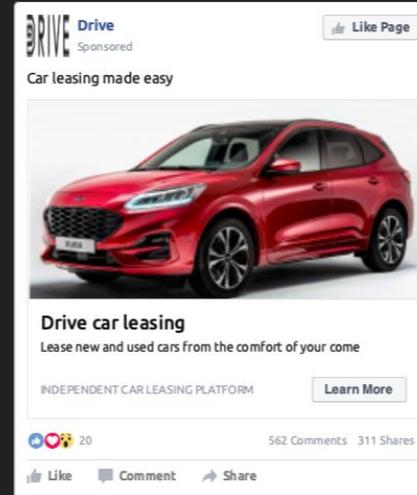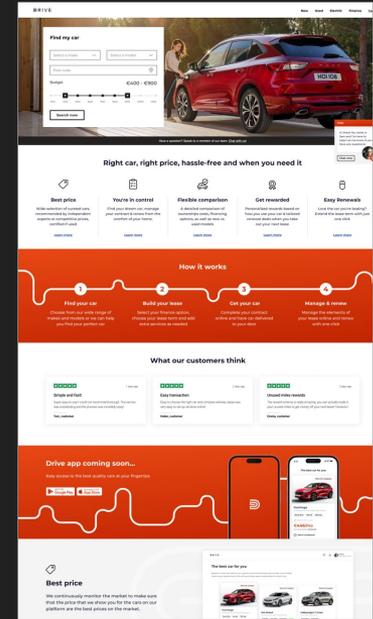
Some of what we learnt about their future customers

Flexibility = peace of mind
People liked the idea of longer contracts, but only if they had an easy cancellation option.

Transparency builds trust
Clear cost breakdowns beat "special deals" every time.

Digital first, human touch second
Most were comfortable leasing online, but wanted live help at key moments (like booking test drives).

Rewards matter for loyalty
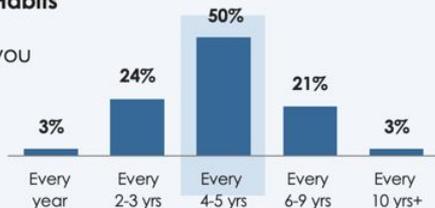Majority said they'd renew if rewarded for good driving or car care.

Deep-dive in Flexibility | Consumers tend to keep the car for a long time

1

People tend to keep the car for a long time...

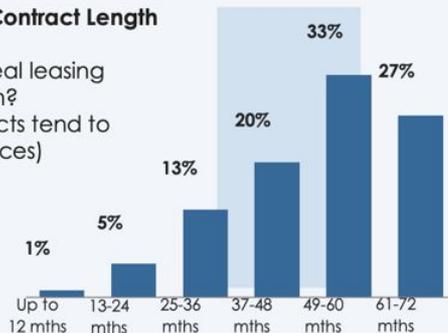**Car Switching Habits**

How often do you switch cars?
n=505

Every year	Every 2-3 yrs	Every 4-5 yrs	Every 6-9 yrs	Every 10 yrs+
3%	24%	50%	21%	3%

Ideal Leasing Contract Length

What's your ideal leasing contract length? (shorter contracts tend to have higher prices)
n=505

Up to 12 mths	13-24 mths	25-36 mths	37-48 mths	49-60 mths	61-72 mths
1%	5%	13%	20%	33%	27%

... and when flexibility is an option, it is rarely used

> "No-stress" early termination proposition offered by LeasePlan in a few markets did not drive additional customer churn

> Largest European flexible lease player Finn' average contract length for its customer base is **12**-mth (same as market average)*

> Qual: 66% would prefer fully-flexible 3 year contract (with easy cancellation) due to perception of stability (keep the car) preferred to a 6 months term lease

" I would choose the car for 3 years, gives me time to settle in with the car, not too short and not too long
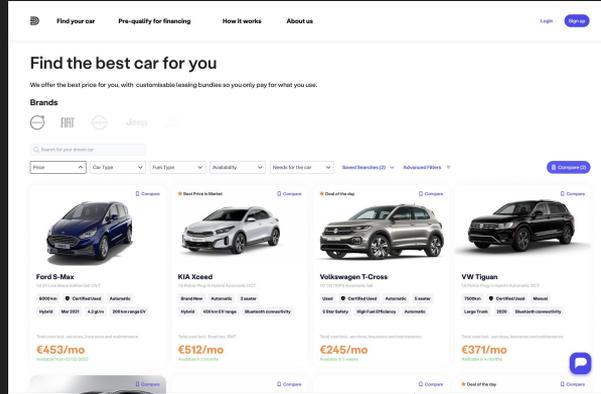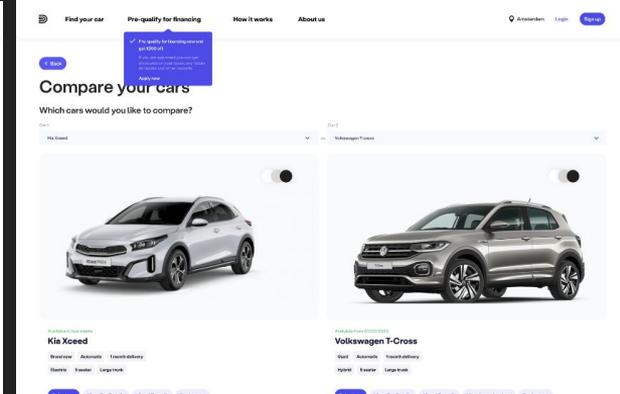
Sofia
Experienced Leaser
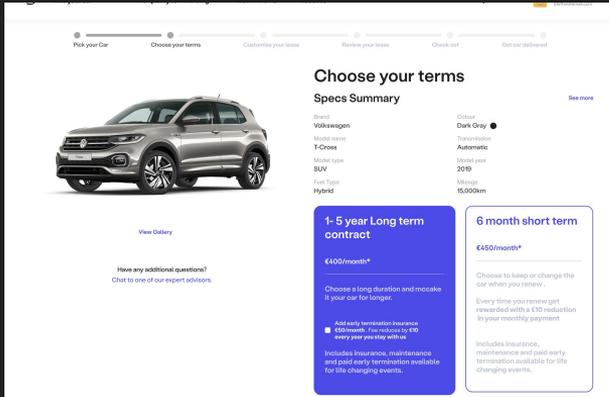36-45 yo

Definition

Defined core user flow and digital first experience that promoted transparent costing and flexible terms in a 'build your own' contract format.
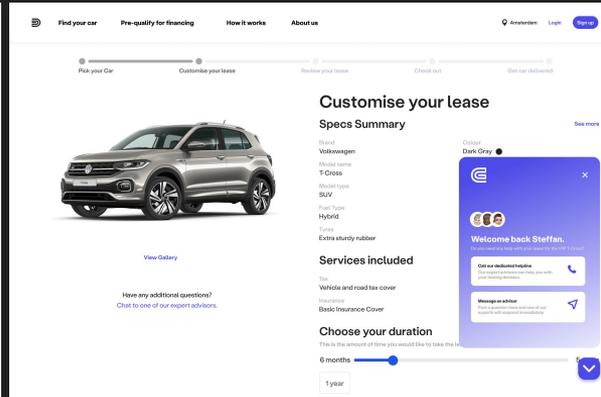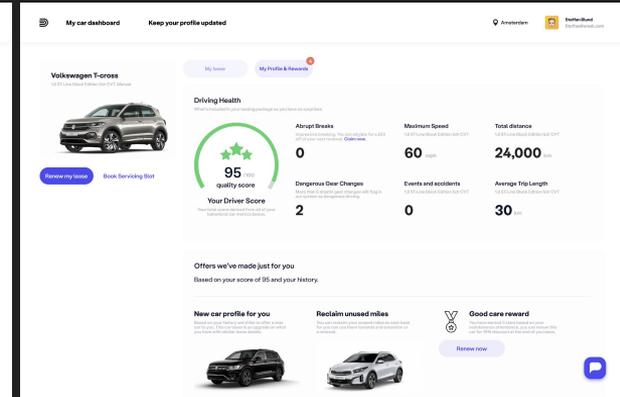

1. Browse cars

2. Compare cars

3. Choose leasing terms

4. Customise

5. Maintain and renew

Broke down value proposition into key elements / features

Best car for your needs
Wide selection of available curated cars, recommended (and certified if used) by independent experts

Best price
Competitive prices, matching the best market offer in your location, enabled by dynamic pricing engine

Convenience (incl. Flexi)
From discovery & transaction (customizable and adjustable lease, manage instantly online) to self-service during usage and one-click renewal

Transparency
Total cost of ownership breakdown and comparison for cars, financing options, usage & end of contract

Rewards
Personalized rewards based on your car usage and special deals for each next lease

- Wide Car Assortment Mix
- Car Availability

- Price Comparison

- Contract Flexibility
- Expert Support
- Digital Experience

- Cost of Ownership Comparison
- All Inclusive, No Hidden Costs

- Personalized Rewards

BCG X

text - standard features, advertised by competition as hook

Outcome

A high-confidence value proposition backed up with data, giving leadership the confidence to move forward to building an inhouse product team to develop and launch across Europe.

Generative AI in Banking

Exploring how financial institutions can move from Gen AI hype to meaningful implementation

With Gen AI rapidly transforming customer experiences across industries, we set out to explore what the future of banking could look like and how financial institutions can move from hype to meaningful implementation.

This speculative project was designed to inspire, educate, and guide: showcasing opportunities for Gen AI in banking, while laying out practical next steps to help organisations test, learn, and scale responsibly. I led the strategic design exploration, synthesising market signals, speculative scenarios, into use cases, design principles and GTM playbook.

Challenges

Emerging tech, unclear pathways
While Gen AI offered endless potential, Banks
lacked a clear view of where to start and how
to de-risk adoption.

Customer expectations rising
Consumers increasingly expect personalised,
human-like support from digital services.

Operational complexity
Strict regulation and legacy systems made
experimentation difficult, limiting innovation
pace.

What I did

Steered horizon scanning and use case definition

Identifying emergent Gen AI + CX trends and analysed maverick use cases already live in the market, from hyper-personalised UIs to Agentic assistants coordinating complex customer needs.

Translated GenAI trends into tangible banking opportunities

Through thought-starter scenarios, reframed these trends into three key use cases for financial services, that balanced innovation with feasibility and responsible use.
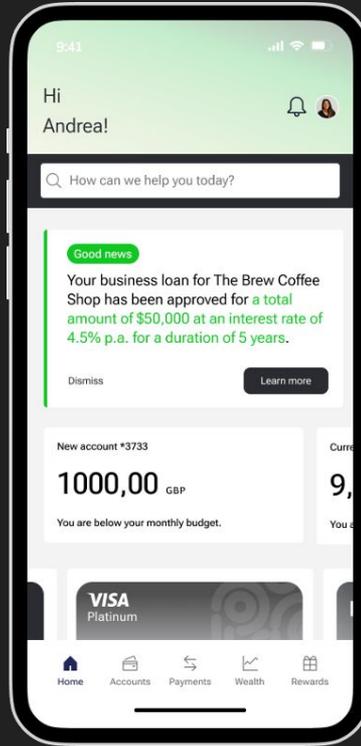
Defined the Playbook; Principles, Guardrails and guide to implementation

Developed four core design principles for humanised AI in banking, balancing customer experience, ethics and business interests. Gate-checks and success criteria were built into the framework to ensure safe, scalable adoption.
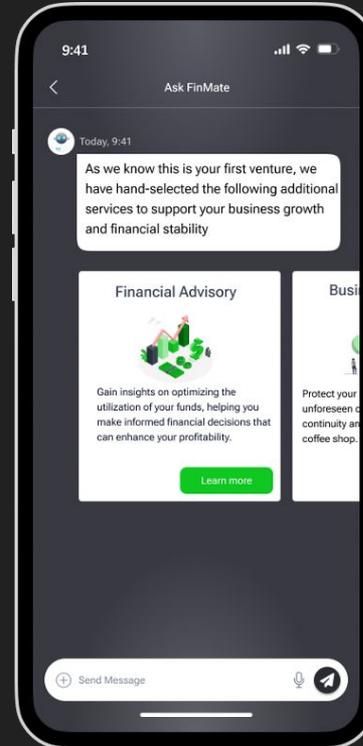
Guidance & Support

How might we provide guidance and support throughout the customers financial journeys?
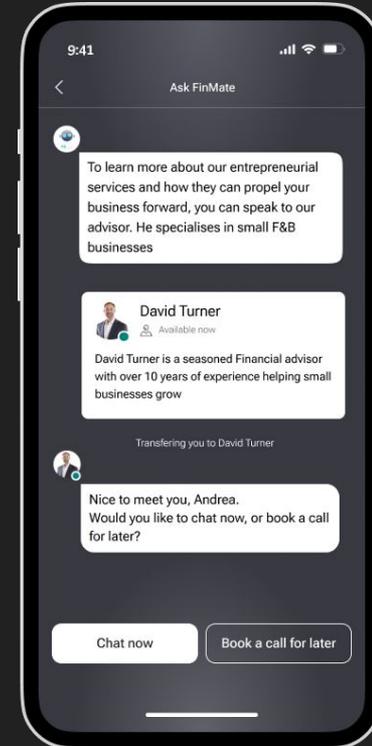
AI copilots offering personalised financial coaching based on understanding customer needs and interactions,
and escalating to human expert when needed.

Screen 1 — Home

Hi Andrea!

How can we help you today?

Good news

Your business loan for The Brew Coffee Shop has been approved for a total amount of $50,000 at an interest rate of 4.5% p.a. for a duration of 5 years.

Dismiss   Learn more

New account *3733
1000,00 GBP
You are below your monthly budget.

Curr...
9,...
You a...

VISA
Platinum

Home   Accounts   Payments   Wealth   Rewards

Screen 2 — Ask FinMate

Today, 9:41

As we know this is your first venture, we have hand-selected the following additional services to support your business growth and financial stability

Financial Advisory

Gain insights on optimizing the utilization of your funds, helping you make informed financial decisions that can enhance your profitability.

Learn more

Busi...

Protect your...
unforeseen c...
continuity an...
coffee shop.

Send Message

Screen 3 — Ask FinMate

To learn more about our entrepreneurial services and how they can propel your business forward, you can speak to our advisor. He specialises in small F&B businesses

David Turner
Available now

David Turner is a seasoned Financial advisor with over 10 years of experience helping small businesses grow

Transfering you to David Turner

Nice to meet you, Andrea.
Would you like to chat now, or book a call for later?

Chat now   Book a call for later

1. Understand the user needs
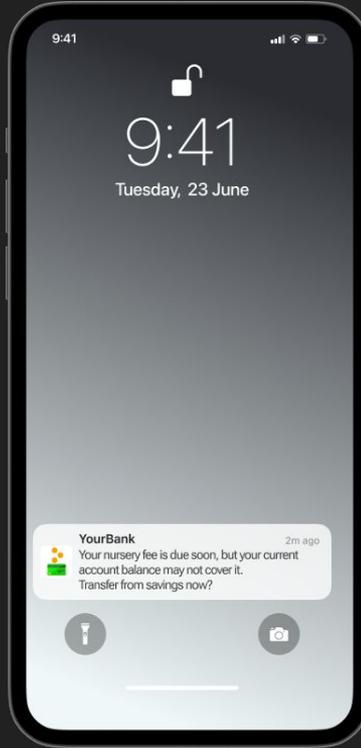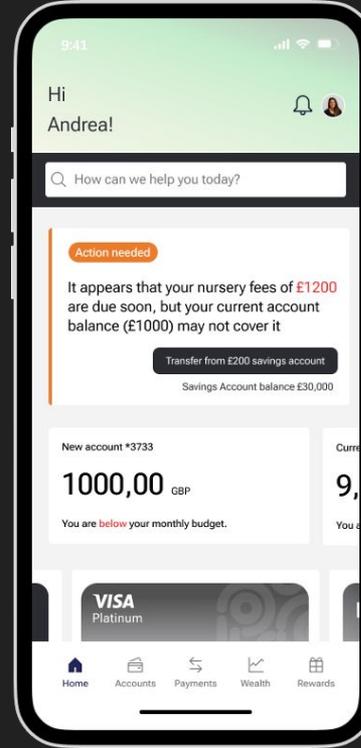
2. Personalise options

3. Connect to human

Everyday Living

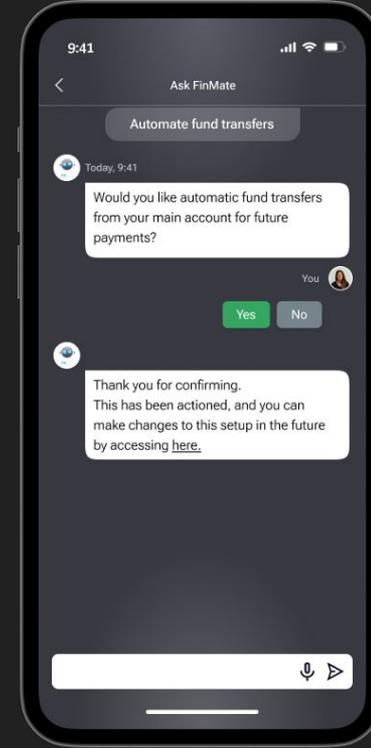How might we become more present in the everyday through daily banking?

Anticipate, advise and automate actions for daily banking ultimately generating trust, reliance and digital attachment
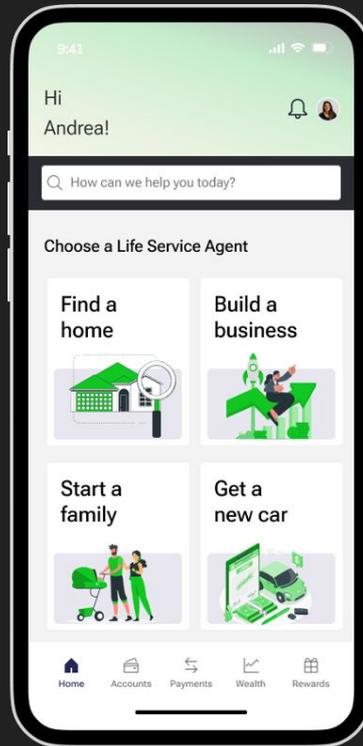
1. Anticipate
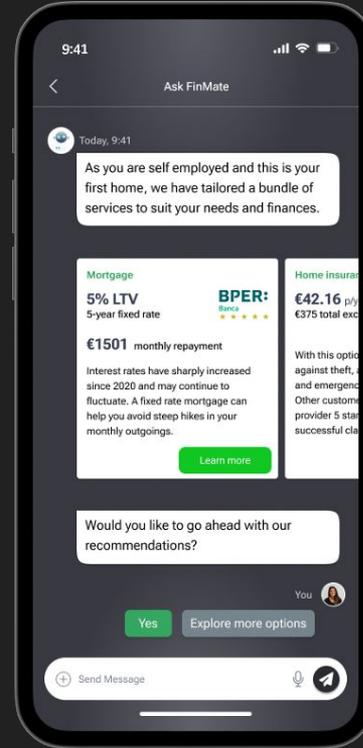
2. Advise

3. Automate

Life Moments

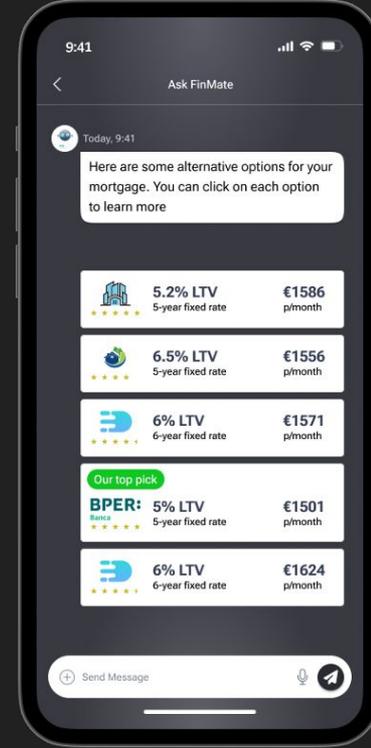How might we become more present in big moments in customers lives?

Orchestrating complex journeys such as buying a home or starting a business.

1. Understand user intentions

2. Coordinate and personalise multiple services

3. Enable transparency and user control

Implementation Playbook
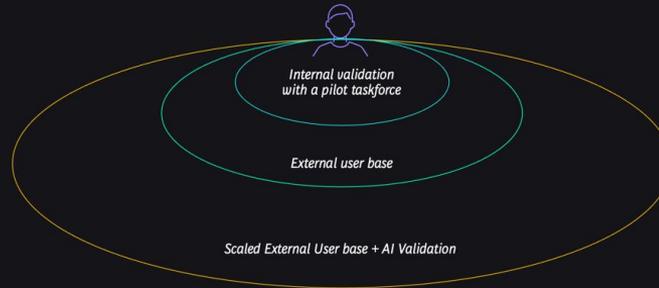
We provided a step-by-step playbook for implementation

Start small: Target immediate customer frictions with clear business value.

Experiment & learn: Use sandboxes, closed testing groups, and rapid prototyping.

Evolve & scale: Build toward multimodal, proactive financial concierge services.

Sample content of playbook

Outcome

A future vision shifting banking from reactive transactions to proactive, emotionally intelligent experiences.

A practical playbook enabling financial institutions to explore Gen AI responsibly and confidently.

Now part of our GTM Gen AI proposition for financial institutions.

Get in touch

lucysharp6@gmail.com