Hannah Kalma

PRODUCT DESIGNER

AI DESIGN ENGINEER

Crafting intuitive digital experiences that bridge the gap between user needs and business goals. Specialising in product design, user-centred interfaces, and AI-powered workflow.

View My Work →

ABOUT ME

Designing with empathy and purpose

I turn complex data into seamless user experiences. With a foundation in graphic design and a mastery of AI-driven prototyping, I've built a workflow that prioritizes speed without sacrificing quality. I use LLMs to accelerate the "boring" parts of design, freeing me up to focus on the technical precision and creative strategy that make a product truly stand out.

Product Strategy

Aligning user needs with business goals through research and discovery.

Complex Data Design

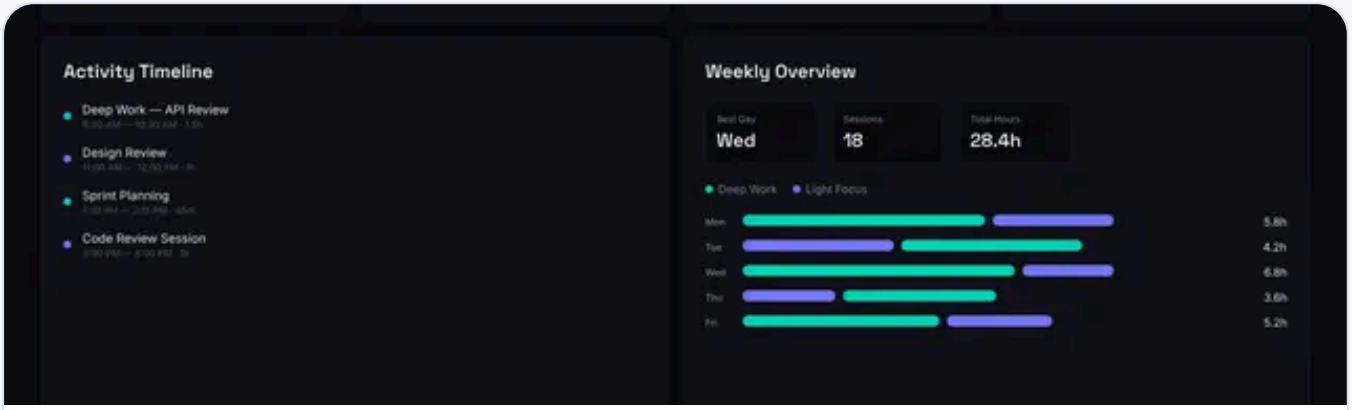
Turning dense B2B datasets into clear, actionable dashboards.

AI Augmented Workflow

Leveraging LLMs modern tools to accelerate the des to-code cycle.

SELECTED WORK

Featured Case Studies



Design System | UI | Passion

Aura

A passion project born from the 'Productivity Paradox', exploring a high-fidelity 'Precision Lab' aesthetic to design a B2B2C wellness and productivity suite that protects deep work and treats Focus as a Performance Metric.

View Case Study →

FinTech | B2B | DataVis

Commission Dashboard

This case study highlights the transformation of a static placeholder into a high-utility, data-driven command center. By focusing on the Commission Dashboard, we addressed the most complex and mission-critical area of Trail's commission management suite.

View Case Study →

FinTech SaaS IA

KiwiSaver Recommendation Engine

Evolving a "bare-bones" KiwiSaver CRM into a sophisticated advice-generation powerhouse, creating new sales opportunities by providing an all-in-one solution for financial advisers.

View Case Study →

PROFILE

About Me

Hi there! I'm Hannah Kalma. I am a Product (UX/UI) Designer dedicated to transforming complex data into intuitive, seamless digital experiences. My journey began in graphic design, which instilled in me a deep respect for technical precision and visual storytelling.

Recently, I've evolved my practice by integrating AI-driven prototyping and LLMs to automate repetitive tasks, allowing me to move from concept to high-fidelity execution with exceptional speed. By streamlining the 'boring' parts of the design process, I dedicate my energy to high-level creative strategy and solving the intricate user challenges that define a product's success.

My goal is always the same: to build products that feel as powerful as the data behind them, without ever losing sight of the human at the center.

Save my resume for your records!

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Skills & Expertise

Product Strategy

Aligning user needs with business goals through research and discovery.

Complex Data Design

Turning dense B2B datasets into clear, actionable dashboards.

AI Augmented Workflow

Leveraging LLMs and modern tools to accelerate the design-to-code cycle.

Visual Craft

Applying graphic design principles to create polished, high-fidelity interfaces.

Design Systems

Building scalable, accessible component libraries for long-term growth.

Interactive Prototyping

Creating high-stakes, functional models to validate ideas early.

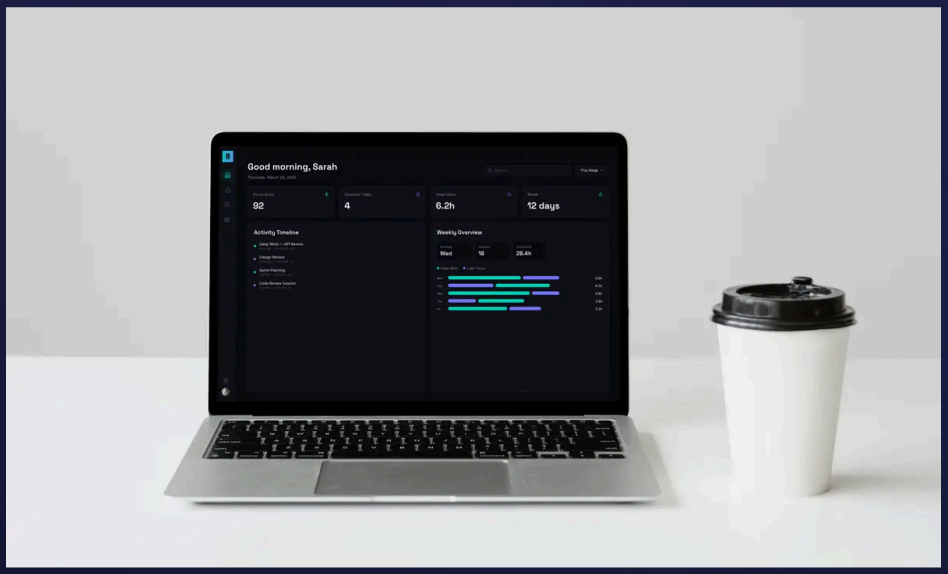
Design System

UI

Passion

Aura

This case study is a passion project born from a desire to solve the 'Productivity Paradox'. The reality that in 2026, we have more tools than ever to track our work, yet less time than ever to actually focus on it.



Overview

In the modern workplace, "Focus" is a finite resource, yet our tools treat it as infinite. We are constantly interrupted by the very platforms meant to make us productive. Aura is a passion project designed to reclaim the "Flow State."

It is a B2B2C wellness and productivity suite that integrates into a professional's workflow to protect deep work and provide managers with anonymised team-health insights.

PROJECT TYPE

Passion Project / Self-Initiated

ROLE

Lead Product Designer (Strategy, UI/UX, Systems)

TOOLS

Figjam, Pencil.dev, Claude, HSL Logic

THE PREMISE

The ‘Why’

This project was born out of a personal observation: most wellness apps feel like "extra work." I wanted to challenge the notion that mental well-being and high-performance output are at odds.

By applying a Precision Lab aesthetic, something that is clean and high-contrast, I aimed to create a tool that feels as essential to an engineer or designer as their IDE or Figma, and moving away from "soft" wellness into "hard" productivity utility.

The Problem

We have more productivity tools than ever, yet burnout rates are at an all-time high. Through secondary research and informal interviews with tech professionals, I identified three core "Friction Points" in the current landscape.

The Context-Switching Tax

Users lose up to 40% of their productive time switching between work apps and wellness apps. Wellness shouldn't be a destination; it should be a layer.

Wellness Guilt

Many high-performers feel that "meditating" or "taking a break" during work hours looks like slacking. There is a lack of professional, data-driven interfaces that validate rest as a performance-enhancer.

Managerial Blindness

Managers often don't know a team is burnt out until someone quits. There is no "Early Warning System" that respects individual privacy while showing collective team fatigue.

My Role & Scope

As the solo designer, I handled the end-to-end process: from initial market gap analysis and user-flow mapping to building a scalable, token-based design system and high-fidelity prototypes for Desktop and Mobile.

AI & Vibe-Coding

Beyond traditional UI/UX methodologies, this project served as an exploration into the future of AI-augmented product design. I leveraged AI-driven workflows, specifically “vibe coding”, to rapidly translate the “Precision Lab” aesthetic into a functional technical foundation. By using natural language to define the “vibe” (high-density, clinical, performance-oriented), I was able to generate complex design tokens and boilerplate component logic instantly. This allowed me to spend less time on repetitive execution and more time solving high-level user experience challenges.

Discovery

COMPETITIVE ANALYSIS

Market Research

I audited the current market leaders to find where they were falling short for the “Senior Professional” user.

The Lifestyle Apps (Calm, Headspace): Excellent content, but the “zen” aesthetic often feels out of place in a high-pressure corporate environment. They require “opting out” of work to use.

The Task Engines (Asana, Monday, Jira): Excellent for tracking output, but they treat humans like machines. They don't account for energy levels or the need for “Deep Work” blocks.

Click to expand

MARKET GAP

The “White Space”

A tool that automates focus. I realised the market needed a solution that doesn't just ask you to focus, but facilitates it by syncing with your status, blocking distractions, and treating “Team Energy” as a trackable KPI. Hence, searching for the sweet spot “white space” is born.

I didn't choose this niche by accident. I analysed the market and realised that professionals were being forced to choose between ‘productivity’ and ‘well-being.’ I identified a white space for a tool that treats Focus as a performance metric, which creates a bridge between the two.

Feature	Apps: Lifestyle	Apps: Task Engine	Aura (The Goal)
Primary Goal	Meditation and sleep	Task completion	Flow State Maintenance
Integration	Low: Usually a standalone app	High: Linked or synced across multiple work apps	Native: OS / browser level Accessible but not in-your-face
Visual Tone	Soft and organic	Functional and utilitarian	High precision, clean but technical

Click to expand

In the world of Productivity and Wellness, the market is currently a polarized landscape. Imagine a scale:

Left Side (Pure Content):

Apps like Calm or Headspace. They are beautiful and “zen,” but they are disconnected from work. To use them, you have to stop being a “professional” and start being a “meditator.”

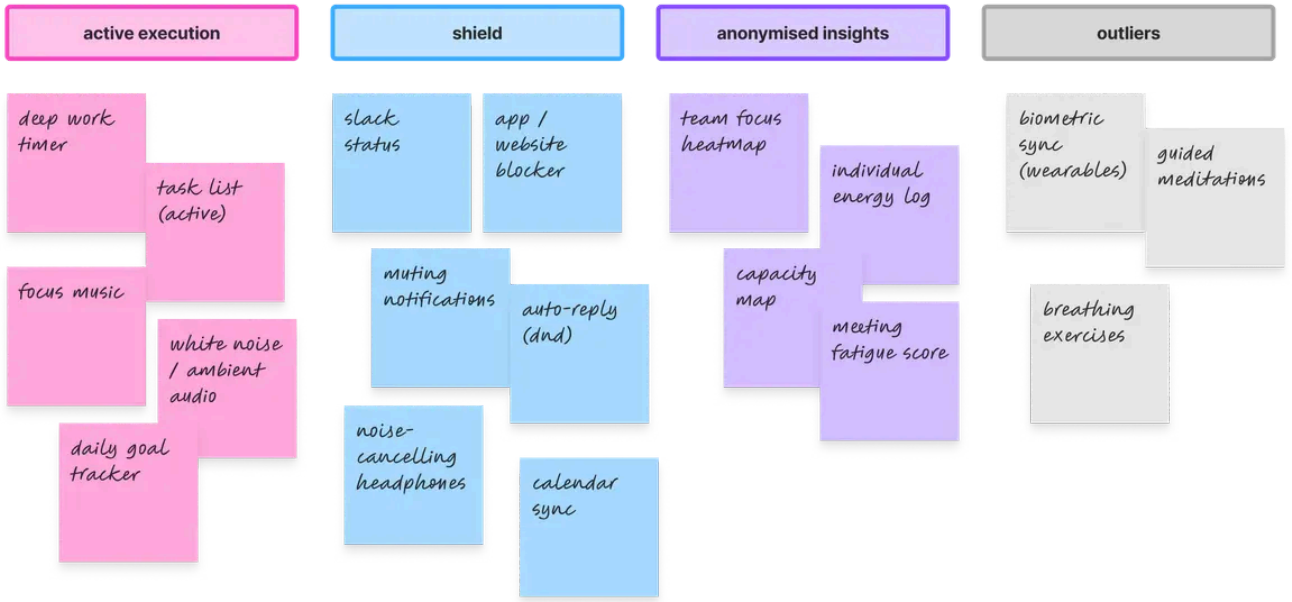
Right Side (Pure Execution):

Apps like Jira, Monday, or Notion. They are powerful and “technical,” but they are devoid of humanity. They treat you like a ticket in a queue, not a person with a fluctuating energy level.

The “White Space” is the empty middle. It's the place where “Doing the Work” and “Feeling Good” overlap.

USER RESEARCH

Pain Point Affinity Map



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My goal is to understand the “anatomy of a distraction”. So I conducted short 1:1 interviews with 10ish high performers at my workplace, ranging from senior devs, project managers, team leaders, and so on. I took some of their quotes and clustered them into different themes. Those themes became headings in my heatmaps: active execution, shield, anonymised insights.

After conducting user interviews, I synthesised the raw qualitative data into an Opportunity Map. I realized that ‘Wellness’ wasn't the goal - ‘Frictionless Focus’ was. I clustered potential features into four strategic pillars to address the specific pain points mentioned by users.

Active Execution

This is the internal performance. Users mentioned needing "on-ramps" to get into the zone. Once the shield is up, the user needs the "Engine" to run.

The Shield

This is the external protection. Users kept complaining about external forces breaking their flow. I realised that "Focus" isn't just about what you do; it's about what you prevent.

Anonymised Insights

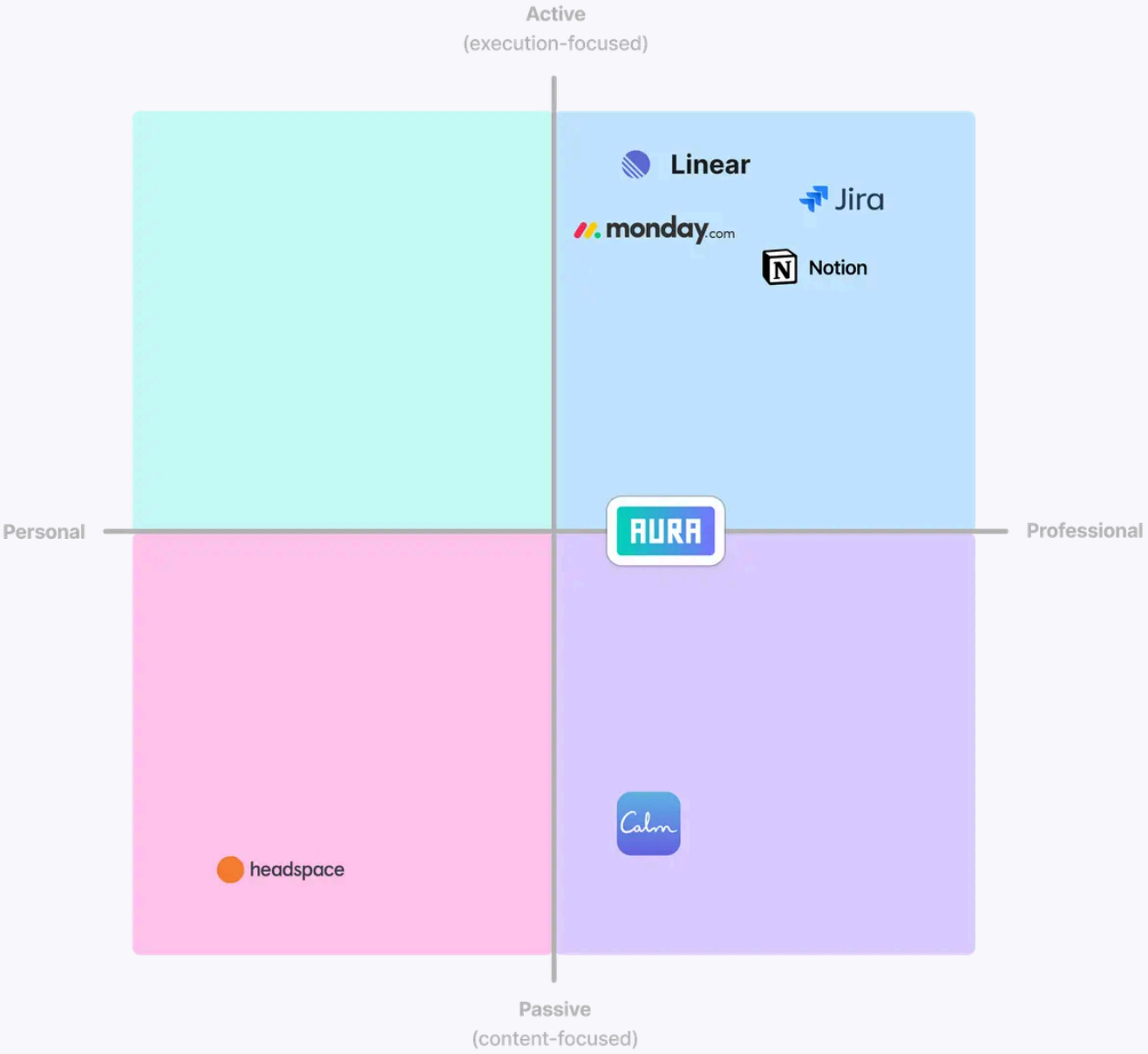
This is the trust layer. I often hear managers felt blind; and employees felt watched. I identified a "Privacy vs. Visibility" tension here.

Outliers

This is the internal performance. Users mentioned needing "on-ramps" to get into the zone. Once the shield is up, the user needs the "Engine" to run.

VISUAL DIRECTION

Visual Strategy



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To find the gap for Aura, I mapped the market across two critical dimensions of the user experience: Context and Intent.

The Y-Axis: Interaction Intent (Active vs. Passive)

Active (Execution-focused): These are "Tools of Doing." Users are here to move tickets, write code, or manage a schedule. The interaction is high-friction but high-utility. Jira and Linear live here.

Passive (Content-focused): These are “Tools of Consumption.” Users are here to listen, watch, or reflect. The interaction is low-friction and restorative. Calm and Headspace live here.

Some insight: most wellness tools are passive, meaning they require the user to stop working to find relief.

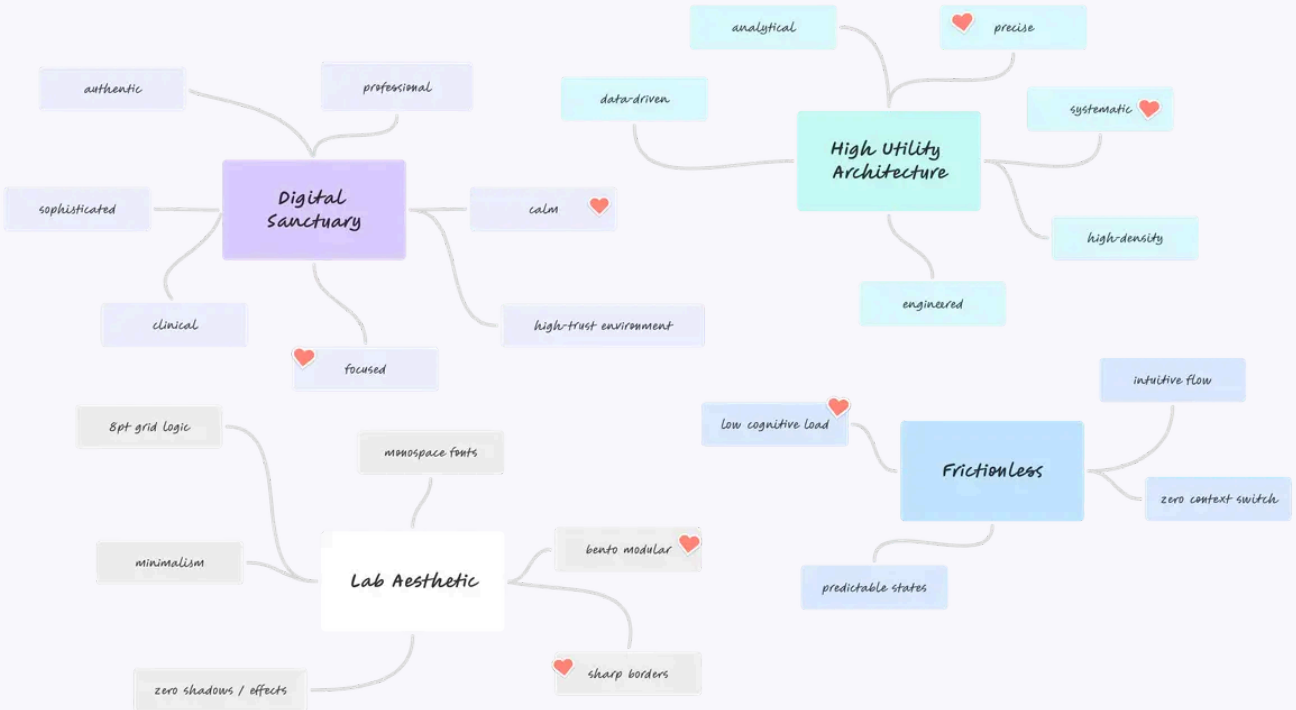
The X-Axis: Contextual Focus (Personal vs. Professional)

Personal (Lifestyle): Focuses on the “Human” outside of work - sleep, anxiety, and hobbies. These apps are usually B2C and don't care about your Slack status.

Professional (Corporate): Focuses on the “Worker” inside the machine; sprints, deadlines, and team velocity. These are B2B tools designed for output.

Also found out that most professional tools are output-obsessed and ignore the human's mental energy entirely.

To translate the product strategy into a tangible user experience, I mapped out the Visual DNA of Aura through four pillars: Digital Sanctuary, High Utility Architecture, Lab Aesthetic, and Frictionless flow. This framework was designed to balance the emotional need for a calm, high-trust environment with the functional requirement of a high-precision professional instrument. By codifying technical elements such as 8pt grid logic, bento-modular layouts, and monospaced typography, I was able to make sure that the “Lab Aesthetic” served a specific purpose: minimising cognitive load. The goal was to create a frictionless interface where predictable states and zero context-switching allow the UI to recede into the background, acting as an invisible enabler of deep work rather than a distraction.



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Design

SYSTEMIC DESIGN & EXECUTION

The Workflow: AI-Augmented Architecture

In a modern product environment, speed is a feature. For Aura, I experimented with an AI-augmented workflow to move from strategic concept to a production-ready design system in a matter of minutes.

The goal wasn't just to generate “pretty screens,” but to use precise prompting to manifest a complex component library. By defining the “DNA” of the product first (the tokens, the grid logic, and the technical requirements, etc.), I was able to direct AI to handle the pixel-heavy execution. This allowed me to focus my time and energy where it mattered most: UX logic, data hierarchy, and system scalability.

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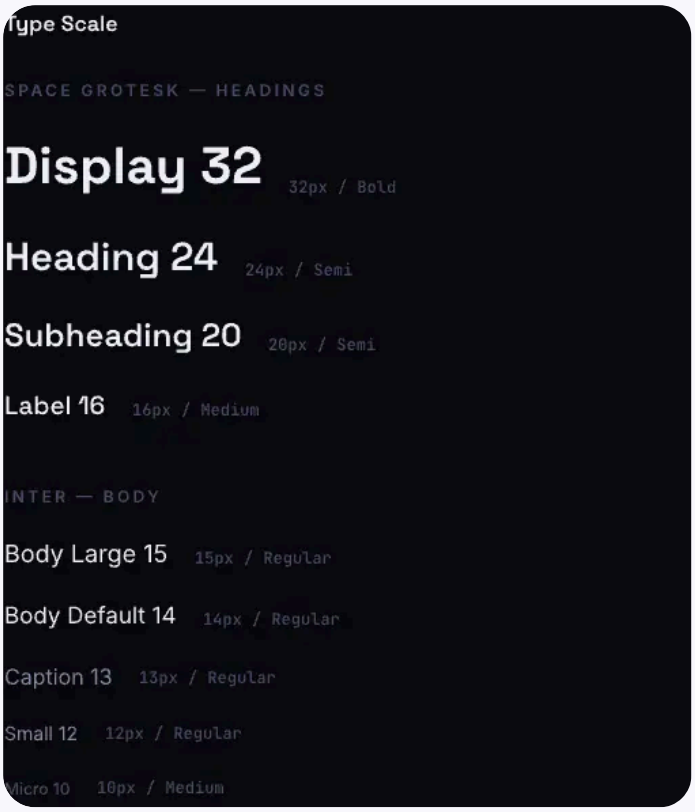
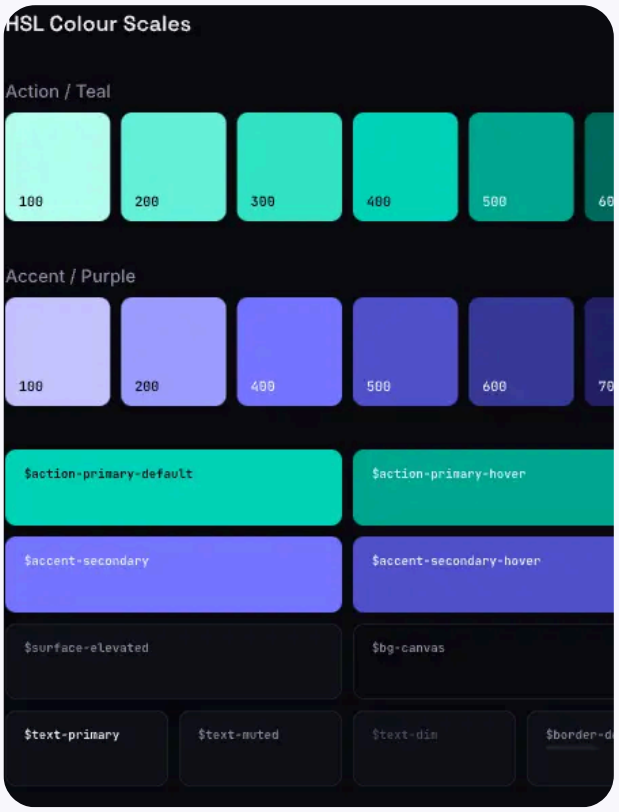




THE DNA

Global Tokens

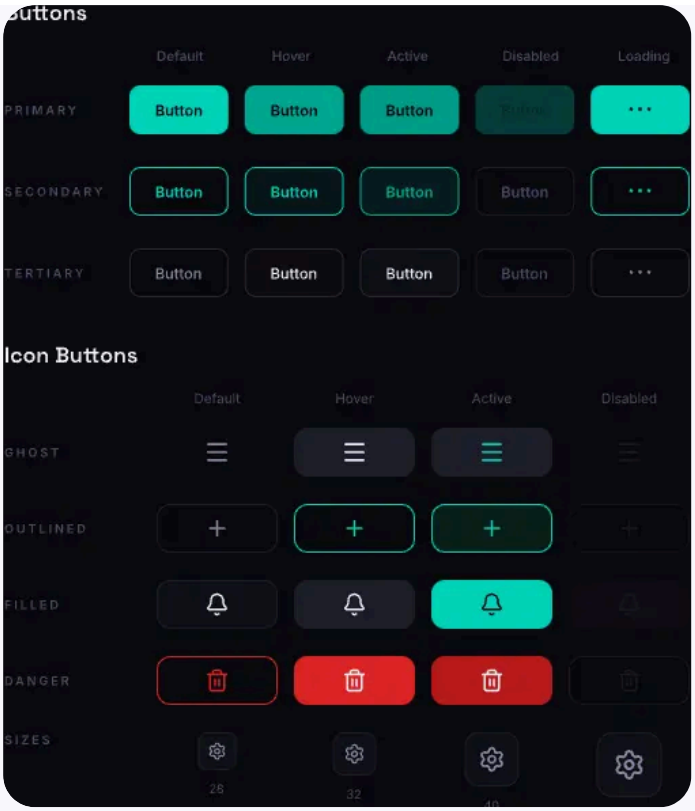
A system is only as strong as its foundation. I established a token-first architecture using HSL color scales to ensure mathematical consistency across the “Precision Lab” aesthetic.

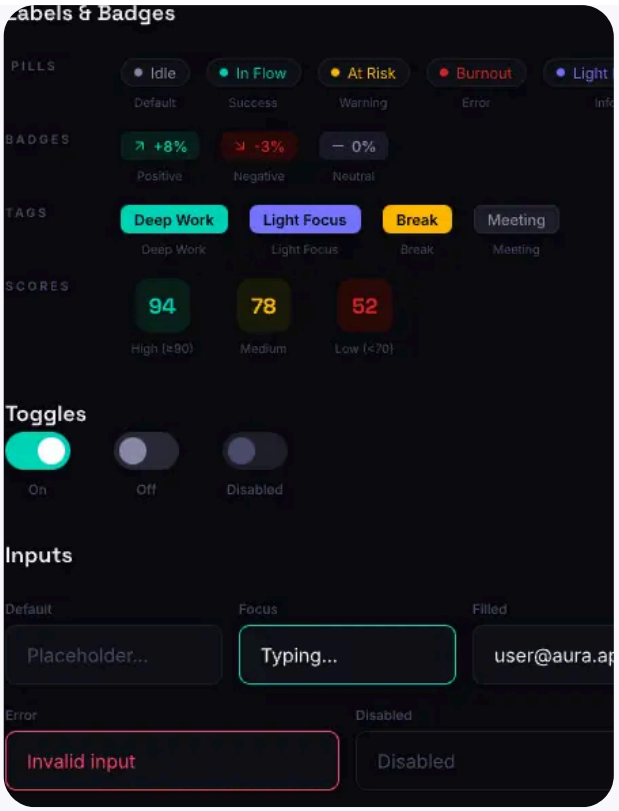
Colour Logic

I utilised a high contrast Teal and Purple palette, mapped to semantic tokens like $action-primary and $accent-secondary.

Typography

I paired Space Grotesk for high-impact technical headings with Inter for UI clarity. This hybrid approach keeps the “Technical-Mono” vibe while ensuring its long-form readability in data-heavy modules.





THE ATOMS

Interactive Components

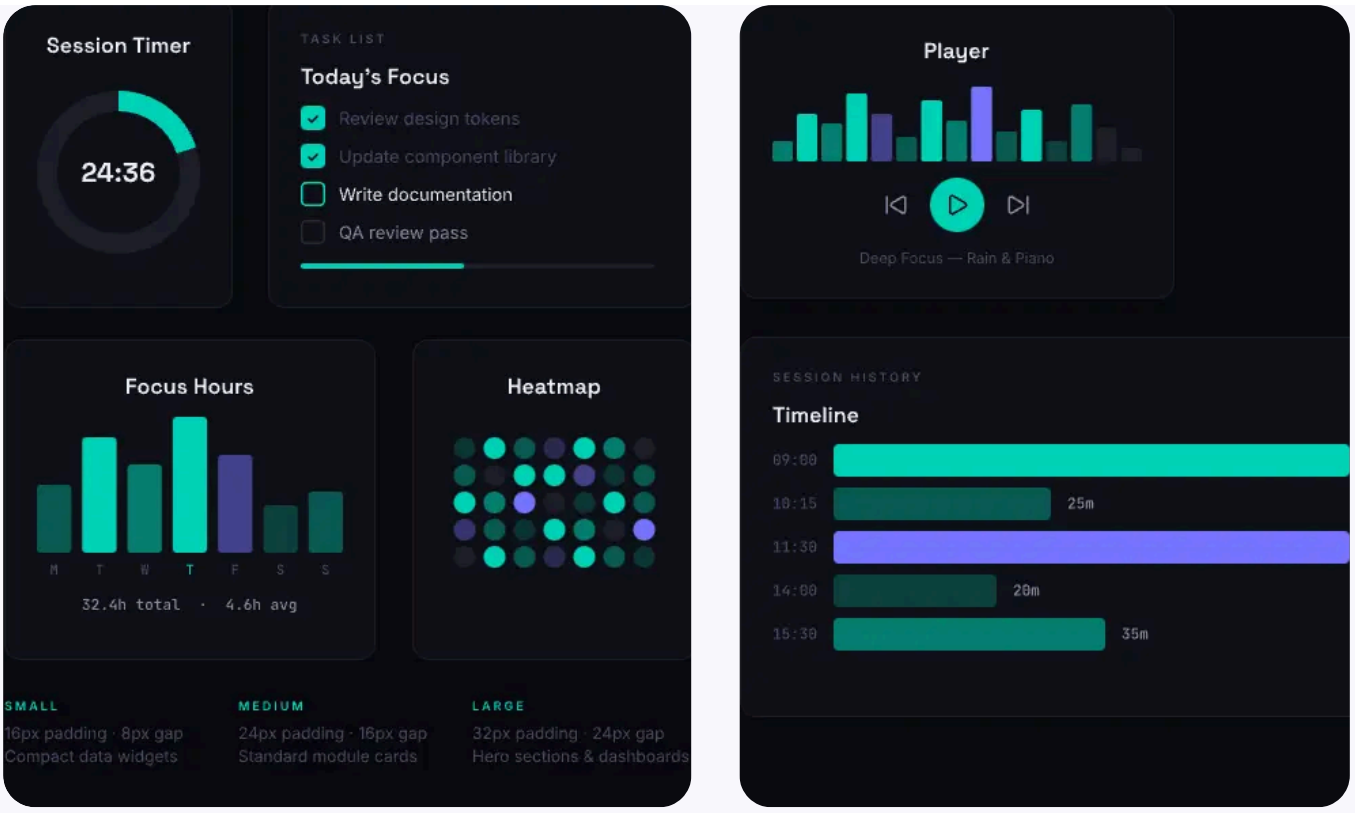
I built a “Component Matrix” designed for high-velocity prototyping. Every atom (from buttons to inputs) was created with Boolean variables and instance swapping in mind.

States & Logic

Every component was defined with 5+ distinct states (Default, Hover, Active, Disabled, Loading) to ensure the developer handoff is airtight.

Status Pills

I developed a specialised set of “Energy Badges” (for example, In Flow, At Risk, Burnout) to translate complex biometric data into instant, glanceable UI.



THE MOLECULES

Bento Module Library

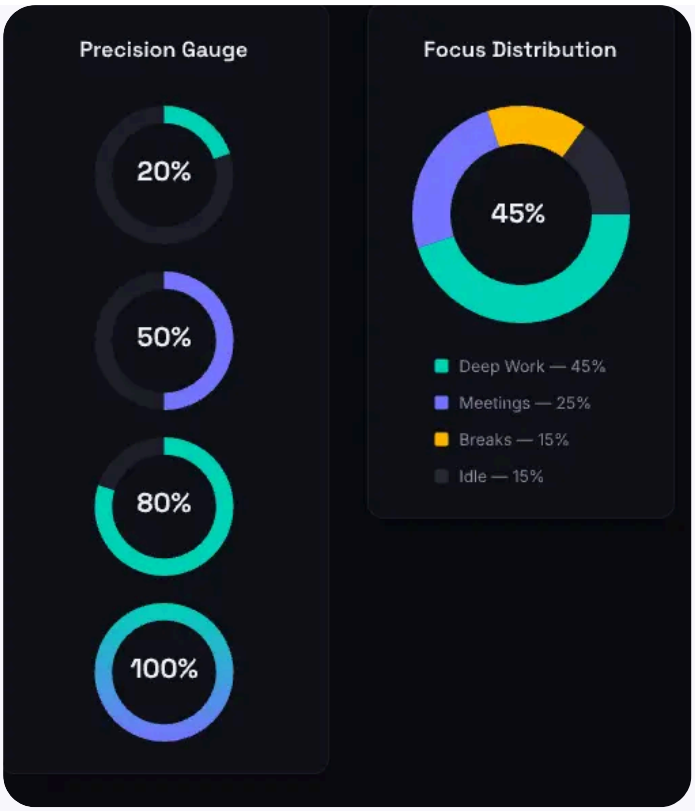
Aura's interface is built on an 8pt Grid System. I designed a library of “Bento Modules” that serve as the modular building blocks of the dashboard.

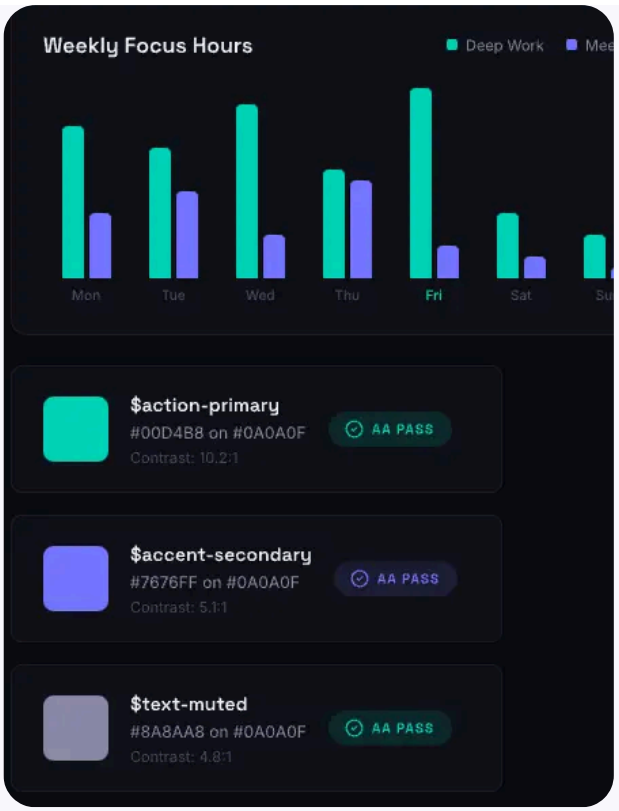
Modular Flexibility

Each card (Focus Gauge, Team Heatmap, Soundscape) is designed to reflow based on the container size.

Information Density

By standardising the padding (Small: 16px, Medium: 24px, Large: 32px), the UI remains visually quiet even when displaying high-density data.





THE SPECIFICS

Data Visualisation

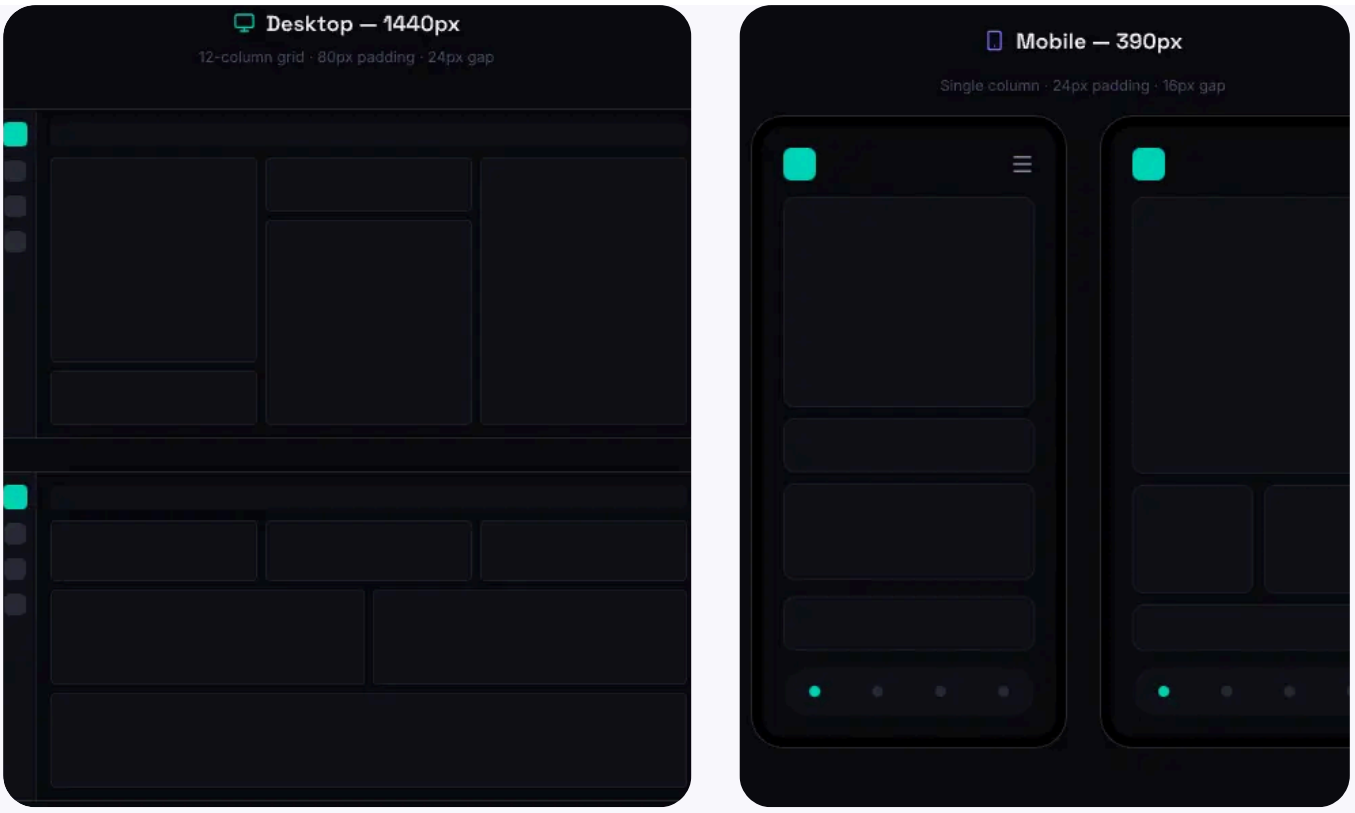
In a “Precision Lab” interface, data is the hero. Every chart and gauge was designed to be easy on the eyes and for instant comprehension.

Precision Gauges

I developed a circular progress system that provides sub-pixel accuracy for focus sessions.

Accessibility First

A core part of the system is the WCAG AA Compliance check. I verified every semantic color pairing against a true black background to ensure 100% legibility for all users.



THE HANDOFF

Layout & Breakpoint Logic

Design doesn't live in a vacuum. I mapped out the Grid Collapse Logic to show how a 12-column desktop bento grid intelligently reflows into a single column mobile experience.

Haptic Intent

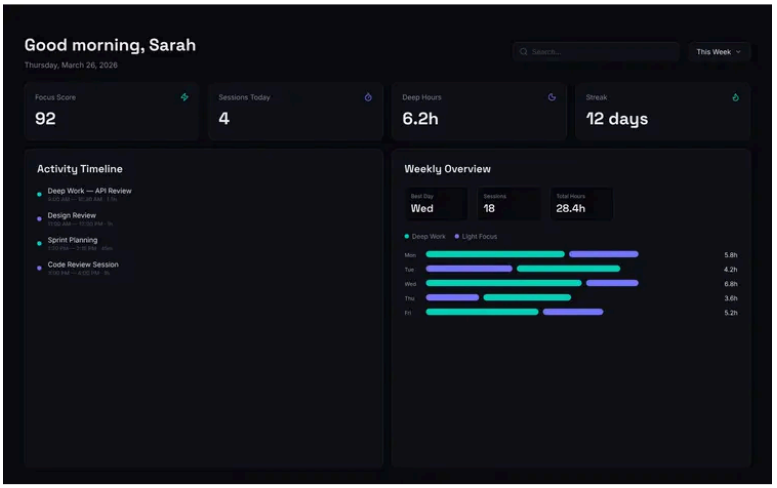
More than just resizing, I defined how interaction patterns shift across devices, like moving from “Hover Tooltips” on desktop to “Long-press Details” on mobile to respect the ergonomics of touch.

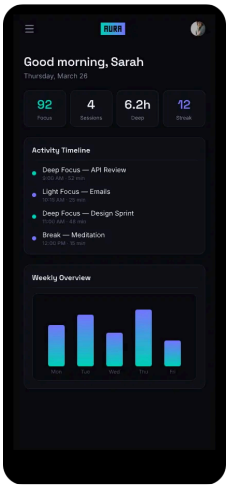
DESIGN

Mockup Designs & Prototype

My early wireframes focused on translating the ‘Precision Lab’ vision into functional layouts. I experimented with bento-modular grids and data-dense dashboard patterns to find the right balance between information density and the calm, distraction-free experience that Aura demands.

Try Live Prototype





Reflection

REFLECTION

Learnings

Systemic Speed vs. Pixel Pushing

Using an AI-augmented workflow taught me that when the architectural logic (tokens, HSL scales, and grid systems) is robust, high-fidelity execution becomes a matter of minutes, not days. This project shifted my focus from manual craftsmanship to Systemic Orchestration, proving that a designer's true value lies in defining the rules of the engine, not just painting the car.

Next Steps

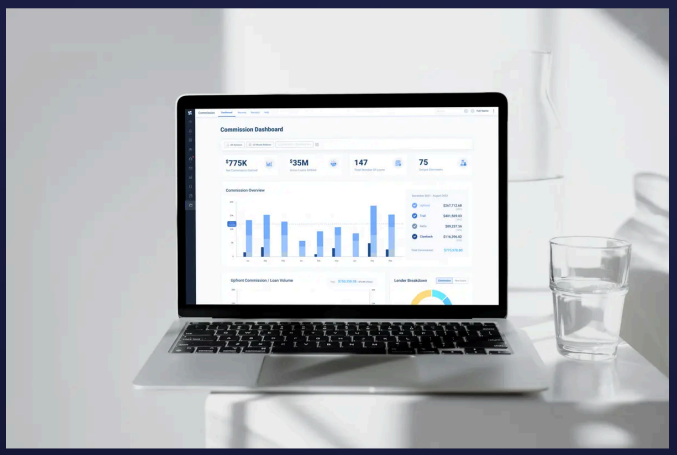
Precision as a form of care

Aura reinforced my belief that for high-performers, “calm” isn't found in soft gradients or lifestyle imagery, but in clinical clarity. This passion project allowed me to explore the “Productivity Paradox” and realise that the most “human” UI is often the one that stays out of the way, acting as a silent, technical shield that protects a user's most valuable asset: their attention.

FinTech B2B DataVis

Commission Dashboard

This case study highlights the transformation of a static placeholder into a high-utility, data-driven command center. By focusing on the Commission Dashboard, we addressed the most complex and mission-critical area of Trail's commission management suite.



Overview

Trail is a SaaS platform designed for financial advisers. This project was a complete “0 to 1” build. We moved the entire user experience from static Excel receipts sent via email to a dynamic, visual Commission Dashboard, giving advisers their first real-time look at the financial health of their business.

ROLE

Lead UX Designer

TOOLS

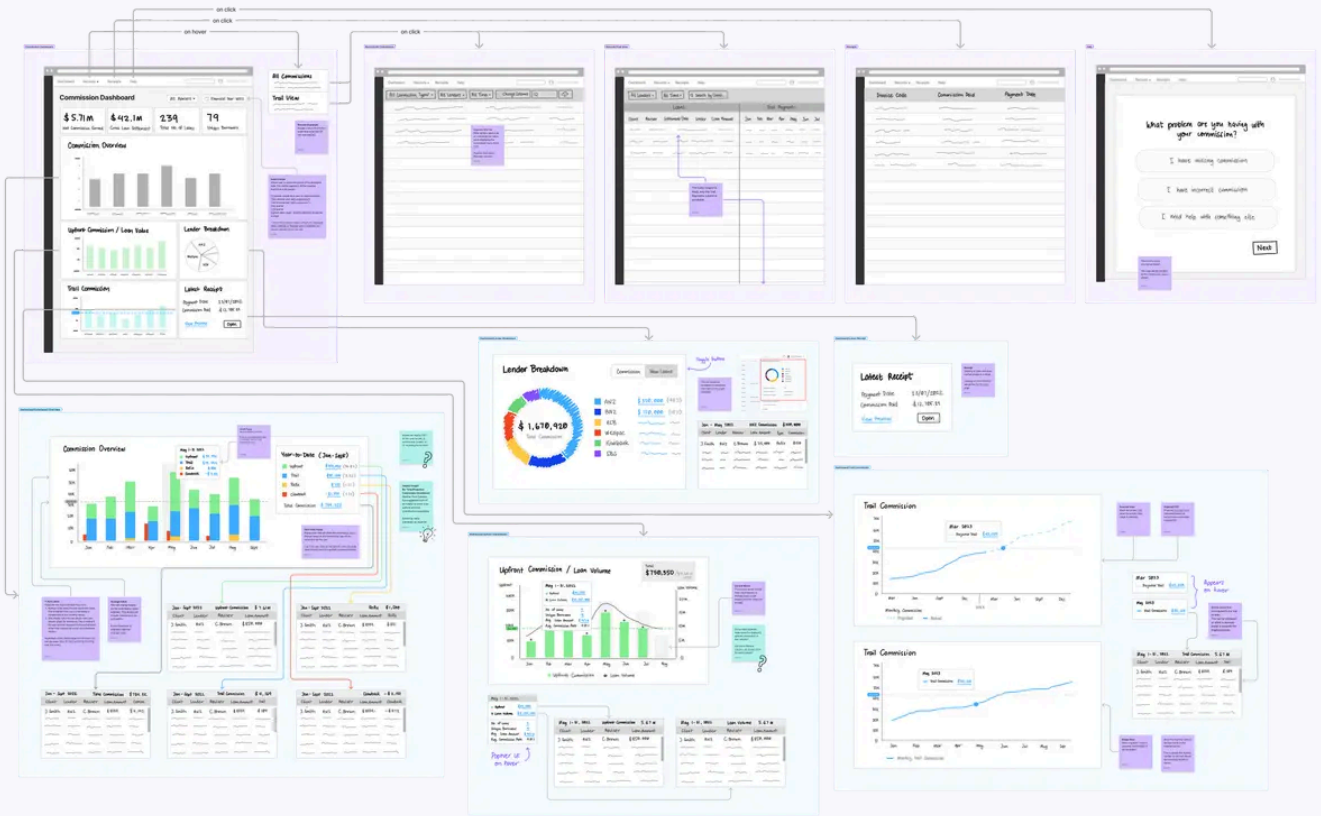
Figma, FigJam, ClickUp

TIMELINE

8 weeks

STAKEHOLDERS

Product Owner, Technical Lead, Financial Compliance Officers



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WHAT WE SET OUT TO SOLVE

The Problem

Previously, advisers received their commission data as a raw Excel sheet. While this contained the necessary numbers, it was nearly impossible to see trends, lender dependencies, or the immediate impact of “Clawbacks” at a glance. Advisers were spending hours in spreadsheets just to understand if their business was actually growing.

The Solution

We designed a comprehensive dashboard that categorises income into four distinct pillars: Upfront, Trail, Refix, and Clawback. By utilising interactive charts and real-time filtering, we empowered advisers to move from manual data entry to proactive management with actionable business intelligence.

Spreadsheet Void

Advisers originally received their data as flat Excel files; there was no visual interface to track performance or trends.

Latency in Insights

Because data was trapped in receipts, advisers had to manually create pivot tables in external software just to understand which lenders they were favouring.

Hidden Financial Receipts

“Clawbacks” (returned commissions) were buried in rows of text, making it difficult for business owners to anticipate or manage financial dips.

Discovery

IDENTIFYING FRICTION

User Interviews

I spoke with Heather from Catalyst, who provided a crucial refinement that changed our data hierarchy:

User Interview #3

Participant: Heather Garrod
Organisation: Catalyst Group
Role: Financial Adviser
Date: 23/04/2022

🗨️ User Story:

"It would be incredibly helpful for us to see our total upfront and trail commissions broken down separately. Right now, they are often lumped together, but we view them as two completely different drivers of our business; one is immediate revenue, while the other represents the long-term value of our portfolio."

— *Heather, Catalyst*

💡 Key Insights & Opportunities:

- Decoupling Income Streams: Heather emphasised the necessity of separating Upfront and Trail commission totals within the primary dashboard view.
- Mental Model Alignment: Advisers view these as distinct revenue categories: Upfront representing immediate business effort and Trail representing long-term portfolio value.
- Enhanced Forecasting: Separating these figures allows for a clearer understanding of "Projected Commission," making it easier to distinguish guaranteed recurring income from one-off settlement payments.

Four Types of Commission

To make the data approachable, we categorized every transaction into four types: Upfront, Trail, Refix, and Clawback.

Upfront

Immediate revenue from new lending.

Trail

The "salary" of the business. Consistent, long-term value.

Refix

Maintenance income for existing loan products.

Clawback

The primary stress point; income that must be returned due to early loan repayment.

DEFINING SUCCESS

Acceptance Criteria

Before moving into wireframing, I established clear success criteria for each high-priority user story. The goal was to ensure the dashboard solved the “Excel Hell” problem by making critical business data instantly accessible and secure.

#	User Story	Acceptance Criteria	Priority
1	As an adviser, I want to be able view my commission volume split by the different lenders so that I can see which lenders my business is favouring.	User can identify which specific lenders are driving the most business volume at any given time	High
2	As an adviser, I want to be able to view my historical monthly settlement volume in a graph so that I know how I'm performing through time (upfront, trail, refix, clawback).	User can distinguish between different income streams and monitor the impact of specific financial events, like clawbacks.	Medium
3	As an adviser, I want to be able to easily view how each of my trail payments compares to prior months for a specific client so that I can quickly and easily see if any of my clients have paid down/changed their mortgage, or if a bank has not paid me my Trail.	User can detect anomalies, changes, or missing payments in recurring revenue at an individual client level.	High
4	As an adviser, I want to be able to select who is able to view commission related information, so that I can keep this data safe from people in the business who do not need this level of oversight and access.	User can restrict sensitive financial oversight to only those authorized within the organisation.	High

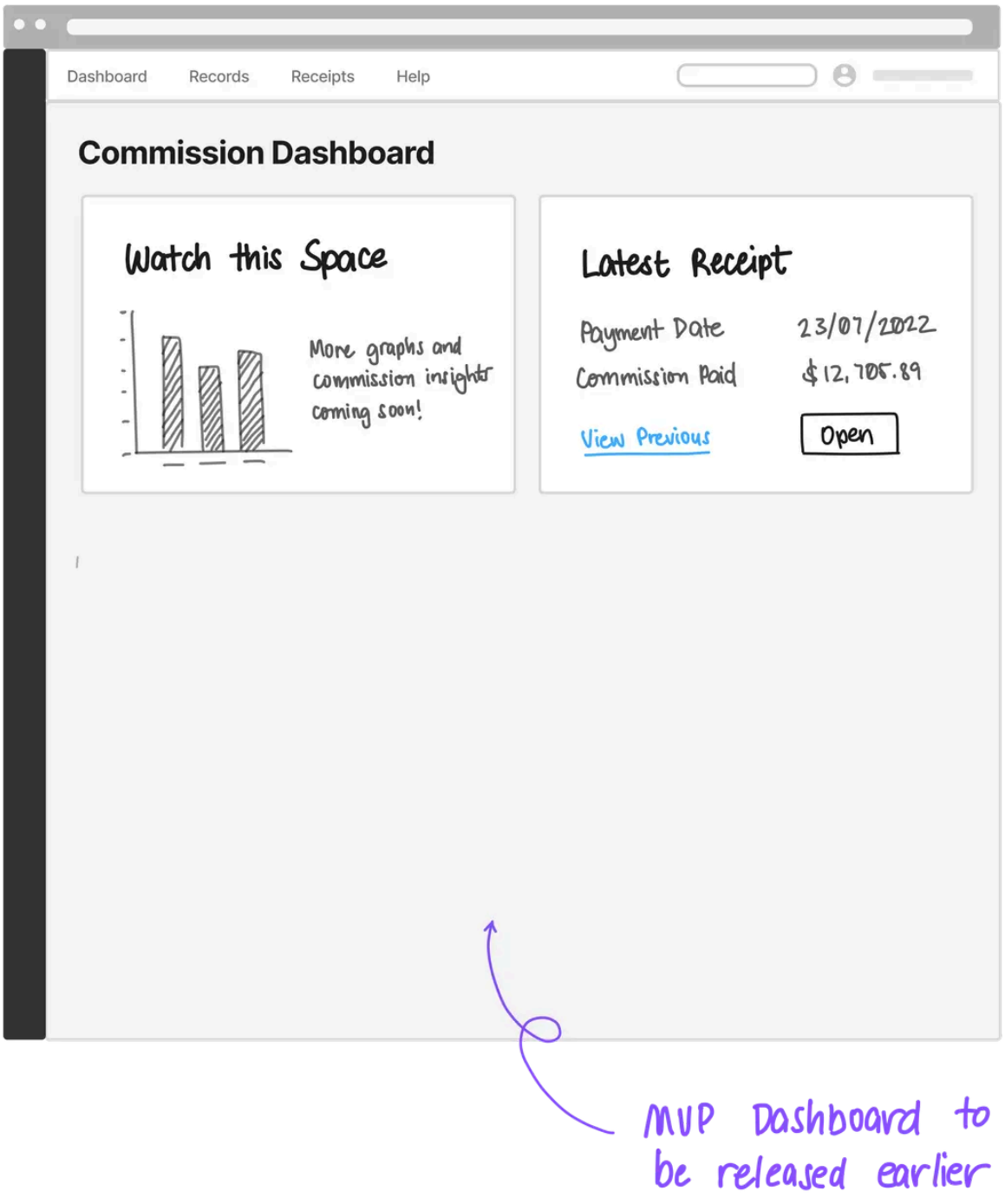
Click to expand

Ideation

DESIGN OPPORTUNITIES

MVP Dashboard

While building the full suite, we deployed a brief “placeholder” dashboard to bridge the gap. This allowed us to test data accuracy with users while we finalised the more complex interactive components like the Projected Trail and Lender Breakdown



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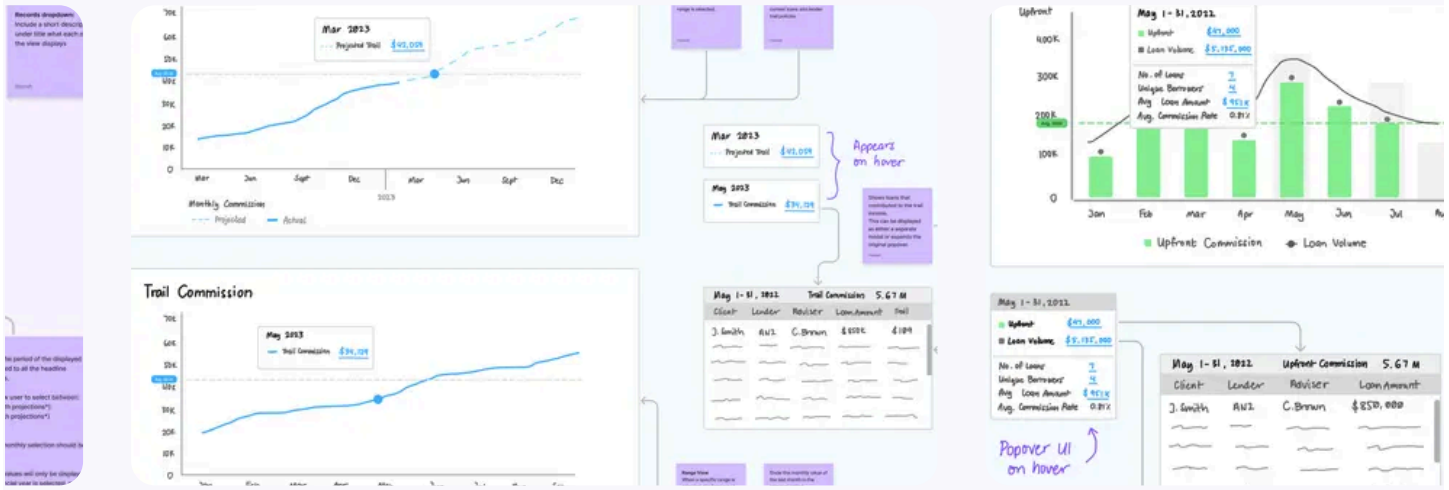
IDEATION

Low-Fidelity Experimentation

My early sketches focused on moving away from the ‘row-and-column’ mindset of the old Excel receipts. I prioritised a 12-month rolling view to give advisers a clean look at their annual performance.



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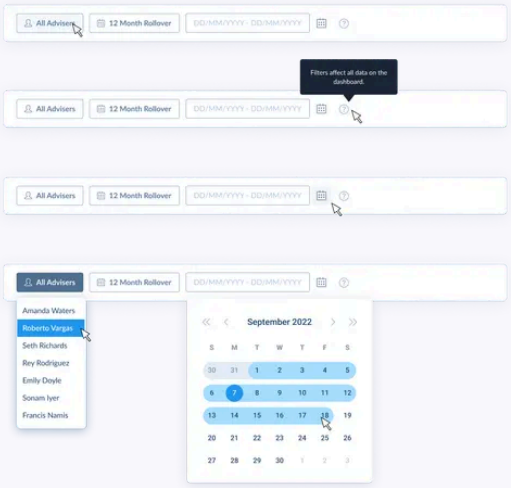
Design

FINAL DESIGN

The Dashboard Experience

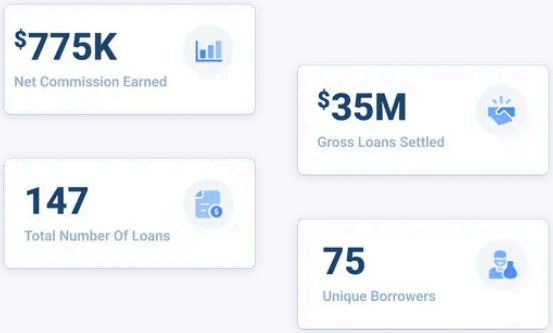
The final design transitions the adviser from the passive receipt of data to active, strategic oversight. The dashboard is a modular command center where every visualisation is interactive, “drillable,” and designed to reduce the cognitive load of financial management.



GLOBAL FILTERS

The Fund Comparison Tool

To maintain a single source of truth across multiple complex data sets, I implemented a global filter bar at the top of the page. Users can filter data to a specific adviser or multiselect a custom group to compare team performance. The dashboard defaults to a 12-month rollover for consistent annual tracking, but users can also toggle between predefined periods like ‘This Financial Year’ or ‘This Quarter’ to align with tax and reporting cycles.



SUMMARY METRICS

Quick Analytics

Positioned at the top for immediate impact, four high-level metric cards provide an 80/20 view of business health without requiring a single scroll. These include net commission earned as the absolute bottom line, gross loan settlement to visualise the total volume of business generated, and total number

of loans alongside unique borrowers to help advisers understand their conversion efficiency and whether they are doing many small loans or focusing on high-value clients.

COMMISSION OVERVIEW

The Commission Overview

This stacked bar graph provides a comprehensive narrative of monthly income. Every month is segmented by colour into Upfront, Trail, Refix, and Clawback, making high-stress events like clawbacks visually distinct rather than hidden in a spreadsheet row. A blue dashed average line runs across the y-axis, giving advisers an instant baseline to judge if their current month is over-performing or under-performing.

UPFRONT COMMISSION

Upfront Commission Graph

This composite graph plots upfront earnings as bars against total loan volume as a line, allowing advisers to ensure their effort in volume is resulting in the expected reward in commission. It also supports hover popovers and click-to-modal functionality for deep record auditing.

TRAIL COMMISSION

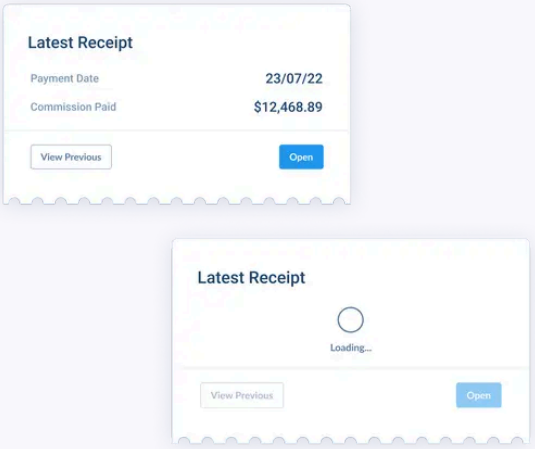
Trail Commission Graph

Moving from historical tracking to psychological certainty, this graph visualises the business's long-term value. It uses a solid line for actual payments and transitions into a dashed line for a 12-month projection based on current lender policies and loan products. This helps advisers plan for future hiring or business expansion by seeing exactly how their recurring salary is scaling.

INTERACTIVE ALLOCATION

Lender Breakdown

Users can switch between Commission and New Loans views to uncover strategic misalignment; for example, if 60% of an adviser's volume is with one bank but only 30% of their profit comes from them, the dashboard highlights that discrepancy. Clicking any lender in the legend also pulls up a modal of all commission items associated with that specific bank.



NATIVE RECEIPT

Native Receipt Widget

To respect the legacy workflow while improving it, I included a Latest Receipt widget that displays the KAN payment date and the total commission paid for the most recent cycle. An Open button allows the user to view the official PDF receipt natively within Trail, eliminating the need to search through email inboxes or file folders.

RESULTS

Dashboard Prototype

In the works at the moment! Cleaning up the designs so it's prototype-ready!

Reflection

Learnings

Technical UX: The Name Game

The biggest challenge was Adviser Alias Matching. Lenders send data with “messy” names (e.g., “S. Craft” vs “Sarah Craft”). I designed an “Other” category in the filters to ensure that even unmatched data remained visible while the system's mapping logic improved.

Final Thoughts

This project taught me that the best dashboard designs aren't just about pretty colors - they are about reducing cognitive load. By moving the financial story from a spreadsheet to a visual narrative, we gave advisers back their most valuable asset: time.

Next Steps

Native Engine Integration

Migrate the commission engine from external Google Sheets into Trail to support native calculations and allow commission payments directly to individual advisers. This would mainly be internal for our Commission Admin Team!

User Self Service

Develop a UI that empowers users to reassign commission items themselves to different advisers or organisations

FinTech SaaS IA

KiwiSaver Recommendation Engine

Evolving a "bare-bones" KiwiSaver CRM into a sophisticated advice-generation powerhouse, creating new sales opportunities by providing an all-in-one solution for financial advisers.

Overview

Trail is a comprehensive SaaS CRM and advice platform for mortgage and insurance advisers in New Zealand. In a highly regulated industry, Trail automates the "heavy lifting" of compliance, allowing advisers to focus on providing expert financial guidance.

Traditionally, KiwiSaver support in Trail was "bare-bones" - it captured data but didn't provide actual advice. This case study focuses on the KiwiSaver Recommendation Engine (Part 3 - see diagram below), a pivotal upgrade designed to move the platform from a simple data-entry tool to a sophisticated, all-in-one advice powerhouse.

ROLE

Lead UX Designer

TOOLS

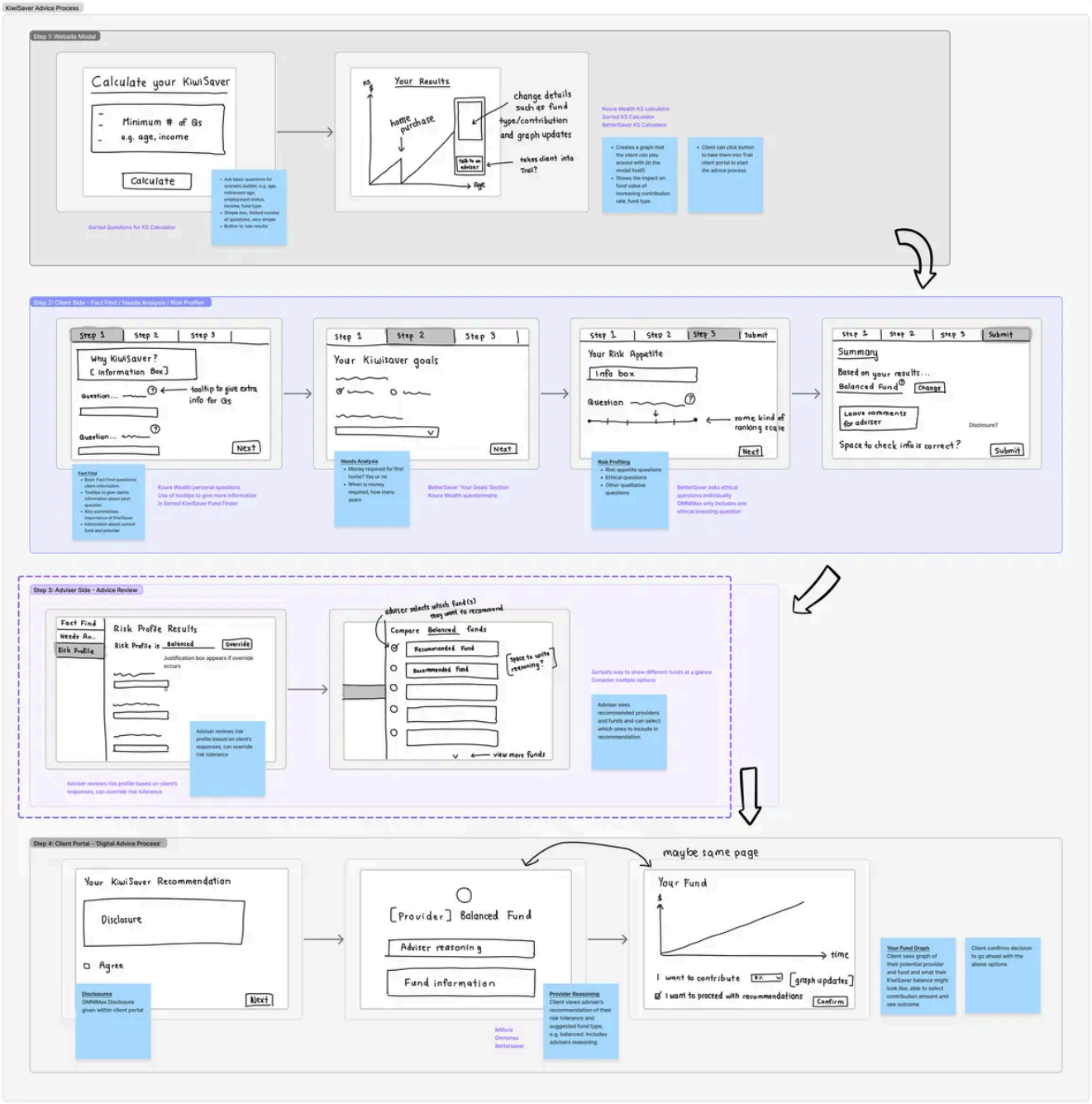
Figma, FigJam, ClickUp

TIMELINE

12 weeks (discovery to release)

STAKEHOLDERS

Product Owner, Technical Lead, Financial Compliance Officers



Click to expand

WHAT WE SET OUT TO SOLVE

Inefficiency

Manual data entry across multiple tools was time-consuming and prone to human error.

A Disjointed Client Experience

Recommendations felt disconnected from the initial data-gathering phase.

Lost Sales Opportunity

Prospective clients were hesitant to switch to Trail because they didn't want to manage two separate software products to provide a single piece of advice.

The Problem

While Trail successfully captured client data (via Part 1: Fact Find & Risk Profiling), the actual advice loop remained unclosed. To provide a recommendation, advisers were forced into constant context switching, leaving the platform to use external calculators, spreadsheets, or competing software like Omnimax to research funds and generate projections. This fragmented workflow was more than just a nuisance; it was a business risk. It led to; inefficiency, a disjointed client experience, lost sales opportunities.

The Solution

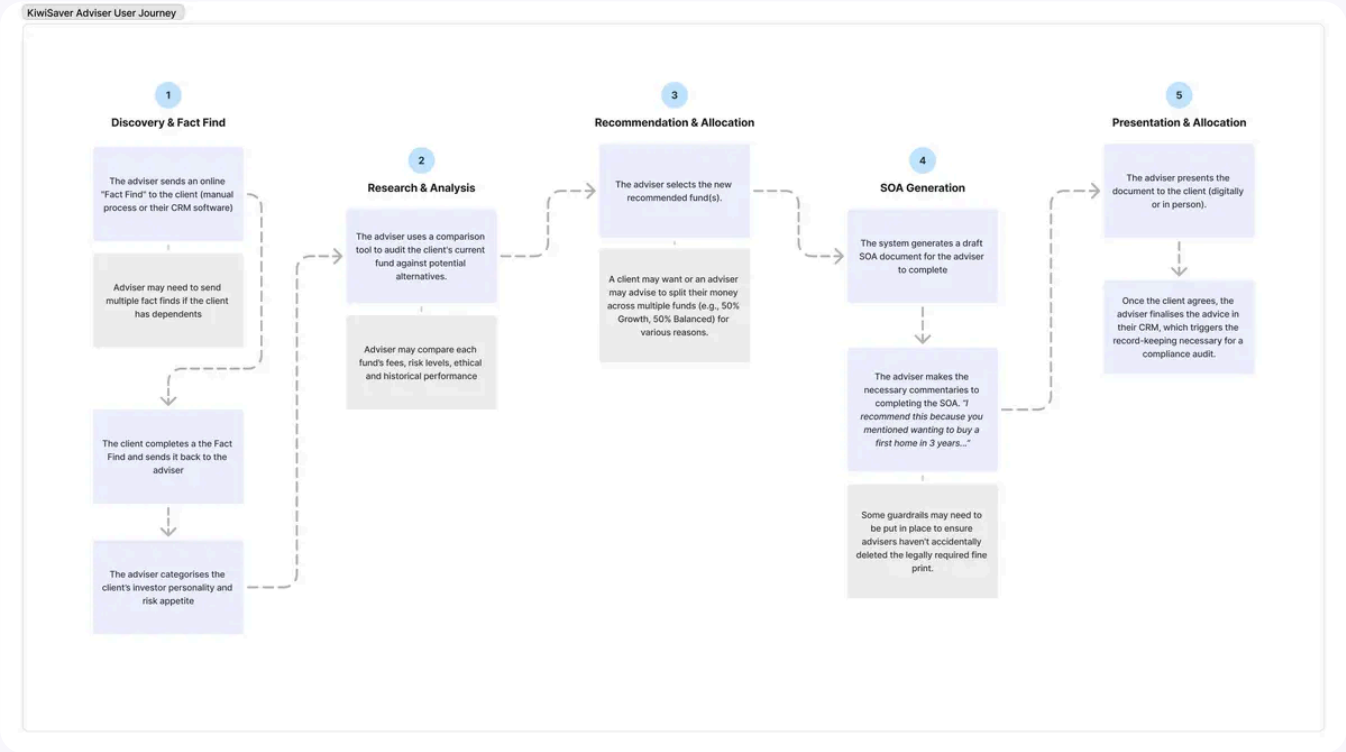
We designed an end-to-end engine that reduced task time by 66%. By integrating live data from 100+ providers, I eliminated the "Research Rabbit Hole" through a side-by-side comparison tool and simplified complex auditing with visual 10-year projections. I also pioneered a Household-First Architecture, enabling advisers to manage parents and dependents simultaneously, and replaced static spreadsheets with an interactive "Donut Chart" for real-time portfolio balancing.

Discovery

USER JOURNEY

Current User Journey (End-to-End)

To design an effective recommendation engine, I first had to map out the existing end-to-end journey of a KiwiSaver adviser. This process revealed that while data collection was digital, the critical middle steps — analysis and recommendation — often happened in a vacuum outside of the CRM. The resulting journey map identifies five key stages where design could bridge the gap between simple data entry and professional financial advice:



Visualising the end-to-end advice loop helped us identify the 'Fragmented Gap' where advisers were losing the most of their time to manual context-switching. · Click to expand

IDENTIFYING FRICTION

Competitive Research

I looked into how tools like Omnimax handled fund comparisons. While they were data-heavy, the UI was often dated and clunky. My goal was to take their level of data depth and wrap it in a modern, streamlined UX that felt like a natural extension of the Trail ecosystem.

Stakeholder Insight

To understand why the existing KiwiSaver process felt "incomplete," I conducted deep-dive interviews with several senior advisers. Two key stakeholders provided the critical insights that redefined our product roadmap.

Bob highlighted a logical flaw in the existing system: financial advice in the real world is familial, not just individual. Meanwhile, Sarah pointed out the grueling manual labor required to actually find a fund.

Bob Jones

Role:
Senior Financial Adviser

Experience:
15+ Years

⚠ Primary Pain Point:

Manual workaround for families: creating separate, off-platform documentation for dependents is time consuming and feels unprofessional.

The Insight:

"Advising a parent on their KiwiSaver often involves their children and dependents. Because Trail didn't support dependent advice flows, I was forced to create manual documentation outside the system. I end up copy-pasting the same client data into multiple Word documents just to keep the family's advice together. It's unprofessional and takes a significant amount of time."

User Story:

"As an adviser, I want to provide advice to an entire household (including children) so I can remain competitive, compliant, and truly helpful."

DEFINING SUCCESS

Acceptance Criteria

Based on the research, I worked with the Product Owner to define the must-haves for this project. These weren't just features, they were the benchmarks for a successful user experience.

#	User Story	Acceptance Criteria	Priority
1	As an adviser I want to be able to easily **compare difference KiwiSaver funds** so that I can select the best option for my client	User can see a list of available KiwiSaver funds	High
2	As ad adviser I want to be able to select a **provider and fund for my client** so that this can be presented to them as financial advice	User can choose a provider and fund from the list of options which will filter through the Statement of Advice	High
3	As an adviser I want to be able to select a **provider and fund for any dependents** that my client would like KiwiSaver advice for so that I can provide advice ot an entire household	User can choose a provider and fund for dependents which will filter through to the Statement of Advice	Low
4	As an adviser I want to be able to **provide reasoning as to why I have chosen a particular provider and fund** for a client so that the client knows I have adequately considered multiple options	Users can give the reasons for recommending their chosen provider and fund which will filter through to the SOA	High
5	As an adviser I want to be able to **exclude certain providers** from my choice of options so that I only see funds from providers that I want to recommend	Users can choose which providers they want to be visible on the fund selection screen and have all others excluded	Low
6	As an adviser I want to be able to enter **default wording for KiwiSaver providers so that I do not need to re-enter** the same reasoning each time.	User can provide default wording for providers which will appear anytime that provider is recommended	Medium

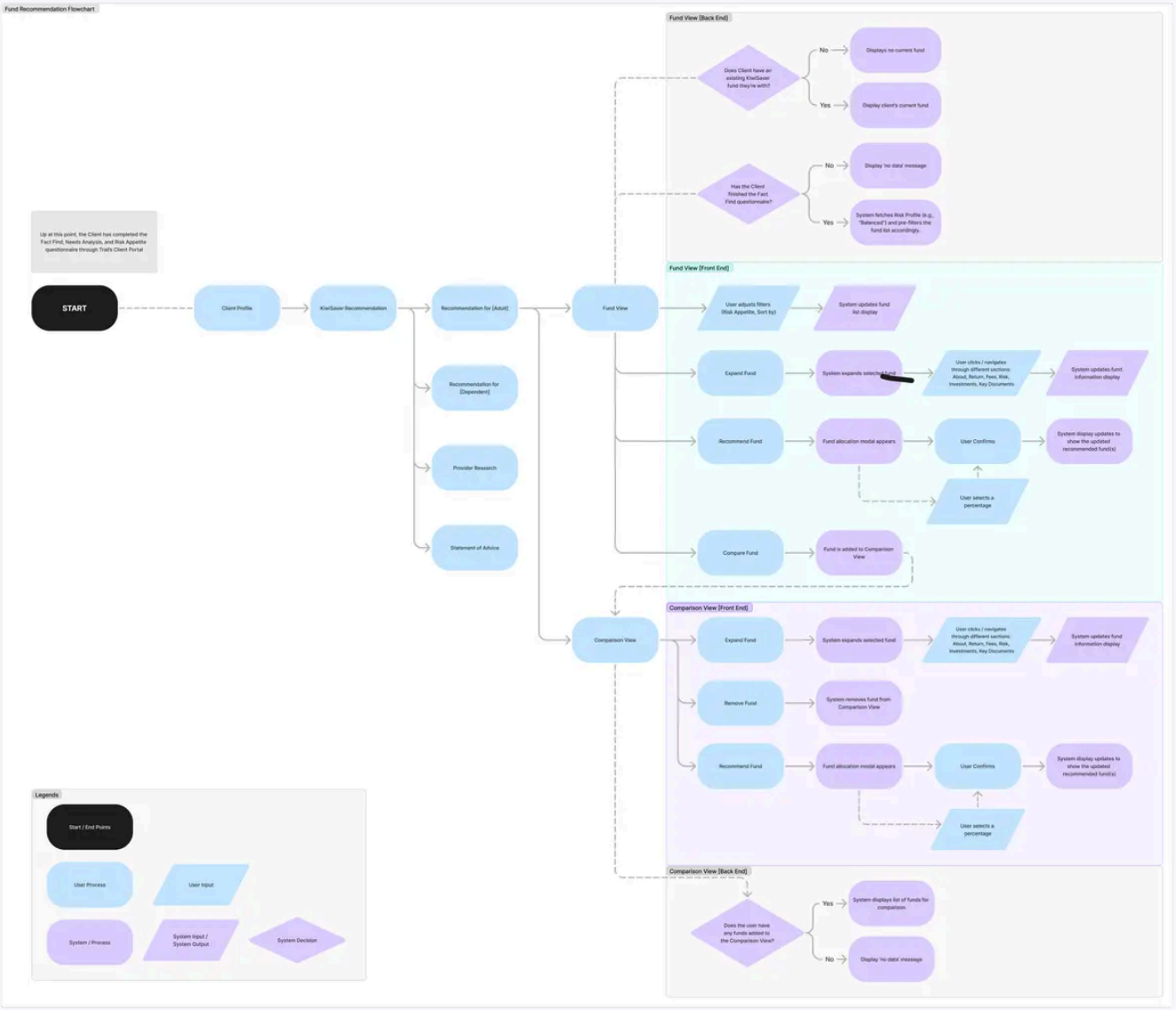
Click to expand

Ideation

USER JOURNEY

Mapping the New Advice Journey

To transition the adviser from a "capture" mindset to a strategic "advice" mindset, I mapped a logic flow that simultaneously closed Bob's "Household Gap" and filled Sarah's "Research Rabbit Hole." I architected a multi-entity workflow that allowed for dependent "branches," ensuring advice for children remained within the parent's context to eliminate Bob's manual workarounds, while also designing an integrated data engine to pull live fund metrics directly into Trail, solving Sarah's need for efficiency by killing off context-switching. This logic flow explicitly balanced system automation; offloading the repetitive data-entry tasks that paralysed Sarah, and allowing advisers like Bob to focus on high-value family goals rather than juggling multiple screens.



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DESIGN OPPORTUNITIES

Technical Constraints

Collaborating early with the engineering team (specifically our Technical Lead) was crucial. We hit a snag: not all KiwiSaver funds have 10 years of data.

- The Problem: A blank graph looks like a broken product.
- The Solution: I designed a "Graceful Degradation" state.

If a fund was newer than 10 years, the UI would clearly display "N/A" with a tooltip explanation rather than an empty line. This ensured the adviser looked competent and the data remained transparent.

Low Fidelity Experimentation

Before jumping into high-fidelity pixels, I used wireframes to test the "Information Density." I had to decide: How much data is too much? I experimented with "Progressive Disclosure"... hiding deep technical fund details behind a "View More" accordion to keep the primary comparison screen clean and focused.

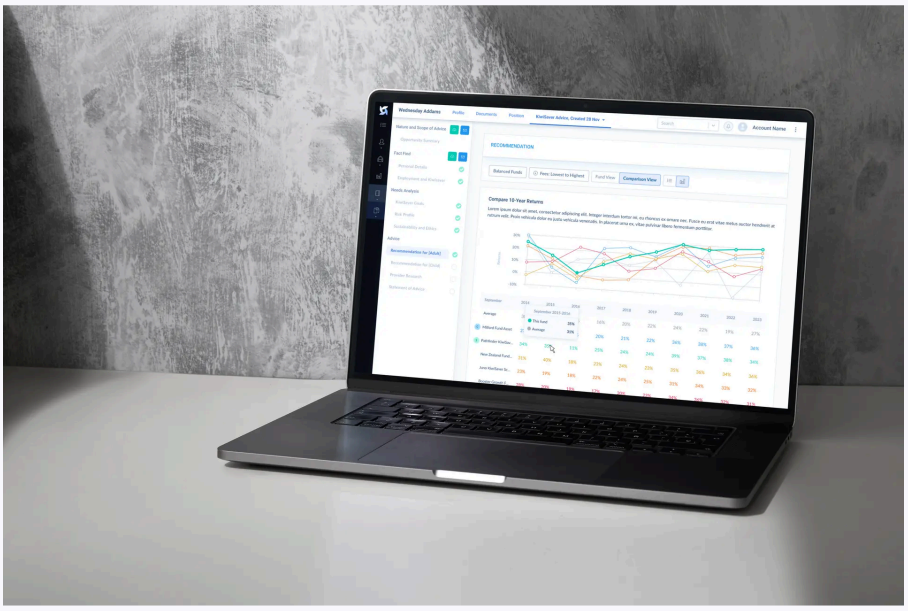
Low fidelity experimentation · Click to expand

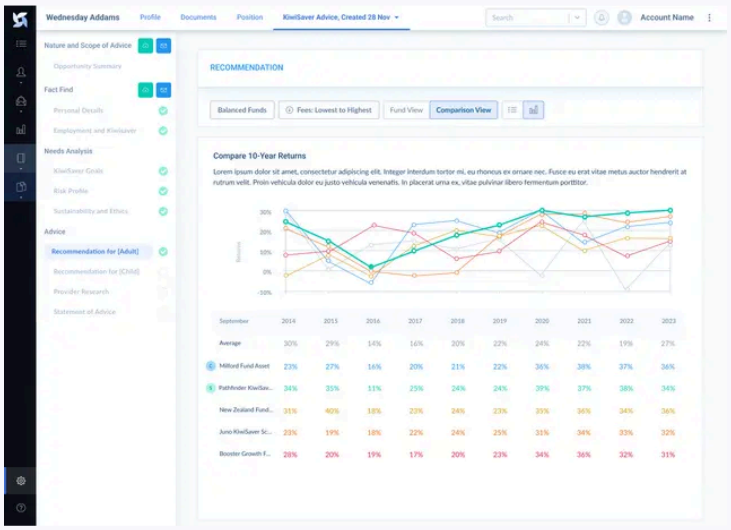
Design

TRANSLATING COMPLEXITY INTO CLARITY

The KiwiSaver Recommendation Engine

With the logic validated, the goal of the UI was to create a "glass-box" experience, where the adviser and the client could see exactly how a recommendation was formed. I focused on three core pillars: Visual Storytelling, Interactive Allocation, and Guided Customisation.

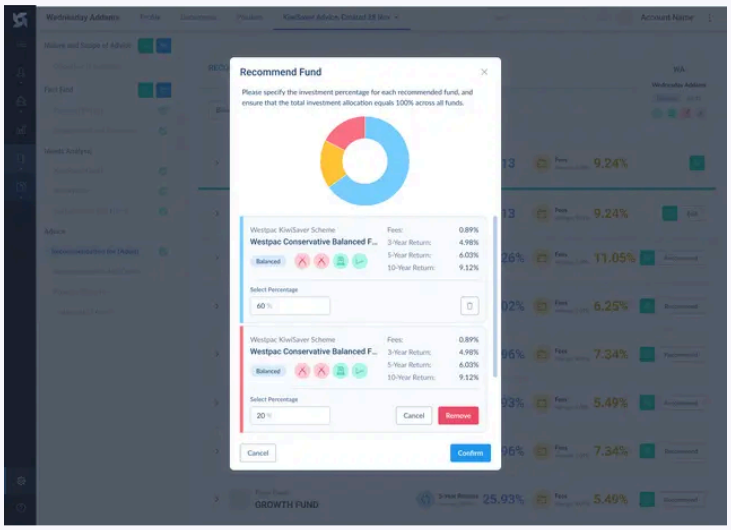




DATA AT A GLANCE

The Fund Comparison Tool

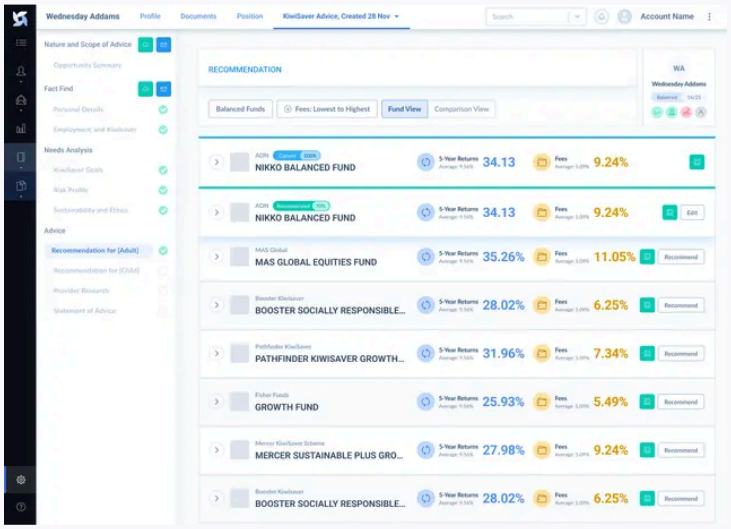
I implemented circular progress gauges for 5-Year Returns and Fees, letting advisers instantly see if a fund is outperforming the market. The Accordion Detail view manages information density — clicking "Details" reveals asset mix charts, 10-year projections, and key documents.



INTERACTIVE ALLOCATION

The Donut Chart

I reduced the cognitive load of portfolio balancing by designing a real-time interactive donut chart. As the adviser types a percentage, the donut segments update instantly, ensuring a 100% allocation across risk levels and minimising manual calculation errors during live client meetings.



SOLVING THE HOUSEHOLD GAP

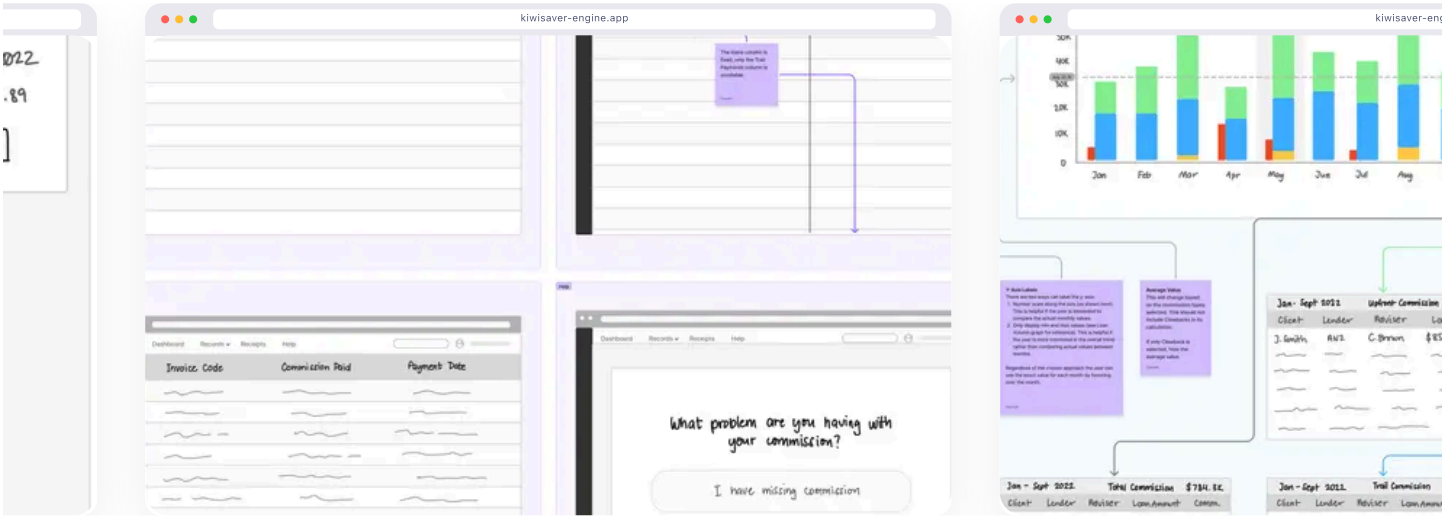
Sidebar Navigation

I streamlined the multi-entity workflow through a persistent Household Navigation Toggle in the sidebar. Advisers can switch between family members with a single click, building a comprehensive household strategy without losing progress or context.

FINAL DESIGNS

Screen mockups

A selection of key screens from the final product design



RESULTS

Business Impact & Results

By closing the “Advice Loop,” the new engine didn't just improve the UI... it drove measurable growth for the Trail platform.

65%

Reduction in advice preparation time

By integrating fund research and 10-year projections directly into the CRM, we transformed a fragmented 45-minute manual process into a 15-minute streamlined task.

30%

Increase in SOA generation

Providing a unified, household-level workflow empowered advisers to generate more advice for more family members in less time, directly increasing the volume of recommendations tracked within the platform.

40%

Growth in platform adoption

By closing the "Advice Loop" and eliminating the need for external spreadsheets, we successfully retained high-volume firms that previously relied on competing software for their research.

Reflection

REFLECTION

Learnings

Designing for the “Family Unit,” not just the User: The most significant breakthrough (The “Bob Jones” insight) came from realising that financial decisions aren't made in isolation. Designing for a household required a shift in data architecture, not just UI, proving that UX must influence the back-end logic to be truly effective.

Balance “Automation” with “Agency”: I learned that while advisers like Sarah wanted to escape the “data-entry clerk” role, they didn't want a “black box” solution. The UI needed to provide the math (Automation) but allow the adviser to own the narrative (Agency).

Compliance as a Creative Constraint: Initially, legal requirements felt like a barrier to clean design. However, by treating compliance as a “guardrail” (like the locked blocks in the editor), it actually became a feature that built trust and reduced user anxiety!

Next Steps

Mobile-First Mode: While the current engine is optimised for desktop, the next iteration would focus on a tablet or mobile optimised view. This would allow advisers to walk through the interactive 10-year projections and the donut chart side-by-side with a client in a casual setting.

AI-Powered Narrative Assistance: To further reduce Sarah's workload, I'd explore using LLMs to draft initial “Advice Reasoning” based on the selected fund's performance data, which the adviser could then refine and personalise.

Proactive Portfolio Monitoring: The next phase would move from “One-off Advice” to “Ongoing Care” implementing a system that alerts the adviser if a client's fund performance or risk profile drifts significantly from the original recommendation.

IN PROGRESS

Next Steps: Quick Start Templates

This case study is currently in progress.

Coming Soon

The full case study is being put together. Check back soon — in the meantime, feel free to explore the other works.

← Back to Product Design