

# Luis Oliveira – Senior User Researcher

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## Profile

I have more than 10 years of experience in design research for the **financial sector** (Lloyds Banking Group), the **public sector** (central government and emergency services), **transport** (automotive, railways, cycling schemes), and **domestic sector** (mobile phones and smart home technology).

The methodologies used include developing, conducting, and analysing quant and qual research, for discovery and delivery phases. Additional expertise includes mentoring junior colleagues and interns, and experimenting with AI to help research analysis.

I'm comfortable using research tools such as Dovetail, Maze, Indemo, Qualtrics, SPSS, Figma, UserTesting and UserZoom.

## Education

- Doctorate: PhD (2013) – Loughborough University (UK) – Design School, a joint program from the User-Centred Design and Sustainable Design Research Groups

## Research experience

### Lloyds Banking Group: May 2022 – Aug 2025

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#### Everyday Banking – Savings and Overdrafts

I was responsible for all phases of design research, analysing challenges and opportunities, proposing and evaluating solutions and testing implementations to measure success. For example, detailed thematic analysis of survey responses to map customers' painpoints, usability studies to optimise journeys, and A/B tests to evaluate features. My work resulted in streamlined onboarding, retention of savings balances, and more responsible use of overdrafts.

#### Commercial Banking

Achievements include a complete mapping of challenges and opportunities for commercial lending, proposing features and overseeing the implementation of solutions. It involved holistic research bringing data from diverse sources, from interviews with business owners, surveys, usage stats and colleague shadowing. My direct input resulted in double the number of digital originations, improved user experience, and increased leadership engagement in customer-centric design methods.

#### Emerging Technology & Innovation

I led discovery research for different projects, such as to develop automated savings via AI, to monetise customer geospatial information, to understand future care needs among older clients, and to help business customers to become more sustainable.

### DfE / ESFA (Feb 2022 – Mar 2022)

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This was a pre-discovery phase into one of the complex processes within the Department for Education – Education and Skills Funding Agency. I engaged with CFOs and Finance Directors,

users of complicated Excel spreadsheets (e.g., [College financial planning handbook and CFFR - GOV.UK \(www.gov.uk\)](#)) to understand the painpoints related to the current system, map journeys and propose options for a future service.

### **West Midlands Fire Service (May 2021 – Feb 2022)**

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I applied UX research methods (focus groups, online surveys and interviews) to understand activities, behaviours and needs of firefighters and commanders. I then mapped services and defined recommendations for improvements in crucial work such as the Safe and Strong project (<https://www.wmfs.net/our-services/safe-and-strong/>) in a 56-page report.

### **WMG – University of Warwick (Dec 2015 – Aug 2020)**

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I planned and conducted all stages of user research, performed the project and team management, reporting and dissemination for 4 different projects: (1) To evaluate user trust and acceptance of self-driving cars (<https://midlandsfuturemobility.co.uk/>). (2) To understand user experience, trust and acceptance of self-driving pods (<https://www.rubino.com.br/case-studies/ux-and-automated-vehicles-uk-autodrive>). (3) To assess the feasibility and inform the design of innovative wireless charging facilities for electric taxis (<https://www.cenex.co.uk/case-studies/wicet-feasibility-study/>). (4) To measure the acceptance of new technology and recommend the design of features for the rail industry (<https://www.rubino.com.br/case-studies/a-new-system-for-the-rail-industry>).

### **Loughborough University (Oct 2013 – Oct 2015)**

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I applied user research in behavioural science, design, human factors, and user experience. I also performed the project management and reporting for 2 projects: (1) Looking into ways to promote sustainable modes of transport such as walking and cycling instead of driving, via a smartphone app containing persuasive technology strategies (<https://www.rubino.com.br/case-studies/motivating-car-drivers-to-cycle-and-walk-more>). (2) Testing smart home technology in 20 houses using ethnography to understand user experiences over one year (<https://www.rubino.com.br/case-studies/refit-smart-homes>).

### **PhD program – Loughborough University (Oct 2009 – Oct 2013)**

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I developed an intervention to test the concept of “temporal tension”: people may not dedicate enough time to plan tasks, rushing into them without much deliberation. They may also attempt to accelerate processes that seem to be taking too long, to reduce the boredom of waiting. Persuasive technology provided the tools to manipulate the perception of time. Results showed that these strategies facilitated the performance of desired behaviours ([Thesis - Loughborough University repository](#)).

My research portfolio is <https://www.rubino.com.br/>, and the list of publications can be seen on my Google Scholar profile: <https://scholar.google.co.uk/citations?user=slIGPsoAAAAJ>