

## **Offline Persona #1, "Brenda"**

**Age 35, married white female  
Young Progressive, Long Form  
Currently residing in the suburbs of Houston, Texas**

### **Primary user goals:**

"Raise a happy family with well-behaved kids"

### **Profile:**

Brenda is a hard-working mother of two who is very focused on raising her school-age children. She has taken some college courses and currently works in social services for her county government. She is a creature of comfort who sticks with brand names for the most part. Her Internet usage consists mainly of research on several topics that interest her, such as parenting techniques and cooking; she doesn't surf or purchase items online. She is not particularly outgoing but does enjoy the outdoors, going to church, and making positive contributions to her community.

### **Technology goals:**

She just wants information and doesn't want to waste time surfing or chatting online. She spends less than five hours a week online. She wants the sites she visits to be easily accessed and extremely easy to use. Because she uses dial-up at home, she wants sites to be quick to load.

### **Attitude toward banking and banking habits:**

She is satisfied with the tried-and-true method of balancing her paper checkbook register using her monthly statement. Her family's banking needs are relatively simple and she feels that she has no need to use Online Banking. She uses ATMs to get cash and her debit card to make purchases. She wants easy access to her money, but fears of identity theft have kept her from checking out Online Banking further. She's getting tired of writing checks and buying stamps, however, so she thinks she'll check into it in the future. She is completely loyal to Bank of America and trusts that the bank would provide excellent security, but she doesn't trust the security of the Web in general.

### **Long-term goals:**

Brenda's most important goal is to raise a happy family with well-behaved, well-adjusted kids. She would like to have enough money saved up so that she and her family aren't living paycheck to paycheck, but isn't sure how to do that. She and her husband are both members of the middle class with an average yearly income of \$60,000 and are saving money so that their kids can go to college. With an 11-year-old and a 9-year-old, the family's expenses don't allow for many extras such as long vacations, but they do have a regular "dinner and a movie" night with the whole family.

### **Lifestyle motivations and traits:**

Brenda is an active person who wants to contribute positively to her community by working with children and participating at her church. Her main motivation is her family. She doesn't consider herself outgoing, but she does consider herself an extrovert in situations that require it, such as church picnics. She is a creature of comfort and doesn't like change just for the sake of change; she prefers to stick with the tried and true routine that works for her and her family.

**Frustrations/points of pain:**

She is tired of writing checks and buying stamps, but is fearful of identity theft and possible fraud. Her biggest stumbling block to banking online is Internet security. She trusts Bank of America but she doesn't want to give out her personal information on the Web. If someone could explain exactly how Online Banking security works, she'd feel a lot better about taking the plunge. She feels more comfortable talking to a real person. She thinks it would help if she could learn about Online Banking by talking one-on-one with a Bank of America employee.

## **Offline Persona #2, "Joseph"**

**Age 23, single white male  
Very Young/New, Long Form  
Currently residing in Atlanta, Georgia**

### **Primary user goals:**

- "Build a successful career"
- "Provide for my son"

### **Profile:**

Joseph is fairly young and just getting started in the world. He's a single father who works hard but likes to participate in his favorite pastimes, playing football and riding motorcycles. Sometimes he finds it difficult to feel like a "grown-up." He had trouble making the transition from "hanging out" to parenting a young child. He's taken some college classes but is eager to get started on his career so that he can provide a secure future for his son. He's outgoing and easy to get along with. When it comes to decision-making, he considers himself to be very practical. He would rather repair something than replace it if possible. His Web usage consists mainly of emailing friends and family and researching his interests.

### **Technology goals:**

He wants the Web to be simple, easy to use, and quick. He has DSL at home. He spends about 10 hours a week online, mainly to email friends, check sports scores, and scan news headlines. He also likes to research motorcycles. He wants to be able to do things the way he's always done them and doesn't like it when the sites he regularly visits are unavailable. He doesn't plan on changing his online habits and has a regular routine that he tends to follow most of the time.

### **Attitude toward banking and banking habits:**

Pen and paper have always worked for him. He usually reconciles his account, but he occasionally forgets. His banking needs are simple and he likes the convenience and access of Bank of America ATMs. He regularly uses his debit card to make purchases, but does not use credit cards. He just wants his checking account to work; he doesn't want to spend a lot of time on his finances other than to make sure he has money when he needs it. He thinks he'll probably use Online Banking once he really gets established in his career. He can see the value and convenience simply because he thinks it will save him time. However, it will have to be very simple to use and not require much effort on his part. He's not particularly concerned about online security because he thinks Bank of America will provide a secure environment.

### **Long-term goals:**

Joseph's long-term goals include starting his own business building custom motorcycles. He hasn't formulated a plan for how to do this. He sees owning his own business as one way to provide a secure future for his son, but he hasn't started to think about savings for education or retirement. He needs to learn more about finances in general and isn't aware of the savings options available to him.

### **Lifestyle motivations and traits:**

He is focused on starting his career and eventually owning his own business. He is passionate about his hobbies and hopes to be able to turn one of his hobbies

(motorcycles) into his career. He thinks of himself as a thrill-seeker, likes adventure, and doesn't want to sit at home when he's not working. He likes socializing and, even though he's a single parent, wants to have time to hang out with his friends.

**Frustrations/points of pain:**

He likes to talk to a real live person and doesn't like navigating through a phone tree to get to someone. He hates overdraft fees, which he thinks are way too high. He just wants his money to be in his checking account and doesn't want to constantly check on it. Even though he usually reconciles his account, he isn't fastidious about it and doesn't want to be penalized, especially since he's a loyal Bank of America customer.

### **Offline Persona #3, "Lisa"**

**Age 51, single white female**  
**Small & Established Customer, Long Form**  
**Currently residing in Denver, Colorado**

#### **Primary user goals:**

"Have a long, fulfilling, and productive life"

#### **Profile:**

Lisa is single, optimistic, and likes to have fun with her life. She enjoys comparison shopping at department and discount stores. She relies on brand names, word of mouth, and consumer reports when she makes a purchase. She doesn't shop on price alone; dependability is more important. She likes being independent and on her own. One word she uses to describe herself is "happy." She uses the Web mostly for work-related research; she also emails to keep in touch with friends. She sees herself as outgoing and active, and is proud of the fact that she supports herself. She works full-time and enjoys her job as an administrative assistant.

#### **Technology goals:**

She has dial-up at home, which is why she accesses the Web mostly at work. Most of her time is spent doing work-related research. She doesn't have a lot of spare time to spend surfing, so she wants to get her information quickly. When she does spend time on the Internet at home, it's mostly to email friends. She feels comfortable with technology but doesn't like change, so she values the dependability of her Internet service provider.

#### **Attitude toward banking and banking habits:**

She likes Bank of America because she's always been treated well, but she has some checking accounts at other banks too. She has no interest in using Online Banking because she doesn't want to change what works. She uses the toll-free customer service line to check balances and do minor account reconciliations, but she doesn't regularly balance her checkbook. She would find value in a simple, automated system that takes very little time to learn, but she thinks the system she uses currently meets that need adequately. She also has some online security fears, which reinforce her decision to keep using the toll-free number. She's not sure what value Online Banking would provide to her.

#### **Long-term goals:**

Lisa's long-term goals are to have a long, healthy, productive life in which she supports herself and maintains her independence. She earns roughly \$40,000 per year, so she doesn't have much disposable income. She'd like to get to the point where she can do some of the things she's always wanted to do: travel, take pottery classes, and learn how to speak a second language.

#### **Lifestyle motivations and traits:**

She thinks of herself as down-to-earth, but she likes to have fun and let loose every so often. She doesn't like to sit still for very long. She is sometimes indecisive, particularly when she feels like she doesn't have enough information or research to help her out. She enjoys camping, hiking, theater, and reading. She also enjoys being single and independent.

#### **Frustrations/points of pain:**

She doesn't really have any frustrations about banking with Bank of America, other than the occasional overdraft fee. Security fears keep her from exploring Online Banking. She's comfortable with the way she banks currently and doesn't see any reason to change.

## **Offline Persona #4, "Brad"**

**Age 43, married white male**

**Active Wealthy Old**

**Currently residing in the suburbs of Boston, Massachusetts**

### **Primary user goals:**

- "To save for retirement"
- "To be the best person I can be"

### **Profile:**

Brad is one-half of a two-income couple. He and his wife have no children. He is socially active in his community and church group and considers himself conservative. He enjoys volunteering at the local homeless shelter and he runs regular collection drives at his church for things like coats and school supplies. He uses the Web for product research, but makes purchases at brick-and-mortar stores. He tends to stick with brand names because he trusts them.

### **Technology goals:**

He's comfortable with technology and likes to do product research online. He has high-speed access at home, so he expects sites to be fast and doesn't like it when a site he regularly visits is unavailable. He spends less than 10 hours a week on the Web, mostly at home. Some of his home research is for work, since he often needs to look up information pertaining to his job as the executive director of a conference center.

### **Attitude toward banking and banking habits:**

Brad banks only with Bank of America and says he is very loyal due to a 25-year relationship with the bank. He's wary about online security, so he relies on pencil and paper to balance his monthly statements. He uses checks, a check card, and a credit card to make purchases. He likes earning frequent flier miles on his credit card. He doesn't see any need for Online Banking because the system he currently uses is working and has worked for years. He also likes having the option to speak to a personal banker when needed.

### **Long-term goals:**

His long-term goals include remaining active in his community and church, bettering himself through volunteering, and maintaining his comfortable lifestyle after retirement. He has a brokerage account with Bank of America, as well as a money market savings account. He also has a 401(k) account through his employer and he invests the maximum allowed each year. He feels like this is the point in his life where his investing style should become a little more conservative. He doesn't want to lose what he's invested so far.

### **Lifestyle motivations and traits:**

He's motivated most by the opportunity to give back to his community through volunteering. He's become more conservative and cautious as he's gotten older. He's enjoying this point in his life and likes to socialize with friends, travel, and play golf.

### **Frustrations/points of pain:**

He has few frustrations with Bank of America; however, he would like it if all branches had Saturday hours. The branch closest to him doesn't. Saturday hours would be

much more convenient for him since he works traditional hours during the week. It hasn't occurred to him that Online Banking could help solve this problem; he is too concerned with security to consider it.

## **Offline Persona #5, "Simone"**

**Age 28, married white female**  
**Active Wealthy Young, Long Form**  
**Currently residing in the suburbs of Seattle, Washington**

### **Primary user goals:**

- "Take care of my children as best as I can"
- "Be financially secure"

### **Profile:**

Simone is married with one young child and a second one on the way. Her husband is self-employed and she sells fine art at a local art boutique. She describes herself as creative and outdoorsy. She enjoys visiting museums, going to the park, painting, and spending time with her growing family. She values what little spare time she has because work and family responsibilities keep her very busy. She uses the Web mostly to research future purchases and to help with planning family vacations.

### **Technology goals:**

She's been using the Web for a little over six years and feels comfortable finding her way around a computer. She typically researches vacation locations, plays occasional games, and emails her friends and family. She spends less than five hours per week on the Web because she's just too busy with her family and her job. She has dial-up access at home, which is another reason she doesn't spend too much time online: it's just too slow for her sometimes.

### **Attitude toward banking and banking habits:**

She's not overly concerned about online security, but she just hasn't found the time to try Online Banking. She does think it will be a useful tool to cut down the amount of time she spends on the family finances. Currently she uses the toll-free customer service line to check balances, move money between accounts, and reconcile her statements. She feels some loyalty to Bank of America, even though a few years ago someone stole her checkbook and wrote some checks on her account. She thinks that the bank took good care of her during that incident and was quick to replace the stolen money.

### **Long-term goals:**

Simone's long-term goals include taking care of her family, learning as much as she can about art, and hopefully selling some of her paintings (and maybe even having her own gallery show). She and her husband have an investment account and each month they invest the same amount of money into the account. They also save as much as they can for future education expenses. They take a yearly family vacation and also enjoy shopping and going out to dinner, a movie, or an amusement park on a regular basis. They want to maintain their comfortable lifestyle so that their children can have whatever they need.

### **Lifestyle motivations and traits:**

She feels like she's always on the go and sometimes life gets a little frenzied. But overall she's very happy with her life and hopeful about the future. She wants to maintain the focus on her family so she can protect and nurture her children. She draws inspiration in her everyday life from art, nature, and beautiful things in general.

**Frustrations/points of pain:**

She gets a little frustrated with limited branch hours. Her local branch closes at 4 p.m. Monday through Friday and isn't open on Saturdays. When she does visit the branch, she doesn't like the long drive from her house or the long lines. It has occurred to her that Online Banking would help by cutting out driving time and waiting in line, but she doesn't feel like she has time to learn how to use it.

## **Offline Persona #6, "Edgar"**

**Age 75, married white male  
Senior Citizens, Long Form  
Currently residing in the suburbs of Chicago, Illinois**

### **Primary user goals:**

- "Making sure my family is happy and healthy"
- "Financial security"

### **Profile:**

Edgar is married with grown children who live nearby. He considers himself kind, compassionate, and quiet, but also social within his network. He trusts brand names and picks quality over price when comparison shopping. Sometimes he makes decisions based on word-of-mouth. He likes learning about whatever subject piques his interest at the time. He also enjoys crossword puzzles, reading, and playing cards regularly with a group of friends. He and his wife like to travel with their church group three or four times a year. He doesn't have any grandchildren yet, but he would enjoy spoiling them if he did.

### **Technology goals:**

He's been using the Web a little over five years, mostly for email and playing games. He also does a little bit of product research online, but he never makes any purchases. He's very concerned about online security and doesn't trust giving out his personal information. He's pretty set in his ways and doesn't see a need to use the computer for additional activities such as Online Banking.

### **Attitude toward banking and banking habits:**

He's satisfied with his current system of writing checks to pay bills and using his monthly statement to reconcile his accounts. He uses ATMs when he needs cash. He also uses the toll-free customer service line to check balances occasionally. He has no intention of using Online Banking because of his fears about security. Edgar and his wife have several checking and savings accounts with Bank of America, as well as a reverse mortgage with another bank that provides them with a set amount of money each month. They deal mostly with their Bank of America personal banker. They both like knowing that they can speak to a live person when they need to.

### **Long-term goals**

Edgar's long-term goals include making sure his family is happy and healthy. He also wants to be financially secure for the rest of his life. He hopes that he has many more years ahead of him so that he can fully enjoy his family and everything he's worked for. He also wants to be sure that his wife will be taken care of after he's gone.

### **Lifestyle motivations and traits:**

He's a bit of a homebody and enjoys quiet afternoons spent reading or doing crossword puzzles. But he also likes spending time with his family and can't wait for his children to have kids so that he can spoil them. His life revolves around his family since he retired several years ago. He's happy and content with the way his life has turned out.

### **Frustrations/points of pain:**

He has no frustrations with Bank of America. He's happy with the customer service and has no interest in changing banks. He doesn't see a need to upset the status quo.