



### **John Johnson**

John Johnson is a 28-year-old web developer at the City of Toronto. He works 5 days a week from 9-5 to support his family, earning \$60,000 per year. He graduated from Humber College in 2014 and received a diploma in computer programming, he has been working at the City of Toronto ever since. John lives with his wife and 3-year-old son in a condo in Toronto. It takes John 20 minutes to get to work using the subway.

John is a social person who likes to hang out with his friends in his free time. His hobbies include watching sports, playing video games, and riding his bike. He is tech-savvy and likes helping people who struggle with technology. Every Sunday during football season, John sits on his sofa and watches football all afternoon and cheers for the players he has on his fantasy team.

With the ever-increasing cost of living, John's finances often get tight. To help with this, John is always researching different kinds of investments. He likes to learn from others as well, whether online or from people he knows. He is passionate about planning his financial future for his family.

John has been hearing more and more about cryptocurrency, most recently from his colleagues at work. He wants a platform that will help him learn about cryptocurrency and get started so he can see if it is right for him. He also would like to interact with other users on this platform.



### **Zehai Liu**

Zehai, a 4th year university student in UTM, in the program of management specialist. He is an international student who came from China. Zehai has a lovely girlfriend during his university life, and he intends to improve his relationship experience by having a new car. Currently, he lives with three other UTM students who are in the program of Commerce, Computer Science and Statistics.

Zehai is an extrovert, which requires him to socialize with other people to gain energy. In order to get in touch with his friends, he needs transportation. So far, he owns a motorcycle which allows him to hang out during the summer. Ever since the winter is coming, the motorcycle has to sit in the garage throughout the season because of the slippery road and lack of traction. Besides, a motorcycle is not convenient for him to take his girlfriend for a ride. A car is very necessary for Zehai, and he decided not to use his parents' money to buy it.

As a management student, Zehai has knowledge in various markets. From the course of MGT371, Zehai has learned a new investment opportunity in digital currency. He has a fundamental knowledge of bitcoin and crypto currency, but he intends to learn more. He also wants to identify any potential risk of investment as most of his funds came from his part time job of tutoring. Besides, Zehai loves to share his ideas with others so he can see the comments from similar investors. As a result, he wants to have a digital currency specific place to post opinions.



### **Emma Connors**

Emma, a 29 years-old woman, works in RBC bank as a financial adviser. The major qualification of her job was her degree. She holds a Honors Business Administration from UBC. Besides, she finished her master program of business analytics in the University of California. Emma has 2 years of experience working in the business field, and she would like to reach her dream of a personal consultant company.

In her personal life, she has a boyfriend from her grad-school. They have been together for several years and decided to have a marriage very soon. In her spare time, Emma has joined an association of business consultants with educational purposes. The reason she joined is that she intends to practice her consultant skills and introduce more people in the business. More people into the field of business means more potential

clients of her future consultant company.

During her consultant experience, she realized that explaining digital currency to her client is hard as this type of currency is extremely different from the traditional trade-market. As a result, Emma is looking for an educational site which is user-friendly as most of her clients are aged 30-50 and they lack experience in the digital market. She wants it to be straight-forward. For example, the main page will display all relevant information such as price and trend.

Meanwhile, Emma needs real time news of the crypto currency so she can come up with the latest advice for her client. Besides the news, Emma also wants other people's opinion on the news topic so she would have an overview of other investor's thinking.