**Description:**

Rosanna parlor is a regular house wife with 6 children. Her oldest son of 25 years old studies abroad. She lives in a 3 bedroom house with her husband and other 5 kids, age ranging from 10/17. Her husband goes for business trips. Every now and then, some of them even lasting for almost a month. Rosanna takes care of her 5 children and does house chores as well. Her daily chores includes grocery shopping, washing clothes and dishes cleaning the houses etc. most of her time and memory is taken up by her children. Especially the youngest.

Rosanna likes simplicity and enjoys quiet mornings on weekdays when her children are at school. She spends some time shopping online on her computer and uses a mobile banking app to transfer money to her son abroad. But the app she is currently using has too many extra features, some which are even unnecessary. Her poor vision doesn’t help either, as sometimes she ends up selecting the wrong option due to the font being too small or typing in the wrong amount while transferring money.

**Pain points:**

* App is frustrating and confusing
* Multiple instructions and small font
* Unnecessary multiple features
* Time consumption

**Scenario:**

Rosanna has to transfer money to her son abroad. But there are multiple instructions that she needs to follow on the mobile banking application. In between she clicks the wrong option and goes to the very beginning. She has to start all over again this not only confuses her but is also very frustrating. It is taking a lot of her time and there are chores that need to be done before her children arrive from school.

Rosanna is introduced to a new and better “mobile banking app” where the contents and graphics are not cramped together. She can now send money to her son abroad without making mistakes and also see much more clearly as the font size isn’t too small. The mobile banking app is not time consuming and is also simple. Rosanna doesn’t waste time trying to use a confusing app and can finish her chores on time.

**Persona 3 – impatient working man**

Name: Daniel Matsunaga

Demographics:

* Age: 31 years old
* Occupation: event manger
* Nationality: British
* Teach used: iPhone, Samsung, apple MacBook pro, Lenovo yoga book.

Main points:

* Works long hours and is very “career focused”
* Mostly out of country and needs to pay house bills from abroad
* Impatient and importance is given to punctuality.
* Travels abroad a lot.
* Has great experiences when it comes to using technology, therefore learning operate a new interface is not hard.

Tech proficiency:

* General: high
* Mobile apps: high

Goals:

* Pay bills while out of country.
* Minimize the number of procedures to go through while paying bills.
* Able to carry out many transactions in a short period of time.

**Description:**

Daniel Malfoy is a 31 years old single man who is currently working as an event manger and lives in London. Since he is an event manager, the job requires lots of traveling overseas trips. His job includes staging and planning huge “corporate events” for company he works. The job has many benefits including tastings of food, upgrades hotel rooms and invitations from parties that are of high-profile etc.

But the job requires travelling quiet frequently, this is because where the events need be held is second LOCATIONS, restaurants or hotels as well as ground transportation. After the location is set, he keeps check on the progress of the event and manages accordingly. This involves a lot of frequent visits to the chosen location and also there are some days where pressure and workload will be high. This can be quit stressful these reasons. Daniel is a very punctual and impatient man. He needs to meet deadline on time and the events must go as planned. If anything goes wrong, he himself will have to take the blame.

Daniel lives in a studio flat in a building in London. On days when he is at home he catch up. On the sleep he didn’t get due to travelling a lot. He has been on the job for 2 years now. Even though at first he got jet lagged a lot, the frequent travelling has gotten used to it. Daniel enjoys playing online games to relax and relieve stress. Since he is very busy man he pays his bills online and for the playing of the events abroad. For the hotel and airplane tickets bookings online as well.

The mobile banking app he currently using requires lots of steps and procedures to through to just carry out one transaction. Therefore, carrying out multiple transaction within a short period of time is nearly impossible. This stresses out Daniel a lot since app sometimes even lags or crashes, making it an untrustworthy interface.

**Pain points:**

* Using the app is frustrating and risky.
* Multiple procedures and keeps lagging.
* Untrustworthy.

**Scenario:**

Daniel is abroad on a one-week business trip to plan an event in Thailand in a hotel. He landed 2 hours ago in Bangkok and is one the way to the hotel he will be staying in. on reaching the hotel he gets an email from the company notifying him of some delay in plans and to extend the stay by 8 more days. Daniel now needs to pay for some extra days he will be staying in the hotel and also pay for the house bills he was supposed to pay after coming back from the trip. But while trying to pay all the bills. Daniel finds that there is not enough money in his account to pay all the bills. Therefore, he must take a loan first while using the app, due to poor internet service the app kept lagging and after waiting several minutes the app simply closed. Daniel does not know whether the tasks he wanted to achieve are complete or not. He is already jet lagged and the current situation is both frustrating and stressful.

Instead of the mobile app that Daniel is currently using a new “MOBILE BANKING APP” is introduced to him. Through which he can get a loan and pay all his bills with just a few steps. The new mobile banking app has much simpler and better feathers, so Daniel doesn’t have to go through a lot of steps in order to carry out one transaction. With just a few clicks he can pay his bills and also pay to extend his stay at the hotel. All these tasks can be done in a short amount of time without the app lagging or crashing. The mobile banking app is trustworthy and one doesn’t need to go through multiple procedures to get the task done.