

Tao Garcia / New To Country

“I’m looking to support my family back home in whatever way I can. I want to connect in a way that I can trust and get great value.”

	Age	28
	Profession	Chef
	Education	High School
	Income	\$28,000
	Location	Urban Community

HELP ME: Provide



Tech Familiarity



Competitive Familiarity

cricket
wireless

WESTERN
UNION WU
moving money for better

WhatsApp



Questions

- What is BR?
- What value does this give me?
- Is it expensive?



Key Characteristics

- Foregin Born - new to the country
- Lower Middle Class Income
- Limited experience as e-commerce user
- Somewhat tech savvy, lives on smart phone
- Un-banked



Goals

- Stay connected with family abroad
- Easily use anywhere
- Make low cost calls with good service
- Ease the transition of living in the US
- Help family abroad



Frustrations

- Limited functionality on mobile phone
- Barriers to try
- Complexity of service / marketplace
- High cost, any service is a big expense. Whatever he chooses must be important and add value



Emotional Needs

- Feel connected and supported
- Trust the service
- Keep family close when far away



Rational Needs

- Send money back to home country
- Call friends & family overseas
- Manage it all easily



Potential interactions

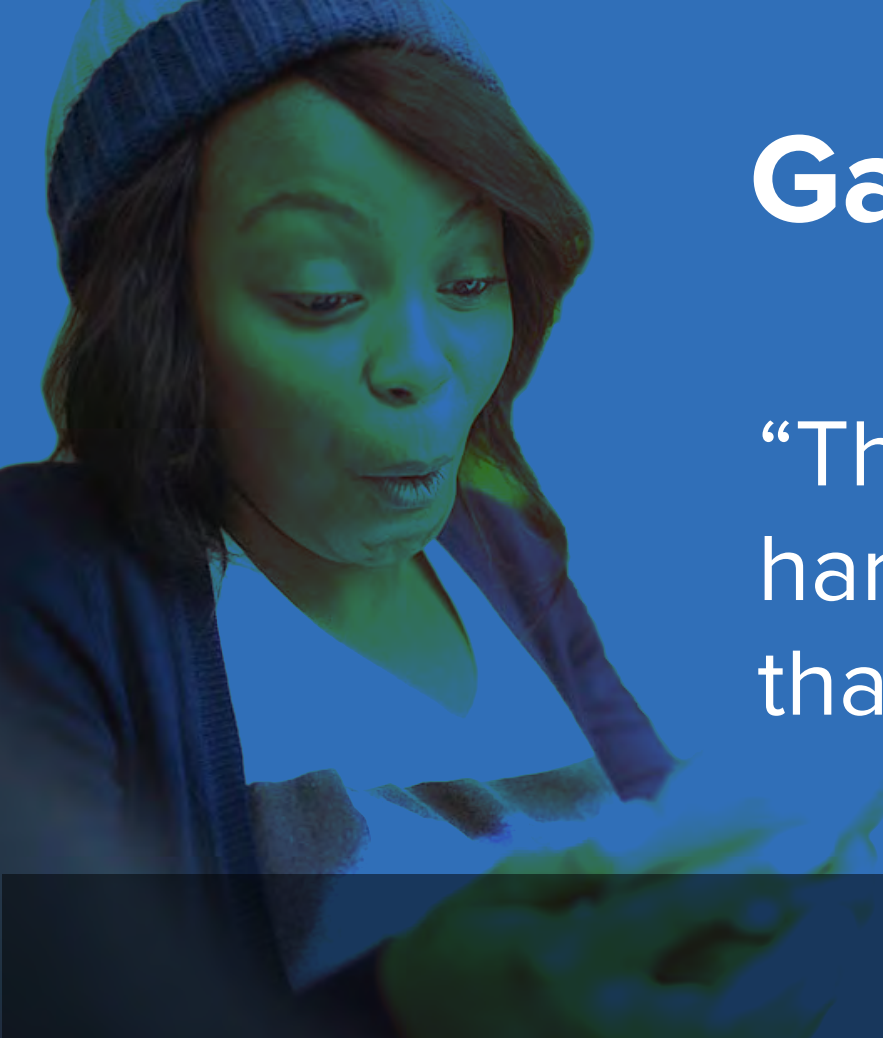

Retail


DTC


MVNO


BRC


BRM




Gabrielle Lewis / Semi-Acculturated

“There’s a lot I’m still getting used to and life is hard. I need something cheap and convenient that makes my life easier.”

	Age	30
	Profession	Secretary
	Education	Associates Degree
	Income	\$43,000
	Location	Urban Community


HELP ME: Stay Connected

 **Tech Familiarity**


LowMidHigh

 **Competitive Familiarity**




 **Questions**


- How does this benefit me & my family?
- What else does BR do?
- I want to share, what do I get if I share?

 **Key Characteristics**


- Foregin Born - in country for 20+ years
- Hard worker / multiple jobs
- Prefers human interaction over virtual
- Giving & relationship oriented
- Has a bank account with debit card only

 **Goals**


- Stay connected with family abroad
- Easily use anywhere
- Make low cost calls with good service
- Ease the transition of living in the US
- Help family abroad

 **Frustrations**


- So Many options
- Complex websites and apps
- Inability to help friends & family
- Hidden fees & high costs






 **Emotional Needs**

- Feel safe and secure
- Enhance her family’s lives
- Get a taste of home

 **Rational Needs**

- Support her family
- Profit from referring friends
- Connect & share easily anywhere

 **Potential interactions**








RetailDTCMVNOBRCBRM



Sofia Delgado / 2nd Generation

“My grandparents aren’t comfortable with technology and new things. I have to show my family better ways of doing thing.”

 Age	22
 Profession	Student
 Education	College
 Income	N/A
 Location	Suburb

HELP ME: Be the BOSS



Tech Familiarity



Competitive Familiarity



Questions

- Is this a scam?
- Will my grandmother be able to use this?
- Do I need another sharing app?



Key Characteristics

- American Born - English as second language
- Had a smartphone since middle school
- Has an app for everything
- Evangelical about brands she loves
- Only uses online banking



Goals

- Help her elderly family do things better
- Help family save money
- Find a Venmo for international transfers
- Find a WhatsApp for calling landlines
- Be a leader in her family



Frustrations

- This isn't the type of technology I'm used to
- Why can't I just use one of the apps I already have
- Friends don't have this app
- Not knowing full costs up front



Emotional Needs

- Stay connected to her roots
- Appear smart to her relatives



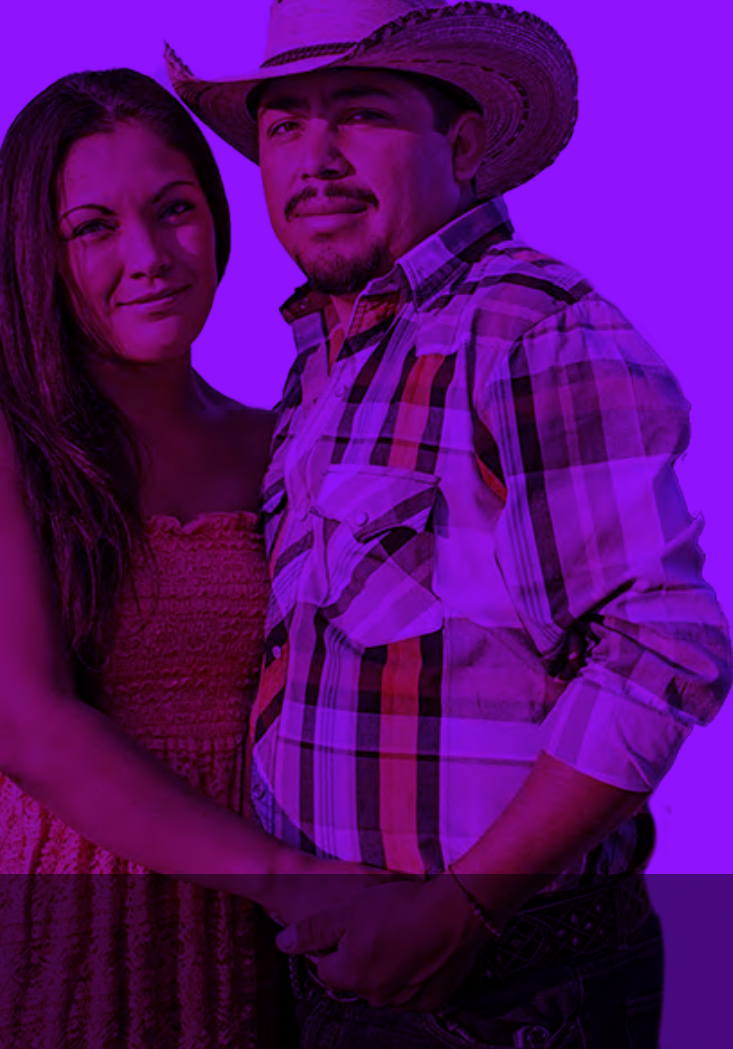
Rational Needs

- Help family navigate new technology
- Save money
- Support family in times of need








Potential interactions



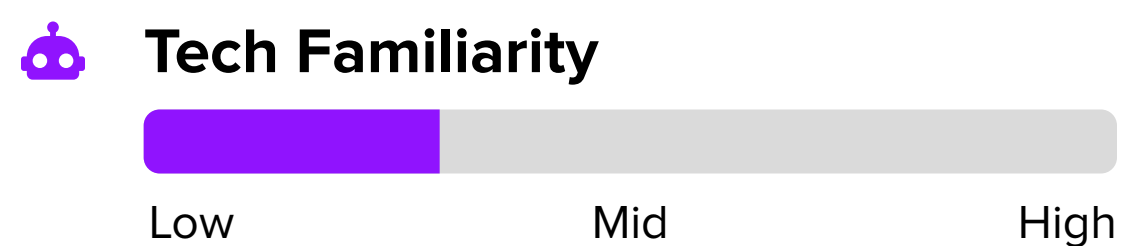


Ceasar Herrera / Native Country

“My family in the US helps me a lot. I need to share what’s happening at home so they can feel closer to us.”


	Age	35
	Profession	Laborer
	Education	High School
	Income	\$17,000
	Location	Rural Village


HELP ME: Share





 **Competitive Familiarity**





-  **Questions**
- Is this safe?
 - Will this help my family?
 - Can I get some services for free?


-  **Key Characteristics**
- Lives in home country
 - Cares for elderly family
 - Limited experience as e-commerce user
 - Adapts to tech as needed
 - Un-banked



-  **Goals**
- Stay connected with family in America
 - Share news with family
 - Make and receive calls at little to no cost
 - Pick up resources with limited access to institutions

-  **Frustrations**
- Not able to help family
 - Complicated processes
 - Long lines, unsecure locations
 - High cost of transferring money
 - Fees

-  **Emotional Needs**
- Know his family is cared for
 - Be close to family even when far

-  **Rational Needs**
- Provide for family
 - Connect with family who moved abroad
 - Protect family

 **Potential interactions**



BRC **BRM**

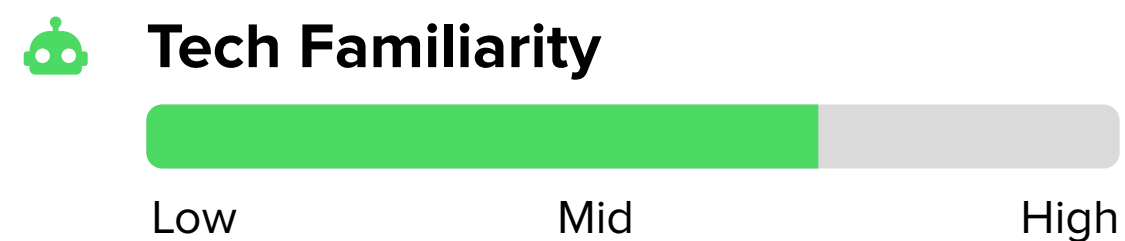



Mayur Batawale / BR Retailer


“Customer loyalty is important to me. I like to do business with people I know. I like to sell BR products, but do their apps compete with me?”


	Age	41
	Profession	Bodega Owner
	Education	High School
	Income	+\$300,000
	Location	Inner City


HELP ME: Make Money





-  **Questions**
- How is the support?
 - Will my customers by this?
 - Will this help my business?

-  **Key Characteristics**
- Time equals money
 - Everyday I’m Hustlin’
 - Well known in the community
 - Might have multiple businesses
 - Multiple bank and business accounts

-  **Goals**
- Make good money
 - Provide something customers value
 - Spend little on overhead
 - Not have to learn something new
 - Adapt product to my lifestyle

-  **Frustrations**
- Wants more products to sell
 - Complicated sites and portals
 - Apps are cutting into my bottom line

-  **Emotional Needs**
- Trust BR as a partner
 - Earn respect of customers
 - Appear in the know

-  **Rational Needs**
- Perform transactions quickly and painlessly
 - Get answers quickly
 - Manage it all in one place

