For personas experiences we used beliefs (IR3 and IR5 from the file (https://github.com/LuisMiguelMedina/Knowledge-on-credit/blob/8ae0f1a728b2673d33b08ac0b53d041a98c6fb67/2%20User%20Research/User_Research.md) in order to find out what our users know about credit cards, it should help us to obtain information about their relationship, either positive or negative, about credit cards.

For the collection of the items, a survey was made, which for these specific IR and item, closed and combined answers questions were used, that is, a question with multiple choice and another option to write your own answer. We also used internet articles that could give us more "standardized" information about the basic or necessary knowledge that a person should know about a credit card. After the data collection, an analysis of the data was made looking for patterns among the filtered answers for later use.

(https://github.com/LuisMiguelMedina/Knowledge-on-credit/blob/8ae0f1a728b2673d33b08ac 0b53d041a98c6fb67/2%20User%20Research/User Research.md)

Personas is a technique whose impact on our product is quite large and if done correctly is very useful, for example, for IR3 we only obtained that people should learn or know about interest, annuity and to control expenses, which although it is good information, it is little or very ambiguous for what is really needed in the real world, even so it is usable to know what to prioritize. On the other hand, for IR5 we found that people who seek information about credit cards do not manage to find the information they were looking for because it seems confusing and they do not understand it, in the same way people who do not look for information do for the same reason so one of the objectives to prioritize is to make the information we provide easy to understand for users and thus have a learning experience.

In summary, the technique of personas, at least within the context of our project is interesting to use since the problem addressed goes beyond making a program that works by displaying information, we have to get into this human factor that goes from the reason why a user wants (or not) a credit card to the expectations that they have with their lives(in the contex of a credit card), however, not being enough information collected in our user research we did not get a very complete overview of what our users really are.