

PETE WILLIAMS

SENIOR UX DESIGNER

USER EXPERIENCE DESIGN PORTFOLIO

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ABOUT ME

I'm an enthusiastic UX designer who specialises in design and research for complex, interactive digital products and services.

My last two projects were a trading platform and HMRC's corporation tax filing system. Those are the scale of problems I like to tackle — Sales and marketing websites aren't really my cup of tea.

This has led me to specialising mostly, but not exclusively, in financial services and the public sector. Working on large projects has given me much experience of working in modern Agile environments, embedded in multidisciplinary Scrum teams.

I consider myself a well-rounded UX designer with ample experience of both research and design — from diary studies and lab-based user research to sketching and developing highly interactive and technical prototypes.

For me, the research side of things is not only crucial but often it's also the most interesting part. I love the thrill of coming up with innovative solutions to a problem, but most of all I like spending time with users and working out what makes them tick.



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CLIENT LIST

INCLUDES AGENCY WORK



DESIGN PROCESS

The process I follow largely depends on the project at hand and exactly what is required. However at a high level, most projects tend to follow the same design-thinking model.

The model, adapted from The Design Council's Double Diamond model, shows the four key phases of the process — Discover, Define, Develop and Deliver. These activities consist of two different types of thinking - divergent and convergent.

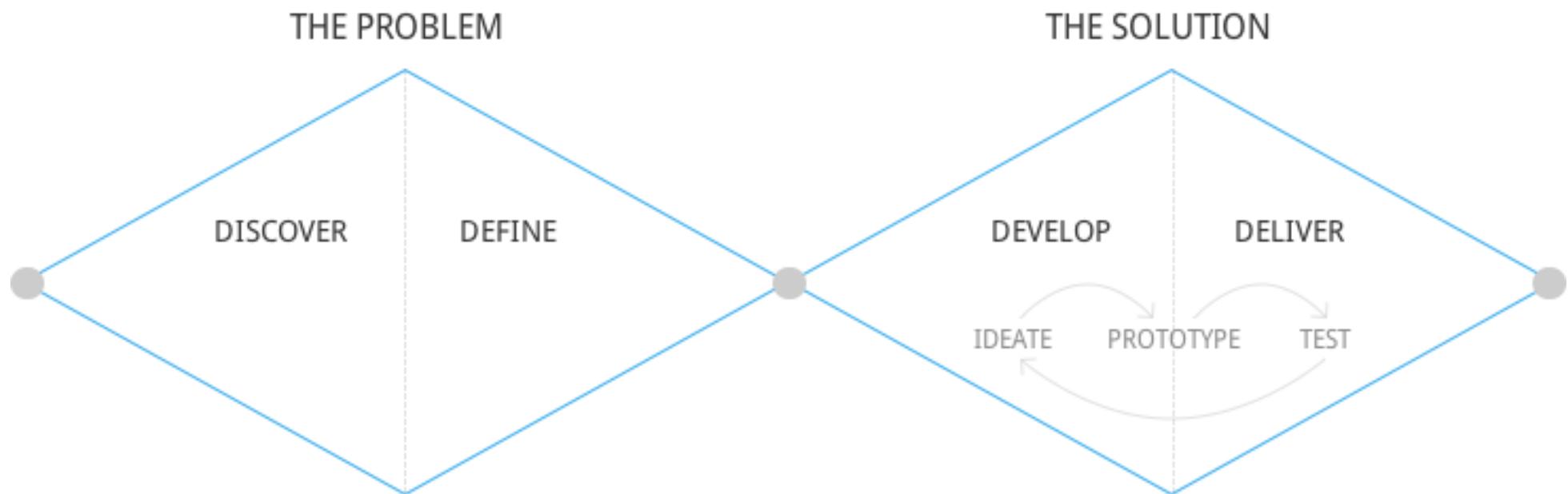
Discover - A divergent and exploratory activity which uses research to gain insight into the user and business needs in order to identify a number of opportunities for innovation.

Define - A convergent activity which defines exactly which problem(s) we are trying to solve by aligning user needs to the needs of the business and understanding where the greatest value lies.

Develop - A second divergent activity in which multiple solutions to the defined problem are developed, prototypes and evaluated.

Deliver - Finally converging on the best solution, working out the low-level details and working with the developers to deliver it.

The last two phases typically go through an iterative cycle based on testing.



CASE STUDIES

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IG - TRADING PLATFORM

CASE STUDY

ABOUT THE PROJECT

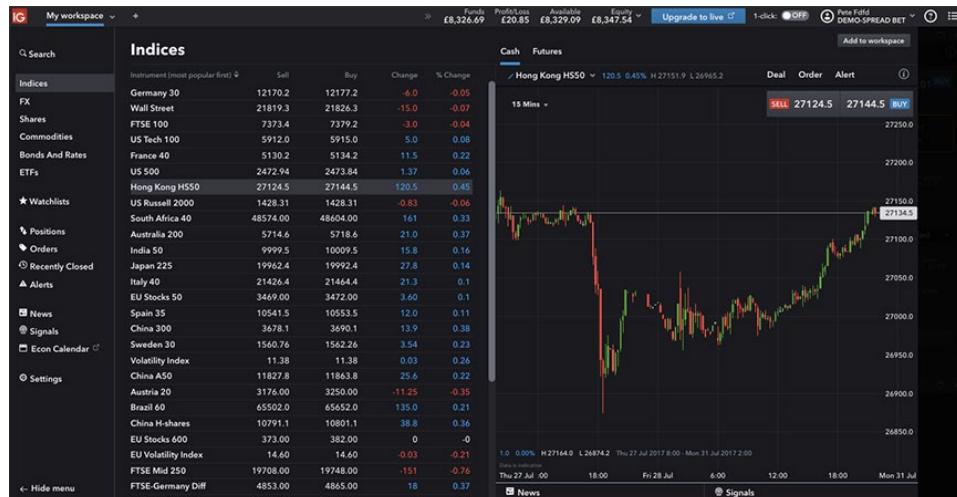
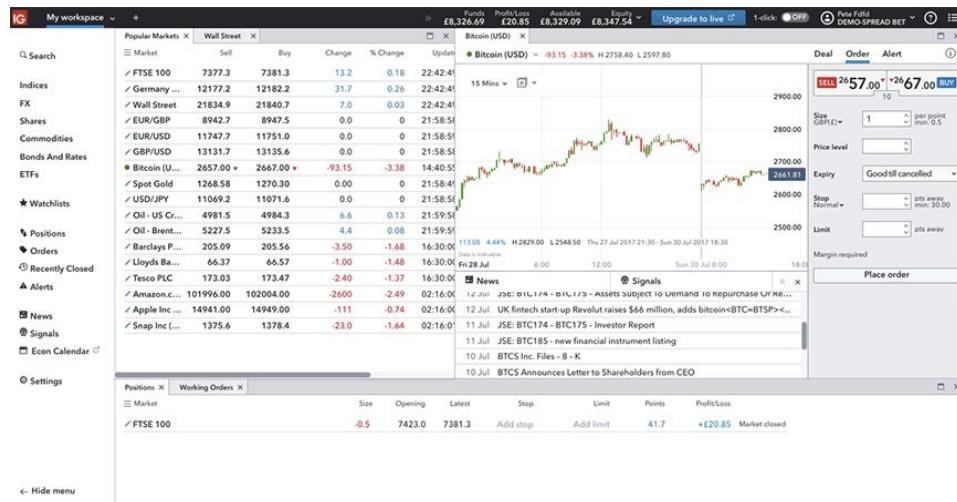
IG are the leading provider of financial spread betting and CFD trading. Their existing web trading platform was starting to show its age and the competition were catching up. IG wanted to solidify their place at the top with a new trading platform more focused around a trader's needs.

I was originally bought onto the project on a 6 month contract to work in a scrum team who were to define the overall paradigm and structure of the platform — would it be a fixed layout or customisable, how would you customise it, how would the navigation work, and so on.

I ended up being promoted to Lead UX and stayed over 2 years, looking after all aspects of the platform. As such, my work involved both developing and maintaining a long-term vision for the future of the platform, along with sprint-based work solving specific user needs with the team.

There were many challenges involved, not least the complex nature of the subject matter and designing for a massively diverse range of users.

Although development continues, the new platform has been released with excellent results — users are trading more and to a higher value.



IG - TRADING PLATFORM

CASE STUDY

RESEARCH

I came into the project mid-discovery phase to find an Alpha was under development which was largely based around assumptions rather than research. The project also appeared to lack a long-term vision.

To address this, I organised a user research programme to evaluate the assumptions and their resulting designs and implementations.

DISCUSSION GUIDE – JULY 2015

STARTING POINT

- URL: <http://www.indashare.com/ig/trading.html>
- Password: igresearch25
- PRESS RECORD

TASK 1 – WORKSPACE SET UP

Imagine you're an FX trader – 90% of your trades are on the FX majors. See how you could set up your trading platform to facilitate this

THINGS TO OBSERVE / QUESTION

- Do they click F4 or left? Or search? Or start picking from pop markets?
- What do they expect to happen when they click a market name?
- Do they expect to see a new workspace?
- What do they expect it to do?
 - If they like it, what do they expect to happen when they click a market name?
 - What do they think a "workspace" is?
 - Do they realize new workspace has been created? That they're no longer on "Workspace 1"?
 - Do they expect to happen when they click a market name?
 - Do they like the inherent panel linking?
 - If they were an FX trader, how would you want them to change this layout?
 - What do they say they would like this?
 - Prompt to look at "View as" menu
 - Do we have time to look at online trading here? Probably not...

TASK 2 – ALTERNATE MARKET

Imagine that although you previously traded FX, today you are interested in the DAX due to the recent volatility. Place a trade on the Germany 30 in a workspace of your choosing.

THINGS TO OBSERVE / QUESTION

- Search on popular markets?
- What would you do if you wanted a more in-depth look at that chart?

TASK 3 – CLOSE YOUR GERMANY 30 POSITION

- Where do they go?
 - Midget, watchlist, positions?
 - Are there multiple positions getting any attention, or are the other position entries sufficient?
- Are they OK with inherent closing?
 - Do they expect their current x x close position, not close panel?
 - Were they expecting any confirmation on clicking X?
 - OK that the entry disappears?
 - Where would they go to review that position at a later date?

TASK 4 – HOW WOULD YOU PLACE A TRADE ON A GERMANY 30 FUTURES MARKET?

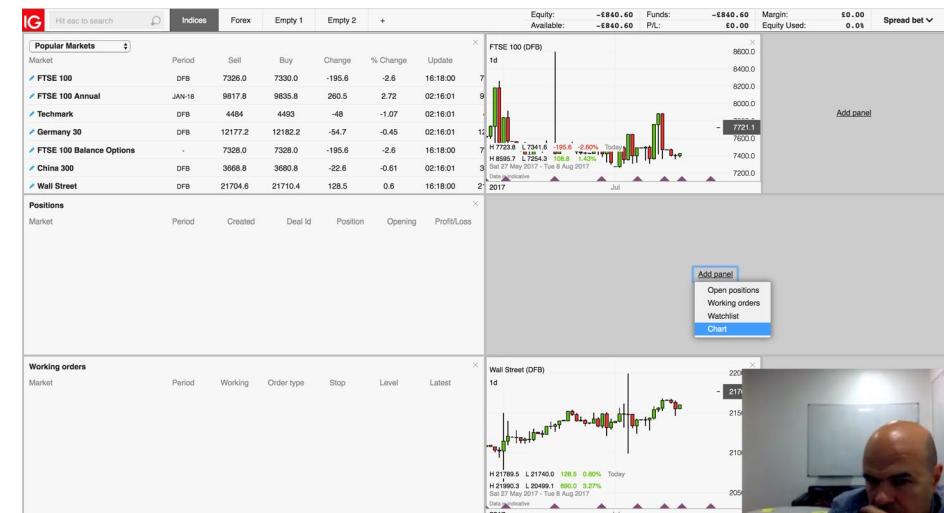
- Do they get the contract menu?
- Any issues with the watchlist being underlying based, not contract?

TASK 5 – NEWS/EVENTS

- How do you normally use news/events listings? Are they something you'd want permanently on display or just access occasionally?
- How well does this system support that?

The research process involved

- Writing a recruitment brief for our data analysts to find suitable clients
- Creating a screener for an agency to recruit and schedule the clients
- Liaising with legal to produce an NDA
- Producing a discussion guide
- Setting up a test lab and remote viewing facility
- Organising and encouraging viewing by team members and stakeholders
- Analysing the research and presenting findings
- Organising participant payments
- Documenting a detailed process for both remote and in-house research



IG - TRADING PLATFORM

CASE STUDY

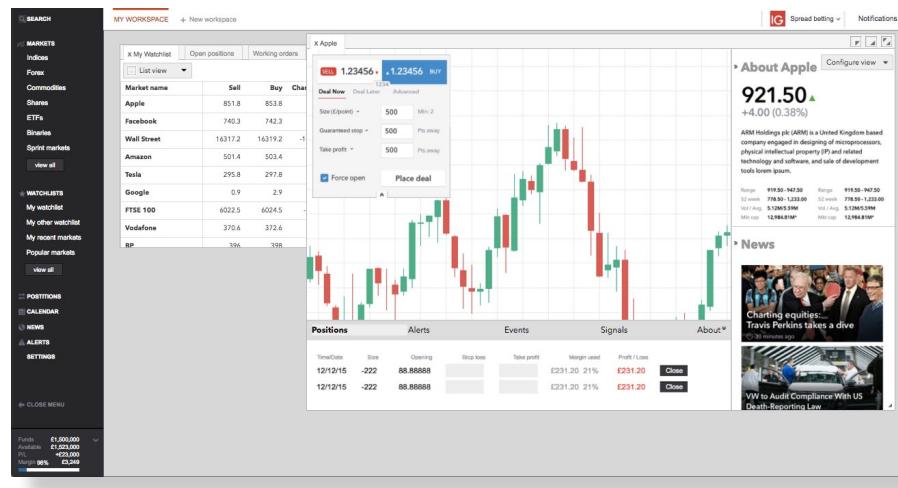
DEFINING A PRODUCT VISION

The research found that many of the assumptions made were untrue, and the Alpha platform struggled in testing.

After a series of workshops and sketching sessions, I came up with a new vision for the platform, demonstrated and validated in a pair of prototypes.

The first prototype was built in JavaScript and demonstrated complex concepts and new paradigms to team members and stakeholders in order to gain buy-in to the new vision. The core concept being that the platform should be market-centric rather than the previous UI-centric approach.

The prototype was very well received by the team and wider stakeholders who were impressed something so complex could be built by a designer.

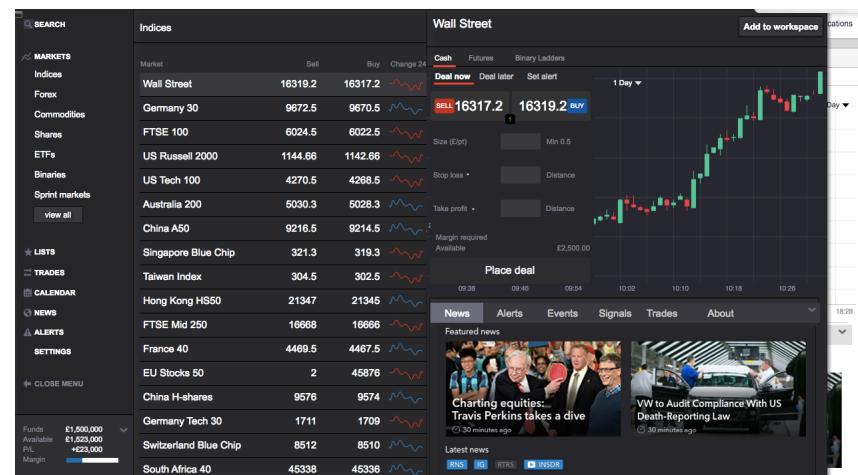


Having achieved buy-in from senior stakeholders, the next task was to build a lower-level prototype that fleshed out some of the concepts into something we could test with real users.

This was created as a shared Axure RP so that other who were working on, for example, the charts or the deal ticket, could feed into it.

This single-page prototype was highly functional and very much pushed Axure to its limits, but gained invaluable insight from testing. In doing so it helped form a solid product vision.

Both these prototypes are best demonstrated in person, but video demos can be seen at <http://portfolio.petewilliams.info/videos>.



NEWS & EVENTS - INTRO

As well as maintaining the product vision, much of my work at IG involved working closely with Scrum team in sprints to solve specific problems. News & Events was one such area.

IG's in-platform news and event coverage had traditionally been quite poorly-regarded and this was something we wanted to address in the new platform. The following outlines key parts of the process that I followed to do this.

Principles

Focus on the right news at the right time

Right news

- Be bespoke - Content should focus on the news/markets that matter to that specific user
- Be focused - Support easy filtering between analysis and commentary as they appeal to different types of traders (TA v fundamental)
- Be contextual - Provide news about the market, or group of markets the user is looking at
- Be distinct – Shouldn't dilute the lower-volume, higher-importance notifications such as alerts

Right time

- Be responsive – Quickly inform the user of:
- Major events/movements – both expected and unplanned
- Specific news/events the user have declared an interest in
- Be proactive - support common tasks for set times such as pre-opening
- Be timely - Display news relevant to the task the user is doing at that moment

NEWS & EVENTS - STAKEHOLDER INTERVIEWS

I arranged a series of interviews with stakeholders including our traders, analysts, journalists and customer service staff as well as speaking to some users while testing other work.

This allowed me to agree with stakeholders where we can add the most value for our users. In doing so, I defined key principles for what our news facility should be, along with high-level user needs to target.

Core user needs

As a trader I need to catch up on what's happened since I last looked, so that I can understand any movements in my markets and consider what might happen next

As a trader I need to see what news/events are expected in the markets today, so that I can plan my trading/focus for the day

As a trader I need to find news and commentary about specific markets, so I can make informed trades

As a trader I need to find news and commentary about the asset classes that interest me, so I can find markets to trade in

As a trader I need to find news and commentary about specific asset classes, so I can find markets to trade in

As a trader I need to see what other people's expectations are and how the markets are moving in the lead up to scheduled events, so I can plan my trading

As a trader I need to be quickly informed of any major breaking news as it unfolds, so that I do not miss any opportunities

As a trader I need to follow what's happening during both scheduled and spontaneous events, so that I can make informed decisions in a fast-moving market

As a trader I need to access expert analysis on markets and levels to watch, so I can get some ideas on what to trade

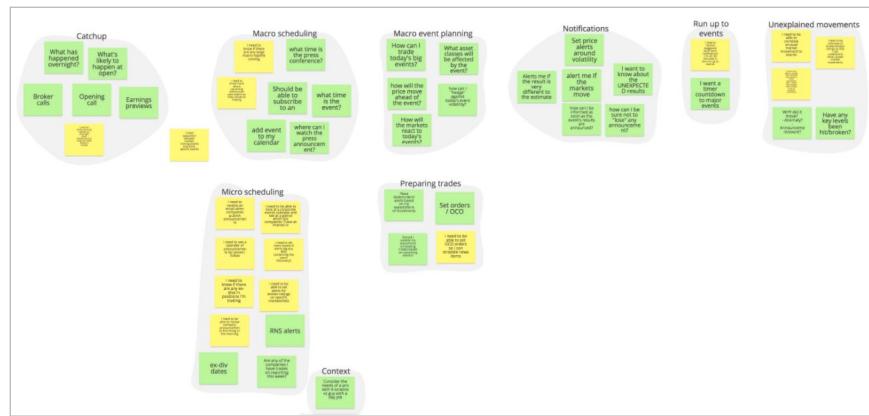
As a trader I need to access asset-class specific news such as RNSs, earnings reports etc, so I have an informed view of that asset class

IG - TRADING PLATFORM

CASE STUDY

NEWS & EVENTS - WORKSHOPS

Having agreed on the problems to be solved, I then held workshops with stakeholders to further analyse the problem space. We first generated and grouped low-level user needs before sketching out initial solutions.



Catchup/Pre-open

User needs

Catchup

As an active trader... I need to know what happened overnight, so that I can understand any movements in my markets and judge how the markets are likely to open. I need to know what happened in the Asian session, to help me trade Western Indices. I need to know what happened levels the markets are likely to open at, so that I can understand how my trades are likely to move. I need to know what happened levels the markets are likely to open at, so that I can place trades if I disagree with out-of-hours pricing. I need to know about any broker calls, as they may affect the movement of the markets.

Macro scheduling

As an active trader... I need to know if there are any large macro reports coming, as they may effect my trades and provide opportunities. I need to know what time the results are announced, so I don't miss it or trade inappropriately around it. I need to be able to add an event to my calendar, so I don't miss it. I need to know where I can watch the press conference, so I can see the results live.

Micro scheduling

As an active trader... I need to receive an email when companies publish announcements, so I am aware of how the markets might move. I need to be able to look at corporate events calendar and see at a glance which companies I have an interest in, so I can see what effects me. I need to see a calendar of announcements for stocks I follow, so I can see what effects me. I need to set news keyword alerts (e.g. any RNs containing the word 'discovery'), so I can find potential opportunities. I need to know if there are any ex-divs in positions I'm trading, as they may be effected. I need to be able to set alerts for broker ratings on specific markets, as they may affect those markets. I need to be able to review company announcements first thing in the morning, so that I am ready at market open. I need to receive alerts for RNs, so I do not miss announcements by companies relevant to me. I need a calendar that shows me if any of the companies I have trades on are reporting this week, so I can prepare appropriately.

Scheduled events

User needs

Macro event planning

As an active trader... I need to know how to trade today's big event, so I don't miss out. I need to know what markets will be affected by today's big event, so that I can be prepared. I need to know how the markets will react to the possible outcome of the event, so that I can get in a trade quickly. I need to know how the price will move in the run up to the event, so that I can trade the market. I need to know how to hedge against today's event's volatility, so that I am not over-exposed to risk.

Preparing trades

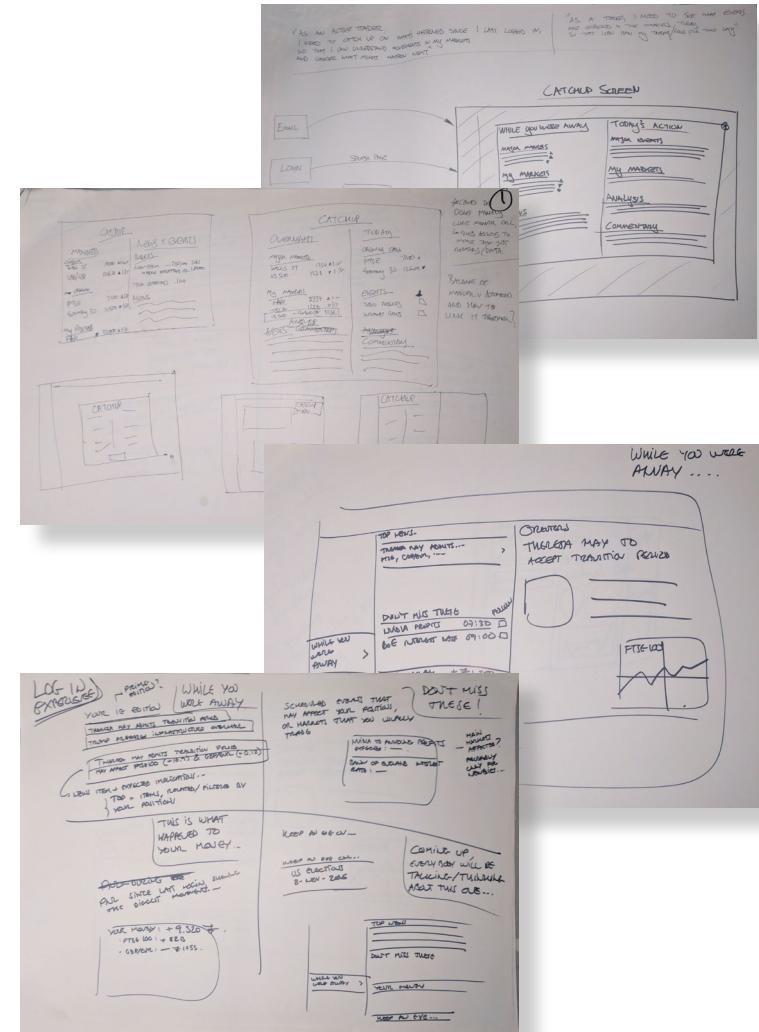
As an active trader... I need to place doubleorders and stops based on my expectations of movements, so that I get in as soon as possible. I need to be able to place OCO orders, so that I can get straddle news items. I need to update my stops and limits based on upcoming events, so that my trades are protected.

In the run up to events

As an active trader... I need to receive staggered reminders of upcoming events (e.g., 20 mins, 15 mins, 5 mins), so that I do not miss the big ones. I need to get a count down to results being available, so that I do not miss the event.

Results

As an active trader... I need to set price alerts around volatility, so that I can be aware of opportunities. I need to be alerted when an event's result is significantly different to expectations, so that I can get trades in as early as possible as possible. I need to be alerted if a major market suddenly moves, so I know where the volatility is. I need to be informed of an event's results as soon as they are announced. I need to ensure I do not miss the announcement, as I won't always be at my computer. I need to know the results the very moment they are announced, so that I am not caught out. I need to know, at a glance, whether an event's result was better or worse than expected and how far off it was, so I can predict the next a squawk around big events, so that I can hear the figure as soon as it is available. I need the ability to use event result data as variables in algo trades. I need to know what is moving as a result. I want to experience the drama of a trading floor - I want to feel part of the action.



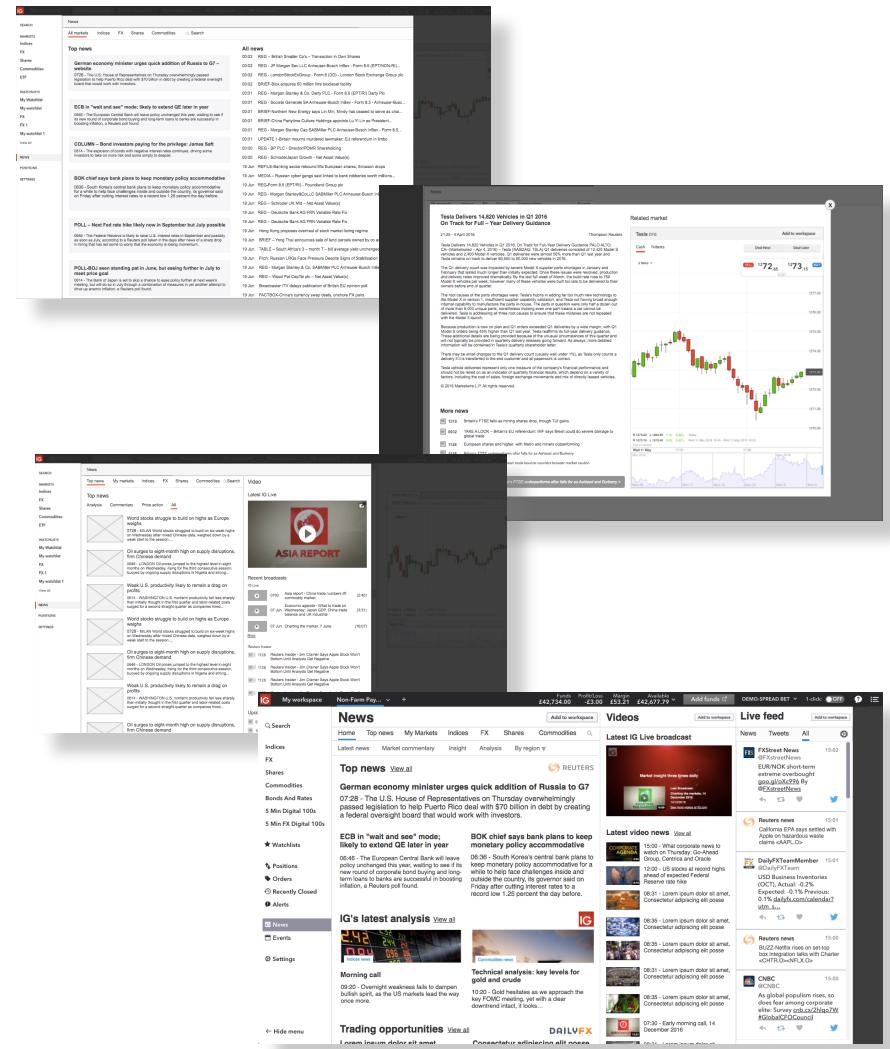
IG - TRADING PLATFORM

CASE STUDY

NEWS & EVENTS - SKETCHES & WIREFRAMES

I started designing by sketching multiple rough solutions, and iterating on them as I progressed and got feedback from stakeholders and critique from the UX team. I also consulted with both developers and Reuters contacts to understand the constraints of the middleware and the available data.

As I narrowed down potential solutions and iterated upon them, the designs evolved to wireframes of increasing fidelity and where relevant, prototypes.



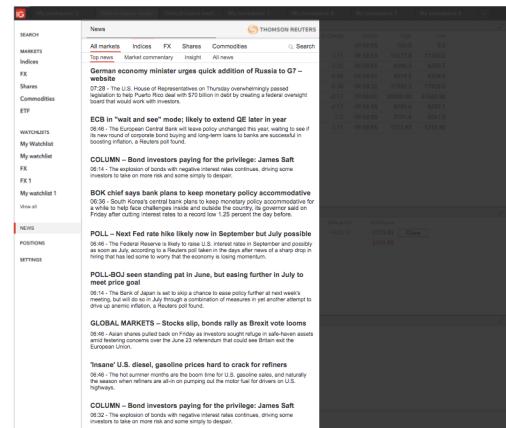
IG - TRADING PLATFORM

CASE STUDY

NEWS & EVENTS - DESIGN SPECIFICATION

Once the overall news vision was signed off by stakeholders, the relevant stories were put into the backlog. As these were moved into sprints, I specced out the relevant solution in detail for the developers.

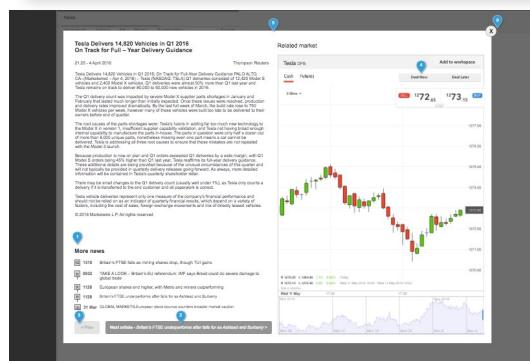
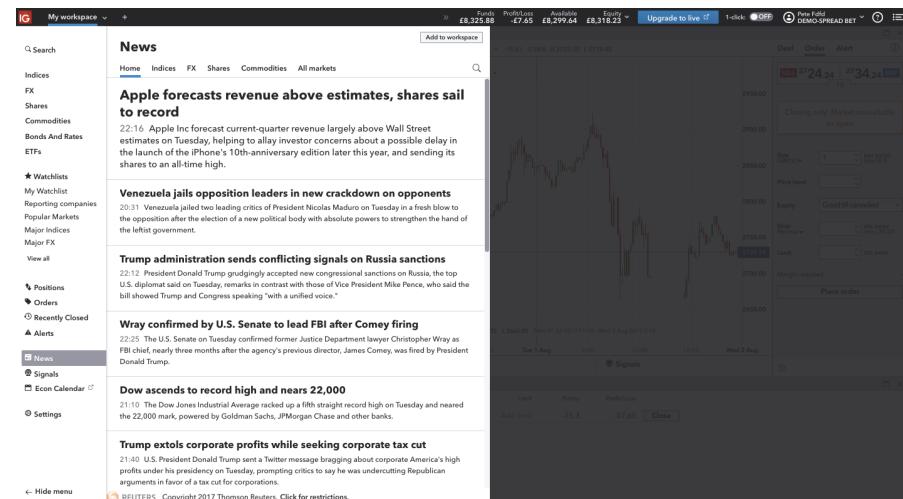
News centre 'front page' - MVP



NEWS & EVENTS - DEVELOPMENT SUPPORT

I worked alongside the developers while the work was in sprint, helping resolve any queries and issues that came up and ensuring the results were as intended.

Once the work went live, we used customer feedback to help prioritise and inform further stories. Although much of the proposed vision is still to be implemented, what has been released has been very well received.



LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

ABOUT THE PROJECT

Lloyds Banking Group approached us to develop a set of personas for the Lloyds TSB, Halifax and BOS banks. These personas are to be used to inform design decisions across a range of digital projects by the relevant UX, design, marketing, sales and product teams.

One of the unusual challenges of this project was that we had to develop a set of personas that were not specific to a particular project or product, or even a specific brand. They needed to be able to be used by anyone working on any project, for any product, in any of the three companies.

Another issue was that the group has over 30 million customers in the UK, so it was a challenge to work out exactly who were the right customers to speak to for our project.

Fortunately, I had access to a huge amount of information, and a budget which allowed us to carry out the research we needed to create a world-class set of personas.

The final deliverables have recently been sent to the client who is delighted with them and I'm looking forward to hearing how they perform.



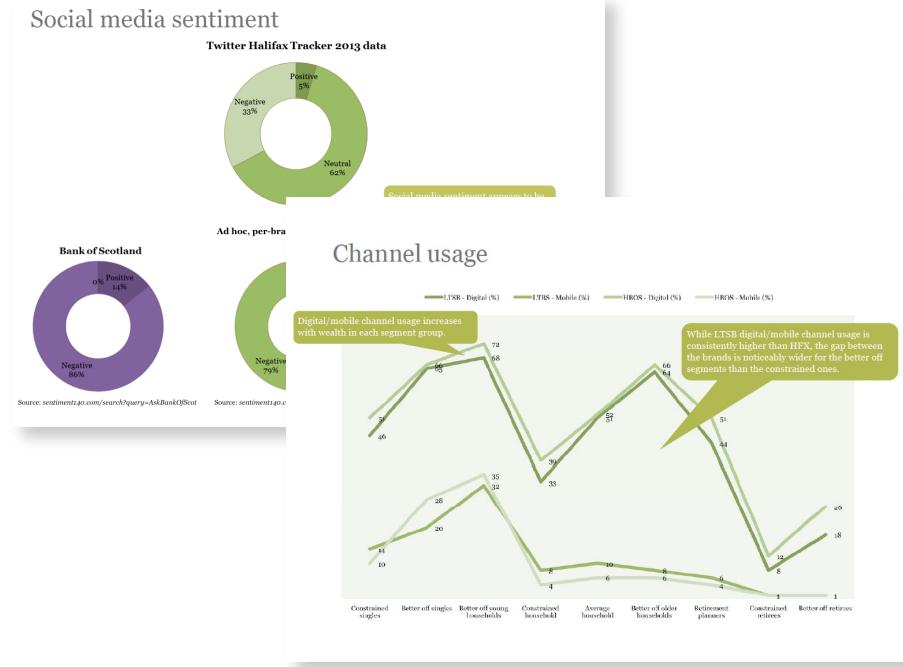
LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

SECONDARY RESEARCH

As a large corporation, LBG had a huge amount of existing information available to help us to get an initial understanding of their customers. We gathered data from various departments such as marketing, product, strategy and so on. We then analysed this to get an understanding of their customers and how they differed between the three brands.

We also collected our own secondary data, for example analysing Twitter sentiment and conversation topics for each brand.



DATA ANALYSIS

I created a spreadsheet which amalgamated the quantitative values from various data sources against each of LBG's existing marketing segments. This served as an initial segmentation hypothesis, which helped drive the recruitment of our research participants.

The primary research would then test these hypotheses and if the data is validated, it would allow us to enrich the personas with this quantitative data on top of our qualitative research.

Customer Segment	Headline	Age	Income	Volume (Units)		Channel Usage		Product penetration				Total purchase volume		Priority customer segments		Headlines Opportunity		Brand expectation						
				Units	Units	Online	In-store	Units	Units	Units	Units	Units	Units	Units	Units	Units	Units	Units						
Consistent singles	More interested in reading materials than watching content.	18-34	410-23K	100	100	80%	10%	500	300	55%	22%	7	11	12	6	30	2	61	4%					
	Want plain, hand-looking fonts with margins.	18-34	417-40K	95	95	70%	30%	514	314	54%	24%	8	10	11	5	31	3	55	1%					
Better off regular	Want to buy books that appeal to their interests and expand their knowledge base.	23-34	410-35K	12	12	5%	95%	100	100	50%	50%	12	12	12	12	12	12	12	12					
	Want to read more fiction and non-fiction books.	23-34	410-28K	7	7	31	69	31	31	31	31	31	31	31	31	31	31	31	31					
Consistent household	Getting by on a tight budget.	35-64	410-28K	8	8	1.1	0.3	1.2	3.1	8	39	4	74	306	67	30	70	31	31					
	Want to buy more things, though not necessarily expensive ones.	35-64	410-40K	8	8	1.2	0.3	2.3	31	31	34	6	29	113	65	48	47	7	40	31				
Average household	Looking for premium items, not necessarily expensive ones.	45-54	410-30K	8	8	1.1	0.3	1.1	1.1	8	8	8	8	8	8	8	8	8	8					
	Want to buy more things, though not necessarily expensive ones.	45-54	410-40K	8	8	1.2	0.3	2.3	31	31	34	6	29	113	65	48	47	7	40	31				
Retirement planners	Looking for premium products for retirement and individual family care expenses.	55-64	410-35K	32	32	1.8	0.9	2.0	44	6	11	4	69	39	30	6	38	37	2	12	87	32	34	
	Want to buy more things, though not necessarily expensive ones.	55-64	410-42K	32	32	1.2	0.3	3.0	8	1	12	1	24	21	40	34	31	4	7	4	31	0.7	0.6	3
Consistent retirees	Enjoying their retirement, but know their financial investments are performing.	65+	410-43K	6	6	2.2	0.5	2.1	58	6	26	2	33	26	62	48	25	2	23	5	2	2.1	0.8	6
	Want to buy more things, though not necessarily expensive ones.	65+	410-43K	6	6	2.2	0.5	2.1	58	6	26	2	33	26	62	48	25	2	23	5	2	2.1	0.8	6
Better off retirees	Want to buy more things, though not necessarily expensive ones.	65+	410-43K	6	6	2.2	0.5	2.1	58	6	26	2	33	26	62	48	25	2	23	5	2	2.1	0.8	6
	Want to buy more things, though not necessarily expensive ones.	65+	410-43K	6	6	2.2	0.5	2.1	58	6	26	2	33	26	62	48	25	2	23	5	2	2.1	0.8	6
Data source	Customer Customer Focused	Pen portraits				Pen portraits				Pen portraits				Customer Focused Pen portraits				Pen portraits						
	Segment Pen portraits	COH				Segment Summary				Product penetration by PABs				Product penetration by HABs Market share by PABs				Pen portraits						
Validated with	Pen portraits	COH				Segment Summary				Customer Focused Pen portraits				Customer Focused Pen portraits				Pen portraits						
	Pen portraits	Segment Summary				Customer Focused Pen portraits				Customer Focused Pen portraits				Customer Focused Pen portraits				Pen portraits						

LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

RECRUITMENT SPECIFICATION & DISCUSSION GUIDE

Although the initial segments gave us data on the user groups we needed to recruit, it did not help us work out how many of each we required, because they could be prioritised in several ways — revenue gained, online banking usage, volume of people and so on.

I created a tool to allow LBG to apply a weighting to the different customer attributes which would then tell us how many of our research participants should be from each segment.

I also spoke to staff from the departments that would use the personas in order to create a well-informed discussion guide that would help gather the information they were looking for.

Recruitment selection tool													
Customer Segment	Volume (% Unit)		Volume (m)		Channel usage				Total revenue (bn)	Weighted average	Rounded		
	LTSB	BOS	HRA	LTSB	HRA	Digital (%)	Mobile (%)	Digital (%)	Mobile (%)				
Constrained singles	6.1	5.8	5.1	5.2	4.6	5.6	4.7	4.2	5.1	4.6	2.9	5.55	6
Better off singles	7.3	5.4	4.4	4.6	6.5	8.0	6.1	11.8	7.1	5.3	3.8	6.69	7
Better off young households	4.8	6.3	6.9	6.9	6.9	12.8	6.6	14.7	6.8	5.7	9.5	10.21	10
Average household	3.2	2.8	3.2	3.4	5.1	4.0	4.8	2.5	5.0	5.2	2.9	4.39	4
Better off older households	3.6	4.9	6.3	5.6	6.4	3.2	6.1	2.5	5.2	6.5	6.7	7.40	7
Retirement planners	4.0	4.2	3.8	4.5	4.4	2.4	4.7	1.7	4.5	5.7	4.8	5.76	6
Weighting	50	60	10	50	25	10	25	10	25	25	200	Total	40
Note: Yellow cells are for input													
Number of participants	40												

PRIMARY RESEARCH - INTERVIEWS AND DIARY STUDIES

Although we planned, observed and analysed all of the primary research, due to client politics, we were unfortunately unable to actually facilitate the sessions ourselves, instead they were conducted by another agency.

The research consisted of phone interviews, face-to-face depth interviews and online diary studies.

The image displays a composite of three screen captures related to primary research. The top-left capture shows a woman sitting on a couch, engaged in a video interview. The top-right capture shows a man sitting on a couch, also in a video interview. The bottom section is a screenshot of a digital survey or diary study interface. It shows a list of responses from users named 'louise' and 'David'. Each response includes a small profile picture, the user's name, and the number of days they have been using the service ('1 day'). The survey questions visible include inquiries about online banking usage, mobile device usage, and specific behaviors like checking email or browsing social media. The interface is designed to collect qualitative data through short-form answers and checkboxes.

LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

PRIMARY RESEARCH COMPILATION

Following the primary research, I had hours of audio and video to review, along with accompanying notes and the full diary study logs.

This allowed me to thoroughly familiarise myself with each participant and create a spreadsheet summarising each participant against an initial set of attributes.

Seq	Name	Age	Home	Family	Job	Interests	Characteristics	Tech/computing	Goals	Motivation	Financial or Financial or Money main	Biggest spent	Lloyds Retail Tenure	Main channel	Products	Likes	Notes
1	BOS	Kate	34	Houseshare	Soft-play mix Girlfriend	Keen sewer. Sensible with Dept. Food + Lloyds. Happy 16 years	Confidential	Confi	Want to pr	Confidential	Keen sewer. Sensible with Dept. Food + Lloyds. Happy 16 years	Online	AVA, credit & packaged	Debt	Has		
2	BOS	Daniel	27	Houseshare	Girfriend	Drama team Travel, sport, Ambitious, iPhone user. Travels more	Like freedom. Fairly cool	Not very org.	OB + spread	Retirement, debts	Halax. Might 9 years	Branch + post URLCA, CC	Branch	Has			
3	BOS	James	32	Houseshare	Friend	Housemate. Likes football, football, football	Reliable, sensible, good	OB	OB	OB	OB	OB	Online	AVA, credit & packaged	Debt	Has	
4	BOS	Meghe Sharma	34	Student		Happy go-lu Nerdly. Social networking, online shop Pretty good. Has savings a Spending diary	Happy go-lu Nerdly. Social networking, online shop Pretty good. Has savings a Spending diary	OB	OB	OB	OB	OB	Online	Current acco OB + app	OB	Has	
5	BOS	Stephe	34	Home owner Married, 5 children	Teacher	Sport watching + computing. Family is Looking after family	Getting by. Not great with money, but q	Bills	get it	1518	Home	4 years	Online	Current acco OB + app	OB	Has	
6	BOS	Pauline	51	Rentner	Marrd + per Teacher	Not much time for hobbies	Not great with money, but q	Bills	get it	1518	Home	4 years	Online	Current acco OB + app	OB	Has	
7a	AH	Elaine Ponfret	54	Home owner Boyfriend	PA for law fir	Horse riding. Quiet, organised, friendly. Buy a house. Quieter, less in debt. Struggle to survive	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	Current acco East to deal + Deal	OB	Has
8	BOOH	David Bell	48	Home owner	Partner	PA for law fir	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
9	BOOH	Jim Carney	48	Renting	much Partner + no Audio work	Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	Current acco East to deal + Deal	OB	Has
10	BOOH	Steph	50	Home owner Married, 2 kids Full time	Theatre, not Religious, creative, organiser	Carer changing Hull for pc Tight since husband's stroke. Reads M	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
11	BOOH	Rebecca	52	Home owner	Married, 2 kids	Religious, creative, organiser	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
12	BOO	Rashida	52	Home owner Married, gro	Homescare + Puzzles, craft	Curious, punctual, intro. Saving for son's weddings. Quite good. Sensible with money, bulk	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
13	BOO	Sienna Jenkins	52	Home owner Married, 2 kids	Religious, creative, organiser	Wants 2 x car. UK driving belt. assertive, competitive, Self prop. for dad's birthday, but not driving	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
14	BOO	RP	62	Home owner	Married, 2 kids	Social work, hobbies, hobbies	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
15	BOO	Carrie	31	Home owner Single	Care assistant	Theatre, not Religious, creative, organiser	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
16	BOO	Pauline	54	Home owner	Divorced, friend	Highly religious, creative, organiser	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
17	BOO	Mary Maynes	66	Home owner	Retired	Retired	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
18	BOO	RP	66	Home owner	Retired	Retired	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
19	BOO	RP	66	Home owner	Retired	Retired	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
20	BOO	RP	66	Home owner	Retired	Retired	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
21	AM	AM	63	Home owner	Retired	About to re Married social Writing, art, Humorous, thoughtful, re Marry	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
22	AM	AM	63	Home owner	Retired	2 type settler	Needs to get back into work. Creative, passionate, post Get regular stability and comfortable. Maxes ISA every year	Napoles + w LTB. Satisfis 20 years	OB	OB	OB	OB	OB	Online	URCA, ISA, AVA benefits	Has	
23	BOO	Robert	58	Home owner Married, kid	Head hair Watch	Watching for Approaches, trustworth Retire in next 5 years	Very off. Good with money	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face		
24	BOO	Robert	58	Home owner	Divorced, friend	Watching for Approaches, trustworth Retire in next 5 years	Very off. Good with money	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face		
25	AM	Susan	52	Home owner	Widowed, kid	Supply teach	Family and community - Pay off mortgage	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face		
27	AM	David	52	Home owner	Widow, kids Head of IT	Church, pot Reserves, cv, High, Head of IT	Conformable but not well off	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face		
28	AM	David	46	Home owner	Widow, kids Head of IT	Church, pot Reserves, cv, High, Head of IT	Conformable but not well off	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face		
29	BOY	Simon	45	Home owner	Divorced, w1	Sales direct	Swimming + Confident in work, less so	Providing for Doesn't think improving. Clearing divorce debt	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face	
30	BOY	Simon	45	Home owner	Divorced, w1	Sales direct	Swimming + Confident in work, less so	Providing for Doesn't think improving. Clearing divorce debt	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face	
31	BOY	David Fairwee	35	Home owner Married, 1 k1	Jobs envolve Socialising, a lively, bubbly Uses laptop, Have another Look after th healthy final Wife is good None	OB	OB	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face		
32	BOY	David Fairwee	35	Home owner Married, 1 k1	Jobs envolve Socialising, a lively, bubbly Uses laptop, Have another Look after th healthy final Wife is good None	OB	OB	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face		
33	BOY	David Fairwee	35	Home owner Married, 1 k1	Jobs envolve Socialising, a lively, bubbly Uses laptop, Have another Look after th healthy final Wife is good None	OB	OB	OB	OB	OB	OB	OB	Online	CA, ISA, SA, C, Reliability	Face		
34	BOO	Alice	61	Home owner Married, m1	Retired legal	Housebound steady, finds Calm herself	Remodel house, prep to Not much let Impulsive buys like Cars etc. in BOO. Happy 44 years	OB	OB	OB	OB	OB	Online	RCA, CC, EA, ES rewards for lots	Face		
35	BOO	Alice	61	Home owner Married, m1	Retired legal	Housebound steady, finds Calm herself	Remodel house, prep to Not much let Impulsive buys like Cars etc. in BOO. Happy 44 years	OB	OB	OB	OB	OB	Online	RCA, CC, EA, ES rewards for lots	Face		
36	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
37	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
38	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
39	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
40	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
41	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
42	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
43	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
44	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
45	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
46	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
47	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
48	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
49	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
50	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
51	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
52	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
53	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
54	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
55	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
56	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
57	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
58	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
59	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
60	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
61	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
62	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
63	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
64	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
65	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
66	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
67	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Quilt	Keeps receipts, makes notes, uses OB and checks statements	OB	OB	OB	OB	OB	Online	CA, CC, EA, ES rewards for lots	Face	
68	AM	AM	63	Home owner	Retired	Retired	Football, spa, Frugal, social Tech savvy, SM, games, shopping, phar Good income Good Qu										

LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

SEGMENTATION

Having identified groups of participants with various attributes in common, I then looked at what made these people similar, which formed the basis of our segmentation. The values of the shared attributes then start to form the core of our personas.

These patterns were then compared to the original marketing segments to see if they validated the data, which they did.

<p>"First-time buyer" All (All Better off singles) Looking at buying first home/settling down Early 30s Tech-savvy - iPhones, apps, games, social media Good money-management skills Financially comfortable Not been with Lloyds that long No kids Have ~2 LBG products - AVA/CA + CC/SA Products elsewhere - Mostly dormant/unused current accounts or for less serviced products like mortgage/life or rate-based stuff like mortgage/cc</p>	<p>Checks OB couple times a week Been with LBG almost 30 years Happy with LBG Sometimes go in-store 60ish Kids have left home ~3 LBG products - CA, Saver, ISA/CC Products elsewhere - Mortgage, savings, cc</p>	<p>"Getting by" SG (Both Average households) Reasonably good tech competence Low financial competence Low/no money management Service led, not price led Been with LBG for 30+ years Pretty happy with LBG 50ish Married, no kids Holds 4/5 LBG products - AVA/CA, CC, loan, mortgage</p>	<p>"Looking after the family" L,M Been with Lloyds ~30 years Not that happy with Lloyds Late 40s Grown up kids Low tech Highly financial competent Strong money management Regular online banking Balanced price/service led</p>	<p>"Retirement planners" 2,3,4 (Mostly Retirement planners) Looking to retire Not very technically competent Good with finances</p>
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ATTRIBUTE DEFINITION

We held a workshop with several LBG stakeholders to identify and prioritise the attributes we wanted to feature in our persona documents.

My participant summary spreadsheet was then updated, highlighting the segments identified and also adding the new attributes and retrieving their values from the research documentation.



Marker	Depth D	Name	Seg	Age	Home	Family	Job	Interests	Characteristics	Tech competence	Device usage	Online behaviour
A	1	Kate	BOS	32	Houseshare	Girlfriend	Drama teacher	Travels to, isolating, travel	Outgoing, friendly, confident	Phone user, User apps and PCs	PC (monitor/office/recreational), Phone (During day)	Twitter, LinkedIn, MyFitnessPal (apps), Facebook
B	2	David	BOS	30	Houseshare		Delivery driver	Travels, work, eating	Artistic, creative, fun, open-minded	Laptop	Phone (work), Smart TV, Amazon, Bookish, Fitbit	Instagram, BBC Sport (PC, morning), Facebook + FB app, LinkedIn, Twitter, YouTube, LinkedIn, BBC Sport (PC, evening), BBC News (PC, evening), BBC Weather (PC, evening), BBC News (app), LinkedIn (app), YouTube (app), LinkedIn (app), BBC Sport (app), BBC News (app), LinkedIn (app), YouTube (app)
C	3	Sarah	BOS	30	Houseshare			His religion/culture, seeing the UK	Honest, the loyal	PC + laptop	Facebook, BBC Sport (PC, morning), Facebook + FB app, LinkedIn, Twitter, YouTube, LinkedIn, BBC Sport (PC, evening), BBC News (PC, evening), BBC Weather (PC, evening), BBC News (app), LinkedIn (app), YouTube (app)	
D	4	Julia	BOS	31	Unlabeled	Singles, 3 kids			Intelligent, organized, friendly, enthusiastic	Uses PC + phone, Plays FB games	PC + smartphone, Prefers to use PC for work, uses BBC Sport (PC, morning), Facebook + FB app, LinkedIn, Twitter, YouTube, LinkedIn, BBC Sport (PC, evening), BBC News (PC, evening), BBC Weather (PC, evening), BBC News (app), LinkedIn (app), YouTube (app)	
E	5	Stephen	BOS	34	Home owner	Married, 3 kids	Insurance agent	Sport, reading, cooking, family holiday	Conscientious, loyal, thoughtful	Phone (big app user), PC (mostly work)	Facebook, BBC Sport (PC, morning), Facebook + FB app, LinkedIn, Twitter, YouTube, LinkedIn, BBC Sport (PC, evening), BBC News (PC, evening), BBC Weather (PC, evening), BBC News (app), LinkedIn (app), YouTube (app)	
F	6	Paul	BOS	35	Home owner	Married, 3 kids	Delivery driver	Home revamp, bit can't afford now, UK holiday	Quirk, organized, friendly, professional	Phone (big app user)	Facebook, BBC Sport (PC, morning), Facebook + FB app, LinkedIn, Twitter, YouTube, LinkedIn, BBC Sport (PC, evening), BBC News (PC, evening), BBC Weather (PC, evening), BBC News (app), LinkedIn (app), YouTube (app)	
G	7	Elaine	BOS	34	Home owner	Boyfriend, 3 kids	PA at law firm	PA at law firm	Artistic, high	Mac user - desktop - laptop	Twitter, LinkedIn, BBC Sport (PC, morning), Facebook + FB app, LinkedIn, Twitter, YouTube, LinkedIn, BBC Sport (PC, evening), BBC News (PC, evening), BBC Weather (PC, evening), BBC News (app), LinkedIn (app), YouTube (app)	
H	8	Pauline	BOS	34	Home owner	Married, 3 kids	Delivery driver	Enjoys work, Travels	Creative, positive, political, Sees intelligent high	Mac user - desktop - laptop	Twitter, LinkedIn, BBC Sport (PC, morning), Facebook + FB app, LinkedIn, Twitter, YouTube, LinkedIn, BBC Sport (PC, evening), BBC News (PC, evening), BBC Weather (PC, evening), BBC News (app), LinkedIn (app), YouTube (app)	
I	9	Jim	BOS	48	Retired	Partner - widow twice	Audio producer	Travels, work, eating	Happy, family-oriented	Doesn't use computer much	iPad (learning - evening), iPhone (work), laptop (work), Instagram, BBC Sport (PC, evening), Facebook	
J	10	David	BOS	48	Retired	Partner - widow twice	Delivery driver	Gardening, craft, reading	Strong beliefs, assertive, driven, happy	iPhone (learning - evening), iPad (learning - evening), iPhone (work), laptop (work), Instagram, BBC Sport (PC, evening), Facebook		
K	11	Mary	IP	54	Rents with in window	3 kids + 4 grand	Owner	TV, PA, church	Fairly basic, not that interested	Don't know how to upload photos	Pad (learning - evening), iPhone (work), laptop (work), Instagram, BBC Sport (PC, evening), Facebook	
L	12	Paula	BOS	44	Rents with in window	3 kids + 4 grand	Delivery driver	TV, PA, church	Geeky, kind, friendly, knowledgeable	Pad (learning - evening), iPhone (work), laptop (work), Instagram, BBC Sport (PC, evening), Facebook		
M	13	Suzanne	BOS	44	Rents with in window	3 kids + 4 grand	Delivery driver	TV, PA, church	Friendly, kind, nice, honest	Pad (learning - evening), iPhone (work), laptop (work), Instagram, BBC Sport (PC, evening), Facebook		
N	14	Carrie	BOS	44	Rents with in window	3 kids + 4 grand	Delivery driver	TV, PA, church	Geeky, kind, friendly, knowledgeable	Pad (learning - evening), iPhone (work), laptop (work), Instagram, BBC Sport (PC, evening), Facebook		
O	15	Caroline	BOS	46	Rents with in window	3 kids + 4 grand	Delivery driver	TV, PA, church	Friendly, kind, nice, honest	Pad (learning - evening), iPhone (work), laptop (work), Instagram, BBC Sport (PC, evening), Facebook		
P	16	Pauline	BOS	46	Rents with in window	3 kids + 4 grand	Delivery driver	TV, PA, church	Geeky, kind, friendly, knowledgeable	Pad (learning - evening), iPhone (work), laptop (work), Instagram, BBC Sport (PC, evening), Facebook		
Q	17	Eugene	IP	66	Absolute lottery	Retired social worker	Writing, art, painting	Humorous, thoughtful, reaches out in charity	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	
R	18	David	IP	66	Absolute lottery	Retired social worker	Writing, art, painting	Humorous, thoughtful, reaches out in charity	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	
S	19	Julian	BOS	51	Home owner	Married, lots of grandkids	Deck board	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
T	20	Robert	BOS	51	Home owner	Married, lots of grandkids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
U	21	Robert	BOS	58	Home owner	Married, lots of grandkids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
V	22	Winston	BOS	58	Home owner	Married, lots of grandkids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
W	23	John	BOS	59	Home owner	Married, lots of grandkids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
X	24	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
Z	25	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
A	26	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
B	27	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
C	28	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
D	29	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
E	30	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
F	31	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
G	32	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
H	33	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
I	34	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
J	35	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
K	36	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
L	37	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
M	38	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
N	39	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
O	40	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
P	41	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
Q	42	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
R	43	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
S	44	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
T	45	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
U	46	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
V	47	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
W	48	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
X	49	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
Y	50	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
Z	51	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
A	52	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
B	53	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
C	54	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
D	55	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
E	56	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
F	57	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
G	58	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
H	59	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
I	60	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing	Reserved, more odd sense of humor	Uses mobile app for FB - BBC, Not a big internet user	Smartphone, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza	Domino's pizza, BBC news, partner, prefers to use phone apps as vs. PC, emails, BBC apps, Domino's pizza
J	61	Simon	BOS	60	Home owner	Single, no kids	Delivery driver	Not pet, reading, writing				

LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

PROTO-PERSONAS

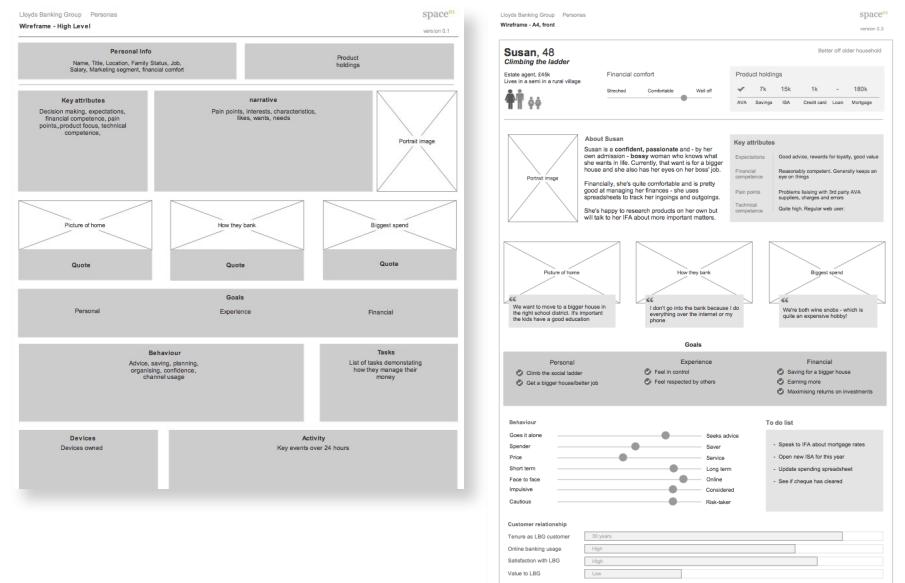
Once I had identified our segments and complied the data for each research participant in those groups, I then needed to consolidate the data from multiple participants into a single entity to form the core dataset for each persona.

Again, this was done in a spreadsheet so I could quickly make changes as the work was iterated following reviews and discussions with the client.

Headline	"Setting down"	"Looking after the family"	"Climbing the ladder"	"Getting By"
Matching segment	Better off singles	Better off younger households	Better off older households	Average households
- Personal goals	Settle down and start a family	Trying to keep the family happy	Climb the social ladder - get a bigger house/better job	
- Financial goals	Saving up to deposit first home		Invest in property, build wealth	
- Characteristics	Living the good life	Fulfilling potential, increasing social status	Financial survival	
- Age	Mid 20s	Organised, passionate, busy	Quiet, friendly	
- Family status	Sociable, sporty, friendly, enthusiastic	Married with kids	Married, no kids	
- Financial comfort	Living off savings	Maintaining good lifestyle	Living below means	
- Brand expectations	Keen saver, Spend carefully			
- Financial knowledge	High. Sensitive with money, tracks spending.	Reasonably competent. Generally keep an eye on things	Bad at debt	
- Pain points	Low interest rates	Lack of discretion, given his family	Lack of a personal touch. Doesn't like constantly being asked for advice	
- Technical expertise	Needs to understand what's available	Seeking advice, given his family	Doesn't like research or advice, opens accounts at bank	
- Self-direction	Looking for guidance, limited experience but does simple research - comparison seek advice - from IFA and financial websites like MSE	Seeks advice from IFA. Does a lot of research themselves on their own though	Spends time on service/convenience-led	
- Privacy/Security	Good. Checks OB regularly	Very good. Spreadsheets on laptop/outputs		
- Money management	Slightly more price-led	Multi-platform (PC/laptop + smartphone)		
- Device usage	Familiar with devices for keeping in touch with friends. Fond of apps over websites	Multi-platform (PC/laptop + smartphone)		
- Online banking	Using, less often	Using, more often		
- Life satisfaction	Frequent. All devices.	Useful times a week. Across devices.	Over 10 years	
- Attitude to risk	Attentive, conservative	Conservative	Average	
- Product usage	Very high	Very high	AVIVA, CC, bank, mortgage	
- Tenure	<5 years	>10 years	Over 10 years	
- Value & LRO	\$40k	\$40k	Over 10 years	
- Products elsewhere	Mostly dormant/unused current accounts or less service products like mortgage, Distant Cds, Insurance, mortgage	Mortgage, insurance - shop around when deal ends		
- Financial friends	RBS/HBSC, dormant current account, Direct Line/Aviva Insurance, Nationwide/Nationwide mortgage, M&S/Sainsbury Insurance, Tesco/M&S	Nationwide/BBM Savings, Nationwide/Aviva protection, Aviva/More than car insurance Network/Sainsbury dormant CA, Aviva/AXA car insurance, M&S, John Lewis, M&S, Russell-Bromley, Radiss, The Independent, Financial Times, Peacock, Bratton, Bella Magazine		
- Lifetime brands	Dove, Olay, Garnier, MTW, The Guardian			
- Matching participants				
- Narrative summary	Early 30s, looking at settling down and buying a first home and having kids. Married with young kids, looking to expand family and ensure the family are well looked after. "Through my work you have to be organised. I like organising people to meet up and go to events. I like to go to the gym and go to the beach etc. buy a £10 bag of onions rather than a small bag."	Looking to increase their social standing by moving up apartment/owner ladder. Financially struggling with finances and do little to manage. "I'm looking into changing careers. May be setting up my own business" "I'm saving up for my kids to go to university. I want them to go to school, it's important that they have a good education"	"I'm overawed and I have a credit card which maximum and I struggle to survive on my salary without a computer and the first thing I do when I come home is onto the internet to ensure my kids have a good start in the world and people respect them"	
- Key quotes	"I don't go anywhere without my phone, can't get through a day at work without a computer and the first thing I do when I come home is onto the internet to ensure my kids have a good start in the world and people respect them"	"I want to go back and take on a senior role like a head of department"		

PERSONA WIREFRAMES

Along with the data to populate the personas, I produced the wireframe designs for the persona documents themselves. These started out as basic block-level layouts to discuss and agree the content hierarchy in the various different document formats we looked to product. I then iterated through several versions of increasingly-detailed low-fidelity wireframes which were used to brief the visual designers for production.



LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

FINAL DESIGNS

The final visual designs were produced by a colleague who was briefed and overseen by myself. I was also responsible for most of the image sourcing as getting the right photograph was key to bringing the personas to life.

We produced the personas in various formats for maximum penetration and engagement; This included A1 posters and thousands of paper cups for the LBG offices.



Lloyds Banking Group
Digital Personas - A4
and Pen Portraits

v1.0 - January 2014

CHRIS, 31
Setting down

Teacher - 354k
(household income £60k)

Lives in a rented flat on the outskirts of the city

Works within walking distance of home

FINANCIAL STATUS: Well off

DISPOSABLE INCOME: Low

FINANCIAL PRODUCTS USED: Current account £1,462 Savings £3,335 Investments

BALANCES OUTSTANDING: Credit card £1,220 Loan ...
Mortgage ...

ABOUT ME
I've been with my girlfriend for 6 years. We're looking to buy a place together and I can't wait. I'm not sure what we can afford but on the day we move in, we'll be sorted.

As a teacher I'm fairly well off, sporty and friendly. Dad taught me to be financially savvy so I'm careful with my money. I make sure I've got enough to pay my way in life and to save.

I'm always checking my account on the laptop and the phone. I like the feeling of being in control and spending to be in control of my finances.

GOALS

PERSOAL	FINANCIAL	EXPERIENCE
Settle down	Save mortgage deposit	Feel supported
Buy a house	Put money away for a holiday	
	Increase financial responsibility	

WHEN IT COMES TO BANKING
I like having multiple accounts, access to credit and finding new offers.

WHAT UPSETS ME: Low savings rates, charges and errors, inconvenient opening hours.

TECHNOLOGICALLY: I'm pretty good. I use lots of apps, buy online on Amazon and keep in touch via Facebook and Skype.

FINALLY: I'm a keen saver who's good with numbers.

INTERACTION QUOTES:

- "We've moved around a bit but like it here now because we could settle."
- "I'm glad if I don't have to waste time going to a branch."
- "We like to go for dinner with friends quite often."

DO'S AND DON'TS

DO'S	DON'TS
Self research	Seek advice
Spontaneous	Stereo
Price-led	Service-led
Face-to-face	Online
Impulsive	Considered
Cautious	Takes risks

SPACE

BETTER OFF SINGLE

PERSONA PRIORITISATION MATRIX & USAGE GUIDE

One of the complications on this project was that the client wanted a single set of personas which could be used on any LBG digital project — across three brands and numerous products. As such, I created a prioritisation matrix for each brand, showing which were the primary personas for each product for that specific brand.

As the personas were to be used in various departments throughout LBG, not all of their users would have used personas before, so I created a usage guide that explained what they were and how to use them.

LLOYDS BANKING GROUP - DIGITAL PERSONAS

WHAT ARE PERSONAS?

When designing, it's important to understand as much as you can about your user so you can tailor your approach to them.

In an organisation like ours with tens of millions of customers, it's easy to think that your target user could be anyone, but realistically, different products and channels are likely to appeal to different people. Furthermore, many people could be working on different parts of the same customer journey and may have different preconceptions about who our users are. By defining a defined target audience, the user journey could be confused as the approach changes from screen to screen.

The best way to understand who your users are is to go out and talk to them, but as that's not always possible on every project, we've created a digital persona usage guide to help you research – they are a set of characters, each representing a group of real customers we spoke to in our research.

The persona documents tell you about each character, giving a bit of background about them and what they do and more importantly, what their goals, behaviour, expectations and financial situation are like.

They will keep you connected to your real-world users when stuck in the office, enabling you to design user-centred solutions that meet real needs, and help you avoid projecting your own views onto the users.

HOW TO USE THE PERSONAS

As mentioned, different personas are more relevant to some products and brands than others. As such, the Brand Matrix can be used to select which are the most appropriate personas to a given project.

First, select the appropriate Brand Matrix for the brand you are working on, and then look at the row for the product you are working on. The persona icons in the Brand Matrix represent the importance of each persona. The position on the line represents how important each persona is for that product. This is to show that, for instance, one product may have one very important persona and three low-priority ones, while another has three very important ones and one low-priority one.

The personas themselves come in two formats, containing the following information:

A4 (SINGLE SIDED)	A4 (DOUBLE SIDED)
As per A5, plus: <ul style="list-style-type: none"> Demographics Financial situation Products held Narrative Goals Attitudes Financial Behaviour 	As per A5, plus: <ul style="list-style-type: none"> Key quotes Customer relationship info Do it like Product brands Financial products elsewhere 'Day in the life' chart

DAY IN THE LIFE' CHARTS

The 'Day in the life' chart is a version of the A4 allows you to see how the persona interacts with technology over the course of a day in different environments. The higher the line is plotted, the happier the user was with that interaction. Icons show which device was used for each interaction and correspond to the key above.

PEN PORTRAITS

Whilst the personas give you a specific person to relate to, they each belong to a specific market segment that represents a wider group with shared characteristics. More detail on these segments can be found in the Pen Portrait documents at the end of this pack.

space⁰¹

LLOYDS BANKING GROUP

LLOYDS BANKING GROUP - DIGITAL PERSONAS

PERSONA PRIORITY PER PRODUCT

CURRENT ACCOUNT	LLOYDS BANKING GROUP - DIGITAL PERSONAS					
	Higher	Chris, 31 Setter	Ollie, 26 Working socialite	Miles, 39 Family man	Julie, 45 Worker	Lower
SAVINGS	Higher	Roy, 41 Retirement planner	Susan, 49 Social climber	Mike, 39 Family man	Chris, 31 Setter	Lower
LOAN	Higher	Miles, 39 Family man	Ollie, 26 Working socialite	Chris, 31 Setter	Julie, 45 Worker	Lower
CREDIT CARDS	Higher	Miles, 39 Family man	Susan, 49 Social climber	Ollie, 26 Working socialite	Chris, 31 Setter	Lower
MORTGAGES	Higher	Miles, 39 Family man	Susan, 49 Social climber	Chris, 31 Setter	Julie, 45 Worker	Lower

AS (SINGLE SIDED)

- As per A5, plus:
 - Demographics
 - Financial situation
 - Products held
 - Narrative
 - Goals
 - Attitudes
 - Financial Behaviour

A4 (DOUBLE SIDED)

- As per A5, plus:
 - Key quotes
 - Customer relationship info
 - Do it like
 - Product brands
 - Financial products elsewhere
 - 'Day in the life' chart

SPACE

LLOYDS BANKING GROUP

RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

ABOUT THE PROJECT

RIAS, a general insurer operating in the over-50s sector, became aware through an industry-wide benchmarking report, that their conversion rates were well below industry averages for both their home and motor quote-and-apply journeys.

They asked us to look into what issues could be causing this and how we could go about designing a simplified user journey which would lead to more conversions.

As Lead UX, I was fully responsible for the research, design, testing and analysis, along with presenting the work to RIAS' board.

Designing for an older audience presented an enjoyable challenge with an increased focus on simplicity and accessibility.

The system is currently under development and although the work has not yet gone live, it has been very well received in testing and by the client.

The screenshot shows the RIAS website's quote page. At the top, there's a navigation bar with links for Home, Contact, Making a claim, FAQs, About, and Jobs. Below the navigation is a breadcrumb trail with numbered steps: 1 Your cover, 2 Your home, 3 Your contents, 4 Security, 5 About you, 6 Claims, 7 Your quote, and 8 Buy. The main content area is titled "Your home insurance quote". It displays two payment options: "MONTHLY" (selected) showing £23.07* per month with a deposit of £18.67 (total £286.13), and "YEARLY" showing £248.96 per year as a one-off payment. To the right of these options is a "What's included?" section listing coverage details like £1,000,000 buildings cover and £50,000 contents cover. A "Why RIAS?" section lists benefits such as New-for-old replacement and Basic buildings accidental damage cover. On the right side of the page, there are several sidebar boxes: "Call us 0800 183 9200", "Quote ref: ABC123456", "Save Quote", "Print Quote", "Important information" (with links to Policy Summary, Policy Booklet, Terms & Conditions, and Terms of Business), "Cover summary" (showing details for "You" and "Your Home"), "Your Contents" (showing £50,000 cover for 1 x bicycle), and "Excesses" (listing building and contents claims, escape of water, and subsidence/have and landslip excesses). At the bottom, there's a "Total monthly cost" section showing £23.07* again, a "Buy now" button, and links for "One-off yearly payment of £248.96", "Save Quote", "Print Quote", and "Compare basic and full accidental damage cover".

RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

HEURISTIC EVALUATION

I started off by reviewing RIAS' current system to identify what existing issues could be causing the substandard conversion rates. This also allowed me to gain a thorough understanding of the system.

Car Insurance
Your Car page

Pressing enter on Car Registration field should 'get car details', not try and submit the form

Automatically retrieved details should be separated from those still needing to be input

Save unnecessary clicks by having an 'Add another security device' button rather than always asking if they have any more.

If you go to the next page and then come back to this one, the car registration is lost.

Your Car

If you have a problem or need help, at any stage, please call us FREE on 0800 183 9201.

Car Registration (if known) Y661 DFV GET CAR DETAILS

Make RENAULT

Model CLIO AUTHENTIQUE (60) 8V, 1149, 2001-2005, Petrol, Manual, 3, Hatchback

Date of registration 13/08/2001 Please enter the date in the format dd/mm/yyyy. For example 23/12/2011

Year of manufacture 2001

Engine capacity 1149

Fuel Petrol Diesel LPG Electric

Transmission type Manual Automatic

Number of doors 3

Body style Hatchback

Number of seats 5

Is the vehicle a right hand drive? Yes No

Has the vehicle been modified, altered or adapted from the maker's standard spec? Yes No

We can accept 1 modification to the vehicle online. If your vehicle has more modifications than this, please call us on 0800 183 9201

Other than factory fitted, does your vehicle have any additional security? Yes No

Please specify the details of the device Please select

Who was the device fitted by? Please select

Are there any other security devices fitted? Yes No

When did/will you buy the car? dd/mm/yyyy Please enter the date in the format dd/mm/yyyy. For example 23/12/2011

What is the current value of your car? £

What is the expected annual mileage? 0

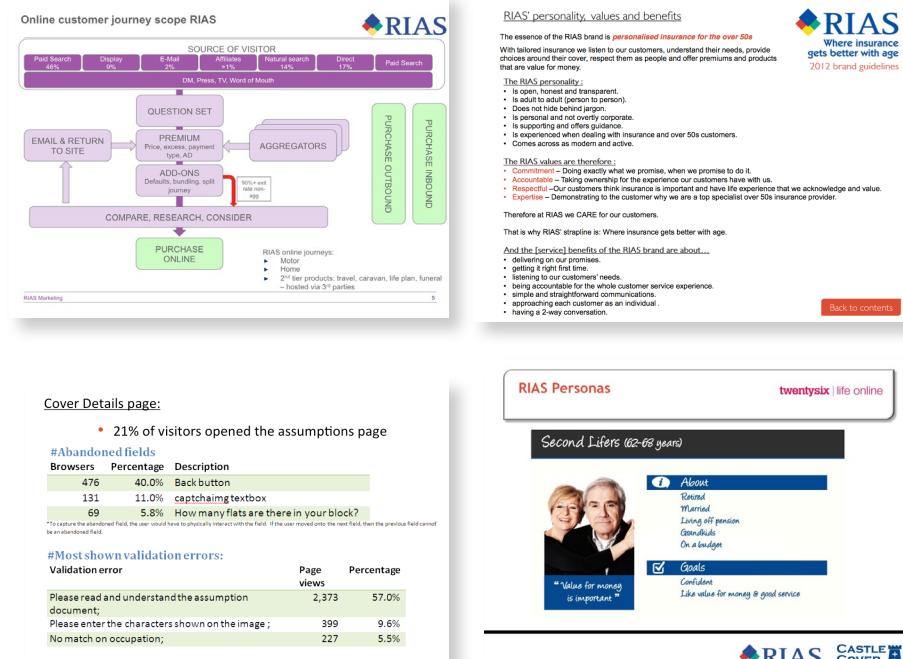
Where is the car kept overnight? Garage

Is the car kept at your home address? Yes No

GO BACK GO TO NEXT STEP

LITERATURE REVIEW

I asked RIAS to supply me with existing information about their brand, products and customers. They provided personas, strategy documents, brand guidelines, tone of voice documents, quote analytics and more — allowing me to make better informed designs.



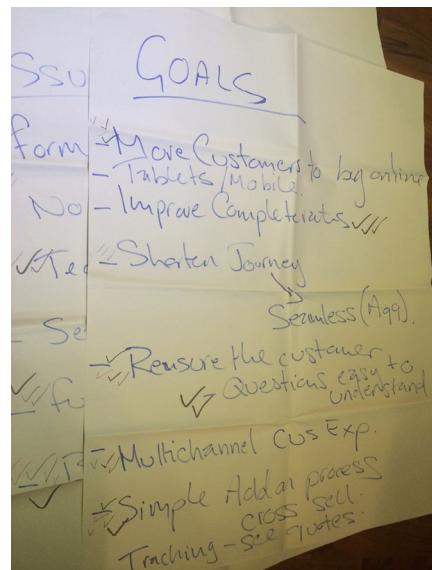
RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

STAKEHOLDER WORKSHOP

I gathered various project stakeholders from different departments to hold an initial workshop to gather insight and refine the project requirements. In the workshop we collaboratively agreed and prioritised project goals and success criteria, and discussed existing issues and pain points.

I also used this opportunity to identify the purpose and owner of every question in the existing quote process. This allowed me to challenge the necessity and value of each question in order to streamline the process.



COMPETITOR ANALYSIS

As there were many competitors with better-performing quote processes, a competitor review was a highly efficient way of evaluating alternative concepts.

This helped provide inspiration and points of discussion for the stakeholder team, with everything from user journeys and interface design to product structure up for debate.

The screenshot shows the 'MORE TH>N' car insurance quote application. The top navigation bar includes steps: 1. About You & Your Car, 2. Your Quote, 3. Additional Info, 4. Payment, 5. Complete. The quote reference is C271301100. The main content area displays a breakdown of the premium:

Annual Premium	£464.46
Included as standard:	✓ Free courtesy car ✓ 24 hour windscreen replacement and repair ✓ The option of a Personal Customer Manager just for you ✓ Exclusive discounts on big name brands via MORE 4 ME
Pay by monthly instalments:	Up to £50,000 protection from unexpected legal costs £25.00 per year
Additional cover options:	✓ Legal Assistance Plan Up to £50,000 protection from unexpected legal costs £25.00 per year
Travel Accident Plan:	£40,000 cover, if you are fatally injured in a travel-related accident £25.00 per year
Breakdown Level:	20% discount if you buy today Breakdown Level 1: Roadside cover £27.21 per year Breakdown Level 2: Roadside & Homecall cover £42.31 per year Breakdown Level 3: Roadside & Recovery cover £48.55 per year Breakdown Level 4: Roadside & Recovery (UK & Europe) £65.19 per year
Excess Details:	Accidental damage excess £200.00 excess (Laura Williams) £200.00 excess (Peter Williams) £200.00 excess This includes: Voluntary excess of £200.00 Compulsory excess of £80.00 Windscreen excess of £75.00 excess
Your Car:	Change Registration Make/Model/Engine Size RENAULT DUSTER MORNING 1598cc SC DMFQV V1 Sdr Standard 2WD
Your Details:	Change Name Mrs Laura Williams Date of birth: 28/01/1983 Contact phone No: None No claims bonus: 5 years

At the bottom, there's a 'Buy Now >' button and a note: "Would you like to protect your No Claims Discount? Yes No". The total annual premium is £489.46.

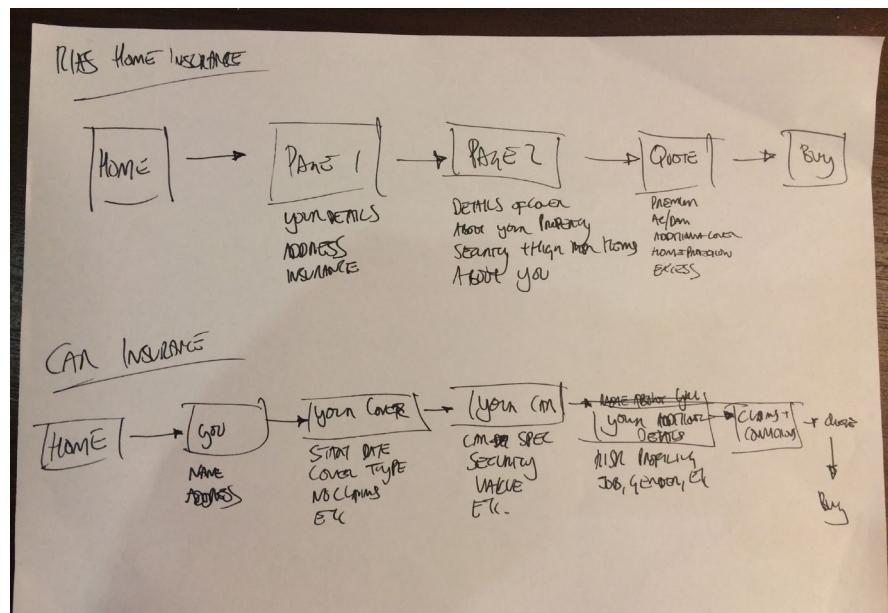
RIAS - GENERAL INSURANCE QUOTE AND APPLY

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USER JOURNEYS & CONTENT INVENTORY

After a number of high-level sketches to determine the approximate user flow, I somewhat surprisingly found Excel to be the best tool to flesh out the details of both the journeys and the content/question-set.

Working in a spreadsheet allowed me to quickly specify the structure of the process — in terms of the pages and sections the questions were spit up into.



This also allowed me to define the question text, field types, default values, placeholders, validation rules, help text, and so on, and then quickly iterate and progress the core form design without fiddling with layout.

The screenshot shows an Excel spreadsheet with the following details:

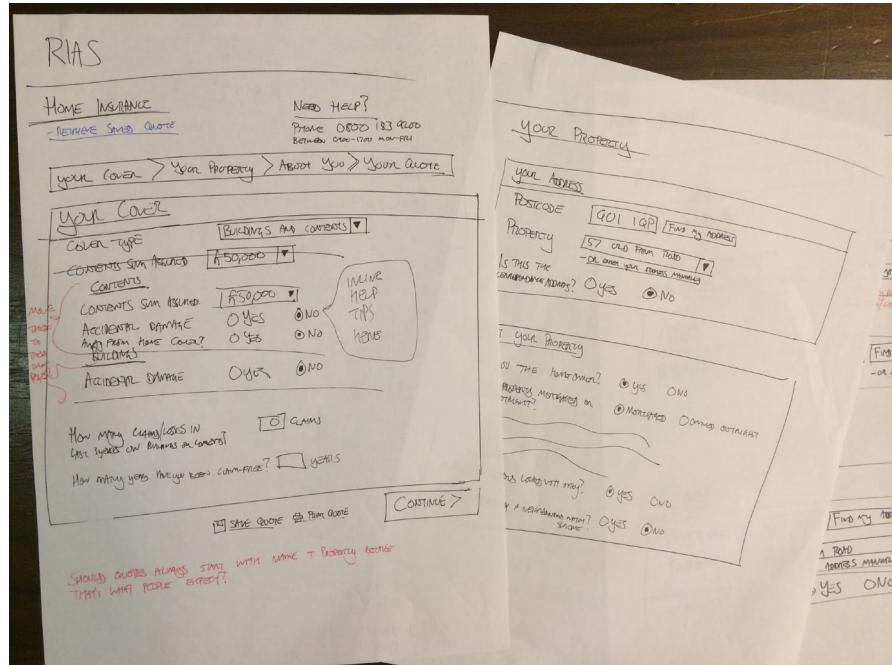
- Sheet Name:** Questions 0.3.xlsx (Read-Only)
- Columns:** A through J, with some columns merged.
- Rows:** 1 through 51, with rows 1-5 defining headers and rows 6-51 containing data.
- Content Headers:** Row 5 includes columns for Key, To be confirmed, Options, Placeholder, Inline validation, Show If..., Help text, and Notes.
- Data Rows:** Rows 6-51 list various fields with their properties. For example:
 - Row 6: Your car, Car details, Registration number, Textbox, Pattern match, Clicked 'Unknown registration'! (Note: Clicked 'Unknown registration'! Not shown by default choices)
 - Row 7: Registration Unknown, Link, Match found!, Clicked 'Unknown registration'!
 - Row 8: Model, Auto-populating, auto-completing selectbox, Match found!, Clicked 'Unknown registration'!
 - Row 9: Fuel type, Radio, Clicked 'Unknown registration'!
 - Row 10: Transmission, Radio, Clicked 'Unknown registration'!
 - Row 11: Vehicle, Table/List, edition, engine, doors, year, body, seats, Clicked 'Unknown reg! Select the edition which matches your automatically populated based on the above fields. Start populat...
 - Row 12: Registration date, Date picker, Left, Right, Clicked 'Unknown registration'!
 - Row 13: Left or right hand drive, Radio, Can this be retrieved from DB? Others (e.g Google) do.
 - Row 14: Purchase date, Date picker, Today, Retrieved estimate from third party, Allow future dates, You can get this on your V5 logbook! Can we get this from a D7 Google do...
 - Row 15: Annual mileage, Textbox, Numeric plus ., only, Numerical plus ., only, This should be the car's estimated current. E. Should be as flexible as possible with the data it can take To the nearest thousand. Check your 1 suffice - miles. Any help to calculate annual mileage? Calculator a...
 - Row 16: Security, Two selectboxes, In a [Driveway] at [Home], Only select garage if your car is garage parked by two dropdowns: in a Garage at [Home]...
 - Row 17: Where is the car parked overnight?, Radio, Clicked 'Unknown registration'!
 - Row 18: Non-UK vehicle, Radio, Only if additional security selected
 - Row 19: Security device manufacturer, Autocompleting self As per, Radio, Only if additional security selected
 - Row 20: Security device model, Autocompleting self dynamic, Radio, Only if additional security selected
 - Row 21: Modifications, Aftermarket modifications - Add a modifica, Radio, Click if medically val An acceptable modification. These are any changes made after the vehicle is manufactured, excluding additional security. View full...
 - Row 22: Required for medical reasons?, Radio, Click if medically val An acceptable modification. These are any changes made after the vehicle is manufactured, excluding additional security. View full...
 - Row 23: Your cover, Cover type, Selectbox, Compare cover type, This is the vehicle modifier. There are any changes made after the vehicle is manufactured, excluding additional security. View full...
 - Row 24: Vehicle, Radio, Social only, Social Social only, You cover can start any day from tomorrow to XX/XX/20XX
 - Row 25: Start date, Date picker, [None], Validation should be forgiving- ie, allow spaces, brackets, hyphens, etc., You cover should be on your previous insurer's renewal notice, or you can ask them. We offer up to 9 years'...
 - Row 26: Years no claims bonus, Numeric, [None], This should be on your previous insurer's renewal notice, or you can ask them. We offer up to 9 years'...
 - Row 27: No claims bonus, Radio, 0, Validation should be forgiving- ie, allow spaces, brackets, hyphens, etc., This would prevent your NCB from being lost in the event of a claim. It may not be available if you have...
 - Row 28: Voluntary excess, Selectbox, Yes, No, This is how much you are willing to pay if the most common option
 - Row 29: Payment, Radio, As per, \$100, Click if medically val An acceptable modification. These are any changes made after the vehicle is manufactured, excluding additional security. View full...
 - Row 30: About You, First name, Textbox, dd, mm, yyyy, Under 18 (i.e. yyyy > [current year - 40]), Invalid/Unknown (i.e. Date < today), Validation should be forgiving- ie, allow spaces, brackets, hyphens, etc., Pattern match, check domain, Validate with https://github.com/kickcheck/matchcheck
 - Row 31: Last name, Textbox, Date fields, Pattern match, Clicked 'Unknown registration'!
 - Row 32: Date of birth, Textbox, Pattern match, Clicked 'Unknown registration'!
 - Row 33: Phone number, Textbox, Pattern match, Clicked 'Unknown registration'!
 - Row 34: Email address, Textbox, Pattern match, Clicked 'Unknown registration'!
 - Row 35: Postcode, Textbox, Pattern match/db lookup, Look up address/enter address manually clicked
 - Row 36: Look up address, Button, Look up address/enter address manually clicked
 - Row 37: Enter address manually, Textbox, Look up address/enter address manually clicked
 - Row 38: Address line 1, Textbox, Look up address/enter address manually clicked
 - Row 39: Address line 2, Textbox, Look up address/enter address manually clicked
 - Row 40: Town/city, Textbox, Look up address/enter address manually clicked
 - Row 41: County, Textbox, Look up address/enter address manually clicked
 - Row 42: Postcode moved to sit below when this expands, Textbox, Postcode moved to sit below when this expands

RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

SKETCHES

I produced a range of quick, throwaway sketches, iterating through ideas to develop layout concepts and a form framework. I also started to explore the interactions required for the dynamic parts of the quotation system.



PROTOTYPES & MICROCOPY

Having already designed the content and the structure of the forms, it was quite straight-forward to create a medium-fidelity interactive prototype with Axure. I also worked on refining the microcopy to increase usability and to follow a consistent tone of voice. The prototype was then refined over several iterations following workshops and rounds of usability testing.

RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

RECRUITMENT BRIEF & DISCUSSION GUIDE

Designing for an audience of 50–80 year old online buyers created a challenge to find suitable research participants — especially as RIAS' customers are not typically based in London. As such I created a recruitment brief and found a recruitment agency who fulfilled it.

I also put together a discussion guide to provide scenarios for the usability tests and some questions to help better understand our users.

Home effect quote

Let's imagine you went direct to the RIAS website to get a quote. Use this prototype to generate a quote using your own details just as you would when applying for a normal insurance quote. So put in your own name, address, any claim history, and so on. There are a couple exceptions to this, but I'll point them out as we go along. If you'd normally add your partner to the policy then do so here. But do remember that's it's just a prototype, the information you put in may not be carried across the different screens.

Your cover

- Observations
 - Do they know how many claim free years they've had? How would they make sure?
 - Questions
 - From first impressions, does this look like the sort of quote form you'd fill in? Is anything putting you off at this point?
 - What do you think 'enhanced accidental damage' means?

Your home

- Observations
 - Get on OK with address finder?
 - Yes/no buttons clear?
 - Are the fields large enough for the user to fit in?
 - Do they know all these answers — eg, when built?
 - If any business use, is the follow-up question clear?
 - Questions
 - Do you have any converted rooms or an extension? Did you include those rooms?

Your contents

- Observations
 - How much change the sum insured?
 - Do they put in enough descriptions for items added?
- Questions
 - How do you work out your sum assured?
 - What do you think are classified as contents?

Security

- Observations
 - Can they confidently answer lock questions?

About You

- Observations
 - Do they type or click DOB?
 - Get on OK with address finder?
 - Is the gender clear?
 - House wife/husband clear?
 - Understand what to choose if have multiple jobs?
 - Opt in/out?
 - Does anyone select some channels, but not others — why?
 - Read and accept terms?
 - Understand they are opting-in?
 - Review the follow-up call statement?
 - Any issue with the conflict between opting out and the statement about follow-up calls?
 - Questions
 - Why opt in/out — what do they think will happen?

Your quote (general)

Imagine that the price shown is a competitive price for your cover.

- Observations

- Pay any attention to the key benefits?
- Pay any attention to add-ons?
- Look at the breakdown of the quote at all?
- Adjust excess/cover type at all?
- Do you notice legal protection included?
- Was a checkbox needed to scroll for the buy now button?
- Clear on how to switch to annual payment?
- Any mention of other payment options?
- Do they understand how excesses work?
- Enough information to understand each add-on?

Questions

- Would you do this?
- What information are you looking for?
- Is all the information you need available?
- Would you be tempted by the enhanced accidental damage cover? What do you think it offers?
- Do you know what defauteo means?
- How much excess do you think you would have to pay if something was stolen from your home?
- How would you find out more about extras/what's included?
- Do they think it's useful to be able to customise your cover with these extras?
- Temporary or permanent extras/packages? What would you add? Do you normally add any extras?
- Do you think the suggestion of extras is helpful or too salesy?
- Any mention of legal protection was added by default? How do you feel about that? Do you normally add that?
- Does it seem like a good deal?
- Does it seem like a good product?
- How easy do you find it to understand what's happening on this page?
- Is there any information you feel is missing?
- Is there anything you're confused about on this page?
- Is there anything you'd change about this page to make choosing and buying your cover easier?

Your quote (bundle)

- Observations
 - Do they feel that each package includes the above packages' items?
- Questions
 - Do they expect the packages to be cheaper than buying the same items individually?
 - Is there any way of just selecting individual benefits?

Your quote (split)

- Observations
 - Any issue with 'continue to extras' rather than 'buy'? Clear how to proceed?
 - How much attention is paid to extras when on own page?

Home emergency

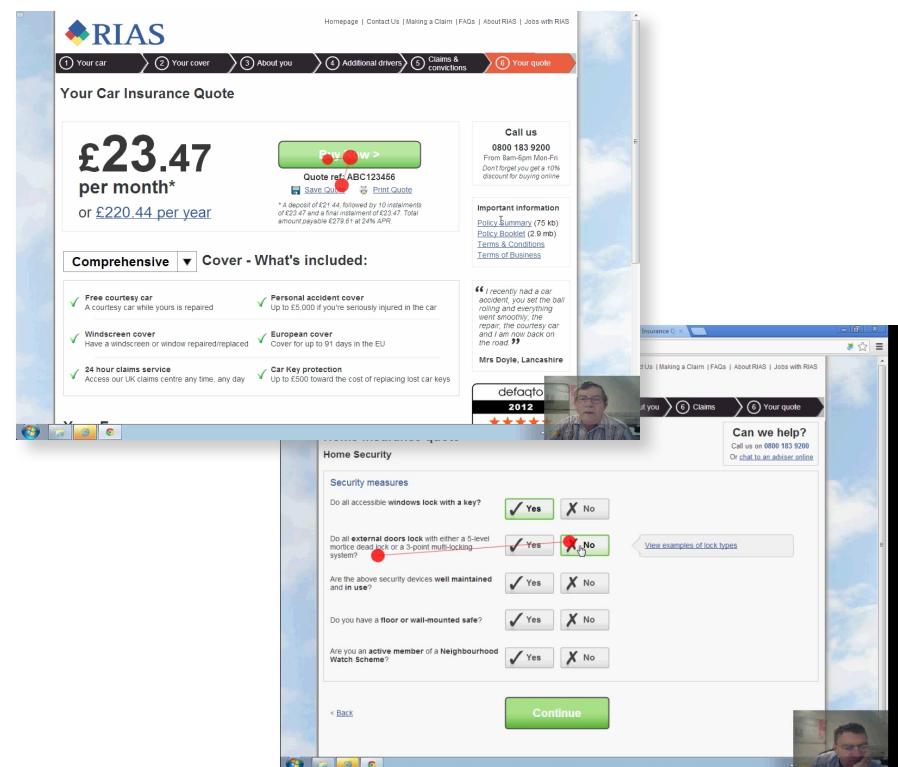
- Observations
 - Enough information to understand each add-on?
 - Understand that each package includes the above items?
- Questions
 - Would you be tempted by this?

Payment

- Observations

USABILITY TESTING

I planned, facilitated and analysed three rounds of lab-based usability testing, using eye-tracking systems. This was observed by a group of stakeholders and colleagues in another room with whom I agreed quick changes to the prototype between test sessions.



RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

RECOMMENDATIONS REPORTS

In an effort to concentrate on outcomes rather than outputs — and to speed up the rate at which we iterated the prototype — I created a simple report with categorised lists of observations and recommended actions. As the client had observed the testing sessions themselves, more comprehensive documentation was not required. The recommendations were then discussed with the client before being implemented and re-tested.

RIAS test session 3 observations	
Home	
Observation:	Accidental damage popup took a moment to digest.
Recommendation:	Make 'standard/enhanced' bold in the popup
Observation:	One thought paperwork didn't count as business use.
Recommendation:	Add help text saying 'This includes just for paperwork'
Observation:	Split page not popular as with the additional home protection page it just seemed to drag on. Comments: 'more bloody extras', 'a bit much now'
Recommendation:	Concentrate on standard one-page price+extras
Observation:	Split page also had the problem that people couldn't compare what's included with the extras - eg some confusion over courtesy car v replacement car. Also meant they couldn't get a one page overview of what's included to compare with current cover
Recommendation:	Concentrate on standard one-page price+extras.
Observation:	Home emergency/bundles - some not clear each included the above
Recommendation:	Put 'and the above' in bold. Higher-fidelity visual design should also help clarify.
Observation:	Some confusion on home emergency page as to whether these were included with the standard cover or not.
Recommendation:	Add 'optional' before 'home emergency cover' as there was some confusion over it.
Observation:	Security measures - confusion over well-maintained question.
Recommendation:	Move above the alarm question as it only applies to the locks. Change 'security devices' to 'locks'.
Observation:	Some people expect accidental damage to be included
Recommendation:	See if this can be made any clearer.
Observation:	Most people unclear over how excesses work - that you have to pay compulsory and mandatory.
Recommendation:	Try a new interface that shows totals.
Observation:	Defaqto - not heard of, would be good to expand on what it is
Recommendation:	Consider a caption alongside the image - 'independently rated 5 stars or similar.'

A/B TESTING PLAN

With the prototype finalised, I provided a selection of A/B test variants to evaluate when going live. These included strategic product structure options that I devised during design, but required quantitative testing, rather than the qualitative testing we had conducted to date.

The image displays two versions of the RIAS 'Your home insurance quote' page, labeled 'MONTHLY' and 'YEARLY'. Both versions show a monthly premium of £23.07* and a yearly premium of £248.96 per year as a one-off payment. The 'MONTHLY' version includes a 'What's included?' section with a link to 'View instalment breakdown'. The 'YEARLY' version includes a 'Why RIAS?' section with links to '£1,000,000 buildings cover', '£50,000 contents cover', 'New-for-old replacement', 'Basic buildings accidental damage cover', 'Basic contents accidental damage cover', and 'Identity theft assistance'. Both versions feature a 'Call us' button with the number 0800 183 9200 and a note about a 10% discount for buying online. The right side of the image shows a navigation bar with links to Home, Contact, Making a claim, FAQs, About, Jobs, and a quote summary for user Joe Bloggs.