




<div>Student</div> 	Name: Donna Valens
	Status: Untrusted
	Roles: Student
	Demographics: 22, Management Undergraduate Student
General Experience: <ul style="list-style-type: none"> • Basic coding skill and comfortable using different computer system • Used computer for her schoolwork • Often work on her project using Word and Excel • Usually use chrome to access internet • Regularly use bank chatbot to solve her account concerns instead of visiting the bank or call customer services 	
Motivations & Anxieties: <ul style="list-style-type: none"> • Worried about not understanding essential concepts in Management • Concerned about forgetting her password as she has many accounts to manage for school already 	
Immediate Goals: <ul style="list-style-type: none"> • Search for answers about what management term 	
User Goals: <ul style="list-style-type: none"> • Improve understanding of all concepts in her Management courses for her final exams • Apply for a job in the world of Finance and Technology 	
Experience Goals: <ul style="list-style-type: none"> • Become confident that she knows what FinTech is • Can be reassured that she can still use the tool without logging in, and can change her password if she ever forgets it 	

<div>Civil Service Employee (Government)</div> 	Name: Jeff Donnie
	Status: Untrusted
	Roles: Administrator for the federal government in ISED (Innovation, Science, and Economic Development)
	Demographics: 43, Male, Civil Service Employee
General Experience: <ul style="list-style-type: none"> Has experience with Microsoft Office tools, but has no coding ability Has knowledge of the current state of affairs in the government, particularly in his department doesn't browse on the internet often, primarily uses workstation for Word and Excel documents He has an online banking account, but he prefers to pay bills with paper instead of through online transfers to avoid scammers and phishing emails Not much financial literacy, but he still wishes to know what FinTech is 	
Motivations & Anxieties: <ul style="list-style-type: none"> privacy and security; wants to be assured that his information will not be sold to other companies unless he consented to it <ul style="list-style-type: none"> also wants to be assured that his account will not be hacked, with a good system of authentication when logging into his account Worried about using complex UI, he enjoys a minimalistic UI that makes the application easier to navigate 	
Immediate Goals: <ul style="list-style-type: none"> Search for answers about what FinTech and AI are Create an account Change password in the account 	
User Goals: <ul style="list-style-type: none"> Improve his financial literacy 	
Experience Goals: <ul style="list-style-type: none"> Grasp the basics of FinTech and AI Confident that he can remember how to do tasks within the chat bot tool Reassured that his information is safe in his account 	

<div>Admin</div> 	Name: Raja Syed
	Status: Trusted
	Roles: Manager
	Demographics: 35, Male, Manager from DFI
General Experience: <ul style="list-style-type: none"> Graduated from software engineering and is proficient in coding Have been worked in DFI since the beginning of the company therefore he has a strong understanding of the whole company Used to work as a software developer for DFI now he oversees the database of the search result 	
Motivations & Anxieties: <ul style="list-style-type: none"> Extremely interested in human behavior Looking forward providing DFI's customers better services, but worried they may receive bad advice that can compromise the business relationship 	
Immediate Goals: <ul style="list-style-type: none"> Check users' feedback for the chatbot research result and be able to modify the knowledge database Be able to organize current users' accounts in the system 	
User Goals: <ul style="list-style-type: none"> Gain insight on financial concepts Improve his skills to be a better manager 	
Experience Goals: <ul style="list-style-type: none"> knows that the adjustments he made to the results are what users are looking for 	