

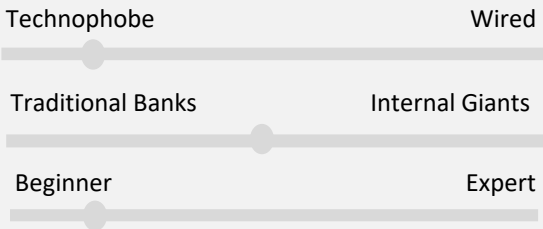
Simmons Zhou

Financial Enthusiast

Age	24
Occupation	Postgraduate student
Education	Master Degree
Family Status	Defacto
Location	Shanghai, China
Online Location	School, Mobile
Computer Type	MacBook, iPhone
Connection Type	4G mobile
Internet Usage	6-8 hrs

Top five bookmarked websites

- Wechat
- Taobao
- Alipay
- Dongfang Finance
- Weibo



Financial portfolios plan is the interest of Simmons. He thinks that proper finance is the right and potential way to earn money from money quickly.

Obstacles Simmons face:

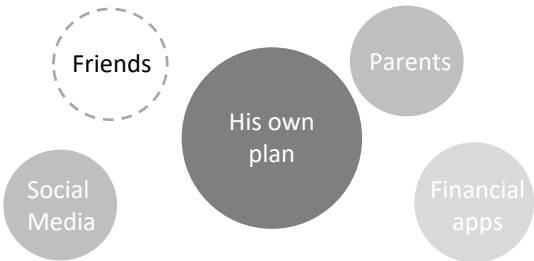
- Possessing little amount of money
- Lack of fixed savings
- Lack of time to manage portfolios
- In need with professional adviser (Knowledge lack)

How will Simmons interact with the Bank of China?

Questions Simmons will ask:

- What's the interest rate of the fixed time deposits and savings?
- Is there any personal investment adviser?
- Does the bank provide the personal investment portfolios?
- Is the mobile bank convenient?
- What's the credit card limit?
- Is there any student promotion activity?
- The opening time of the branches?
- Extra fee of the tasks?

Who influences Simmons?



Simmons' situation

Goals/Motivation

- Obtain enough money from the financial portfolios to prepare money to pay the housing loans.
- Transfer the money in a smooth way.
- Increase knowledge of investment and banking.

Frustrations and pain points

- The interest rate of deposits are very low.
- Don't have enough fixed money for long-time deposits.
- Can't find good investment advisors.
- Online transfer.
- There are too many approaches to invest instead of banks.

Simmons' Story

I'm a student in the postgraduate study now, so I don't have too much time to manage my money. I need a personal investment advisor. However, for most big banks, they don't provide the personal financial support for students. For me, although I have studied some courses in finance, but without practical experience, I'm not sure about I can properly manage my money and get profits from the financial portfolios made by myself.

I just have small amount of money that I accumulated by myself, and it will be withdrawn in any time, so I can't do the money with long time fixed investment and deposits. I need to do some finance within a short period of time with a relative high rate.

I'm not afraid of loss, while owning high passion to get high profits from the recent money. I'm willing to try different approaches to invest as well as learn.

As a millennial, I don't want to go to bank physically, instead, I want to use the mobile bank on the phone. But some of the functions are not available to deal with online. I need some advise information that can be sent to me periodically so that I can get the newest information. Meanwhile, I want to track with my money constantly and notice me the risk in the next period so that I can make the choice when I'm in busy study without time to track it by myself.