



# Catalina

## Operations Manager

Age: 38 years	Country: Dominican Republic
Technological Comfort: High	Education: High School Graduate
Income: Salary + Investments (£50,000 per year)	Occupation: Operations Manager (Mid-Level)

### BACKGROUND

Catalina is a mid-level manager who earns a comfortable salary and lives in a suburban area with her family. While financially stable, she prefers to spread the cost of larger purchases, such as home improvements, vacations or high-end electronics, over time to maintain her cash flow. Catalina values convenience and transparency when using financial services and is interested in platforms that simplify payment processes.

### FINANCIAL BEHAVIOUR

Catalina occasionally uses BNPL services to manage large discretionary expenses without impacting her savings. She is financially literate and cautious about hidden fees or unclear terms. She values the ability to monitor and control her payments but expects premium features, such as advanced budgeting tools, seamless integration with other financial apps and personalised insights.

### GOALS

- To efficiently manage payments for large purchases while maintaining her financial stability.
- To use a platform that offers seamless navigation and integrates with her existing financial apps.
- To receive personalised insights to optimise her financial planning.

### PAIN POINTS

- Managing payments for large purchases without spending too much cash upfront.
- Frustration with hidden fees or lack of transparency in terms and conditions.
- Limited integration between BNPL services and her other financial tools.

### USE CASE

Catalina uses the BNPL platform to upgrade her home office with ergonomic furniture and high-quality tech equipment. She selects a flexible repayment plan that fits her monthly budget allowing her to preserve cash flow for other investments. The platform offers transparent payment terms, personalised spending insights and reminders, ensuring she can make these improvements without financial strain.