



Harry

Retired



Age: 68 years	Country: The Republic of Ireland
Technological Comfort: Low	Education: University Graduate
Income: Pension and savings (£15,600 per year)	Occupation: Retired - Former Teacher

BACKGROUND

Harry is retired and lives on a fixed pension. He sometimes finds it difficult to afford the occasional treat or necessary household items like home appliances. Due to his age, he is less familiar with digital platforms and struggles with managing his finances on the go.

FINANCIAL BEHAVIOUR

Harry has no history with BNPL services and is unaware of how they work. He is reluctant to engage with anything that seems too complicated and prefers traditional methods of payment but he is open to trying if the service is simple and accessible.

GOALS

- To access financial services that allow him to make important purchases without going into debt.
- To have a simple and clear way of tracking payments and understanding how BNPL works.
- To ensure he is not overburdened by repayments he cannot afford.

PAIN POINTS

- Harry is intimidated by technology and is unsure if BNPL services are safe.
- He has limited access to digital financial tools and finds managing money on paper troublesome.
- Harry worries about making financial mistakes, especially if he doesn't fully understand the terms and conditions of the services he's using.
- He has no access to credit due to limited income and a lack of a credit history.

USE CASE

Harry wants to buy a fitness tracker to monitor his health but is hesitant to make a large one-time payment. With the BNPL app he inputs his financial details and navigates the platform's user-friendly interface, designed for those with limited technical literacy. The app approves his request and sets a spending cap based on his financial history and income. Through personalised financial insights and timely informational notifications, Harry completes his payments stress-free and appreciates the platform's accessibility and support in managing his retirement budget.