



Renuka Pandey

Age: 35

Education: MBBS and MD in
Pediatrician

Hometown: Mumbai, India

Family: Husband and two
children

Occupation: Pediatrician

"I have two cute but naughty children, so being a working woman I want other things to be simple around me"

Goals

- To be a great doctor for my little patients.
- Spend more quality time with my children and husband.

Frustrations

- "Using a banking app can sometimes be difficult as some terms are not easily understood."
- "It takes a lot of time to reflect."

Mrs Renuka Pandey is a Pediatrician by profession. She has two children of 5 and 7 years old. She goes to hospital in different shifts, sometimes day and sometimes night. Visiting bank for any small work is difficult for her. But while accessing the banking app there are some terms she finds difficult to understand. She wants an app which has much simpler language to understand.



Kaushal Dixit

Age: 62

Education: PhD in Mathematics

Hometown: Mumbai, India

Family: Lives with wife

Occupation: Retired
Mathematics
Professor

"I worked hard all my life now I want to enjoy my retirement"

Goals

- To live retirement to the fullest.
- Go to pilgrimage with wife.

Frustrations

- "Stand in long queue in bank for any enquiry about my pension."
- Since I don't know much about using smartphone it's even more difficult for me.

Mr Kaushal Dixit lives with his wife in Mumbai. His son lives in US. He spends most of his time in the Garden near his house. Whenever he receives his pension he is suppose to visit bank for verification but due to long queue he has to wait and because o which his joints pain. The bank app is available but he does not understand much on how to use it.