Tabitha Rossman
Age 30
Lab Manager
Single
Nashville, TN
Mid-level income

"I'm not interested in whether a friend paid her landlord rent or showing everyone that my friends paid me for Saturday night's dinner bill. For me, social media is unnecessary and awkward as part of a payment app."

About

A year ago Tabitha moved to Nashville and started a new job. She continues to meet new friends and has an active social life. She enjoys playing guitar, writing music, going to shows, dancing, yoga, running, grabbing dinner with friends, and online gaming. Kelly waits for technology to be out for a while before adopting it.

Spending

Tabitha is unlikely to remind friends to pay her back if she lends them money, as she finds it more uncomfortable than just accepting no compensation.

She has some college debt but the amount she pays monthly allows her to have disposable income.

Her spending is typically in the social settings of entertainment and dining, and she also travels abroad once a year. She is on the lookout for furnishings and art for her apartment and likes to buy clothing.

Goals

Tabitha would like to be able to set reminders for friends to pay her back without deliberately taking the action of doing so.

She'd also like to be able to pay friends instantly when they loan her money to get into a show. She doesn't carry cash and often asks her cash-carrying friends to lend her the $5 or $10.

Tabitha would like to be guaranteed that her bank information be private and unhackable.

Frustrations

Tabitha doesn't want it to be difficult or time consuming to find the person she wants to pay.

She doesn't like bells and whistles that complicate an app. She finds a social media element a distraction.

Ease of setup is important, as she remembers it taking a long time to connect an app to her bank account.