

Jaan Kivirik

Gender Male

Age 21 years

Location Tartu, Estonia

Occupation BsC student



GOALS AND MOTIVATIONS

- Jaan mostly uses his debit card in day-to-day basis, but occasionally uses the bank app to split some bills with his friends.
- He rarely uses the manual transfer option, because it takes more time.
- Jaan hopes for a quick and comfortable way to create money requests to his friends or to accept requests made by others.

BIO

Jaan was born and raised in Karksi, until he came to Tartu for his studies. He enjoys the thrill of a bigger town and spends a lot of time with his new friends. He does not need to transfer money often, but likes to use the bank app for gatherings and events.

Toomas Kaasik

Gender Male

Age 37 years

Location Tallinn, Estonia

Occupation Bank administrator



GOALS AND MOTIVATIONS

- Toomas works in the bank and works with the bank app daily.
- He mostly needs to use the administrator console to create new accounts or to deposit money to customers, who come to the bank with cash.
- Toomas works with a lot of customers every day, so he needs the interface to be simple and intuitive in order to avoid any mistakes that could make for an unsatisfied customer.

BIO

Toomas has a degree in Economics and enjoys his job a lot. He is a people person and likes communicating with the customers. He has been working in banking for years, but has just recently joined the firm using the bank app.

Ene Rebane

Gender Female

Age 65 years

Location Kadrina, Estonia

Occupation Primary School Teacher



GOALS AND MOTIVATIONS

- Ene uses the bank app to transfer some pocket money to her grandchild monthly.
- She is not very tech-savvy and is can be timid when using new technologies.
- She hopes she can understand all the application's instructions and is very slow and careful when using the bank app. She is afraid of transferring money to the wrong account.
- Ene needs a very intuitive design for the customer interface.

BIO

Ene has always lived and worked in Kadrina, where she is well known and respected among the locals. Her children have moved to bigger cities though and she doesn't see her grandchildren very often. She loves her family a lot and supports them from afar, by giving out some pocket money every month.