



# Disappointed Applicant

A full-time veterinary technician who wants to buy a car to make commuting easier, but didn't qualify for an interest rate they were happy with.

## FRICTIONS

---

Work hours are inconsistent,  
leading to varying monthly income

Irregular schedule makes  
visiting an advisor difficult

Unaware of what she needs to learn

## NEEDS

---

Stay on top of living expenses

A more enjoyable way to commute

Support that is more convenient than  
meeting with a financial advisor

## BEHAVIOURS

---

Pays credit card on time  
to avoid interest buildup

Asks friends for trustworthy advice

## GOALS

---

Buy a newer car within budget

To eventually start a family

AWARENESS — RESEARCH — BUILDING A CREDIT SCORE — FOLLOW-THROUGH

MEMBER

I know credit is important,  
I want to know more

Information about credit  
is scattered across the  
Vancity website

I don't know where to  
start. I want to start  
improving my score

My score only updates  
once a month, on Equifax

FRICTIONS

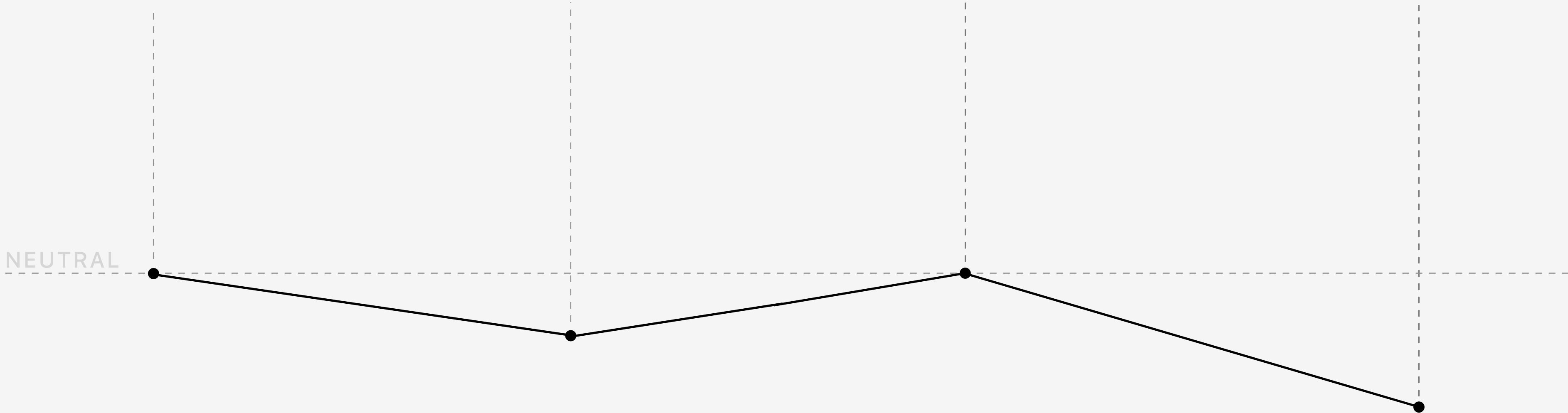
I don't understand why  
credit is important

This is overwhelming  
and time consuming

How can Vancity help  
me build credit?

It's inconvenient to be  
on top of my score

SATISFACTION



TOUCHPOINTS

Branch  
Rejection from lender

Vancity website  
Financial resources

Vancity website  
Financial resources

Equifax  
3rd party website/app