	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	NEUTRAL			
TOUCHPOINTS	Branch Rejection from lender	Vancity website Financial resources	Vancity website Financial resources	Equifax 3rd party website/app

VALIDATION FROM USER TESTING

Assumptions	Results	
People will find the app valuable.	"There should be something like this for every person who has a credit card." Research Participant	
People will understand how their activity is influencing their score.	Participants felt the content was understandable.	
People will have a greater understanding of credit after using the app.	Although the main app was useful, participants felt the onboarding didn't help with	

understanding credit.

Think-aloud testing and interviews
9 participants ages 21+
No or basic knowledge of credit