

Assignment 3 – Personas

Summary Report

Based on the case study the following was provided:

Research Findings: PiXELL River's research identified several key areas for improvement across its digital services. These include:

- **For Individual Customers:** Simplifying the mobile app and online portal, integrating Indigenous language support, and providing digital banking education.
- **For Business Clients:** Adding business management tools (e.g., invoicing, payroll) and improving customer support tailored to Indigenous entrepreneurs.
- **For Bank Employees:** Updating internal systems, providing better training on digital tools, and implementing real-time tracking for customer requests.

- What are the main goals or tasks that each user group wants to accomplish with PiXELL River?
 - As provided in the case study clients both individual and business want simple access to the application and focused on helping the indigenous community. For bank employees is the focus on learning new technologies for better overall proficiencies
- What are the main challenges or frustrations that each user group faces when using PiXELL River or other online banking services?
 - Main challenges I saw from the feedback and summary is the adjustment needed and things that people would like to see added to the application that would greatly improve their accessibility and comfort. Security is also a big concern and safeguarding information.
- What are the main preferences or expectations that each user group has for PiXELL River or other online banking services?
 - Up-to-date technology to keep up with industry standards. Easy of usage and willingness for Pixell to collaborate with users in helping to improve their systems.
- How do different user groups differ in their behaviour, needs, or preferences?
 - Between the clients individual and business, the main difference is the scope of what they need the application for. For individuals is mainly for day-to-day services and simplicity, whereas for business clients their needs are more complex due to the need to integrate activities like invoicing. The employee side is more concern with ensuring that they know the system primarily to help with their job in providing good overall service and their different requests.

Based on these findings and the feedback provided by clients in the case study I have created background stories for the 3 personas. Below I have created the personas to integrate the main points of what client feedback have provided to try to capture a realistic persona of someone within the respective group would like from Pixell River Financial:

Individual Client

Erik Stone, 27, Single, lives in Winnipeg, and currently employed with Yellow Quill University as an educational assistant in the program for Youth and Family Health Service. Graduate from the University of Manitoba and from Yellow Quill University in the studies of Family Services and community work. Being a member and contributing to the well being of the community is a top priority for him as seen with his volunteer work in the community.

He utilizes Pixell River Financial for his finances due to the strong community work and presence within Winnipeg and in Manitoba. He is looking forward to settling down in the next few years as he has plan to get married and start a family over the next coming years. Presently he is saving part of his salary for a future home purchase and needs funding and support for a new mortgage. He does support family living outside of Winnipeg by sending funds when he can.

Pain points:

- Because of his schedule and long hours at work, doesn't allow for much time to visit banks in person so he relies on his online account via his cellphone to monitor his finances.
- He likes finding information and investigating what he needs to make his future big purchases from the information on the website, so an easy to navigate with other suggestions to ways he can improve his savings would help him a lot.
- He needs reliable services for everyday banking needs and when he wants to send money to family, doesn't want a long wait for them to receive the funds.

Business Customer

Sam Williams Age 43, Owner of a small logistics business, lives in Long Plain, MB approx. 24 mins from Southwest of Portage la Prairie

Business involves logistics of supplies to and from the reserve to local towns and cities. Supplies grocery services and delivery of goods.

Requires good overall management of funds and quick access to information and finances

Adopted Pixell River Financial to help with his finances due to the ties in the community and support local businesses compared to large corporate banks.

Moderate level user of technology with access mainly on laptop and cellphone due to on-the-go business and travel. Needs the ability to switch between personal and business needs when using the application.

Has a small number of staff that helps with deliveries and orders.

Pain points:

- Connectivity when travelling especially in rural areas of Manitoba.
- Secure methods to access information is a must due to the nature of his business.
- Need simple interface with application to get the details of his accounts when needed.

Bank employee

Sarah Jamieson, age 30, married, lives in Headingley MB and is a banking advisor with the St. Francois Xavier branch officially but does travel to both Portage la Prairie and Warren, Manitoba when they need assistance with clients. Although she does keep in contact with clients through phone calls and emails, everyday activities still require hands on approach and a lot of manual data entry to complete applications and account openings. Some systems in use still rely on processes that were already outdate when she started with Pixell River, seven years ago.

She is looking to move up in her career with a chance to settle down in a single location. She has instrumental in teaching new to roles how to adapt with the system and often looked at as a very reliable person for any questions the staff would have.

Pain points: Travel is necessary as each location stores person information for their respective clients. Technology is on the way to help integrate all of Pixel River systems to allow for wider searches of the database to assist with faster responses to client needs and information gathering.