Bank of America Facebook Application

User Personas

eCOMM/UX DESIGN

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Project Summary

Project Objectives

Build trust and awareness of the BofA service within social network environments and its users.

Create a bank branded social network application, allowing users to manage money regarding excess items. i.e. gourmet coffee, lunch take-out, etc...

Create an application interface and marketing campaign to accompany launch.

Ability to share application and set/meet savings goals between friends.

Savings incentives?

Constant evolution team?

Goal Statement

Business Case Objectives

BRD

Project Scope

BRD
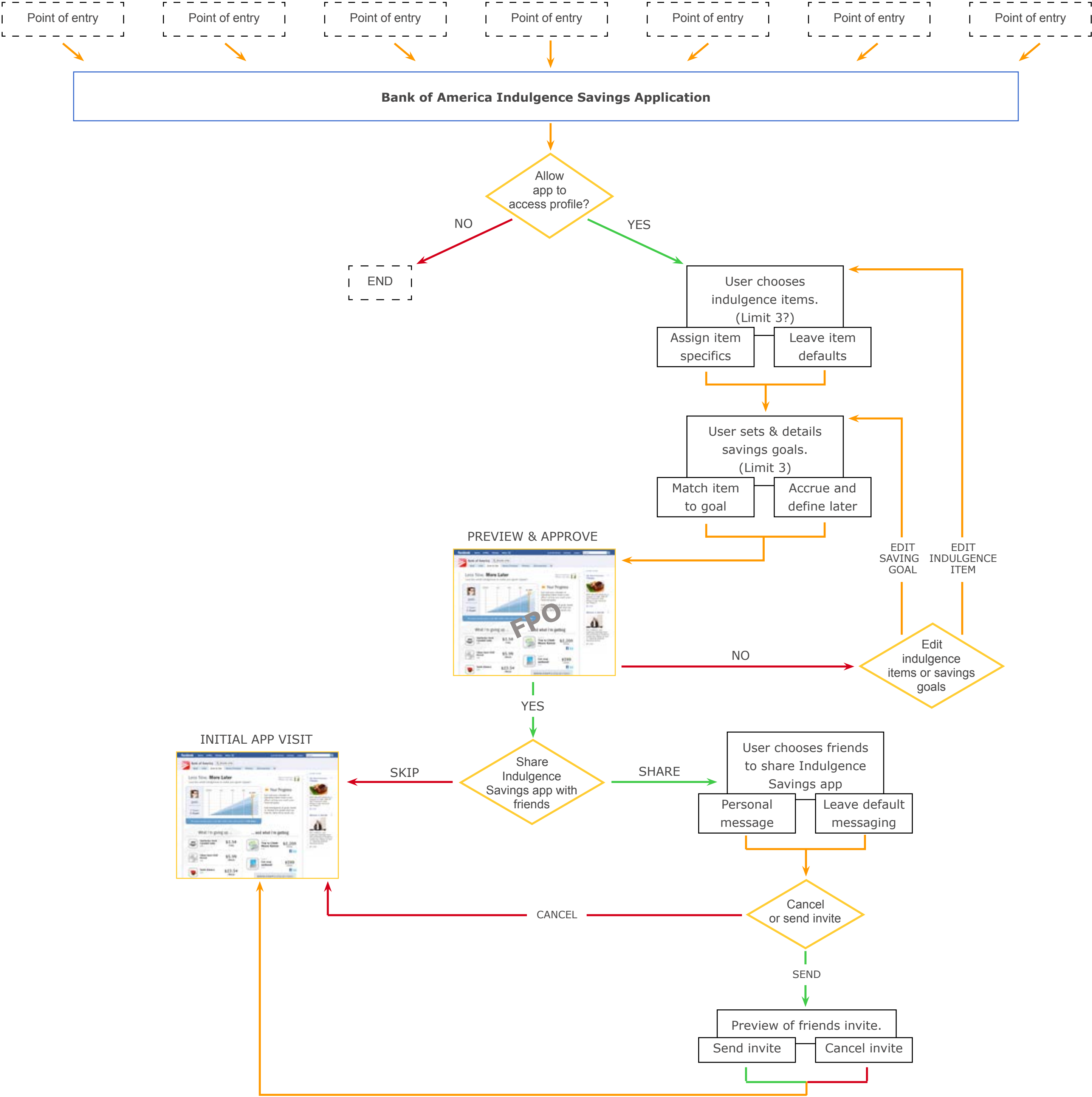
UX Opportunities & Constraints

LADDERS:

CHUTES:

Project Team

Thomas Bontempo - Project Champion
Name Name - Online Channel Mgr (OCM)
Name Name - Technology Design Mgr (TDM)
Name Name - Technology Design Lead (TDL)
Name Name - Change Mgr
Name Name - Legal
Name Name - Risk and Compliance
Christian Grill - UX Experience Mgr
Christian Grill - UX Project Lead
Christian Grill - Interaction Designer (IxD)
Christian Grill - Visual Designer (VzD)
Jim Keller - Editorial Designer (ED)
Name Name - Usability Engineer (UE)

Point of entry | Point of entry | Point of entry | Point of entry | Point of entry | Point of entry | Point of entry

Bank of America Indulgence Savings Application

Allow app to access profile?

NO → END

YES → User chooses indulgence items. (Limit 3?)

Assign item specifics | Leave item defaults

User sets & details savings goals. (Limit 3)

Match item to goal | Accrue and define later

EDIT SAVING GOAL | EDIT INDULGENCE ITEM

PREVIEW & APPROVE

FPO

Edit indulgence items or savings goals

NO →

YES ↓

INITIAL APP VISIT

SKIP ← Share Indulgence Savings app with friends → SHARE → User chooses friends to share Indulgence Savings app

Personal message | Leave default messaging

Cancel or send invite

CANCEL ←

SEND ↓

Preview of friends invite.

Send invite | Cancel invite

Initial application acknowledgement

User

- Is directed to application detail page on Facebook from one of numerous entry points.
- Grants application's access to profile information.
- Chooses indulgences items and edits and item specific information. (Limit 3?)
- Lists and details any goals for savings incentives. Designates indulgence items to goals. (Limit 3?)
- Previews Indulgence Savings application interface and reviews "how to use this page" editorial.
- Reviews and accepts disclaimer?
- Shares application with friends.

Return visits

User

- Consistantly returns to Indulgence Savings application interface to update savings statuses, review chart and goal progress
- Must update savings statuses within 48 hours in order for savings accrue to goal.

Extended functionality

User

- Can challenge friends to saving competitions.
- Can link goals for co-operative achievements.
- Can add/remove indulgence items at any time.
- Can review recently added indulgence item from friends "Other" categories with ability to add to their Indulgence Savings.
- Can review top savings friends.

Options

User

- Can link Keep the Change/Add it Up account?
- Can donate savings to charity organization (possible bank match)

Personas

Renee

User:

Renee became a Facebook member in April 2006

- Gender: Female
- Age: 24
- Location: San Francisco
- Friends: 326
- Relationship status: In a relationship
- Network: Oracle

Facebook usage:

- Visits Facebook page on daily frequency
- Updates her status an average of 26 times a day.
- Comments on other's posts an average of 40 times a day.
- Actively using 26 applications*, previously used and removed 34 applications.
- Active fan of 14 pages, previuosly a fan of 4 pages since removed.
- Active member of 3 causes

*applications include Events, Gifts, Links, Notes, Groups, Photos & Video

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Storyline (initial year):

Renee reads about the Bank of America Indulgence Savings application from Michele Madhok's blog on RealSimple.com.
Renee goes to her Facebook page and searches "Indulgence Savings", then filters for just applications. After reading the application's description (TBD) she determines it would benefits her and loads the application.

Renee chooses "Coffee" as an indulgence item because she works near a Starbuck's. She enters coffee specifics as Name: Tall Carmel Latte; Price: $2.70. Renee also chooses "Sushi" dinners as an indulgence item. She leaves the specifics as the default, Name: Sushi; Price: $15.00. Renee is an early adopter of the Indulgence App so the remaining choices, including the list "Friends Indulgence Items", do not appeal to Renee. She decides to check Other and detail the item with Name: Music downloads; Price: $1.00. She continues to the next step.

Renee lists her first savings goal as a trip to see her sister in New York, she estimates the total cost to be $2,000 and links all 3 indulgences items to it. Her second goal is a gift for her boyfriend which she lists as "gadget" and prices as $400. She sets all 3 the indulgences items to save for this goal after the first goal is met. Renee does not choose a third goal.

Renee previews her specific Indulgence Savings interface and approves the layout to continue.

Renee also shares the application with 14 of her closest friends.

Over the course of the next 365 days Renee:
- Makes 572 total savings updates.
- Has 3 days lacking status updates.
- Has 75 days with updates twice day.
- Has 20 days with updates three times a day.
- Reached both savings goals initially set.
- Added two new goals: 1. Trip for two to Belize priced at $5,600 (co-op with her boyfriend), 2 new camera priced at $250.
- Changed "music downloads" indulgence item 3 times, prompted by visibility of friends "Other" entries. (Redbox, ebay; Fro-Yo)
- Shared application with 22 more friends.
- Challenged 32 friends to 7 seperate savings competitions. W5-L2

Tyler

User:

Tyler became a Facebook member in January 2008

- Gender: Male
- Age: 32
- Location: Detroit
- Friends: 128
- Relationship status: Married
- Network: Harley Davidson

Facebook usage:

- Visits Facebook page on daily frequency
- Updates his status an average of 12 times a day.
- Comments on other's posts an average of 18 times a day.
- Actively using 14 applications*, previously used and removed 22 applications.
- Active fan of 8 pages, has never removed pages.
- Active member of 1 cause

*applications include Events, Gifts, Links, Notes, Groups, Photos & Video

Storyline (initial year):

Tyler receives an invite to use the Bank of America Indulgence Savings application from a friend on Facebook.
Tyler reads the application's description, decides he wants the app and allows the access of his user profile information.

Tyler chooses "Energy drinks" as an indulgence item because he notices how expensive they are. He enters energy drink specifics as Name: Red Bull; Price: $2.25. Tyler also chooses "Take-out" as an indulgence item. He leaves the specifics as the default, Name: Take-out; Price: $7.00. Tyler reviews the list "Friends Indulgence Items" and decides to chooses the third item as "Music downloads" . He details the item with Name: iTunes; Price: $1.00. He continues to the next step.

Tyler lists his first savings goal as some aftermarket parts for his motorcycle, which he names "Bike parts" He estimates the total cost to be $1,200 and links all 3 indulgences items to it. Tyler is pessimistic and does not set any other goals.

Tyler previews his specific Indulgence Savings interface and approves the layout to continue.

Tyler also shares the application with 3 of his closest friends.

Over the course of the next 365 days Tyler:
- Makes 283 total savings updates.
- Has 94 days lacking status updates.
- Has 3 days with updates twice day.
- Has 2 days with updates three times a day.
- Reached savings goals initially set.
- Added new goals: 1. "Road trip to Sturgis 2010", estimated at $2,400 (co-op with buddy), 2. New helmet $950. Reached 2nd goal and reordered goal listing to purchase helmet with savings. Renamed 1st goal to "Road trip to Sturgis 2011".
- Shared application with 9 more friends.
- Challenged 4 friends to 1 savings competition. W1-L0

Linda

User:

Linda became a Facebook member in March 2009

- Gender: Female
- Age: 45
- Location: Florida
- Friends: 74
- Relationship status: Married
- Network: Bank of America

Facebook usage:

- Visits Facebook page on inter-weekly frequency
- Updates her status an average of twice a day.
- Comments on other's posts an average of twice a day.
- Actively using 10 applications*, has never removed applications.
- Active fan of 2 pages, has never removed pages.
- Active member of 1 cause

*applications include Events, Gifts, Links, Notes, Groups, Photos & Video

Storyline (initial year):

Linda receives an invite to use the Bank of America Indulgence Savings application from a her daughter on Facebook.
Linda reads the application's description, decides she can use the app and allows the access of her user profile information.

Linda chooses "Chocolate" as an indulgence item because she was going to give it up for New Year's anyway. She leaves the default details as Name: chocolate; Price: $1.25. Linda also chooses "Take-out" as an indulgence item. She leaves the specifics as the default, Name: Take-out; Price: $7.00. Linda checks Other and details the item with Name: Shoes; Price: $100.00. She continues to the next step.

Linda lists his first savings goal as renovations to her home, which she names "Bath remodel". She estimates the total cost to be $5,200 and links all 3 indulgences items to it. Linda's next savings goals is for a new couch for her daughter. She enters the details for the second goal as Name: Angies couch; Price: $1,200. For Linda's third goal she reviews the list "Friends Indulgence Items" and decides to chooses the third item as "Charity donation" and leaves the Amount open.

Linda previews her specific Indulgence Savings interface and decides to edit the layout before continuing. She chooses to edit the Goals section. She makes the "Charity donation" her first goal, the "Bath remodel" next and her daughter's couch last.

Linda also shares the application with 2 of her closest friends.

Over the course of the next 365 days Linda:
- Makes 166 total savings updates.
- Has 240 days lacking status updates.
- Has 10 days with updates twice day.
- Has 7 days with updates three times a day.
- Did not reach set amount goals.
- Donated accrued savings to World Wildlife Foundation.
- Shared application with 4 more friends.
- Did not challenge friends to savings competitions.