



The Digital Native

About

- 24 year old from Syracuse
- Did ROTC; studied computer science
- Transitioned from active duty 6 mo. ago
- Recently moved to NYC for job as data scientist

Traits

- Expects a seamless omni-channel experience
- Highly motivated, focused, and ambitious

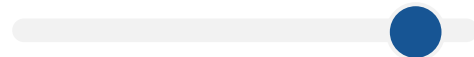
“*I expect VA.gov to operate like google or Amazon - that's table stakes. It takes too long to find what I need.*”
- 24 year old Veteran, Syracuse, NY



Goals & Motivations

- I want to make sure I'm getting the most out of my benefits
- Finding what I need quickly

Tech Savviness



Low

High

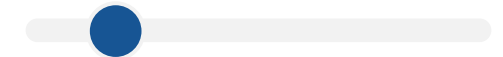
Complexity of Needs



Low

High

Engagement with VA



Low

High



Needs

- I've moved several times and had to change address multiple times
- I need self-service options
- xxxxx



Pains

- Information I need is hard to find
- Changes take too long
- Bureaucratic processes



“ I don’t like to go to VA centers because they can trigger my PTSD; I prefer to do things online.
41 year old Veteran, Stockton, CA

The First Generation American

Company Details

- Residential Cleaning
- 5 Vehicles
- 10 Employees

Traits

- Efficiency minded
- High-level thinker
- Relationship oriented

Jobs To Done

- Purchase fuel
- Manage fuel expenses
- Maintain day-to-day operations

Tech Savviness



Low

High

Complexity of Needs



Low

High

Business Savviness



Tactical

Strategic



Goals & Needs

- Ensuring smooth day-to-day operations
- Avoiding spending time on admin and other “low-value” activities
- Planning for long-term financial success
- Marketing and finding new customers
- Expanding their business



Pains

- Difficult to use WEX online
- Customer service is hard to reach
- Issues with new card setup (PINs, fees, etc.)
- Lack of awareness about controls and services
- Too many fees



“ I recently learned about the PACT act and want to see if I’m eligible. My grandson helps me since my vision is not good.
- 78 year old Veteran, Jupiter, FL

The Vietnam Veteran

Company Details

- Emergency Vehicle Repair
- 10 Vehicles
- 12 Employees

Traits

- Administrative, typically in the office
- Detail-oriented
- Data-driven
- Strategic thinker

Jobs To Done

- Maintain day-to-day operations
- Build & iterate on administrative systems
- Analyze data to take action (ex: uncover fraud)
- Dispatch employees based on real-time locations

Tech Savviness



Low

High

Complexity of Needs



Low

High

Business Savviness



Tactical

Strategic

Office of Information and Technology



Goals & Needs

- Client acquisition
- Optimize for growth via long-term planning
- Gather enough data to develop a good plan
- Prevent loss (fraud, missed payments, etc.)
- Make sure accounting is accurate
- Customize reports with only information needed



Pains

- Time spent customizing WEX reports
- Overloaded with information
- Lack of real-time data
- Lack of notifications for payment and reaching credit limit
- Getting cards shut off without warning
- Lack of rebate or rewards program