

Dorsey Stephens

Checking

Age: 24



## Traits

Techminded

Confident

“Cheap” gets deals to fund splurge

Hasty

No time for outdated things

## Beliefs

- \* Online is first thought for everything
- \* Seems obvious to update old processes
- \* Expects quick returns on actions
- \* Doesn't want to have to go into branch or talk with somebody on the phone
- \* Unlikely to reconsider banking with FCB if they have a bad experience-ex. ATM

## Goals / Needs

- \* One place that meets all my specific needs- pay bills, touch pay, loans
- \* Needs to save money / avoid fees
- \* Needs cheap/fast options - less is more
- \* Budgeting and basic planning tools that directly tie into account transactions and schedules
- \* Self-service - wants to be able to do things without talking to anybody

## Frustrations / Pain points

- \* Long entry processes without immediate results
- \* Re-entering information the bank already should have prefilled or not even brought up - wasted time
- \* Not being able to automatically have plan set up to manage cash flow and savings so it's in place and don't have to worry or think about it

“Paper forms are inexplicable today- should only be next to phone booths exhibit in a museum”

## Skills

TECHNICAL

PERSONAL

BANKING

## Motivations

