Eli Lim 02/25/2019

EMPATHY MAP

DOING

What does a typical day look like for your user?

- Catching up with friends at bar
- Sending money through iMessage for the dinner last night
- Checking his transaction in his mobile
- Send Venmo money to his friends
- Searching for saving features in his mobile banking app
- Saving some money to buy a new digital camera
- Stopping by ATM branch to withrdaw some cash using cardless feature
- Online shopping at Amazon
- Checking a balance in his mobile bank app
- Paying his bills from mobile bank app

THINKING & FEELING

What is important to your user?
What are your user's hopes, dreams, or fears?

- Safe online banking
- Better saving features to help/manage
- Easy, quick, safe way to sending money to firends
- Easy to capture an overview of spneding history
- What if his money get losted in the transaction?
- Don't have a clear idea of past spendings
- Still wants to stop by branches every now on then
- It would be very cool to have spending tracker
- Some of my friends saved a quite amount of money, I wish I could do that too
- What if I need to use the savings, what are the terms for saving feature?

SEEING

What is your user's environment like?

- School library is getting crowded
- Bank branches are near to his school and apartment
- ATM machines are available at school
- Most of restaurantes and coffee shops he visits take apple pay
- Mobile banking is sometimes overwhelmed
- Wish there is a quick overview of all his spendings

HEARING

What influences your user?

- Check out new saving features
- Use iMessage or Venmo to sending money to friends
- Digital banking isn't safe enough to use
- Digital banking is quick and convenience!
- One of largest bank hacked

PAINS

What obstacles or challenges does your user have?

- Hard to save money and keep track of it
- Finance activities might get hacked exteriorly
- Too long time to wait for sending/ transferring money
- Saving features are too complicated to understand

GAINS

What does your userhope to achieve?
How might your user measure success?

- Easy saving features to guide him to save
- A quick overview of all of his spendings
- Safe online banking system for all finanace activities
- Safe, quick sending money to friends digitally

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EMPATHY MAP

DOING

What does a typical day look like for your user?

- Paying bills from excel sheet to onlin banking using a laptop
- Managing accounts for current projects
- Searching for investing apps or investing resources
- Catching a meeting with clients for future projects
- Checking upcoming schedules at google calendar at mobile
- Taking a coffee at Blue Bottle Coffee
- Running a quick meeting with clients at We Work office
- Paying with apple pay for her lunch
- Catching up with friends at bar
- Searching for a flight ticket for upcoming meetings in Chicago

THINKING & FEELING

What is important to your user?
What are your user's hopes, dreams, or fears?

- Control of all finance activities
- Start learning more about investing
- There are tons of resouces about invest and felt lost!
- How much should I save for future?
- Laptop should be the main device to manage all finance activities
- Prefer online banking using laptop over mobile
- What if my finance activities get exposed?
- Is it safe to use mobile for large amount of money?
- Convenient way to keep tracking all spendings/ activities

SEEING

What is your user's environment like?

- There a long line for getting a coffee at Blue Bottle Shop
- Where is the account history from last month?
- There are a lot features online banking, do I need them?
- Some of largest bank exposed some of clients' data accidentally
- Other people using a laptop at coffee shops
- Wework offices during lunch time is so busy

HEARING

What influences your user?

- Try Acorn app for investing- it makes sense
- Managing all saving/ finance activities in the mobile
- Chase mobile app is so easy to use
- Why there is limited time to use money from saving account?
- I don't get about investing- so hard!

PAINS

What obstacles or challenges does your user have?

- Managing different accounts are complicating
- Hard to understand how to invest from online banking
- The security isn't guranteed
- Difficult to check all the finance activities

GAINS

What does your userhope to achieve?
How might your user measure success?

- Control of all finance activities
- Know more about investing and start investing
- Onling banking using laptop shoud be a main process, but wants to have accessibility to mobile as well
- Convenient way to keep tracking all spendings