

Franco Bilboa

Checking, CD

IRA, Savings

Age: 47



## Traits

Value-minded

Risk averse

Burdened with responsibilities

Trustworthy

Open to new products

## Beliefs

- \* Time is valuable, simplicity a key factor
- \* How can your products make my life better and easier?
- \* It's up to you to show your products are superior, and up to me to validate

## Goals / Needs

- \* Simplify and consolidate personal & business dealings- all over the place
- \* Ensure personally on track to retire
- \* Expects "gold glove" treatment
- \* Needs comfort in large financial transactions and no petty little fees
- \* Expediency
- \* Confidence financial services are keeping up with latest in technology and security and staying competitive providing best products and rates

## Frustrations / Pain points

- \* Has so many accounts / services unsure about details -feels vulnerable
- \* What will online process take, where am I in it, and when will I be done?
- \* Hitting a dead-end waste of time

“Once I have a clear reason to use a financial product I am laser focused on getting it done quickly and well “

## Skills

TECHNICAL

PERSONAL

BANKING

## Motivations

learn

solve

teach

career

family

savings

giving