

Part 2: Personas

Persona 1: Lana Fiore



Lana Fiore is a 19 year old girl from the North Shore in Auckland and attended Westlake Girl's High School. Throughout her life, she's needed to be prompted to do things. This is exacerbated by her heavy reliance on her parents, leading to her being dependent on others in general. Like last year, she's applied for living costs which is mostly unnecessary as she receives a substantial weekly allowance from her parents. Lana doesn't plan her finances or do any formal budgeting, she just likes seeing her bank account have enough money. Whenever in a tight situation financially, she falls back on her parents for help. She moved to Dunedin to attend University Of Otago, studying a Bachelor of Commerce degree. She's now living in a flat with four of her friends that she met in a Halls of Residence in her first year.

Activities: Lana likes going to the gym during the week and enjoys going to parties and clubbing with her friends on the weekend.

Attitudes: Lana has a good outlook on life, is very spontaneous, and doesn't plan far ahead.

Aptitudes: She's a people person and is good in social situations.

Weaknesses: Insufficient planning results in Lana missing deadlines.

Domain Knowledge: Lana knows about finance management tools but doesn't care about them.

System Knowledge: Having not used a finance management system before, she doesn't have any system knowledge.

Interaction: Lana will use the system once or twice a week to update her expense payment status.

Priorities: Lana wants to keep her flatmates happy as they've decided to use this system.

Motivations: Her flatmates took initiative to use a finance management system but Lana is happy to be on board to help their flat run smoothly.

Computer Self-efficacy: Lana is open to learning new processes in digital systems and generally is competent at using them.

Risk Tolerance: Lana is accepting of risks when trying new technologies as she likes to get in and out fairly quickly when completing her goal.

Information Processing: Lana uses what information is presented to her to help her activity in a system, but only looks further when she is stuck and determined to do something.

Tinkering: Her primary method of learning how to use a digital system is through trial and error. She likes seeing the output of her actions and uses that to become comfortable with new technology.

Part 3: Scenarios, Usecases and Journeys

View past/upcoming expenses overview

All personas will do this as part of participating in their flat's finance management. When a flatmate wants to see the timeline and further details of their flat's financial history and any upcoming expenses, they will view it in the app.

User	System
Chooses to view their flat's financial overview	
	Gets details of flat's expenses
	Displays past and upcoming expenses

Create a new communal expense

Proactive flatmates like Rachel Woodham are more likely to be involved in this scenario. Whenever members of the flat are required to contribute to a communal expense, it will be documented and detailed in the app.

User	System
Chooses to view their flat's financial overview	
	Gets details of flat's expenses
	Displays past and upcoming expenses
Chooses to create a new expense	
	Displays required information
Fill out details regarding the expense	
	Register expense
	Save it to the flat's financial records
	Notify relevant users of new expense
	Display financial overview with new expense

Persona: Lana Fiore

Scenario: View past/upcoming expense overview

Expectation: Can find the flat's finance details from months ago

	Phase 1	Phase 2	Phase 3
Thinking	"Will I have enough money to pay for a concert ticket this weekend? I want to go but I can't miss another payment."	"How do I know how much I'll have to pay next week? This is complicated and I don't want to get it wrong."	"Great, I know I can buy a ticket and still be able to pay for my expenses next week."
Doing	Checks current bank account balance and remembers to check the finance management app.	Looks at upcoming payments and past variable payments to guess what they will be next week.	Buys a concert ticket with enough money left over for her flat expenses.
Insight: Understanding the flat expenses is essential. A clear, accessible overview should accommodate all types of users.		Ownership: Designers: ensure the UI and UX allow for easy consumption of information Marketing: Communicate ease of use	