

Sara & Sammy

Starting out and setting up

27 & 28, Balmain, NSW

Together for five years.

Sara is a PA and Sammy runs his own carpentry business.

Combined income: \$110,000

Lifestage change

Sara and Sammy have always wanted a family, it's just happening quicker than they planned for. They now want to step up their savings so they can buy their own home within the next year. They are very motivated to change their financial setup and behaviour in order to prepare for the baby. They want to...

- » Accelerate their "home ownership" plans.
- » Join their finances.
- » Increase savings and reduce costs.

Ultimate goal

"Have a place of our own where we put down roots and raise our family."

Goals of Orange Everyday use

- » Reduce fees.
- » Simplify our lives.
- » Expand our finance products.
- » Consolidate accounts.
- » Increase ease of savings.

Key insight

"We want to consolidate our finances and begin to construct a solid financial foundation for our future."

Behaviours & characteristics

- » Beginning to save and set up a financial management plan.
- » Motivated to change behaviours & strategies.
- » Unsure of features and services.
- » New understanding of the importance of money.
- » High balance, low assets.

Frustrations & pain points

- » Lack of integration with existing business and savings products.
- » Unclear or inconsistent information.
- » Being talked down to.
- » Unhelpful or inflexible customer service.
- » Unexpected fees or charges.
- » Lack of features.
- » Pointless complexity.

Ways to satisfy

- » Knowledgeable and flexible customer service.
- » Ongoing education, help and direction.
- » Pre-packaged solutions.
- » Everything working and linking.
- » No fluff, just straight talk.

We will switch if...

"Your mortgage rates are not competitive, we will be forced to go elsewhere and we like our finances consolidated."

"Your banking systems break or don't work properly."

"We will give Orange Everyday a fair go, but we will leave if you break promises or ding us with fees."

"We don't want to deal with customer service that can't fix things. We want an account that just works."

How to communicate

Style

- » Inform on features as they become relevant.
- » Proactive communication on new services.
- » Facts based communication.

Touch points

Sammy and Sara expect everything to be digital and not require human intervention. However, they are new to finance and will need help optimising their setup. They are likely to misunderstand features and have questions about how things work.

Order of preference

1. Online: For all banking, information, statements, etc.
2. Email: For when online doesn't work and for non emergency issues. For follow ups from phone conversations, information requests and all other communication.
3. Call centre: For when something goes wrong. They expect friendly, empathetic, yet facts driven communication.
4. Post: Likely to disregard as "marketing."
5. Branch: Irrelevant, except for mortgage.

Values & drivers

Change appetite

seeks innovation keep status quo

Self determination

self directed do it for me

Finance comfort

financially confident financially nervous

Tech attitude

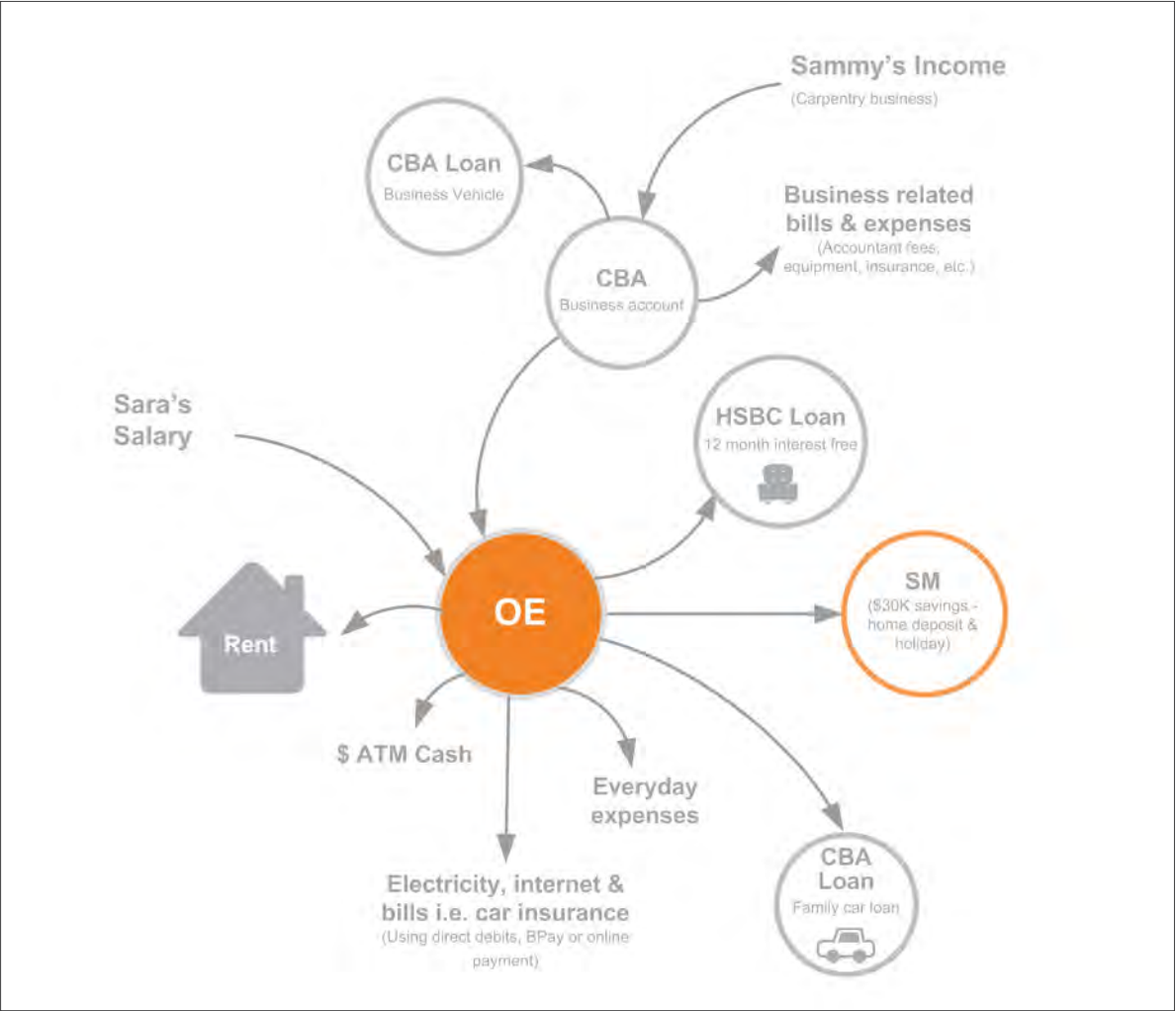
trusts technology mistrusts technology

Banking attitude

convenience cost avoidance

Gratification needs

quick wins growth over time



About Sara & Sammy

Starting out and setting up

As soon as you meet them, it's obvious that Sara and Sammy are perfect for each other. They met on a Contiki tour through Europe and surprised no one when Sammy disembarked in Sydney with Sara and never returned to his carpentry job in Shepparton.

They had been thinking about buying a place for some time, but with no great urgency. Now, with the baby coming, they want to hurry things along. Sara's mum is beside herself with the news and has already named the bub, "Little Ricky" after Sara's dad, Ricardo who succumbed to liver cancer early last year.

Sammy started his own business in Sydney with his "New Start" allowance. His work ethic and country manners gained him respect and his business is growing. Initially, Sammy struggled with the books, but Sara's mum, an old-school bookkeeper took him under her wing and would not let him fail. Mum loves Sammy's sense of responsibility and believes it balances well with Sara's impulsiveness.

Sara and Sammy use their iPhones for everything: keeping up with friends, facebooking, banking, checking train times, booking movie tickets and lately, sharing ultrasound photos. Sammy uses Sara's old laptop for work and MYOB.

At home, they don't have a computer, land line or printer. Sara does all of their computer work and printing at work.

They are regulars at several "Balmain locals" and have a large group of friends all living local. Sara takes after her dad and is the twinkly eyed "life of the party", so friends often congregate at their place, as small as it is. Weekends are spent relaxing, doing chores and cooking BBQ's with friends. Winter is all about the Swans, of course.

They have been putting money away to save for their first home and had several savings accounts. With the baby coming, they now realize that they haven't been organised or savvy enough and that they need to consolidate their money and develop a stronger strategy. Sara and Sammy love living in Balmain, but realize that even with help from Sara's mum, a place in Concord is probably more realistic. They are ready to move to the next stage in life and love and "get serious".

They want a bank that is flexible and fair, yet robust enough to grow with them over the long haul. They are ready to change their behaviour, and have plenty of inherent motivation to do so. Good systems, tools and advice will help them reach their goals.



Sara & Sammy's goals

- » Become financially responsible and independent.
- » Grow our savings and increase our financial knowledge and confidence.
- » Reduce complexities and feel "in control".

Our goals

- » Provide or integrate with all the features or services they require, so that Orange Everyday becomes "The Bank" for Sara and Sammy.
- » Have Sara and Sammy choose ING Direct for their mortgage.

Sara & Sammy's money map

What works, what doesn't

Trigger	Sara and Sammy are newly pregnant and are saving for a new house and the baby.
What works	Sara and Sammy like the convenience of being able to use any ATM. They also like easy access to their Savings Maximiser. They love that there are no fees because they are really trying to save.
What doesn't	Sammy was also hoping to move his business accounts and loans over to Orange Everyday, but could not figure out a way to do this.

Attitude to fees & services

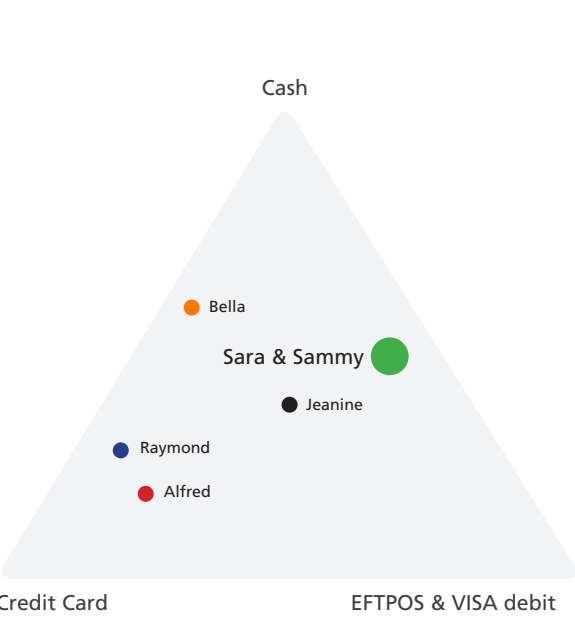
Due to their new-found understanding of the importance of money, Sara and Sammy are resistant to fees. Previously they may have been either unaware of or irritated about fees, but now they are forming strategies to avoid unnecessary expenses.

Strategies

Sara and Sammy are developing new strategies to manage their money and save. Some of these strategies will become permanent behaviour others will only be used as necessary. They...

- » Track their spending by using EFTPOS or Visa debit rather than cash.
- » Take out cash only each fortnight and attempt to stretch it across defined periods of time.
- » Use raw transaction data to create spreadsheets designed to track month by month.

Compare everyday spending...



Bella
Easy come, easy go
25, Surry Hills, NSW

Single, lives in a warehouse conversion with her flatmate.
Solicitor.
\$110,000

Lifestage change

A major promotion at her law firm makes her the youngest contracts lawyer in the firm and likely, in the industry. She loves her work and doesn't really care about the money, but she knows her dad is right; she should be smart about saving for a house. What she'll need...

- » Innovative features that help her save.
- » Quick movement of cash for investment.
- » Integration with other providers' features.
- » A fun way to manage her money.

Ultimate goal

"Do things in my own time and in my own way and live the life of my dreams."

Goals of Orange
Everyday use

- » Easy access across multiple devices.
- » ATM ubiquity.
- » Consolidation of multiple products.
- » Quick and easy money movement.
- » Have fun while managing my money.



Key insight

"Banking is easy, I just wish my accounts would work better together."

Behaviours & characteristics

- » More concerned with lifestyle than money.
- » Very tech savvy, "I love gadgets."
- » Money doesn't cause stress
- » Many cards and services.
- » Deep understanding of finance, but doesn't worry about it.
- » Doesn't care for incentives.
- » Doesn't sweat the small stuff.

Frustrations & pain points

- » Lack of access across devices.
- » Delays or having to wait for money to clear.
- » Clunky technical interfaces.
- » Unnecessary charges (incl. stamp duty and annual fees).
- » Irrational processes.
- » Having to debate with customer service people.

Ways to satisfy

- » Integration: multiple devices and accounts.
- » Robust and accessible financial products and tools.
- » Failure proof, well designed intuitive systems.

I will switch if...

"My strategies aren't supported or you provide insufficient features."

"You spam me or send me unwanted marketing material."

"Your online banking is unreliable."

"I've never worried about money, easy come, easy go. I'll put a few good strategies in place, but otherwise, I just enjoy life."

How to communicate

Style

- » Knowledgeable.
- » Informal.
- » Succinct.
- » Correct.

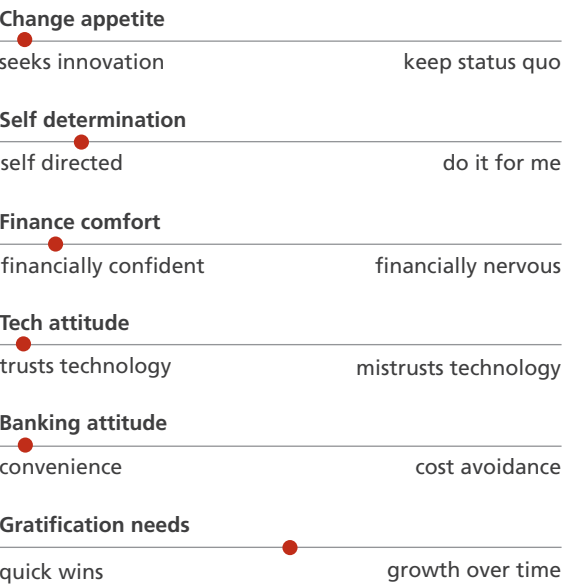
Touch points

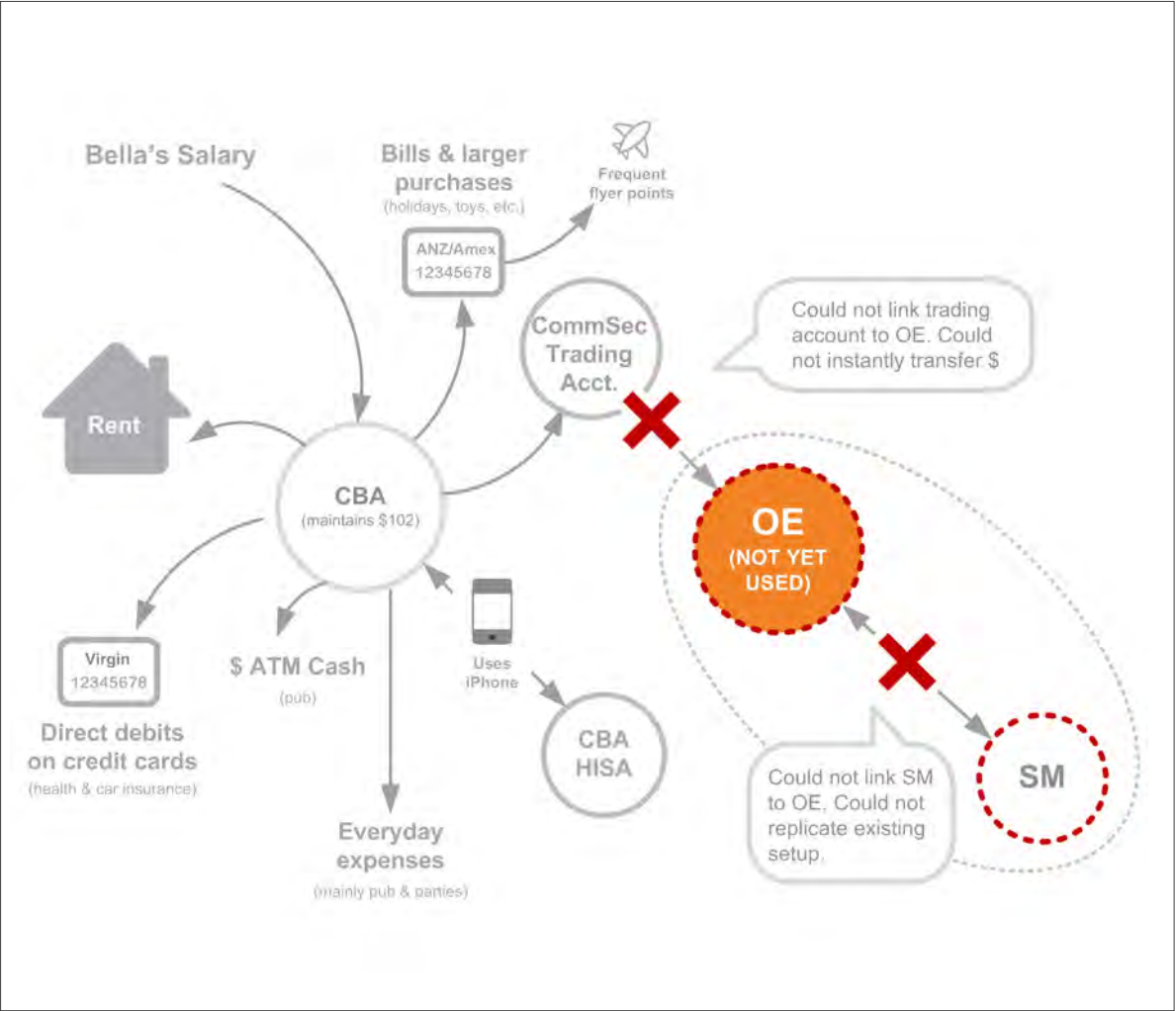
Bella is relaxed and proactive about resolving problems and finding information. She'll call customer service as a last resort to fix a mistake or resolve a problem. Typically, if she's calling customer service there's been a mistake, most likely, the bank's.

In order of Bella's preference...

1. Online: For all banking transactions and information. Online content should be intuitive, progressive and follow standard expected functionality.
2. SMS: For everything, if possible. Answer questions, solves issues, check balances.
3. Email: For everything if SMS isn't feasible. Answer questions, solves issues, check balances.
4. Post: For receipt of actual goods: i.e. new ATM cards or purchases from ebay.
5. Call centre: For when something goes wrong and cannot be resolved.
6. Branch: Ideally, never.

Values & drivers





Bella’s money map

What works, what doesn’t

Trigger	A big promotion, and a sense that it’s finally ‘time to save.’
What works	Bella likes that Orange Everyday is an online-only bank. Bella prefers to manage her finances completely on her own with little human interaction. She likes the convenience of ‘any ATM’ and that there are no fees.
What doesn’t	Bella was trying to replicate her old system by opening a HISA at the same time as her transactional account. When she was unable to do this online, she assumed this was not possible, and thought Orange Everyday was ‘not a real bank.’ Bella is also frustrated that she can’t easily connect to her existing trading account with Orange Everyday.

About Bella

Easy come, easy go

Bella is easy going and fiercely intelligent. Her ability to see logic in the incomprehensible serves her well as a contracts solicitor. ‘Work hard, play harder’ has always been her motto. She completed her bachelors in law and finance at Sydney Uni, along with an exchange year at Cambridge.

As a French Australian, Bella is no stranger to travel and is always looking to experience more of the world and her next adventure. If she’s not recalling the time she became an extra in a Bollywood film, she’s giving you travel tips for Laos.

She shares a funky warehouse apartment in Surry Hills with her mate Leila. Both are professionally successful and get on well. They love live music and hanging out at the latest and hippest bars and restaurants.

Bella is technology dependent; she has an iPhone for personal use and a Blackberry for work, an iPod Shuffle for when she jogs and a MacBook at home. She is also the proud owner of an iPad, but wasn’t obsessed enough to line up at the Apple shop with the pimply teenagers to purchase it.

Bella’s goals

- » Have fun while managing my money.
- » Eventually have a strong portfolio of investments.

Our goals

- » Be Bella’s hub and long term bank.
- » Enable her to use and consider ING Direct for more services and grow with her.

Attitude to fees & services

Bella is happy to pay for things that make her life easier and more fun. She knows she wastes money by using any ATM and paying bills late but she doesn’t care enough to change her behaviour.

Good service to her is a ‘delightful’ experience that allows her to set up and control her system her way. She would prefer to have as little personal contact as possible with the bank.

Technology keeps her in touch with friends and family near and far, helps her plan her days and keeps her entertained. Her ‘favourites’ include twothousand.com, inthemix.com.au and of course, taxiscombined.com, how else would one get home after a big night?

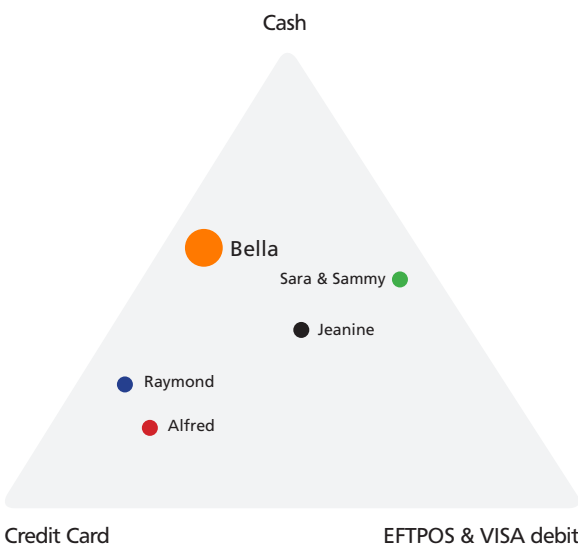
For Bella, news.com.au is way too slow, she follows the journalists themselves on Twitter. She hates having to wait or being the last to know and likes accessing everything independently, online. She expects internet content to be synchronised, optimised and, of course, fun. She won’t waste time on sites that don’t work.

Now, with her higher income, Bella knows she needs to be a bit more responsible and serious. She wants to grow her wealth without impeding on lifestyle and is confident doing this on her own.

Eventually Bella plans to have a strong portfolio of investments and to own her own place. Sometime in the future she intends to find true love and move to the south of France. But for now, she’s got a facebook photo to comment on, and then its time to fly to her latest addiction, a pole dancing class at her local gym.



Compare everyday spending...



Alfred

In control

56, Neutral Bay, NSW

Married to his high school sweetheart with two adult children.

Dentist.

\$200,000

Lifestage change

Alfred and his wife have finally repaid the mortgage on the family home. Both adult children have moved out and semi-retirement is on the horizon. He is going to need...

- » Avoid unnecessary fees through ATM ubiquity.
- » New bank with no fees or tethers.
- » New savings accounts to replace mortgage.

Ultimate goal

"Enjoy the next stage of our lives with the money we've carefully saved."

Goals of Orange Everyday use

- » Recreating his desired set up.
- » ATM ubiquity.
- » Simplification.
- » Ease of connection with savings and term deposits.



"I'm not a risk taker; I've worked hard for my money, & I expect my bank to be as professional as I am."

How to communicate

Style

- » Efficient.
- » Accurate.
- » Professional.

Touch points

Alfred has high standards and expects that the bank does too. He expects professional service and will ask for a manager if he is not getting what he wants.

Alfred appreciates clear honest communication; he would rather wait for the right answer than be given the wrong answer quickly.

Order of preference

1. Call centre: For most things. Efficient solutions and accuracy are very important.
2. Email: For follow up communication, documentation and statements.
3. Online: For all banking needs and transactions.
4. Post: For important information and marketing.
5. Branch: Would be good for a mortgage or to deposit cheques...

Key insight

"I'm organised and know what I'm doing, so the bank should support the way I work, not the other way around."

Behaviours & characteristics

- » Experienced and confident with money.
- » Well informed: reads and researches.
- » Multiple accounts for different purposes.
- » Complex set up.
- » Happy to pay for valued services.
- » High balance, high assets.
- » Calm about money; knowledge is power.

Frustrations & pain points

- » Needless complexity.
- » Irrational or illogical systems.
- » Non-intuitive products.
- » Unexpected fees or charges.
- » Technology failure.
- » Not having the features he has come to expect.

Ways to satisfy

- » Flexibility to suit his expectations.
- » Accuracy and professionalism.
- » Integration: multiple devices and accounts.
- » Robust and accessible financial products and tools.
- » Well designed intuitive systems.

Values & drivers

Change appetite

seeks innovation keep status quo

Self determination

self directed do it for me

Finance comfort

financially confident financially nervous

Tech attitude

trusts technology mistrusts technology

Banking attitude

convenience cost avoidance

Gratification needs

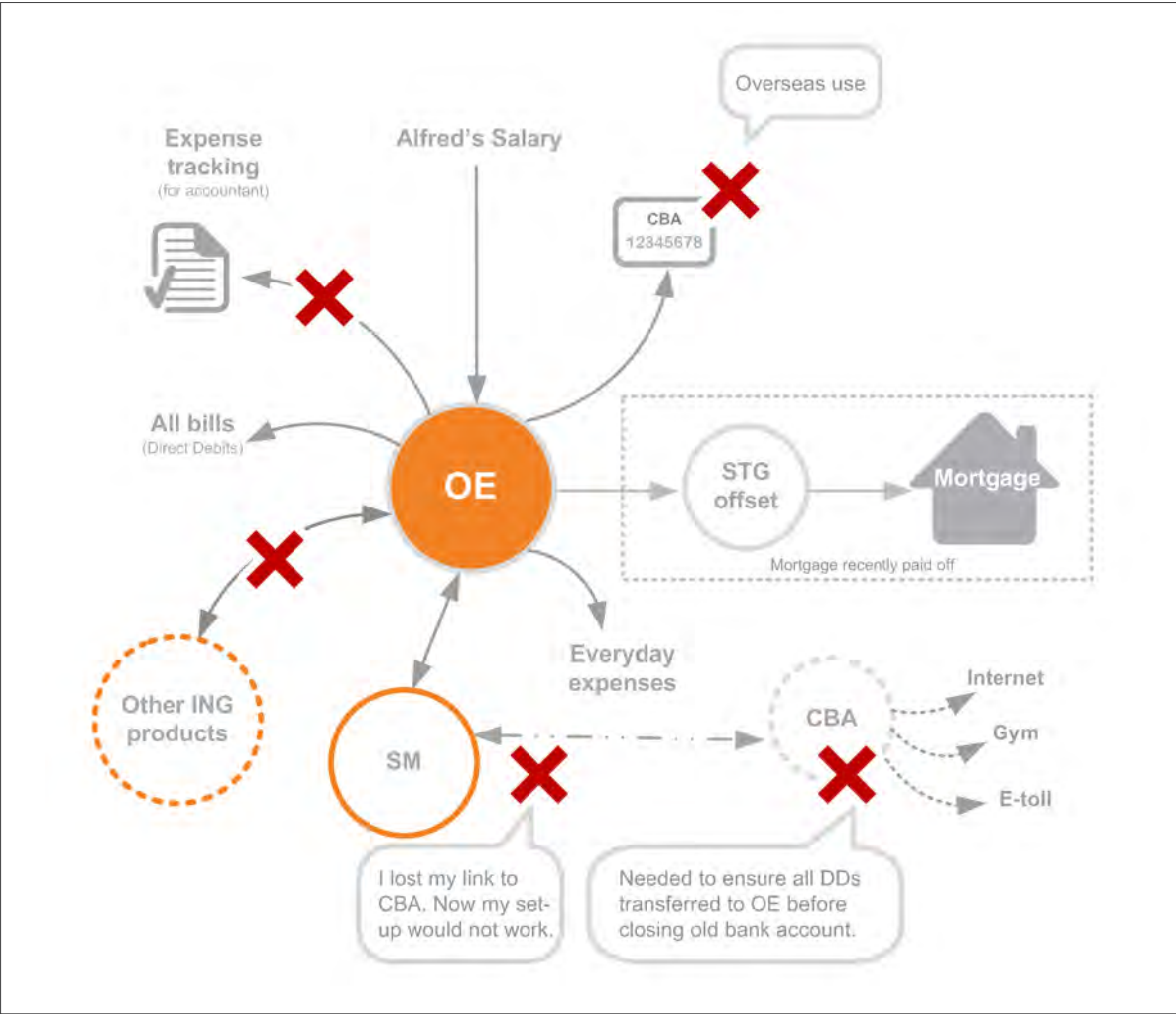
quick wins growth over time

I will switch if...

"There are bank errors and you don't address them."

"I can't recreate my set up, or you are missing the features I have come to expect."

"I find a much better deal that ING Direct won't match."



Alfred’s money map

What works, what doesn’t

Trigger	The mortgage is finally paid off, and the kids have left home.
What works	Alfred appreciates that Orange Everyday made it easy for him to transfer direct debits via telephone.
What doesn’t	Alfred likes feeling in control. The fact that he was unable to easily link his Orange Everyday account with other accounts made him think that Orange Everyday could not provide the same features as brick and mortar banks. He also found Orange Everyday’s expense tracking to be unsuitable for his needs.

About Alfred

In control

Alfred and his wife Lorna are coming up to their 25 year anniversary. Both their kids, Angie and Nate, have grown up and moved out. As Alfred will no doubt brag as soon as you meet him, Angie, his oldest, is a news reporter for Channel 4 in London. Nate, the youngest, finally spread his wings and moved into his own apartment in Bondi last year.

With the mortgage paid off and the kids finally out on their own, Alfred feels immensely free. He feels like he and Lorna are starting out anew; this time with money. Almost every year Alfred and his wife take a trip that usually includes a stopover in London to see their daughter, but this year they are going to have an adventure and travel around South America to celebrate their silver anniversary.

As a dentist for 27 years, Alfred always makes sure he keeps up with the latest technology via trade press, conferences and seminars but he won’t change the way he works unless he can see the benefit for his patients.

Lorna is a practicing art therapist; she retrained when their kids were in primary school and loves that she can use her creativity to help people. She has always painted and their house has many pieces of her work hanging on the walls.

Alfred has never been the artistic type, but he is an avid baker; it fits well with his love of precision, and he enjoys impressing their friends with his latest creation at their much-loved dinner parties.

Alfred is a brick and mortar style investor. In addition to the family home, he owns the building where he practises with two associate dentists. Although he doesn’t own any investment properties, he is thinking about this as a future possibility.



Alfred’s goals

- » To live the life we’ve planned for and travel together throughout our retirement.

Our goals

- » Be the “Bank” for Alfred. Gain his trust so he uses ING Direct for all his savings needs.
- » Enable him to use Orange Everyday as his hub, eventually linking into his super plan.
- » Be the mortgage provider for Alfred’s investment property and for his children’s homes.

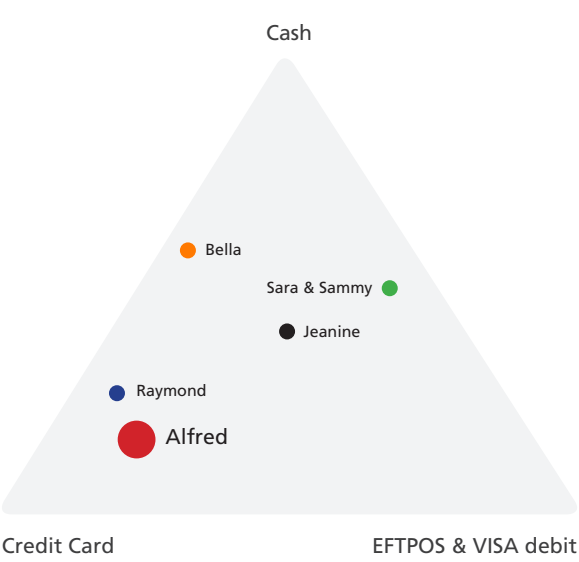
Attitude to fees & services

Alfred doesn’t expect fees to be charged for regular banking services. He is organised and will make sure to follow the procedures required to get the best deal. He values old fashioned politeness and service more than most. However he believes good service should be expected, not paid for.

Strategies

Alfred has systems and tools which he perfected over the years to help him track expenses, bills, passwords and the like. His system used the CSV file provided by the bank, so he expects his new bank to provide the same. He has a relaxed approach to his savings because he’s been doing it for years.

Compare everyday spending



Raymond

Rate chaser

34, Parramatta, NSW

'Kind of' in a relationship.
IT Manager, RailCorp.
\$100,000

Lifestage change

Raymond is not facing any particular life change at this point. However, he is always looking for a better deal. Incentives are a motivator.

Ultimate goal

"Find a way to make it big and never have to work again."

Goals of Orange Everyday use

- » Get the best deal going.
- » No fees.
- » Great rates.
- » Ability to move money quickly to take of other deals and offers.

Key insight

"You can't trust the bank to give you a good deal. You need to be in the know and shop around to get ahead."

Behaviours & characteristics

- » Money is more important than time.
- » Doesn't take no for an answer.
- » Believes you have to 'game the system' to get ahead.
- » Doesn't trust easily.
- » May have ineffective strategies and resist advice.

Frustrations & pain points

- » Fees and charges.
- » Missing out on a good deal.
- » Unable to integrate or execute on strategies.
- » Lack of respect.

Ways to satisfy

- » Competitive rates.
- » Loyalty programs.
- » Special deals.
- » Contextual education about new features that add value.

I will switch if...

"I get a better deal."

"You don't match your rates for new customers."

"I make the system work for me."

How to communicate

Style

- » Be respectful.
- » Focus on value.
- » Point out special programs and rates

Touch points

1. Email: Special offers, questions and most trouble shooting.
2. Online: For all information about the product, integration, statements and banking.
3. Call centre: For most questions, product information and offers.
4. Post: For promotions, statements and loyalty programs.
5. Never.

Values & drivers

Change appetite

seeks innovation keep status quo

Self determination

self directed do it for me

Finance comfort

financially confident financially nervous

Tech attitude

trusts technology mistrusts technology

Banking attitude

convenience cost avoidance

Gratification needs

quick wins growth over time

Persona summary



Sara & Sammy
Starting out & setting up

“We want to consolidate our finances and begin to construct a solid financial foundation for our future.”



Bella
Easy come, easy go

“Banking is easy, I just wish my accounts would work better together.”



Alfred
In control

“I’m organised, and know what I’m doing, so the bank should support the way I work, not the other way around.”



Jeanine
Staying afloat

“The money goes so quickly, I don’t have time to worry about each transaction. I need a bank that I can trust, to support my fast ever-changing needs.”



Raymond
Rate chaser

“You can’t trust the bank to give you a good deal. You need to be in the know and shop around to get ahead.”

Demographics

Age	27, 28	Age	25	Age	56	Age	38	Age	34
Location	Balmain, NSW	Location	Surry Hils, NSW	Location	Neutral Bay, NSW	Location	Miranda, NSW	Location	Parramatta, NSW
Marital status	De facto	Marital status	Single	Marital status	Married	Marital status	Separated	Marital status	‘Kind of’ in a relationship
Income	\$110,000	Income	\$110,000	Income	\$200,000	Income	\$65,000	Income	\$100,000

Lifestage

Sara and Sammy have always wanted a family, it’s just happening quicker than they planned for. They now want to step up their savings so they can buy their own home within the next year. They are very motivated to change their financial setup and behaviour in order to prepare for the baby.

A major promotion at her law firm makes her the youngest contracts lawyer in the firm and likely, in the industry. She loves her work and doesn’t really care about the money, but she knows her dad is right; she should be smart about saving for a house.

Alfred and his wife have finally repaid the mortgage on the family home. Both adult children have moved out and semi-retirement is on the horizon.

Recently separated, Jeanine is starting afresh and needs her own new accounts. She is juggling the needs of a lively household, the finances and full time work all on her own. Sometimes, she wonders how she’s going to keep everything on track.

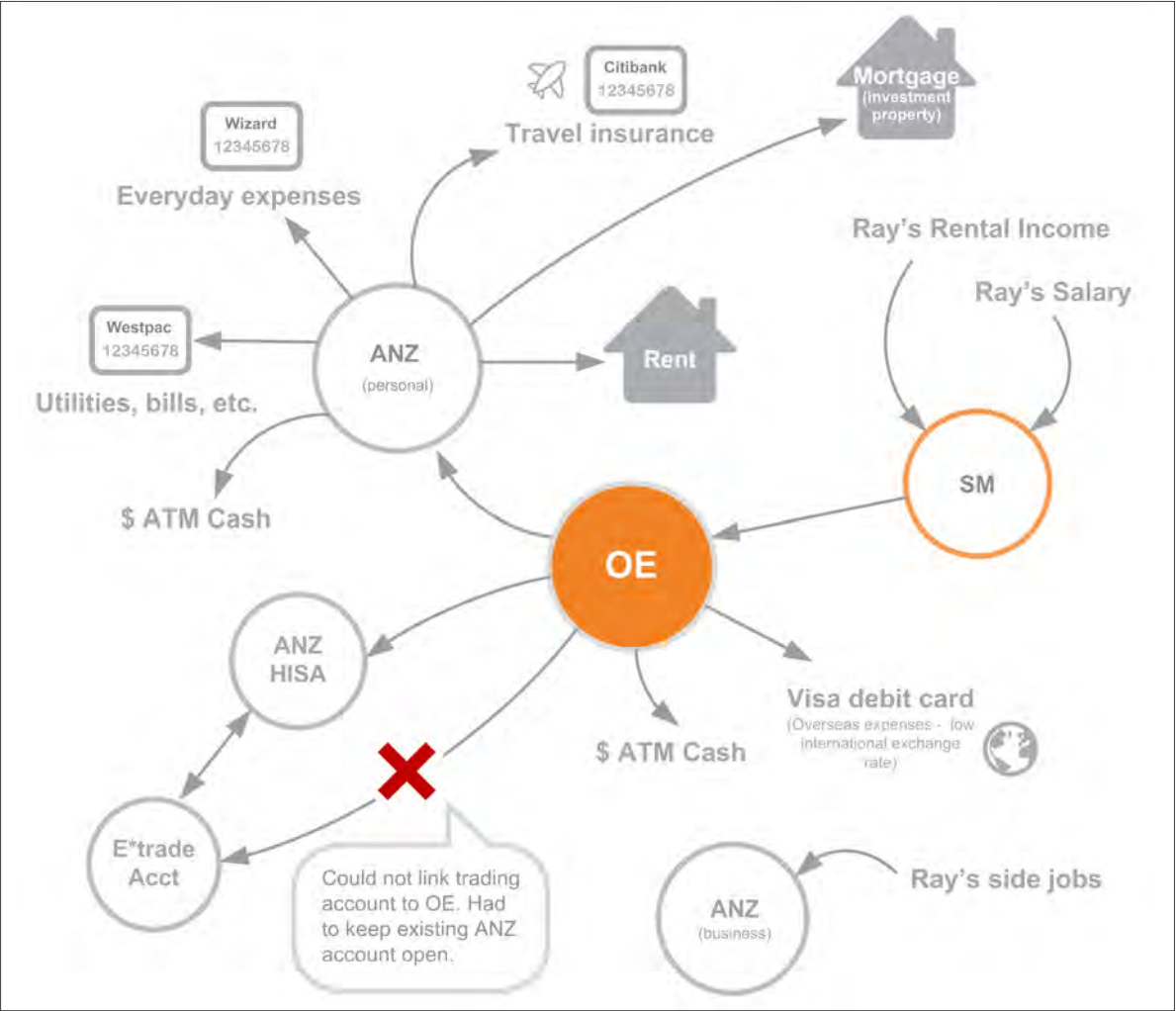
Raymond is not facing any particular life change at this point. However, he is always looking for a better deal. Incentives are a motivator.

Frustrations

» Lack of integration with existing business and savings products.	» Lack of access across devices.	» Needless complexity.	» Inflexibility.	» Fees and charges.
» Unclear or inconsistent information.	» Delays or having to wait for money to clear.	» Irrational or illogical systems.	» Fees.	» Missing out on a good deal.
» Being talked down to.	» Clunky technical interfaces.	» Non-intuitive products.	» Lack of explanations.	» Unable to integrate or execute on strategies.
» Unhelpful or inflexible customer service.	» Unnecessary charges (incl. stamp duty and annual fees).	» Unexpected fees or charges.	» Lack of features or integration with needed features.	» Lack of respect.
» Unexpected fees or charges.	» Irrational processes.	» Technology failure.	» Errors (hers or the banks).	
» Lack of features.	» Having to debate with customer service people.	» Not having the features he has come to expect.	» Complexity.	
» Pointless complexity.				

Ways to satisfy

» Knowledgeable and flexible customer service.	» Integration: multiple devices and accounts.	» Flexibility to suit his expectations.	» Reliability: be one less thing she has to worry about.	» Competitive rates.
» Ongoing education, help and direction.	» Robust and accessible financial products and tools.	» Accuracy and professionalism.	» Flexibility: provide solutions that fit her situation.	» Loyalty programs.
» Pre-packaged solutions.	» Failure proof, well designed intuitive systems.	» Integration: multiple devices and accounts.	» Understanding: cut her a bit of slack.	» Special deals.
» Everything working and linking.		» Robust and accessible financial products and tools.		» Contextual education about new features that add value.
» No fluff, just straight talk.		» Well designed intuitive systems.		



About Raymond

Rate chaser

If you want to know where to get anything at the best price, Raymond is your man. Raymond knows that the good life doesn't come easy, and if it did, then everyone would have it.

He believes you have to be a bit smarter and you have to make the system work for you. He never pays full price and has no problem bargaining for things, even at restaurants. That's why even his four best mates are surprised that beautiful Claudia still sticks around.

He's been seeing Claudia for six months now; she's definitely his lady luck. He met her at the races at Rosehill when she picked three winning horses for him. Last week, she picked the winner of the world cup and won one hundred dollars for him in the office sweeps stake.

Raymond wants Claudia to move to Parramatta so they could be closer, but he's not ready for anything serious. Plus, he's still getting a good return from his cousin who is renting the spare bedroom and he's not sure Claudia would be ok with having Lincoln as a .

On the weekends, Raymond always hangs with his four best mates; playing war games out in or "Call of Duty" in his "state-of-the-art" self made home theatre.

He's always wanted to run a speciality car workshop, but his parents wouldn't have a bar of it. As a teen, while his mates took on apprenticeships, his parents kept a firm grip on him and made sure he finished his HSC and got into UTS.

Raymond lives in a rented apartment in Parramatta, but also owns an investment property which he bought fourteen years ago. The property has since tripled its value, but to hear him speak about it, the property has been nothing but trouble. "The tenants are always breaking things and demanding I fix them."

Raymond's parents emigrated from Yugoslavia when he was eleven. Raymond watched his parents struggle with English and work late into the night. As a boy, he was expected to pitch in as a matter of course, unpacking boxes before school and working the cash machine in the afternoons. Today, he still stops by each weekend to make sure things are running well and to help his dad. He knows 'making a living' doesn't usually come easy and he counts himself lucky and blessed.

As a kid, Raymond settled into Aussie life easily, picking up English and making friends quickly. If you needed something electrical put together or pulled apart, you



called on Raymond. During his IT studies at UTS, Raymond began an internship at the ATO, and from there, moved to RailCorp where he's worked for the past twelve years.

Raymond's parents don't understand why he doesn't "settle down" instead of hanging with his mates and playing games all the time. But Raymond couldn't be happier. He has a great job, low stress, great mates, and the lifestyle his parents couldn't fathom. Call it "bad luck", but Raymond carefully counts his every blessing.

Raymond's goals

- » Get the best deal that's going.
- » Be able to move money around so I can execute my strategies.

Our goals

- » Get Raymond to understand the product features.
- » Limit him from 'gaming the system'.
- » Gain Raymond's trust so that he views and uses Orange Everyday as his primary bank.

Raymond's money map

What works, what doesn't

Trigger	Raymond was motivated by the sign-up incentive. He will go anywhere there is a great rate.
What works	He is very happy with Orange Everyday's "no fees", and the easy access to savings products. He also likes that there are no fees for using his card. Incentives are also very important.
What doesn't	Raymond was hoping to get regular incentives for depositing into his account. ING Direct used to have the highest rate for savings products but now he feels that he has to 'shop around.' No easy way to have one consolidated view of all his accounts. Raymond was hoping to link his E*TRADE account to his new Orange Everyday account, and was frustrated when told by customer service that this was 'not possible.'

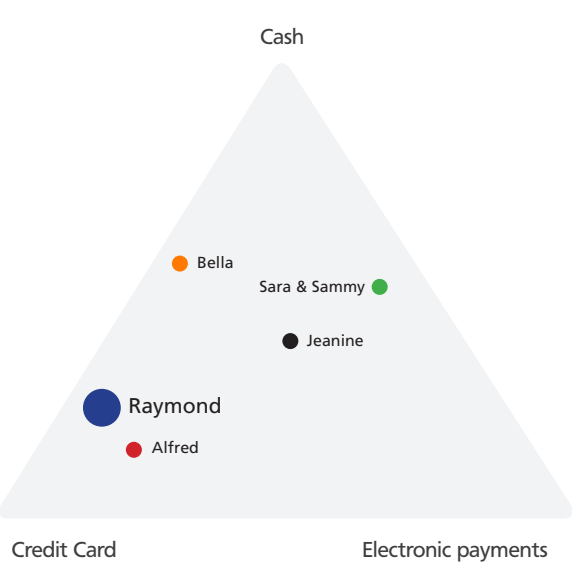
Attitude to fees & services

Raymond likes good service and likes to be respected. He knows that you get more bees with honey. However, he also has the time and tenacity to bargain and negotiate. Getting the "best rate" and "lowest fees" always trumps everything, no matter how impressive the customer service.

Strategies

Raymond will hold onto multiple products and services to ensure instant access to the best deal going. He is proactive about finding the best deal and is very quick to change providers to take advantage of special offers. He is unlikely to close accounts as closing an account provides little value to him personally.

Compare everyday spending...



Jeanine

Staying afloat

38, Miranda, NSW

Single mum with three girls: 8, 12 and 14.
Owns her own home.
Residential Property Manager.
\$65,000

Lifestage change

Recently separated, Jeanine is starting afresh and needs her own new accounts.

She is juggling the needs of a lively household, the finances and full time work all on her own. Sometimes, she wonders how she's going to keep everything on track. She's going to need...

- » Easy expense tracking.
- » Time saving features, like "any ATM."
- » No sudden fees.
- » Grace period for mistakes.

Ultimate goal

"Manage my money and time so my girls and I can adjust to our new family situation and continue to thrive."

Goals of Orange Everyday use

- » No fees.
- » Use of any ATM.
- » Consolidation.
- » Fairness & understanding.
- » Ease of use.
- » No surprises.



"I'm just managing to keep everything running right now. If something breaks it could all come crashing down."

How to communicate

Style

- » Solutions orientated, not product focused.
- » Resolve the problem, not just the question.
- » Flexible, personable, patient.

Touch points

Jeanine is comfortable with technology and would prefer to do everything online or on her iPhone, if it's easy. But if it doesn't work the way most applications work, her frustration would be high. She will ring the call centre right away if something goes wrong, or if she has any questions. She is unlikely to use or the web for this.

In order of preference:

1. Online: For in-context help and product information. This is the best way to support Jeanine, she will be in touch mostly when things don't work.
2. Call centre: For when things don't work or with questions.
3. Email: For offers, information and follow up to phone inquiries.
4. Post: For statements, bills and such as for things that need to be filed.
5. Branch: Never.

Key insight

"The money goes so quickly, I don't have time to worry about each transaction. I need a bank that I can trust to support my fast ever-changing needs."

Behaviours & characteristics

- » Busy and overstretched.
- » No time for a plan: money comes in and goes out just as quickly.
- » High expenditure.
- » Worried about covering costs.
- » Can't rather than won't plan for the future.

Frustrations & pain points

- » Inflexibility.
- » Fees.
- » Lack of explanations.
- » Lack of features or integration with needed features.
- » Errors (hers or the banks).
- » Complexity.

Ways to satisfy

- » Reliability: be one less thing she has to worry about.
- » Flexibility: provide solutions that fit her situation.
- » Understanding: cut her a bit of slack.

I will switch if...

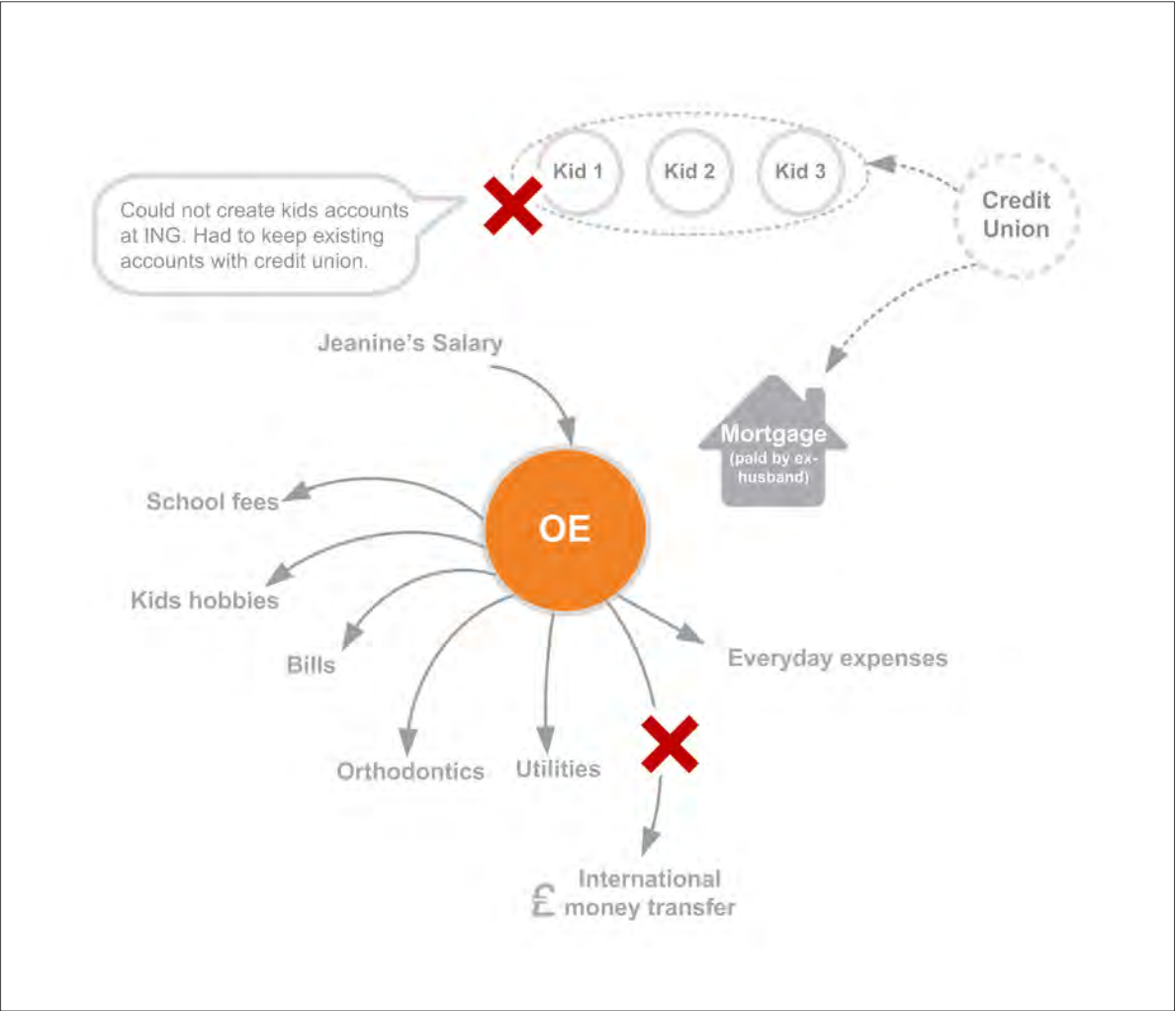
"Your service is inconsistent or adds to my stress level."

"I'm treated with rudeness and impatience."

"You don't take the time to understand my unique situation."

Values & drivers





Jeanine’s money map

What works, what doesn’t

Trigger	Newly separated; on her own financially with three kids.
What works	Jeanine is happy that her new Orange Everyday account doesn’t charge fees. She was delighted when Orange Everyday proactively sent her a letter letting her know that her account was overdrawn, and that she had a three day interest-free ‘grace period’ to replace the funds. Because she’s time-poor, Jeanine loves the convenience of no fee withdrawals at any ATM.
What doesn’t	Jeanine could not understand how to open accounts for her kids in Orange Everyday. She was forced to keep her old credit union account open so that her girls could have debit cards in their own names. Jeanine had difficulties using her new Orange Everyday account to make an international money transfer to her nieces and nephews in the UK. The site didn’t look like it was part of Orange Everyday, the verification had to be done via ‘snail mail’ and the transfer took days when it had been instantaneous with the credit union.

About Jeanine

Staying afloat

It’s been six months since Jeanine and Finlay separated. The kids are settling down and the household is regaining a sense of calm they haven’t known for years. Jeanine is keeping the relationship with the girls’ father amicable for their sake, but it’s all taking its toll on her. Ballet shoes and lessons aren’t cheap and neither are soccer uniforms, not to mention the orthodontics. Along with the girls’ shoes and uniforms, the household budget has shrunk and this is taking some getting used to.

Jeanine has increased her work hours to help cover costs, but the girls still need to be driven everywhere and the housework is always waiting. Jeanine’s mother helps out, but then there are the lectures...

Jeanine’s best two hours of the week come in the form of latte’s and laughter at Alley’s coffee shop opposite Cronulla beach. With the girls at the surf lifesaving club, Jeanine and her best friend, Erietta, have one hundred and twenty full minutes of “grown up time”, which usually involves nothing of the sort.

Both women howl with laughter as Erietta mimics the latest arguments between her mother and grandmother

Jeanine’s goals

» Provide for my family and gain control over my financial situation in order to save at least something.

Our goals

» Have Jeanine make Orange Everyday her “bank”.

» Stabilise her expenditure through education and use of features such as automatic payments.

» Cross sell savings and debt products.

Attitude to fees & services

Jeanine needs a consolidated “all-in-one” type service from her bank. Friendly and helpful customer service is appreciated. She doesn’t have time for callbacks, “redos” or misinformation.

Jeanine is trying to avoid excess spending and is especially wary of unexpected fees. However, she values and needs excellent service. If she finds it, she may be willing to pay for it, but only if she is informed up-front.

in a strange mix of Greek and English, they both call “Greeklish”.

Jeanine does her online banking while the girls do their homework. Because the girls are always distracting her, she worries about errors. The SMS verification frustrates her as she uses her daughter’s old iPhone and the ringer doesn’t work properly. By the time she finds her mobile, her session has long “timed out”.

Jeanine was always aware of the family finances but hadn’t been “hands-on” as Finlay had managed that aspect of their lives. Jeanine knows she needs to learn more about banking and is open to new products and services, but its just one more thing she needs to fit in.

Jeanine wants a fair financial institution that will help her manage the daily finances more efficiently. Easy systems that work with her lifestyle and customer support staff that can fix errors are critical to her situation. She needs a bank that is reliable, easy to use, feature-full and intuitive, and which will cut her some slack when the going gets tough.



Compare everyday spending...

