

A week of banking for Karen & James Summary of Diary Study

**SUB-SAMPLE -
TWO SUBJECTS**

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A week in the banking life of Karen

In her 40's, Karen predominantly uses her laptop to do online banking, typically logging in 3 – 5 time a week.

Commonwealth Bank: Everyday account, savings account, personal loan

Other Financial Institutions: Credit card, TD
The laptop is permanently in her bedroom, and she prefers it because she likes seeing all her accounts on one page without scrolling. Karen also believes mistakes are less likely on a laptop than a touch screen or mobile device.



KAREN'S WEEK:

TUESDAY:

THURSDAY:

FRIDAY:

SATURDAY:

KAREN'S BANKING DETAILS:



KAREN'S DAY

On Tuesday Karen logs in to NetBank to check her balance and to make sure everything is still there and nothing unexpected has happened.

After she wakes up, Karen logs in because she's expecting her pay to have been credited to her account. When she sees that it has come in, she pays her rent and her phone bill as it's due tomorrow. She also transfers some to her credit card and some to her ING savings account. Afterwards she has breakfast then takes her son to school.

After dinner and putting her son to bed, she logs in to NetBank to transfer \$75 to a family member who bought concert tickets for them both. Afterwards she turns her computer off and watches some TV.

Karen and her son have various things planned for the weekend. Karen thinks she will need about \$100 for the weekend so logs on to NetBank to transfer the money from her savings account to her everyday account. Afterwards she goes to buy some lunch and stops by the ATM to withdraw the cash.

KAREN'S EMOTIONS



DEVICE:



CORE BANKING ACTIVITY:



CHECKING



CHECKING & PAYING



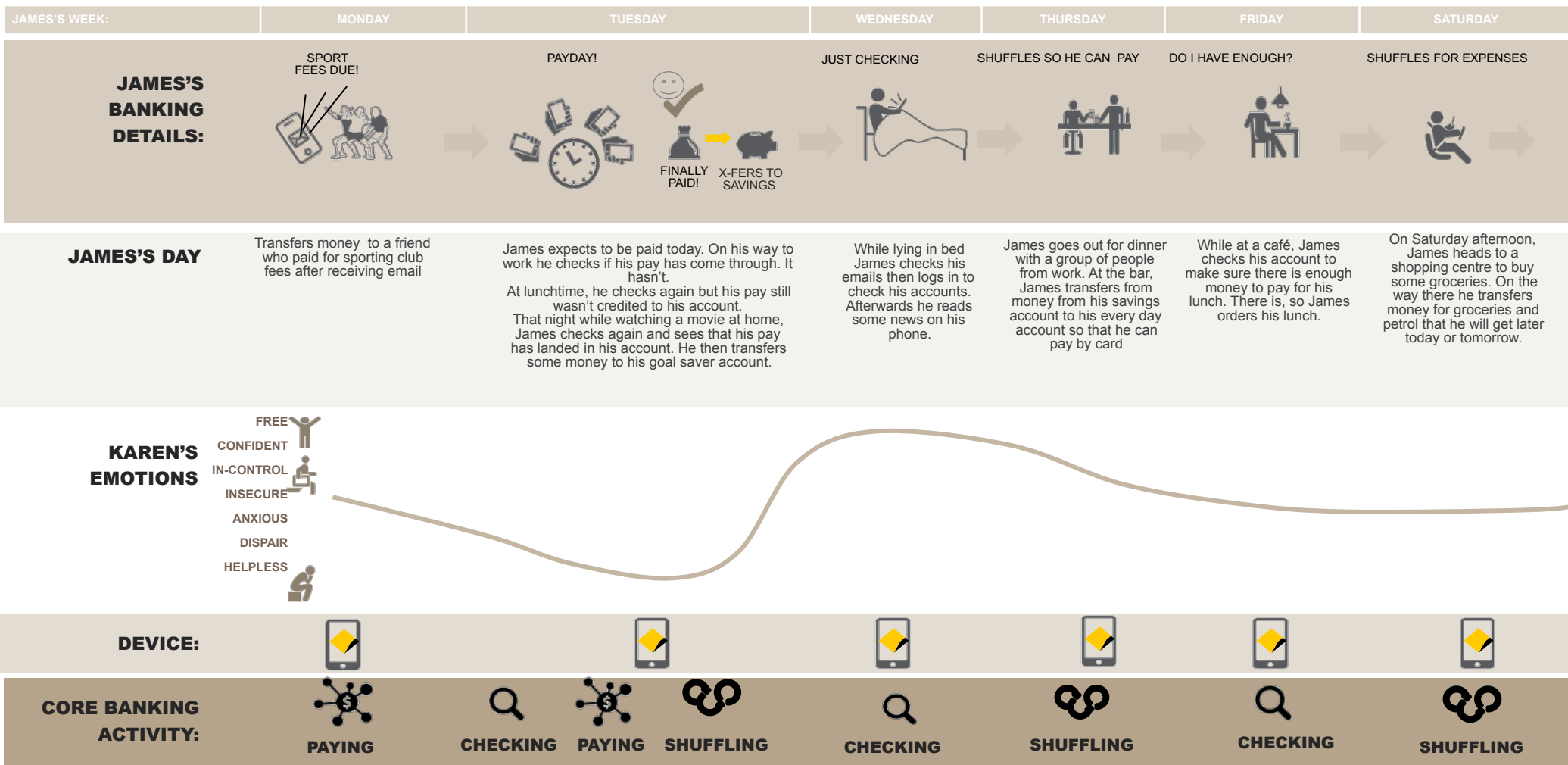
PAYING



SHUFFLING



A week in the banking life of James



Diary Study Objectives

1. Prioritise strategies that help customers **manage their here and now**
2. Help customers **coordinate money management with others**
3. Lessen the effort needed for **checking and paying** and 'shuffling'.
4. Improve the **discoverability of online banking features**