

Fourpoints Personas and Scenarios

Jack

28-year-old journalist,
single

"I like to keep ahead of the curve"

Jack is a frequent traveller who loves socialising with friends, eating out and getting into the vibe of whatever city he is in by finding places to go that are off the beaten track. He is a frequent Foursquare user who likes to leave reviews of the places he's visited. This has earned 'Expert' status – something he is very proud of. He also likes to share his curated lists of favourite destinations with his friends. When travelling, Jack prefers to stay in design hotels because he cares about aesthetics. He collects Avios points so flies with BA whenever he can – he's already earned enough points for a free flight to LA. He often forgets his bank card, so likes to have the ability to pay for things with his mobile. He's an early adopter of technology, already has an iPhone 6, and is looking forward to the introduction of Apple Pay. He has 50-60 apps on his mobile phone and is always on the lookout for something new. He is an avid Twitter user and finds it very useful to keep up with breaking news. He's also an avid reader and has a Foyalty card. He likes their personalised emails, and often buys what they recommend.

Brands

Apple, Netflix, Twitter, British Airways, Spotify, Sonos, Foyles

Cares about

Speed of broadband, design, aesthetics

Reason for using

Wants to find cool places to go that are off the beaten track and be able to pay without cash

Wants

Good recommendations and an easy, convenient way to pay

Needs from our app

The ability to find new places to go that are recommended by people in his network, then to pay for goods and services with his phone. The ability to brag about all the cool places he has been

Pain points

Apps that are a drain on his battery and are clunky and badly designed, nowhere to charge his devices, hotels that don't have Wi-Fi, not being able to pay with cards/mobile payment, excessive push notifications

How can we serve

Keep the app up to date with all the newest nightspots and make the payment process as quick and painless as possible

Phoebe
35-year-old art teacher,
married with one toddler

"We can build a better community by shopping locally"

Phoebe is a foodie who likes to shop at local businesses where possible. She tries to collect stamps in her local independent coffee shop, but always forgets to bring her paper card. She's a regular visitor to her local food market, but goes to Waitrose for her weekly shop, as she believes they support the local community. She's a keen runner and cyclist and always has her Fitbit in her pocket. She tends to trust personal recommendations over those from people she hasn't met, but reads the Guardian and Time Out regularly and has been tempted to visit exhibitions and restaurants on the strength of their reviews. She uses Pingit weekly to send money to friends and family and likes it because it is so convenient. She has about 30 apps on her mobile phone, but only uses 5-6 regularly. Her favourite is Instagram because she likes sharing pictures of her young family.

Brands

Fitbit, Guardian, TimeOut, Borough Market, Waitrose, Instagram, Barclays Pingit

Cares about

Supporting local businesses and being rewarded for doing so

Reason for using

Wants to get offers from the local businesses she loves and frequents. Wants an easier way to pay market traders

Wants

To see an immediate reward for her loyalty

Needs from our app

The ability to take advantage of loyalty offers in small businesses that she visits regularly. The ability to pay market traders easily, without cards or cash

Pain points

Filling out lengthy forms, intangible rewards (points that don't seem to add up to anything), confusing interfaces on chip and pin devices, not having enough cash to pay market traders

How can we serve

Make it easier for her to find offers from local businesses and offer her a rewards programme that shows her clear steps to her next goal

Susan

**52-year-old senior civil servant,
married with 2 teenage children**

"I don't have time to keep up with technology - what I use works for me"

Susan is a busy businesswoman with a packed schedule. She works long hours so doesn't get the chance to go out very often. As a result, she's a creature of habit that visits the same restaurants regularly with her husband and teenage children. She is happy to pay by cash or card and has never paid with her mobile because she worries it's not secure. She tends to trust big brands such as Sainsbury's and Amazon and worries about giving her card details to smaller online retailers, so uses PayPal wherever possible. She's suspicious of the amount of her data large companies hold; nonetheless, she uses Nectar to collect points on her weekly shop and fuel. She's a points hoarder and likes to save them up for birthdays or Christmas, so she can get money off big-ticket items. She finds it difficult to keep up with the fast pace of new technology, and as a result has stuck with her Samsung Galaxy S2 for a number of years. She doesn't download new apps regularly, and of the 20 apps she has, only uses 2-3 of them on a daily basis. Her favourite is WhatsApp, which she uses to keep in touch with her children.

Brands

Amazon, Sainsbury's, House and Garden,
Samsung, BBC Radio 4

Cares about

Data privacy, convenience, being rewarded for
her loyalty

Reason for using

To gain rewards from the local restaurants she
frequents regularly

Wants

To be able to earn rewards easily and to keep
her card details with a service she already

Needs from our app

The ability to use PayPal to fund mobile payments

Pain points

Taking her phone out in public, data privacy, forms that ask for too much information, frequent push notifications, apps that are difficult to navigate

How can we serve

Linking payment to PayPal, regularly updating offers on her local restaurants

Jack's scenario

Jack is in Mexico City, a place he has never visited before. He's in the trendy Condesa district and wants to find the best place to drink till dawn. He opens up the Foursquare app on his iPhone 6 and looks for a recommendation from someone in his social network. He discovers that Ben, a colleague from the New York office, visited an "amazing" cocktail bar in the local area three weeks previously. He is pleased to see that the bar plays techno 'til 4am and is merely three blocks away from his hotel. He decides he must check this place out and opens up the listing. He is happy to discover that they accept payment using the Foursquare app – he didn't have time to pick up currency before he travelled. He also sees that they have a good deal on cocktails if you pay using this way. Jack is excited about his evening out and heads straight to the venue.

He uses the app to find his way there, loads up the offer for his half-price Mojito and places his order. The barman scans the voucher and then asks for payment. Jack loads up the payment screen using one quick swipe and payment is taken immediately. He sips his Mojito and the night begins...

Phoebe's scenario

Phoebe and her daughter are out walking their dog when they see a sign advertising a new food market pinned to a tree. It's on today and is close by, so they decide to check it out.

On the walk there, Phoebe realises she has left her purse at home so she loads up Foursquare to check whether the market traders accept mobile payment. The market is showing as a local listing and they have a 2 for 1 offer on red velvet cupcakes – her daughter's favourite. Phoebe loads up the listing and discovers that the market traders accept mobile payments, so they keep on walking.

When they arrive, Phoebe visits the cupcake stall, loads up the voucher and hands her phone to the trader, who scans her phone. She then swipes to the payment screen, loads up her unique barcode and her phone is scanned. She gives the cupcake to her daughter, takes one for herself and they carry on browsing the stalls.

Susan's scenario

Susan and her friend are chatting over coffee about their plans for the forthcoming weekend. It's her husband's birthday next week and she wants to take him to his favourite restaurant. She asks her friend if she has been before, and her friend says yes – she visited last week and got a free dessert using a mobile app.

Susan has never heard about this app before, but her friend insists she download it. Susan installs Foursquare and is prompted to add her payment details. She's sceptical of this, and asks her friend if it is safe. The friend shows her that it is possible to link her PayPal account – something Susan feels comfortable doing. She adds the account and is surprised at how painless it is. She then continues to the home screen and sees that the offer is listed so saves it to her 'My Rewards' page.

When the time comes to visit the restaurant, she loads up the offer and shows it to the waitress, who tells her they will be offering more rewards like this in the future. The waitress tells her she can earn stamps each time she comes. Susan is happy that her loyalty is being rewarded, and resolves to go out with her husband more often.