# Dex

Age: 42 | Sex: Male | Occupation: Small Business Owner| Marital status: Lives with partner & has no children

“I’ve got a busy life but still want to be connected and know what’s going on”

## Bio

Dex is a Barclays Business and Personal customer and has been completely deaf since his early 20s. He mostly lip reads English to communicate with others however he prefers British Sign Language but as not many people know it, he doesn’t use it often. He was delighted that Barclays introduced SignVideo, a service allowing him to communicate using British Sign Language.

Dex owns his own business as a management consultant for other small businesses, which he runs out of a home office. He relies heavily on technology, is a self-confessed geek and loves Apple products- in part because they have great accessibility.

Dex relies heavily on email to maintain the relationships he has with his clients and generally avoids calls where possible. He also uses WhatsApp to communicate and writes a blog about his real passion in life – cycling.

Dex doesn’t use any assistive technologies but does rely on captions or transcripts for audio and video content. When these aren’t available he does try to lip read if there is a speaker and where this isn’t possible asks his partner to translate.

## Device usage

Dex uses his laptop primarily to run his business. He also uses his phone to check emails and also the Financial Times and BMB apps whilst commuting. At home he watches videos on YouTube on his iPad and is impressed that most of them on the site can do captions as a lot of videos elsewhere online can’t - which frustrates him as he misses out.

## Lifestyle

When he gets time, which isn’t as often as he’d like, Dex loves to get on his bike and go for long rides in the country. He used to be part of a local cycle club but had to stop as he didn’t have time to go regularly. When he can’t get out on his bicycle he writes a popular blog about cycling.

Aside from cycling, he loves U2 and has been to see them live a few times and loves the sensation of the live music. His biggest guilty pleasure is that he also secretly loved Huey Lewis and the News when he was younger.

Dex also enjoys going to the cinema when he gets time and is loyal to the cinemas which have regular captioned screenings. He loves the Star Wars Trilogy as well as being a big horror movie fan.

## Goals

* To continue to grow his business and make it more successful. Dex has recently been looking to employ someone to help.
* Spend more time doing the things he loves and being with his partner
* To feel connected to what’s going on and not to miss out because of a lack of accessible content

## Frustrations

* Being time poor- administration of his business is taking increasing amounts of time
* That some online content isn’t accessible – especially videos and audio content as it often lacks captions or transcripts
* That he still has to ask for help or go into branches to complete his banking- everything else is online so why not banking?

## Current Banking Products

* Joint Barclays Personal Account with a £1,000 overdraft and a Tech Pack to protect his devices
* Barclays Business Bank Account with a £1,000 overdraft and a recent loan application which is pending.
* Santander Residential Mortgage with his partner with a rate that is about to expire

## Top Tips

• Accessibility is important for Dex. Think about:

* + Transcripts for audio and captioning/ transcripts for video content
  + British Sign Language content where appropriate
* Ensure that telephony support teams know about the SignVideo service and signpost to it
* Make self service feature rich – allow customers like Dex to decide to be 100% online but with the option to access instant support
* Find appropriate opportunities to ‘upsell’ services to customers like Dex that will make their lives much easier or which might be of interest e.g. Small Business Clinics

# Maya

Age: 19 | Sex: Female| Occupation: Student | Marital status: Single and lives in student accommodation

“I like easy to read content- it’s not that I don’t understand I just don’t like lots of text”

## Bio

Maya has recently become a Barclays customer after joining during her college’s fresher week where Barclays had a presence. When she was 14, Maya was diagnosed with Dyslexia. This means that when she’s reading the letters go out of focus or move around and she gets headaches as a result.

Maya is a student at the City of Liverpool College and is studying for a Diploma in Professional Bakery as she’d like to become a baker in the future, having been inspired by the Great British Bake Off.

As a student, Maya appreciates it when organisations provide services which make her life easier at no extra cost. When she joined Barclays, she mentioned that she has Dyslexia and the Community Banker suggested getting her letters and statements in large print and got Maya a debit card with her dog on it so she could easily identify it in her purse.

Maya uses Read & Write Gold, a piece of assistive software which means she can review and create written content on her laptop. Maya rarely asks for help but is part of a Dyslexia Forum at the Students Union.

## Device usage

Maya relies on her laptop to complete course work and research new recipes. She finds large, widely spaced text easier to read and is sensitive to bright lights and the glare on her screen due to her Dyslexia. Sites which have large chunks of text, with moving content or automatically playing videos annoy her. She mainly uses her mobile phone for checking social media and messaging her friends.

## Lifestyle

When she isn’t studying and baking she enjoys going out with her friends from College. They all met through their love of The Beatles (part of the reason Maya chose Liverpool to study in) and have spent time since meeting each other visiting historic Beatles locations. They’re also planning a trip to London to visit Abbey Road and to re-create the famous road crossing photo.

Maya often misses home and especially her dog Widget- a chocolate lab- who still lives with her parents. When she goes home she spends a lot of time with Widget, walking him in the countryside. When she was young she used to take Widget to dog shows, even winning some.

## Goals

* To complete her Diploma and get a job as a Baker, maybe even apply to be on the Great British Bake Off.
* To save enough money to go and see Paul McCartney on his next tour – something she has always wanted to do
* To be able to access more content online which is easy to read and understand

## Frustrations

* Trying to complete tasks online which involve having to take in lots of information that isn’t well structured.
* That her nearest branch is on the other side of the city and that when she joined Barclays they were onsite to answer questions face to face
* That some of her favourite websites don’t work well on her mobile so she has to wait until she can use her laptop.

## Current Banking Products

* Barclays Student Additions Account with a £500 overdraft
* Nationwide savings account which she has had since she was born and which she keeps money she receives as presents. It’s likely that these savings won’t last whilst she is studying at College

## Top Tips

• Accessibility is important for Maya. Think about:

* + Keeping interactions simple and brief
  + Using clear and simple language, sans-serif fonts and not using fully justified text
  + Using Sentence case as CAPS can make text harder to read
  + Using well structure content- include headers, bulleted lists and icons
* Provide support routes for customers who may struggle reading text online e.g. ordering brochures or speaking to someone in person
* Consider what services could be provided out of the branch but face to face
* Offering customers who are students, like Maya, specific services or offers relating to their study e.g. money off baking supplies or to help with budgeting.

# Rufus

Age:57 | Sex: Male | Occupation: Local Café owner | Marital status: Married with 1 child

“I get frustrated with technology but want to learn as I know it will make work easier”

## Bio

Rufus used to be a Barclays customer but moved to Lloyds after being fed up with Barclays bad press. He has recently considered moving back to Barclays after seeing what he feels are improvements in service and offering – especially the recent Barclays Eagles adverts. Rufus has cataracts which means his vision is poor and can be cloudy and washed out.

Rufus runs a busy local café in Bow in East London. He enjoys his job as it allows him to organise his own environment to suit himself making it much easier to get things done. He is keen to make the business more successful and has recently started watching TV programmes like Dragons Den and the Apprentice. He reckons he’d be better than most of the people who appear on these programmes.

Rufus gets frustrated with technology- having not grown up with it. He uses a software package called ZoomText, which magnifies the screen. He finds this really useful but that sometimes, because of his assistive technology, formatting doesn’t always look the same. His wife, Julie, often has to help him when it comes to new websites as he finds the navigation on new sites difficult and frustrating.

## Device usage

Rufus dislikes technology and so avoids it most of the time. He has a laptop which he uses for business purposes – such as ordering supplies and buying new equipment online. He rarely uses his laptop for personal reasons and prefers not to do his banking online. He has a mobile phone but it’s not ‘one of those all singing things’ and uses it just to call suppliers and Julie.

## Lifestyle

When he’s not at the café, Rufus is a keen bell ringer and is part of a local group. He is also a keen gardener and grows his own fruit and veg. He enters growing competitions but has yet to win anything.

Rufus and his wife are also regulars at the local Sports and Social club where they have met many of their friends over the years. Rufus particularly enjoys the opportunity to talk about his favourite football team, West Ham, who he has supported since a young age. He used to be ‘quite a useful’ footballer in his day, or so he tells everyone.

## Goals

* To make his business more successful – he wonders whether getting ‘online’ would be beneficial but he doesn’t feel savvy enough
* To one day ring the bells of St Paul’s Cathedral with his local group
* To build more tech skills and enjoy using his computer- he knows there’s a world out there that he’s missing out on.

## Frustrations

* That everyone seems determined to make everything happen online or by self service and remove face to face contact. He especially hates self service tills.
* Trying to be more Tech Savvy but without access to anyone who really knows the answers to his questions
* Having to repeatedly explain about his disability and it’s impact- why can’t people just remember?

## Current Banking Products

* Business Account with Lloyds with a £200 overdraft and a £20,000 business loan
* Various savings accounts with Santander, including a Cash ISA
* A small mortgage with Virgin Money – although it was originally with Northern Rock

## Top Tips

• Accessibility is important for Rufus. Think about:

* + Use clear and consistent navigation and grid layout
  + Provide clear and descriptive icons with associated text
  + Have a linear layout or responsive mobile version of the content
* Provide the option to be assisted through all customer journey’s. Some customers like the freedom of doing it themselves but need support available to make them more confident
* If we ask about a disability then we should remember if a customer tells us about one.
* Find appropriate opportunities to ‘upsell’ services to customers like Rufus that will make their lives much easier or which might be of interest e.g. Small Business Clinics or help to make him more digitally savvy

# Geraldine

Age: 57 | Sex: Female| Occupation: Lawyer| Marital status: Widowed with two children who have left home

“I love using the internet but feel I’m held back by some companies”

## Bio

Geraldine has been a Barclays customer all her life and thinks that, despite what everyone else says, the bank has been great for her. She works as a senior Lawyer at a global law firm in their central Cardiff Office. She’s been blind since birth and believes that this gives her a unique outlook on life.

Since her husband died two years ago, Geraldine has really got into using social media to keep up with friends and family. She especially likes to use Twitter, where she has become something of an activist by using it to complain to companies who have poor accessibility.

Geraldine uses braille as the main way to read written content. When working on her laptop she uses the popular JAWs screen reader. On her mobile and tablet she uses VoiceOver which is built into Apple devices. She hates having to ask for help from a sighted friend and will usually just give up and refuse to visit a site again if it doesn’t work. CAPTCHA tests cause particular problems and so she is rarely able to shop online or create accounts without help.

## Device usage

Geraldine uses a desktop computer when at work as she finds it runs better than the laptops she's tried in the past. At home she uses an Apple MacBook which is great because it has a screen reader built in. She primarily uses this to run the website she created last year to help get young people with visual impairments more interested in working in the legal sector. She mainly uses her iPad to do general surfing online and to use social media.

She has also recently started FaceTiming her daughter who lives in Australia. Geraldine primarily uses her iPhone as a phone as well as using it to listen to music on the train into work.

## Lifestyle

Geraldine used to do Para-Sailing when she was young and almost qualified for the 1984 Paralympic games in New York. She now helps train young Great Britain hopefuls and travels across the UK with Parasport speaking about her experiences.

When she isn’t doing this Geraldine has a great network of friends and family who she enjoys spending time with. Once a year she goes on holiday with her closest friends Beatriz and Alex who have also lost their husbands in recent years. Last year they went to Cyprus and flew with a budget airline for the first time. Geraldine got frustrated as she had to keep telling the staff that she was blind. When she flies with other airlines, like BA, they always remember.

## Goals

* To go to Australia to visit her daughter and grandchildren, who she has never met
* To take early retirement and do more of the things she enjoys
* She’d love to visit more of the world.
* To be able to use more of the internet- she’s an expert JAWs user but some sites aren’t well designed and so she can’t use them

## Frustrations

* Companies who don’t consider accessibility and who insist on using CAPTCHA tests- ‘I’m not a robot!”
* Companies, especially travel ones, who don’t remember her access requirements- having to explain time and time again is not a good experience
* Asking for help from sighted friends when using inaccessible websites or when out and about

## Current Banking Products

* Barclays Premier Account- she has her life savings with Barclays and so qualifies for Premier banking.
* Santander 123 Credit Card- she did have a Barclaycard but wanted to get better cashback for her purchases.
* A Leeds Building Society savings account which she set up to provide her grandchildren with a lump sum when they turn 18

## Top Tips

• Accessibility is really important for Geraldine. Think about:

* + Ensuring all functions are available via the keyboard
  + Allow skip navigation over navigation menus and long lists
  + Provide alternative text descriptions and headings
  + Make sure that all interactive controls are meaningfully described
* Think about alternatives for CAPTCHA- many customers dislike them
* If a customer tells us about a disability then make sure it’s recorded and acted upon

Think about how we can help customers like Geraldine to benefit from the accounts they have with us e.g. Premier add-ons

# Enzo

Age: 23 | Sex: Male | Occupation: Currently Unemployed | Marital status: Single

“I want to feel like I’m equal online- some companies don’t treat me like that though”

## Bio

Enzo has never been a Barclays customer and doesn’t think he ever will be. He has recently switched from the TSB to Santander. When comparing banks he didn’t feel Barclays had anything to persuade him to be a customer. Enzo has Cerebral Palsy which results in severe motor impairments. His lower limbs are completely paralyzed which means he has to use a wheelchair.

Enzo used to be a Computer Games developer and studied Computer Games design at university but was recently made redundant when the company he worked for got bought by another company. He’s struggling to adjust to not being in work and not having as much income as before.

In recent months Enzo’s co-ordination has got worse and so he’s started using voice recognition software to use his computer. He’s learnt the majority of the commands but has noticed that it doesn’t always work. If he can’t navigate a page easily then he will use Mousegrids as a fall back but they are slow and annoying to use.

## Device usage

Enzo primarily uses a laptop when he wants to do anything online. This is primarily because when using a mobile phone he has less control and can’t effectively use voice recognition. He uses his phone to send text messages and uses the voice recognition software to help. The software isn’t always that good and he gets frustrated with it so ends up using it less.

Enzo’s biggest frustration online are websites which don’t respond to voice recognition commands – sites which use flash are the worst- and when he has to revert to Mouse grids when sites are structured well enough to support his software.

## Lifestyle

Enzo still lives a bit of a student lifestyle. Since graduating two years ago he has moved out of student style accommodation but still enjoys going out with friends from Uni. Since being made redundant he has had to pretty much stop doing this, opting instead to have his friends round to watch movies.

At Uni he did a lot of fundraising for PACE- a UK charity which supports children with Cerebral Palsy. The charity supported him and his parents when he was younger and since going to university he’s raised over £5,000 for the charity. He has recently starting thinking about volunteering for the charity whilst he looks for a new job. He also wants to do more fundraising for the charity as they’ve recently had some of their funding cut.

## Goals

* To get back to work and develop his career in Computer Games design
* To use the internet and his computer with less frustration- he really wants the internet to be accessible and gets annoyed when it isn’t
* To raise £20,000 for PACE in the next year

## Frustrations

* Companies who say one thing but do another- this stems from when he was told ‘nothing would change’ when he moved to the TSB
* Websites which aren’t accessible- especially flash based ones. As a games developer he knows you can do a lot of this functionality using other, more accessible techniques
* Physical accessibility – using a wheelchair in some places is as easy as walking but some places are really bad. On nights out he often ends up embarrassed when he can’t get into pubs or clubs.

## Current Banking Products

* Santander Everyday Current Account with a £1,200 overdraft
* Virgin Money e-ISA
* Halifax Credit Card with a limit of £1,000

## Top Tips

* Accessibility is really important for Enzo. Think about:
  + Use semantic markup – screen readers and voice recognition software rely on a good structure
  + Use alternative text which matches graphical text
  + Ensure links are identifiable
* Think about how we can offer customers with disabilities more information about how we can serve them better.
* Understand customers feelings about charities and help them find ways to give to their charities more easily e.g. through Pingit

# Zach

Age: 30 | Sex: Male | Occupation: Business Analyst | Marital status: Civil Partnership

“I love technology but get frustrated when it’s overly complicated”

## Bio

Zach has been a Barclaycard customer for the last 2 years after using a comparison website to find the best balance transfer offer. Originally he’d only planned to stay as a customer for 4 months to pay off the balance but noticed that Barclaycard were doing a lot of innovation and sponsored some great events including Pride in London which he has enjoyed going to in the past.

Last year, Zach and his long term partner Alex entered into a Civil Partnership and they’ve recently been looking into the adoption process. Zach and Alex both work for a marketing agency who specialise in experiential opportunities for high end clients.

Zach has a common colour blindness called Proanopia (red deficiencies). This means that reds look more like beiges and green can look similar to reds. The brightness of red, orange and yellow is also reduced which makes driving difficult. Zach can generally use the web without any problems, until he comes across a site that uses colour for navigation and links- in these instances he finds it difficult to know what to click and so either asks Alex or gets frustrated and doesn’t use the site again.

## Device usage

Zach is generally quite savvy when it comes to technology but sometimes struggles with terminology. Last year, he and Alex went on a bit of a spending spree and bought the latest range of Apple products – in part because Alex is a bit of an Apple geek and partly because of the design aesthetics of their products which they both like. Zach generally uses a laptop for working on and surfing the web, his tablet device to watch video content and FaceTiming his family and his mobile he generally just uses as a phone but also uses apps like WhatsApp and Facebook. He’s also started taking lots of pictures with his phone as he’s discovered the camera is pretty good.

## Lifestyle

Zach and Alex live a rather luxury lifestyle and enjoy the finer things in life. They generally go on three or four overseas holidays a year and have a flat in London as well as one in Nice in the South of France. They generally only fly with British Airways and collect Air miles.

When they’re at home they enjoy going out to exclusive restaurants and bars with their friends. They also both enjoy cooking and often host dinner parties for friends. They’re always on the look out for new ingredients and recipes and so enjoy going to demonstrations at their favourite supermarket – Waitrose.

As part of their lifestyle they enjoy do ‘exclusive’ things and love it when companies they have an affinity with invite them to exclusive events.

## Goals

* To start the adoption process in the next year – both Zach and Alex want to be parents and have a lot of love to give
* To get less frustrated online- he wants websites to be easier to use and be able to use the internet without Alex’s help
* To have a financial plan for the future. He knows that his life could change at any point and wants to be protected for the future

## Frustrations

* Companies who don’t remember what he likes. He wants offers and access to exclusive events but only for the things he likes
* Asking for help whilst online – why should he need someone to help him. He knows how to do it but some sites put barriers in his way
* Jargon – Zach is an intelligent guy but often gets annoyed and frustration when it comes to the use of Jargon.

## Current Banking Products

* Barclaycard Platinum Card with £30,000 credit limit
* Lloyds Bank Private Banking Account with significant savings
* Stocks portfolio managed by Hargreaves Landsdown

## Top Tips

* In the past, Zach has refused to use a website and deal with companies who don’t think about accessibility. As a result think about:
  + Ensuring there is sufficient contrast. Perhaps try using a tool like Colour Contrast Analyzer
  + Don’t use colour alone to convey meaning e.g. Click the green button
  + Ensure that links are identifiable without using colour
* If asking customers about their likes and preferences then remember these and use the information to improve our service offering to them
* Consider what cross sell opportunities exist for customers. How can we convince customers like Zach that we’re different and that we can manage all his finances with him and to plan for the future

# Becky

Age: 29| Sex: Female | Occupation: Health Visitor | Marital status: Married with 1 child

“I’m wary of getting into debt but I still want to make the most of my money”

## Bio

Becky is a Barclays Personal customer and was diagnosed with bipolar at university when she was 19. She worries about managing her money because she’s time poor, and has to budget really carefully on a fairly low income. She prefers to use email for important information, due to the effects of medication on her memory – staying focused for work often means personal administration gets delayed and she doesn’t always open mail.

Becky and her husband Jamie have been married for just a year, and they want to save up a deposit for a mortgage, so they’re currently living with his family and their 3 year old daughter Ella in rural South-West England. Ella also has some health issues – she was born prematurely and has a developmental delay and whilst being more susceptible to illness, she is often not able to go into childcare. Jamie is a self-employed plumber so he misses out on a day’s wages to stay at home with her if his parents aren’t at home.

Becky has a small amount of debt built up during her first episode of acute mental illness, and it’s a priority for her to pay this back and make sure it doesn’t happen again. She and Jamie share their outgoings 50/50 so any mis-spending affects them both.

## Device usage

Becky prefers to use her phone whenever possible, to check her balance and uses text alerts services to monitor her spending each day. She uses her laptop mainly for work admin, but also for setting up new standing orders and payments in online banking. She doesn’t like to buy online because it feels too risky. She’s a regular user of chat apps and social media.

## Lifestyle

On weekends Becky spends time with Ella, taking her to local soft play centres and to the park nearby if Jamie is on call. On Sundays they have lunch with Jamie’s family – sometimes they go to a pub for a roast.

Becky loves horses and used to ride regularly, but she finds she’s too busy to do it much anymore. She and Jamie met through a mutual friend on Facebook and at the beginning of their relationship they both helped out in the stables in the next village.

They both enjoy reality TV with their favourite being I’m a Celebrity Get Me Out Of Here as well as enjoying American sitcoms through her Amazon Prime account.

## Goals

* Save enough money for a deposit on a house within the next 5 years
* Get Ella into a good school and change her working pattern so she can pick her up every day
* Have her own horse again

## Frustrations

* Being time poor- occasional bills get forgotten for things like mobile phones
* That she struggles to use online banking because she often forgets passwords
* Not having confidence to shop online
* Savings growing too slowly

## Current Banking Products

* Barclays Personal Account with a £500 overdraft and an attached savings account
* HSBC ISA

## Top Tips

• Ease of use is key for Becky. Think about:

* + Succinct and relevant info that can be personalised
  + Fewer steps to get to the information
  + Clear communication relating to how long a process is likely to take or how many steps are involved
  + Account recovery that’s easy and intuitive
* Regular tailored advice on making the most of savings
* Practical help with mortgages and joint accounts in the future
* Advice about the benefits of shopping online to help increase Becky’s confidence online.

## End of document

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