

Ceasar Delgado / New To Country

“I’m looking to support my family back home in whatever way I can. I want to connect in a way that I can trust and get great value.”

 Age	40
 Profession	Chef
 Education	High School
 Income	\$28,000
 Location	Urban Community

HELP ME: Provide



Tech Familiarity



Competitive Familiarity



Questions

- What is BR?
- What value does this give me?
- Is it expensive?



Key Characteristics*

- Foreign Born - new to the country
- Lower Income
- Some experience as e-commerce user
- Somewhat tech savvy, lives on smart phone
- Under-banked



Goals*

- Stay connected with family abroad
- Make low cost calls with good service
- Ease the transition of living in the US
- Help family abroad
- Conduct business at home



Frustrations

- Limited functionality on mobile phone
- Barriers to try
- Complexity of service / marketplace
- High cost, any service is a big expense. Whatever he chooses must be important and add value



Emotional Needs

- Feel connected and supported
- Trust the service
- Keep family close when far away



Rational Needs

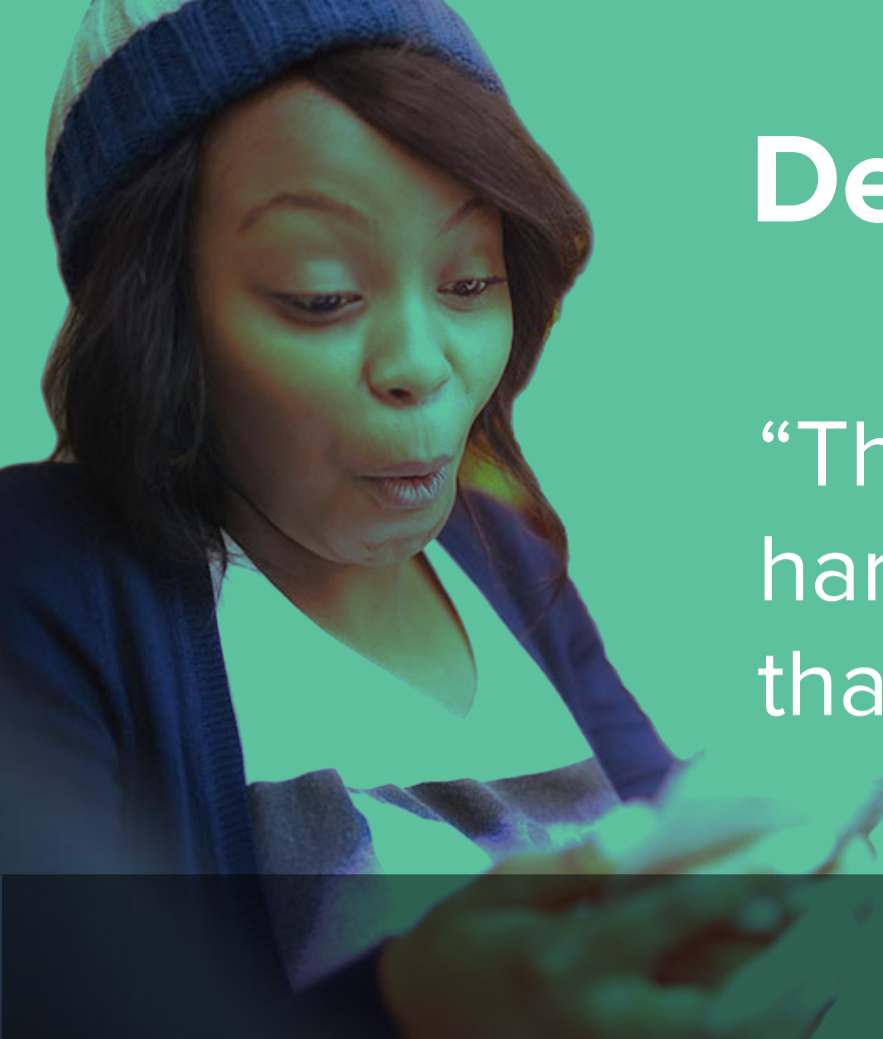
- Send money back to home country
- Call friends & family overseas
- Needs a service that will move with him even if changing numbers/services often



Potential interactions



*Key Characteristics and goals can vary greatly based on home country.



Deepa Gupta / Semi-Acculturated

“There’s a lot I’m still getting used to and life is hard. I need something cheap and convenient that makes my life easier.”

Age	30
Profession	Secretary
Education	Associates Degree
Income	\$43,000
Location	Urban Community

HELP ME: Connect



Tech Familiarity



Key Characteristics

- Has been in the country for several years or is Second Generation
- Destinations vary between preferring human interaction over virtual and vice versa
- Has a bank account but doesn't use many services



Emotional Needs

- Feel safe and secure
- Enhance her family's lives
- Get a taste of home



Competitive Familiarity



Goals

- Research to find best purchase solution
- Easily use anywhere
- Stay in touch with family
- Help family abroad
- Share good communication options with her family



Rational Needs

- Support her family
- Help friends and family save money
- Connect & share easily anywhere



Questions

- How does this benefit me & my family?
- What else does BR do?
- Can I trust Boss Revolution?
- Can I share this with friends and family?



Frustrations

- So Many options
- Complex websites and apps
- Hidden fees & high costs



Potential interactions



*Some of this information has been updated to reflect anecdotal comments from user tests. We are looking to make updates based on hard data.



Mayur Batawale / BR Retailer

“Customer loyalty is important to me. I like to do business with people I know. I like to sell BR products, but do their apps compete with me?”

Age	41
Profession	Bodega Owner
Education	High School
Income	+\$300,000
Location	Inner City

HELP ME: Sell



Tech Familiarity



Competitive Familiarity



Questions

- How is the support?
- Will my customers buy this?
- Will this help my business?



Key Characteristics

- Time equals money
- Everyday I'm Hustlin'
- Well known in the community
- Might have multiple businesses
- Multiple bank and business accounts



Goals

- Make good money
- Provide something customers value
- Spend little on overhead
- Not have to learn something new
- Adapt product to my lifestyle



Frustrations

- Wants more products to sell
- Complicated sites and portals
- Apps are cutting into my bottom line



Emotional Needs

- Trust BR as a partner
- Earn respect of customers
- Appear in the know



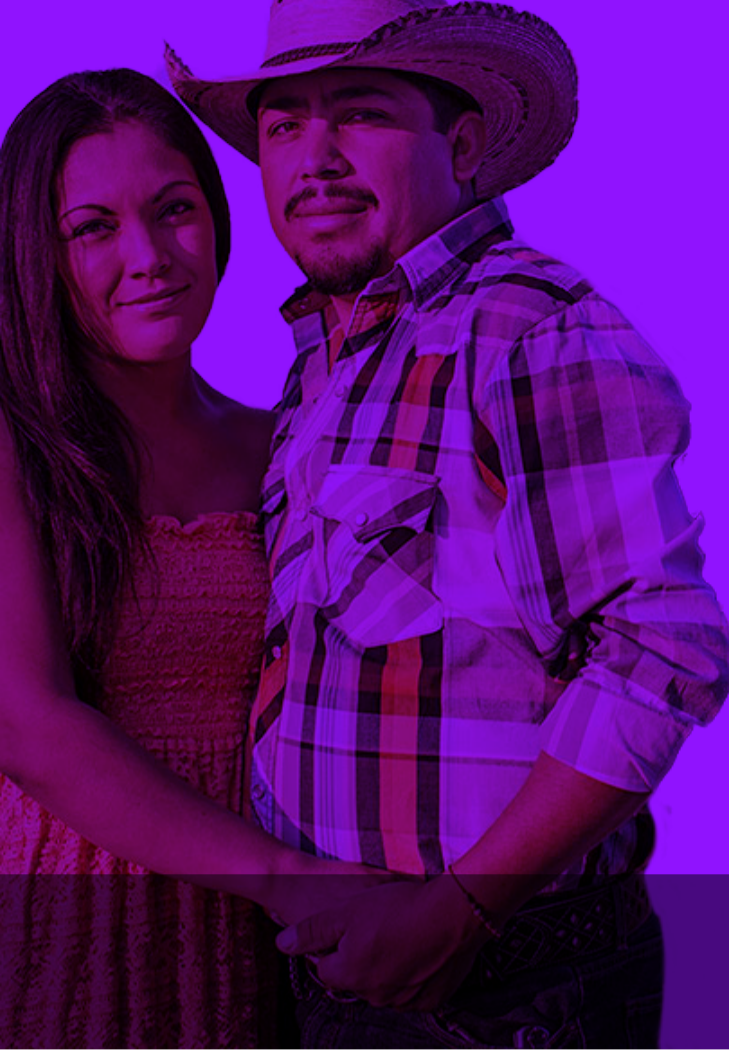
Rational Needs

- Perform transactions quickly and painlessly
- Get answers quickly
- Manage it all in one place



Potential interactions





Emilio Herrera / Recipient

“My family in the US helps me a lot. I need to share what’s happening at home so they can feel closer to us.”


 Age	35
 Profession	Laborer
 Education	High School
 Income	\$17,000
 Location	Rural Village

HELP ME: Share





 **Competitive Familiarity**


  


-  **Questions**
- Is this safe?
 - Will this help my family?
 - Can I get some services for free?


-  **Key Characteristics**
- Lives in home country
 - Cares for elderly family
 - Limited experience as e-commerce user
 - Adapts to tech as needed
 - Un-banked



-  **Goals**
- Stay connected with family in America
 - Receive money, bill payments and other resources from family in other countries
 - Make and receive calls at little to no cost
 - Avoid fees

-  **Frustrations**
- Limited access to institutions
 - Complicated processes
 - Long lines, unsecure locations
 - High cost of transferring money

-  **Emotional Needs**
- Know his family is cared for
 - Be close to family even when far

-  **Rational Needs**
- Provide for family
 - Connect with family who moved abroad
 - Protect family

 **Potential interactions**

BRC **BRM**