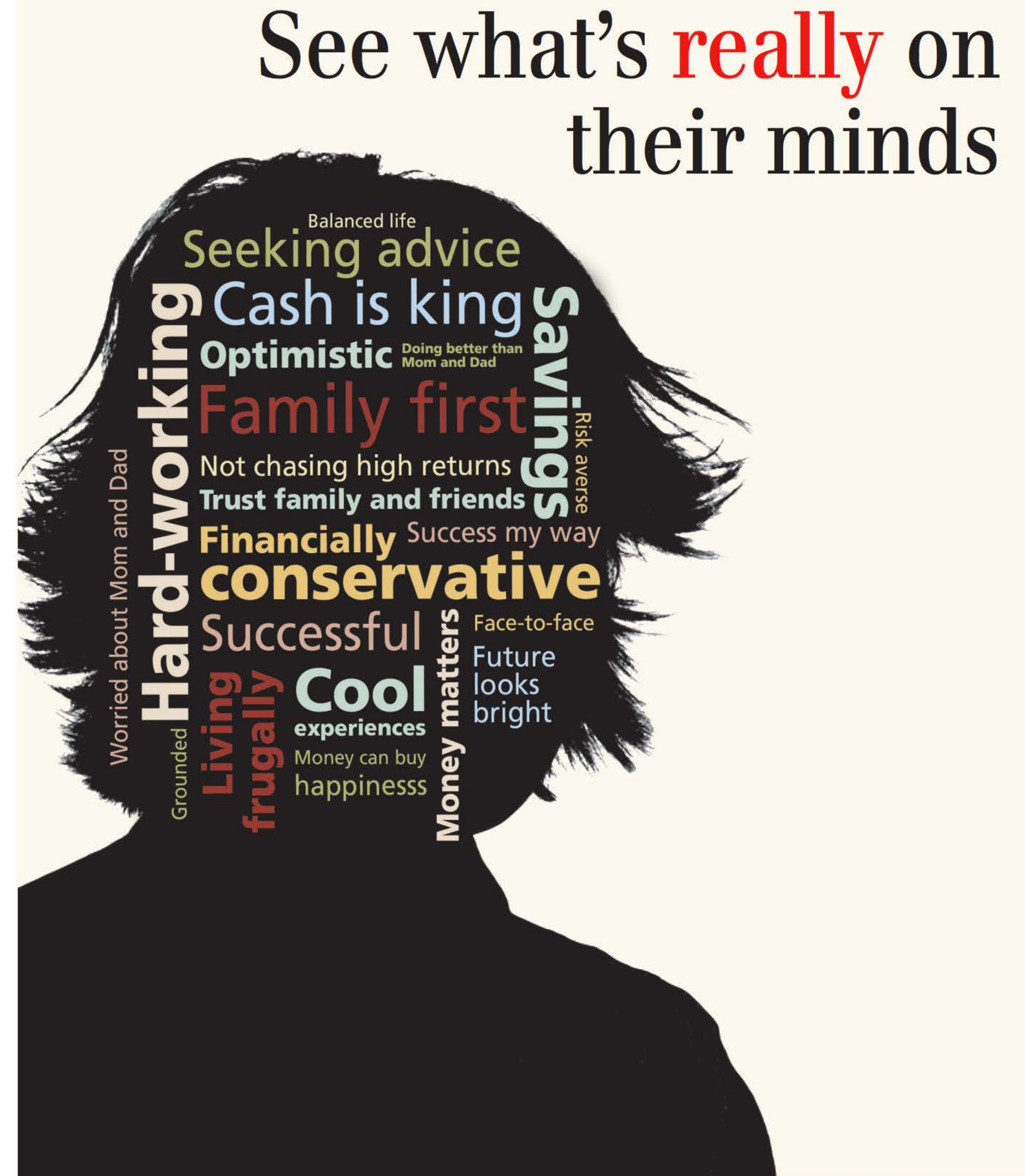


BrightPlan

This is service design thinking.

Customer Journey #1 UX*2016

Persona: John — millennial audience



A CUSTOMER JOURNEY FROM THE PERSONA PERSPECTIVE

— or as some might call it
“slipping into your customers shoes”



MILLENNIALS

Meet

John

SINGLE, 30 YEARS OLD
San Francisco, CA



“I remember putting money into a 401(k) in my 20s, and retirement was an abstraction. Now, in my 30s, I realize that I am halfway to retirement, and other things start to get real. For the first time in my life I feel I absolutely require structured financial advice on how to handle the complex world of responsibilities in which I found myself.”



John

Senior Software Engineer



Background

John is an experienced software developer at a successful start-up in Silicon Valley that has just gone IPO. To balance the pressure of work he exercises regularly at the gym, and goes out for a drink with friends when the occasion arises. John has held for several years stock options that are now worth \$100K, and once the lock-up period expires in 4 months he will be able to sold them.

LIQUID NET WORTH: \$150K

Goals

- Build a successful startup and achieve financial freedom.
- Find a trusted source of financial advice that gives me confidence that I'm on the right path to meet my financial goals.
- Educate myself with financial knowledge that would help me increase my financial literacy in order to make informed decisions about properly investing my hard-earned money.

TECH SAVVY — Apps, Services and Gadgets 5/5

FINANCIAL COMPLEXITY — Assets and Portfolios 1/5

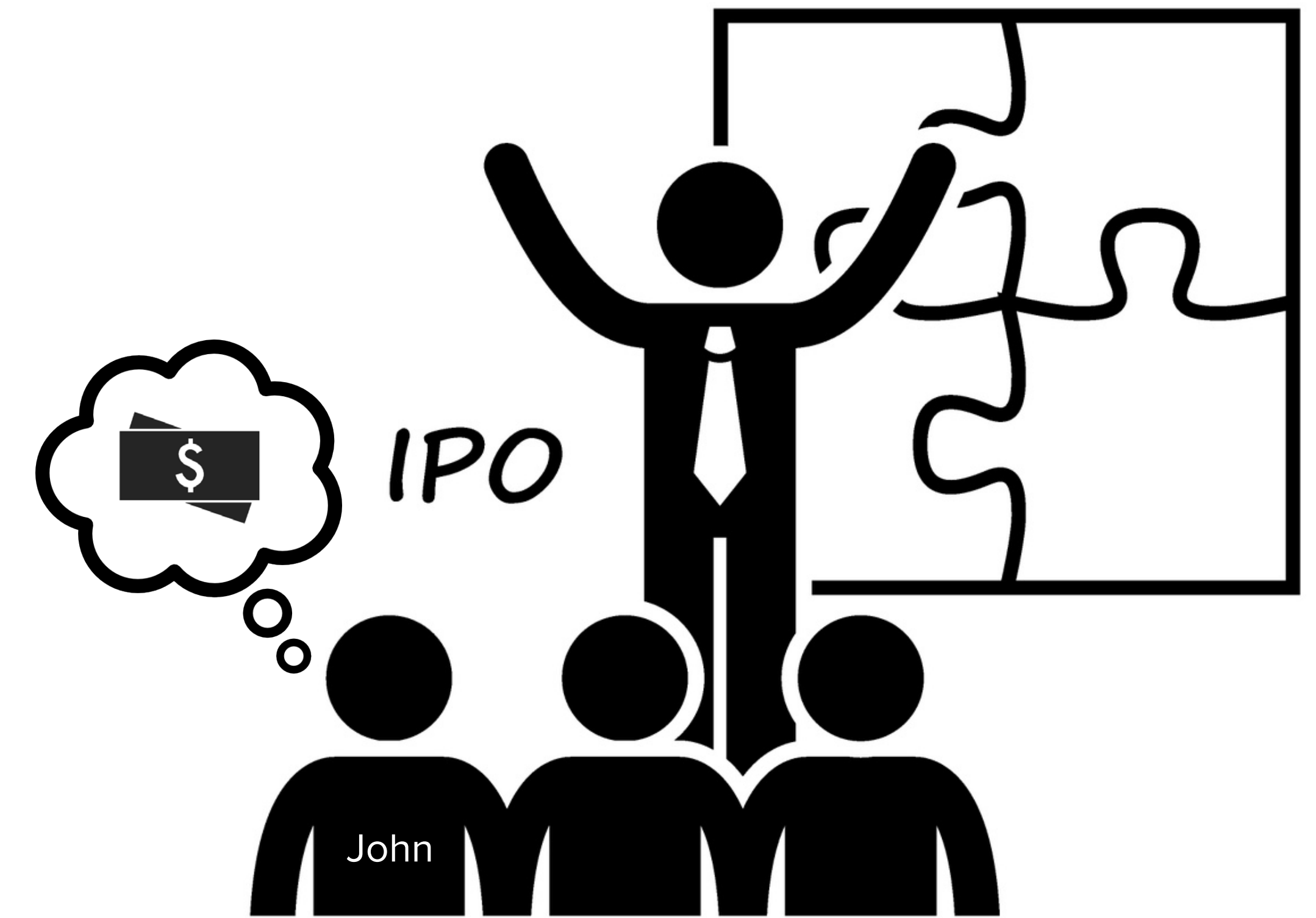
TYPE OF INVESTOR — Level of Guidance Needed 2/5

iPhone **startup** savings advice freedom
money stock options internet **IPO** gym



This is the story of John and his
personal investment & financial goals...
Financial advisory is a service, right?

- ① It's time to cash out! John's company has finally "gone public" in New York and it's already worth a cool \$350MM.

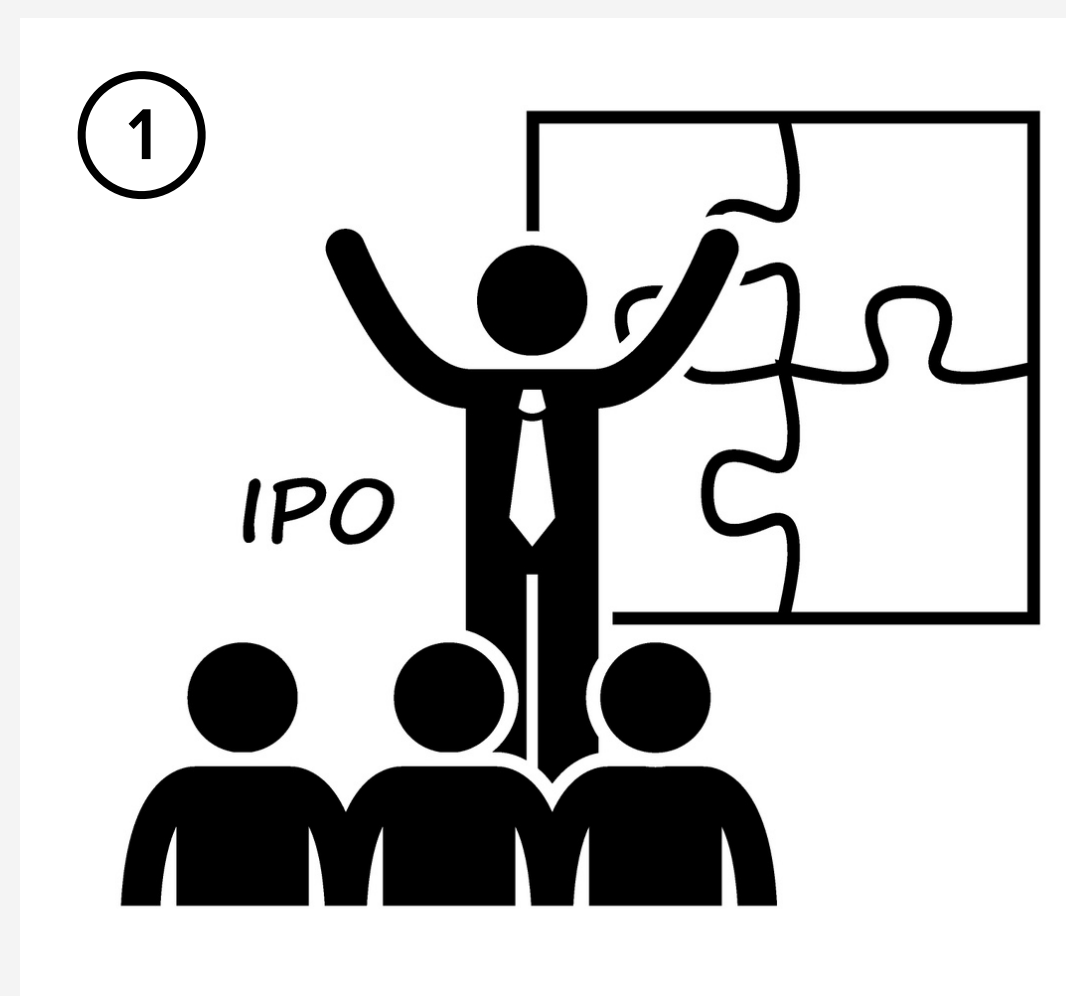


PRE-SERVICE PERIOD

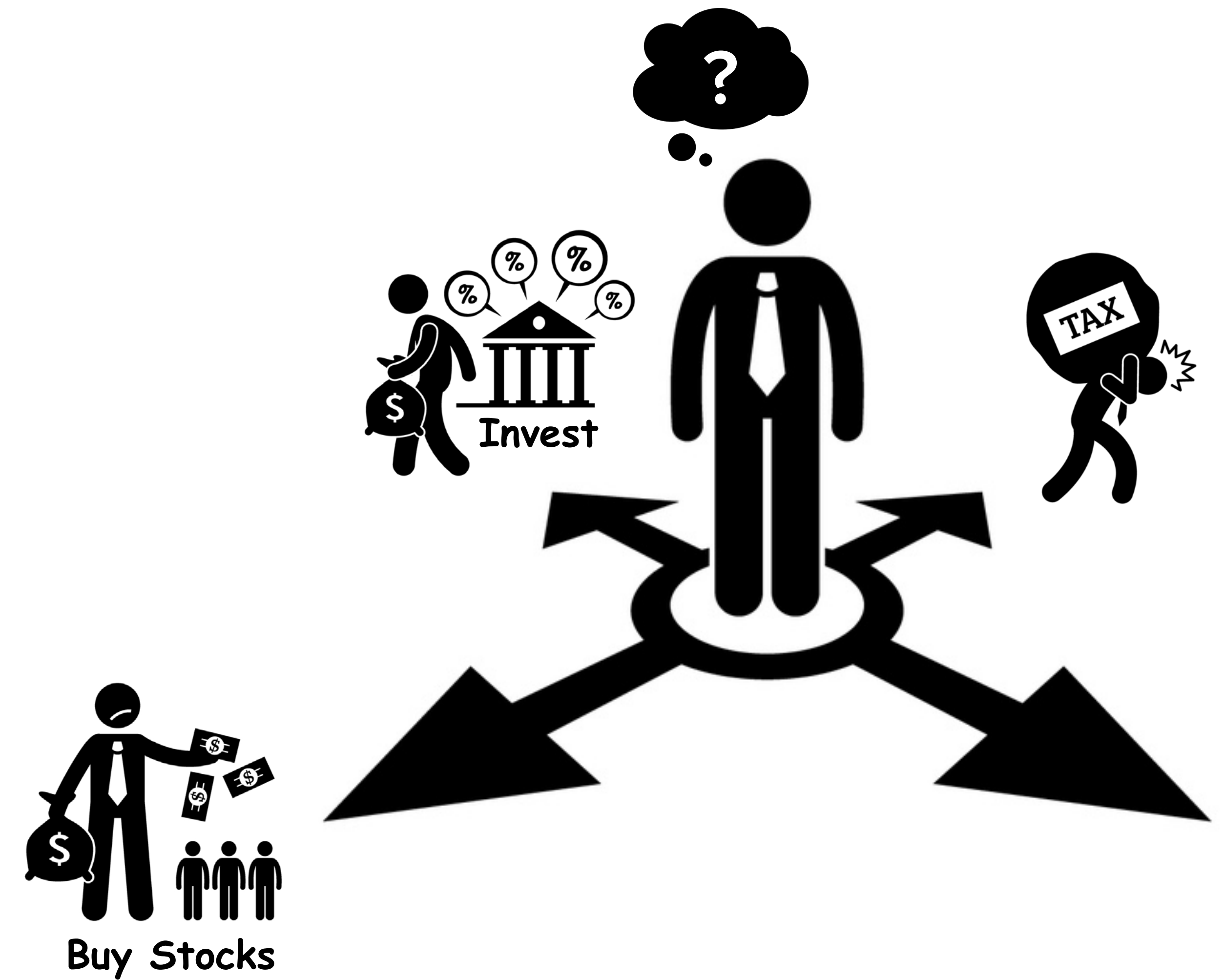


John

Software Engineer



② “What should I do with my growing assets?”

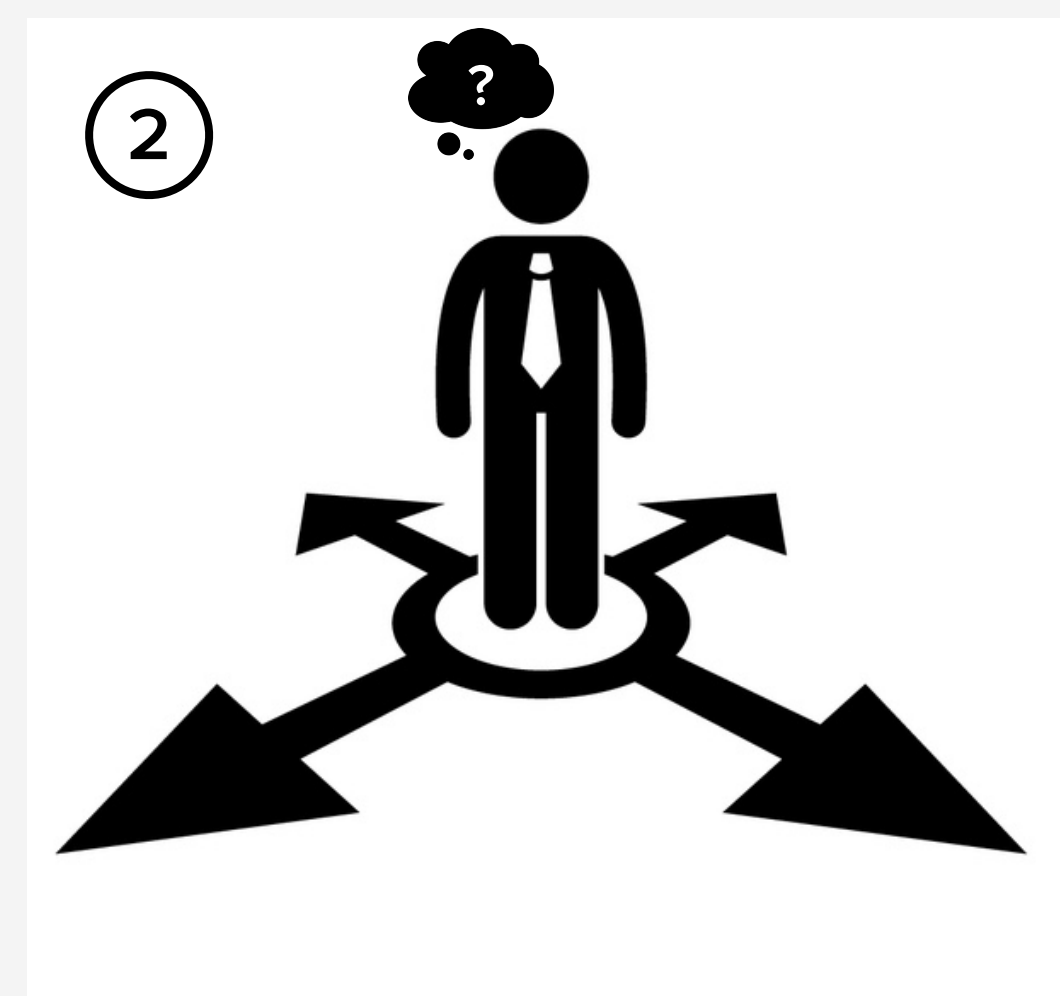
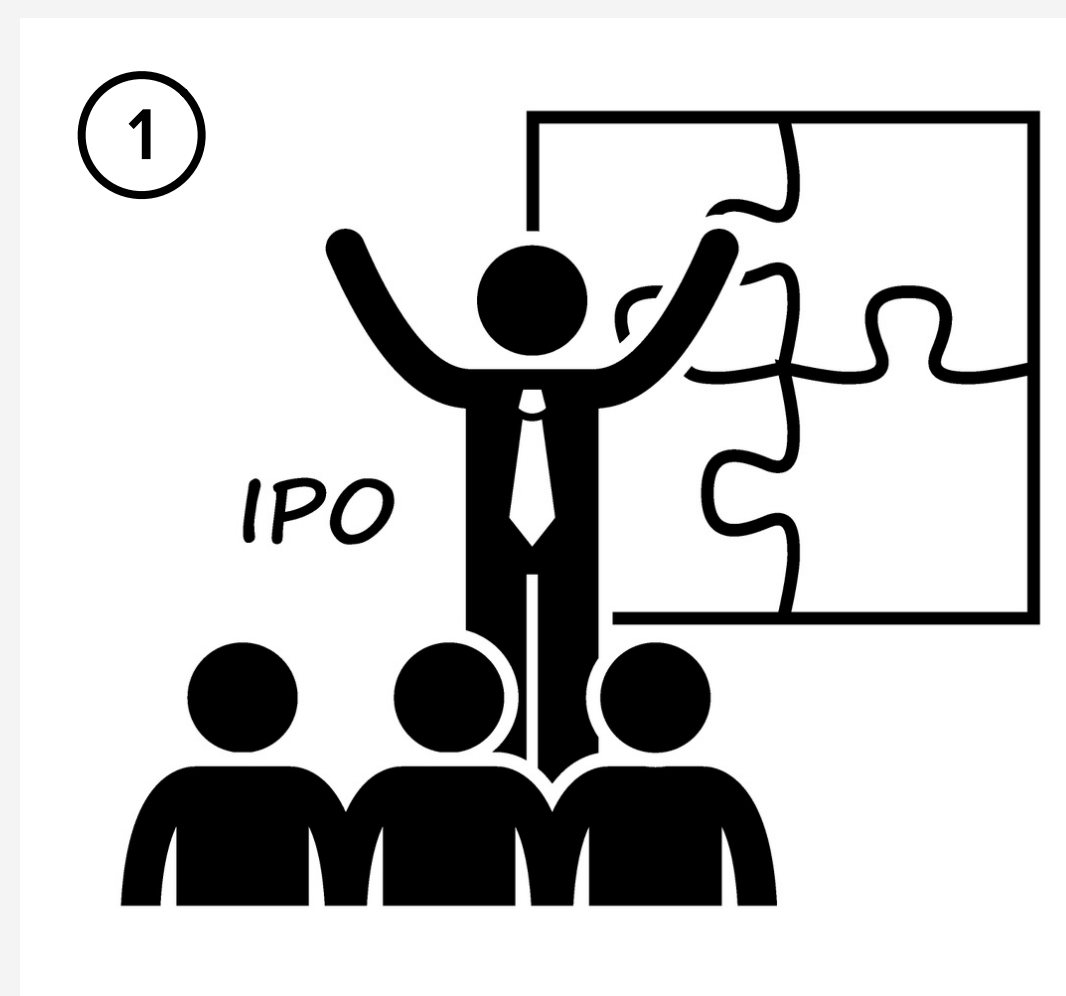


PRE-SERVICE PERIOD

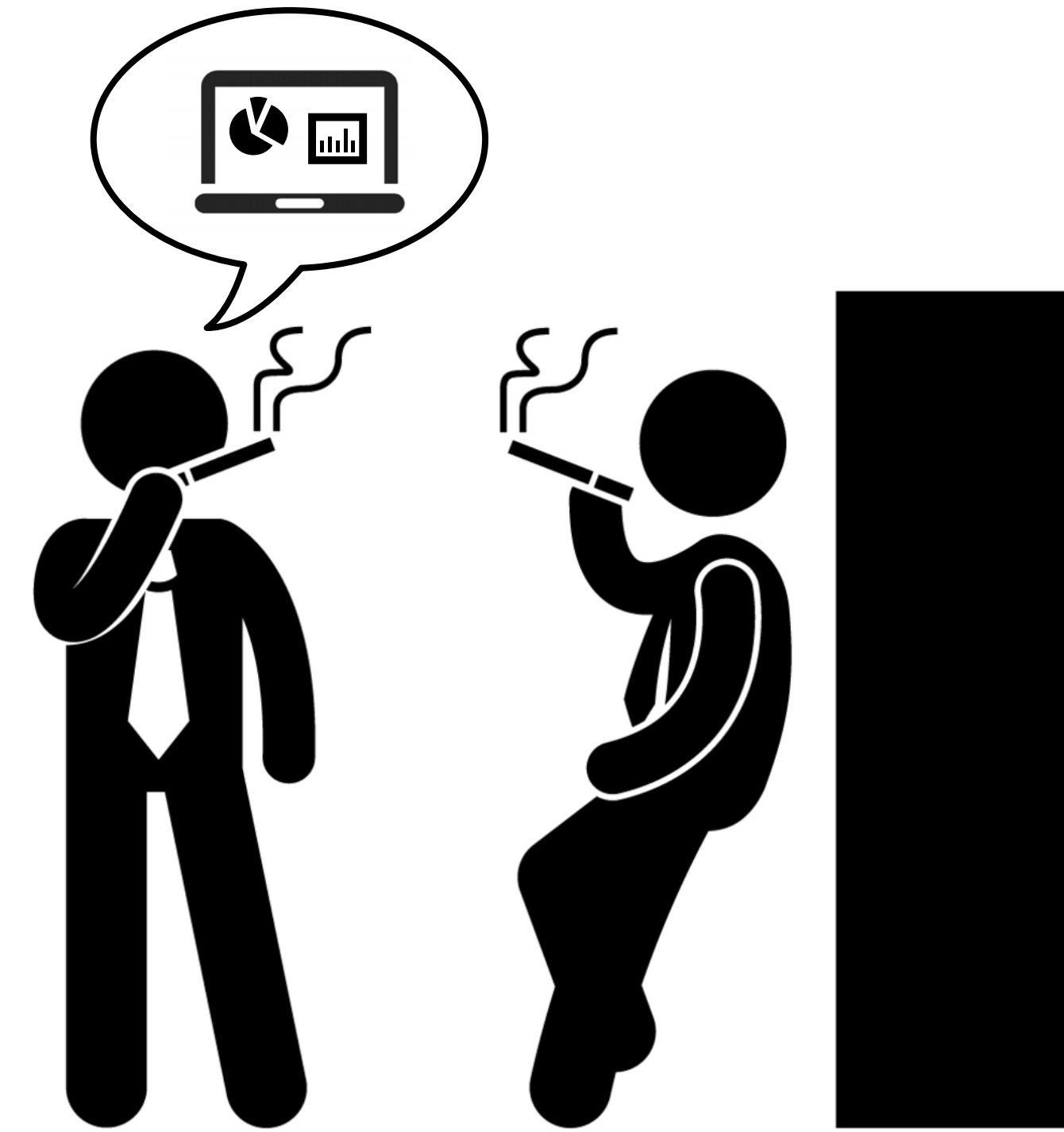


John

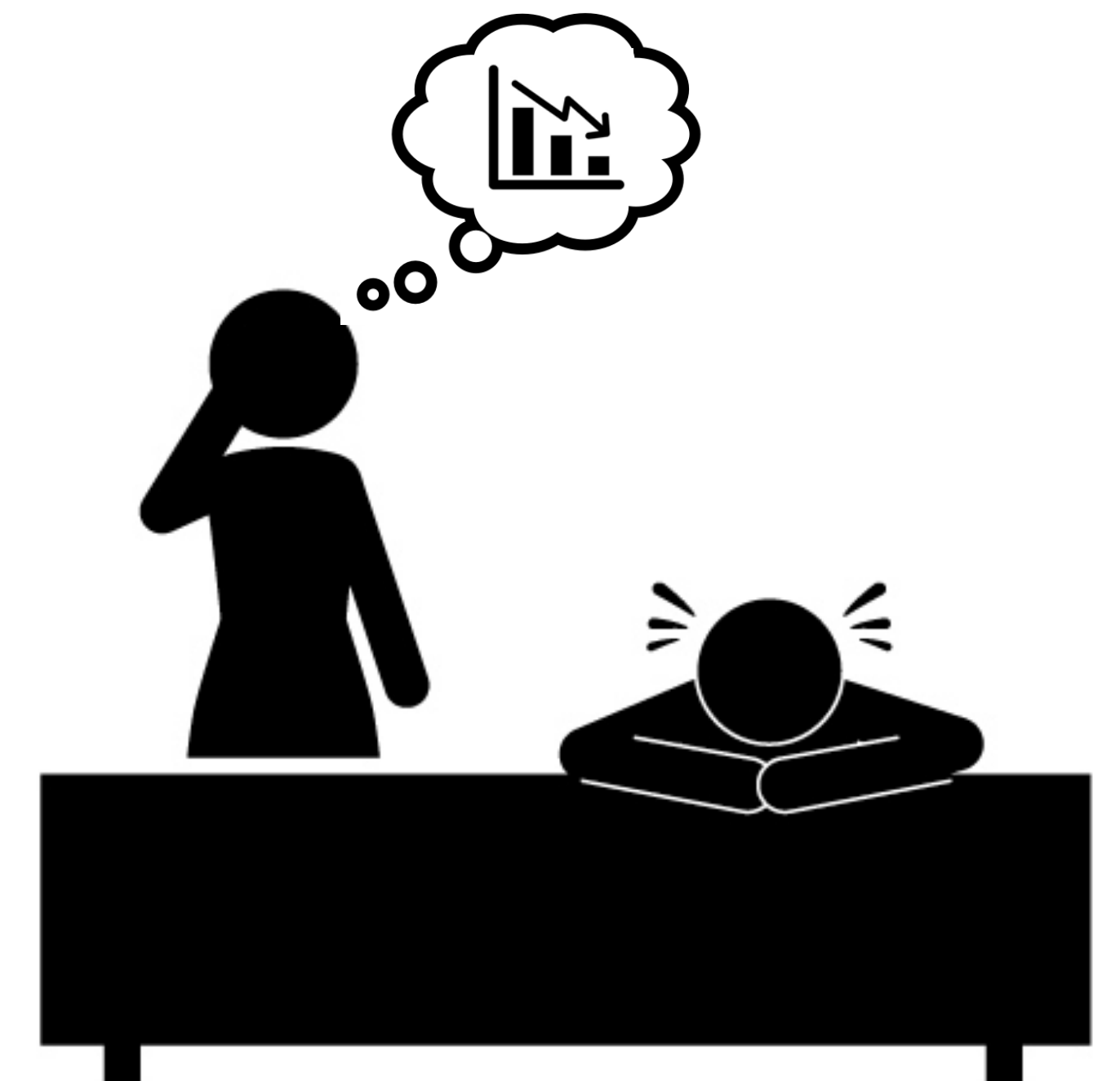
Software Engineer



- ③ “I know I should be investing, but I don’t think financial advisors will have my best interests at heart, and besides it’s too complicated.”



Friends



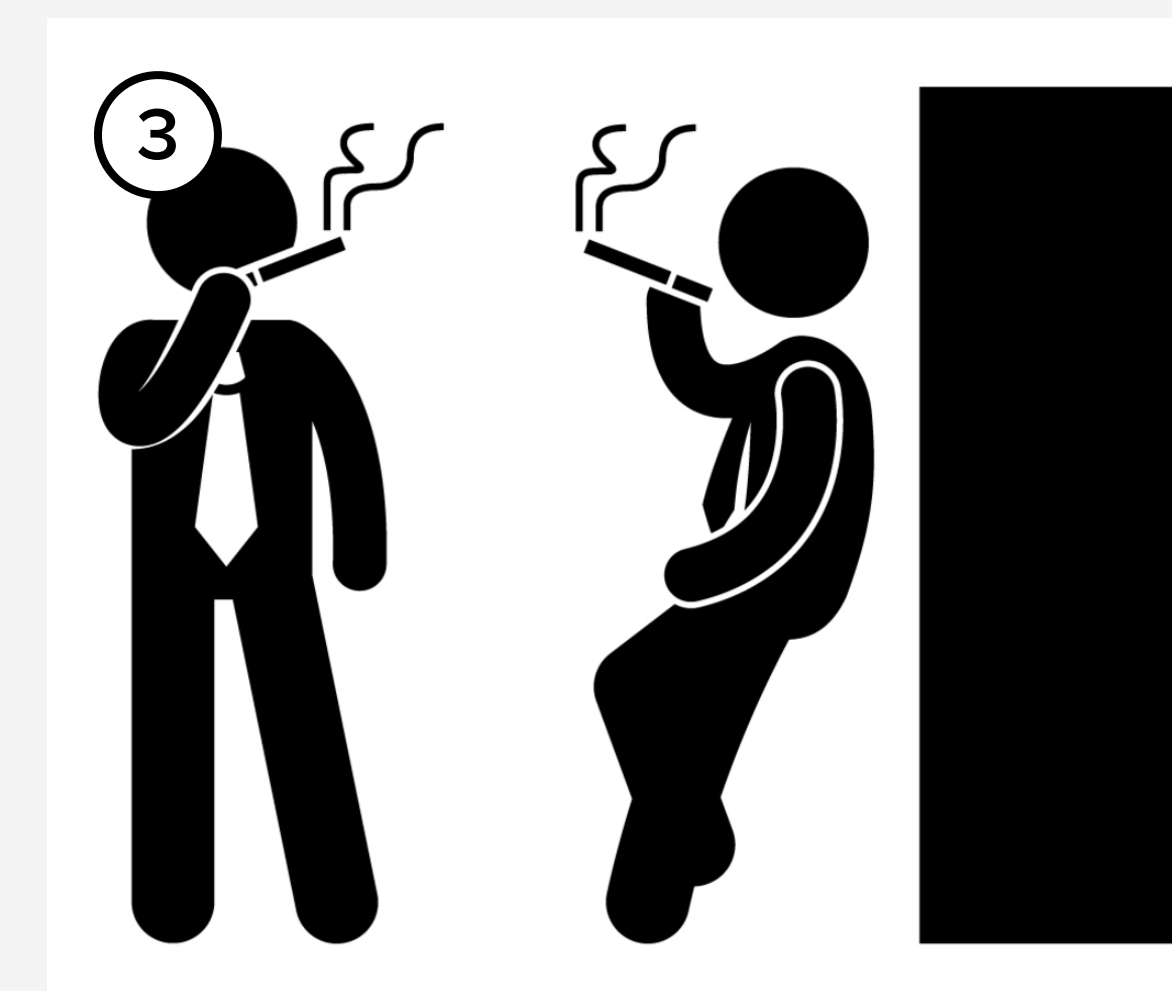
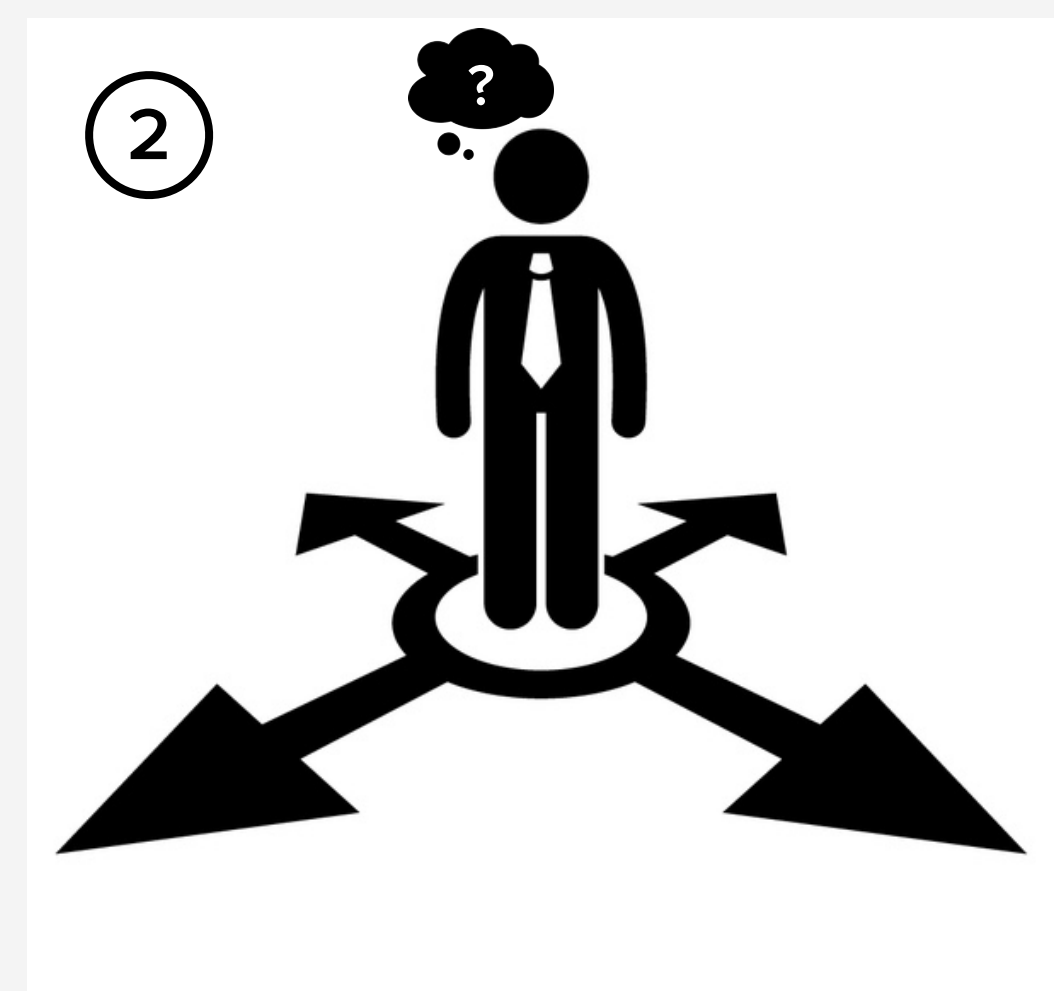
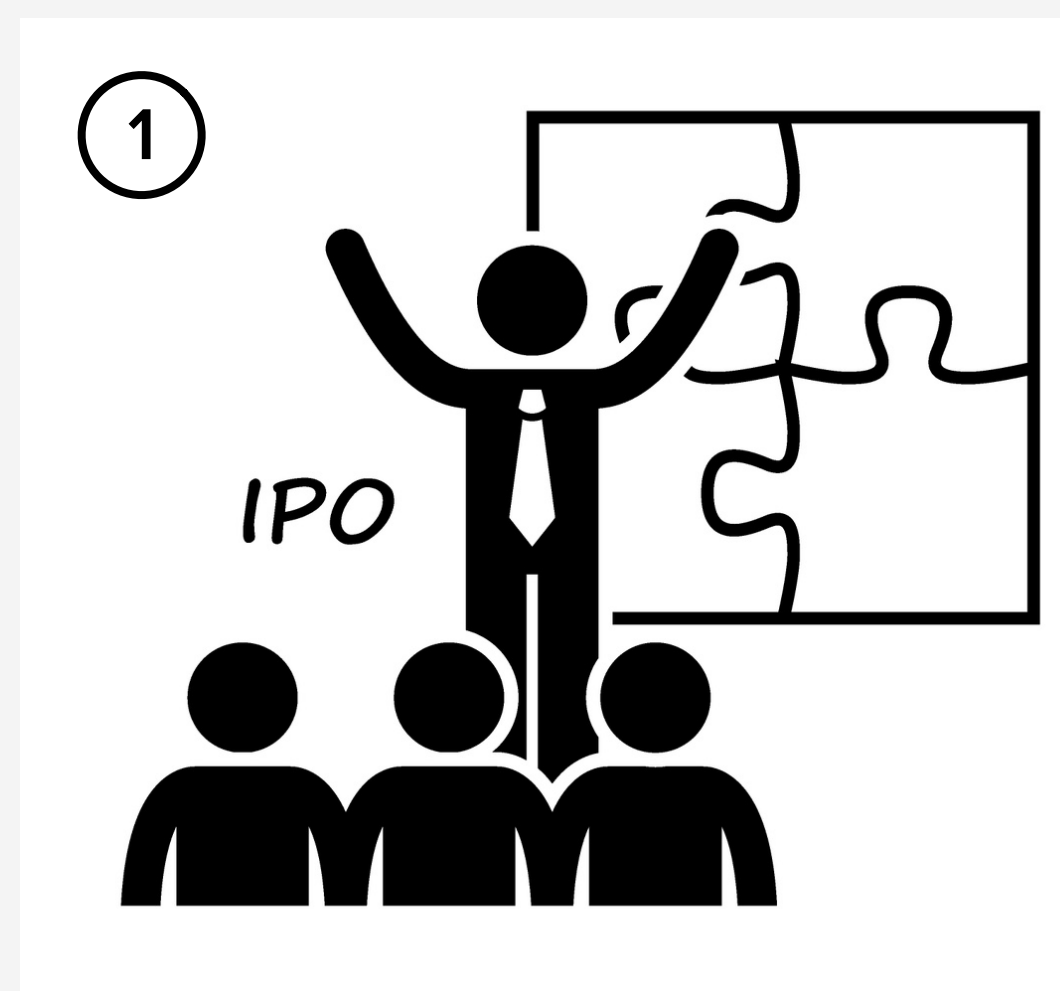
Family

PRE-SERVICE PERIOD



John

Software Engineer



- ④ “Checking a detailed side-by-side robo-advisor comparison I found while doing a Google search. There is also a lot of good information on Quora.”

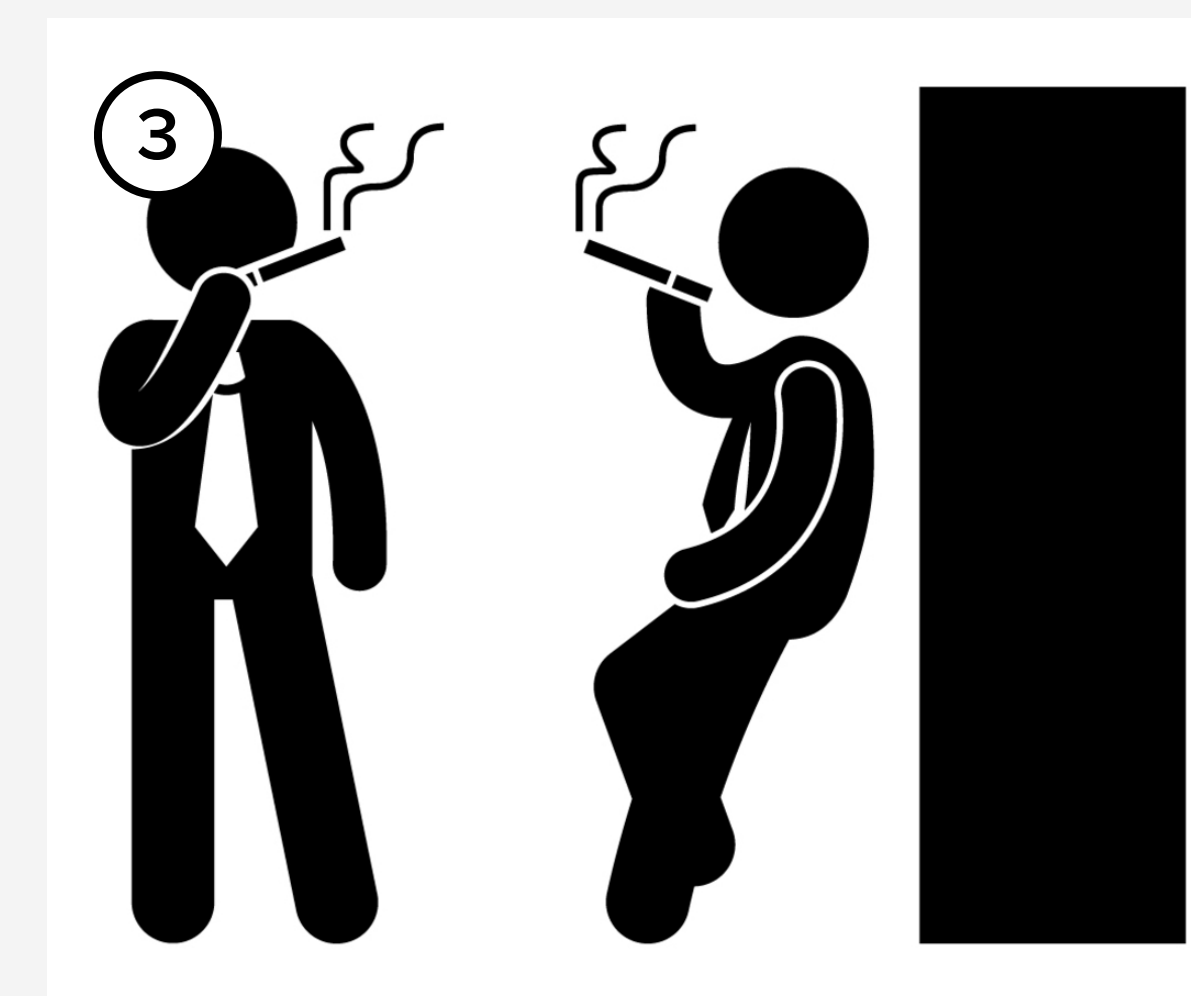
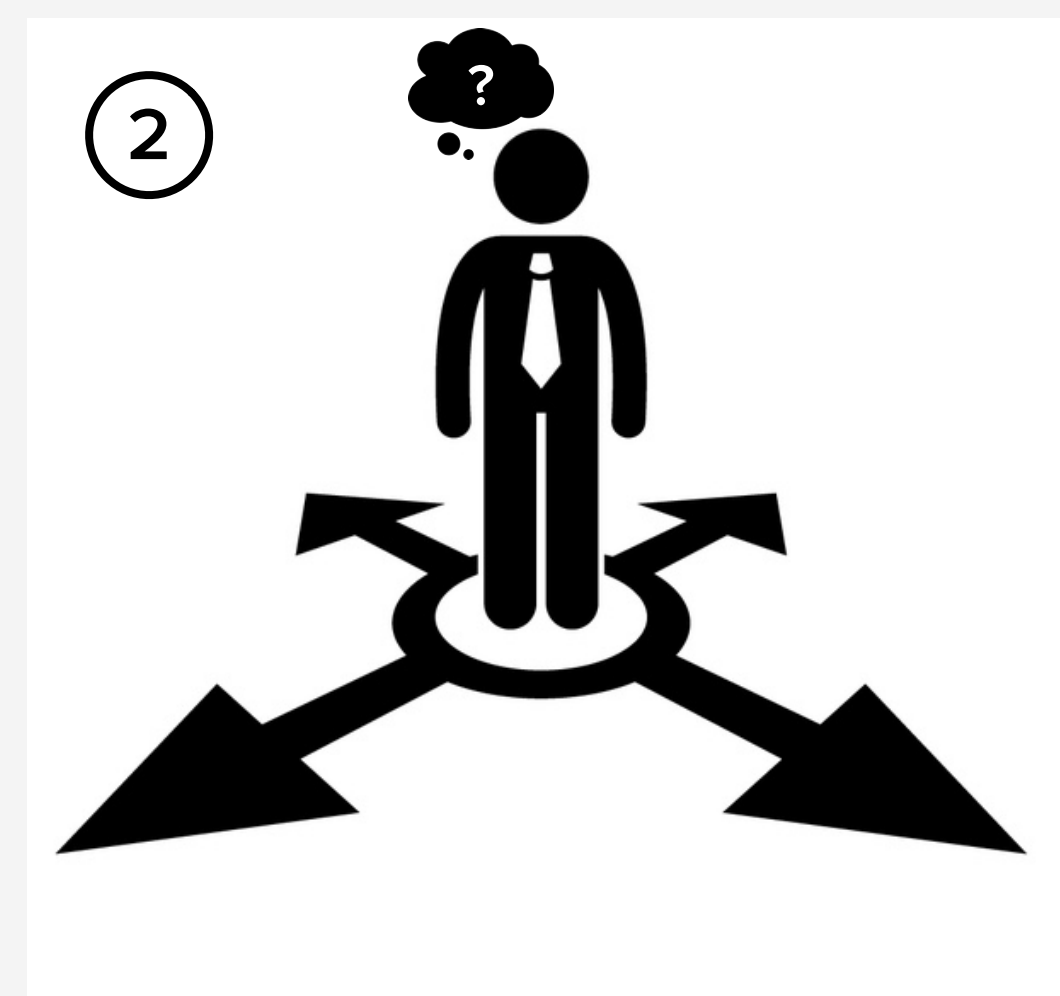
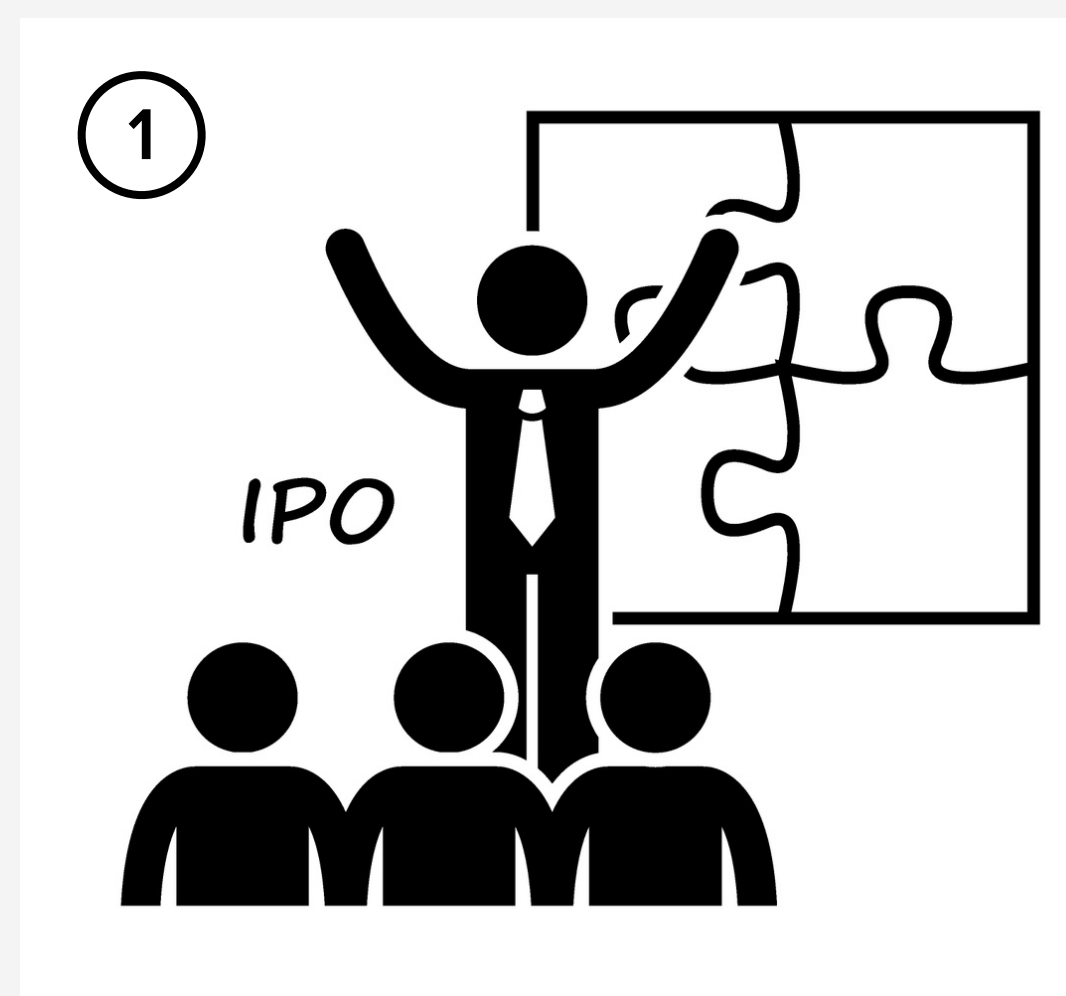


PRE-SERVICE PERIOD



John

Software Engineer



- ⑤ “Everyone else must have a ton invested with Wealthfront and BrightPlan since they’re constantly talking about it. They wouldn’t be investing if they weren’t making money, right?”



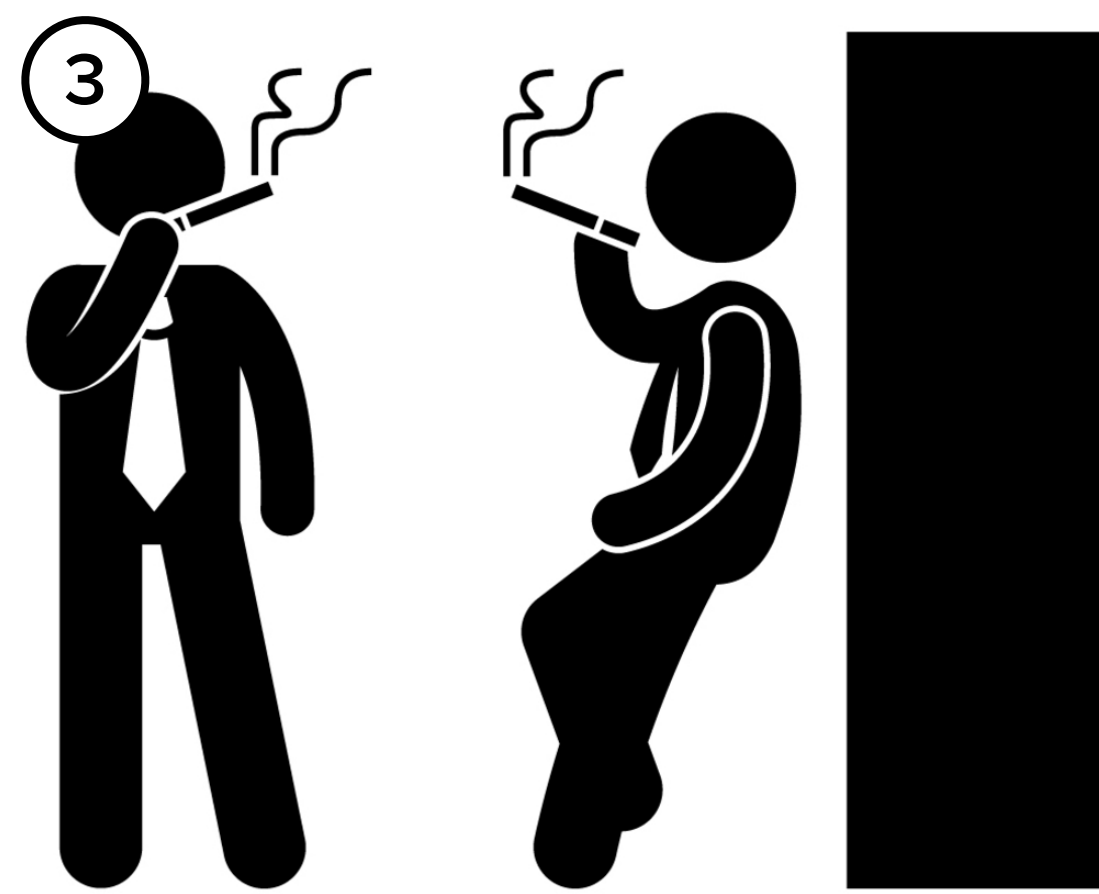
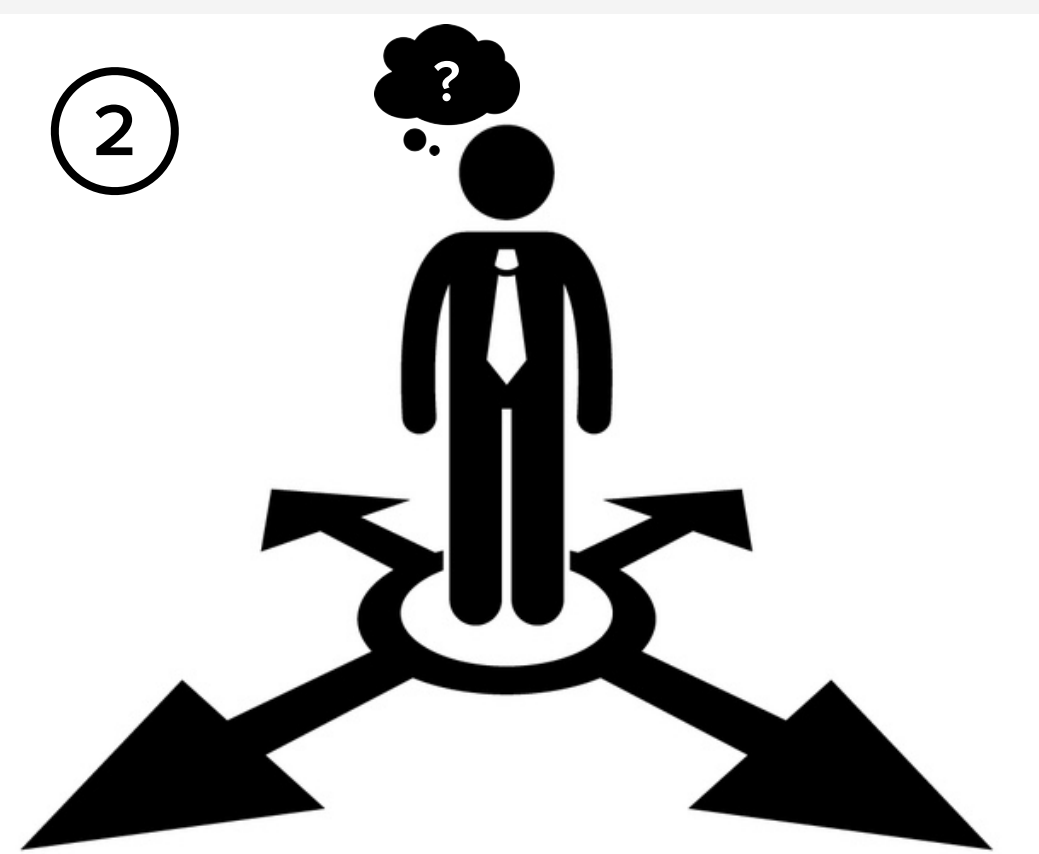
Reviews/Social Proof

PRE-SERVICE PERIOD



John

Software Engineer



⑥ Learning on mobile devices about BrightPlan and how the company can help me plan for my financial future...

- Pay low fees
- Minimize time commitment
- Smart features
- Access to a human financial advisor

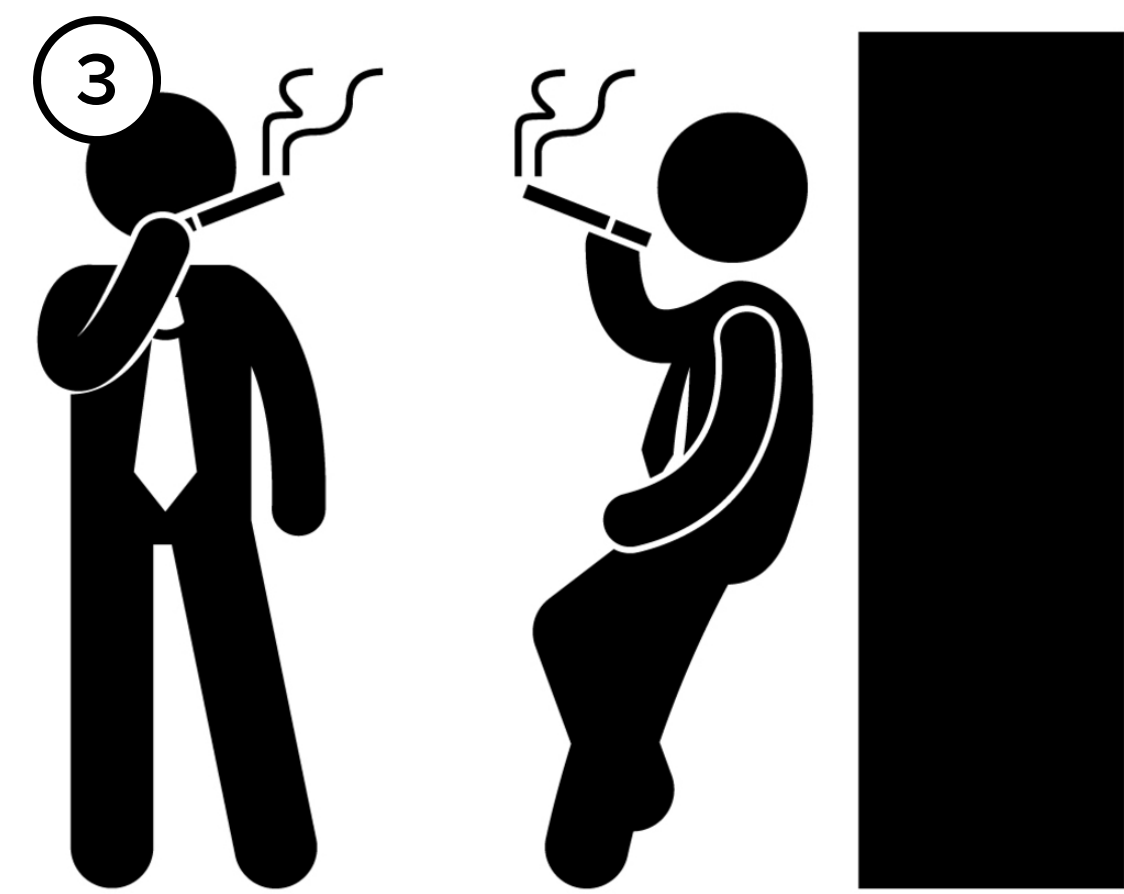


PRE-SERVICE PERIOD



John

Software Engineer



⑦ Getting started with BrightPlan for iPhone/iPad.



BrightPlan App for iOS

PRE-SERVICE PERIOD

SERVICE PERIOD



John

Software Engineer

④



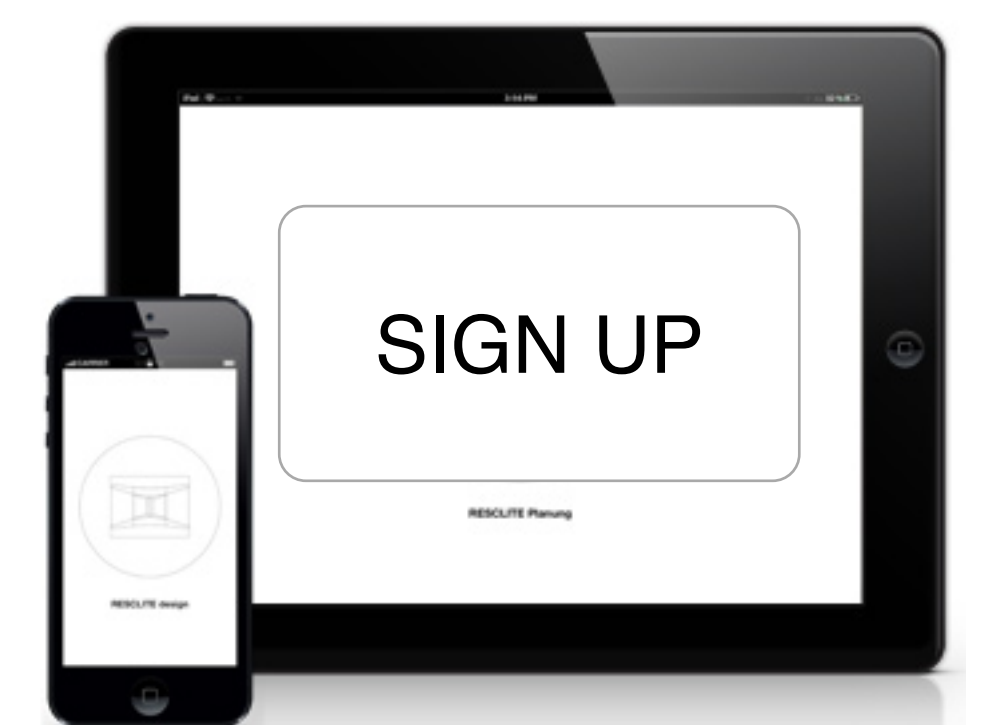
⑤



⑥



⑦



- ⑧ Getting familiar with the web-based interface and how the system works...



Learning Curve

PRE-SERVICE PERIOD

SERVICE PERIOD



John

Software Engineer



⑨ A new iOS update is now available.



PRE-SERVICE PERIOD

SERVICE PERIOD



John
Software Engineer

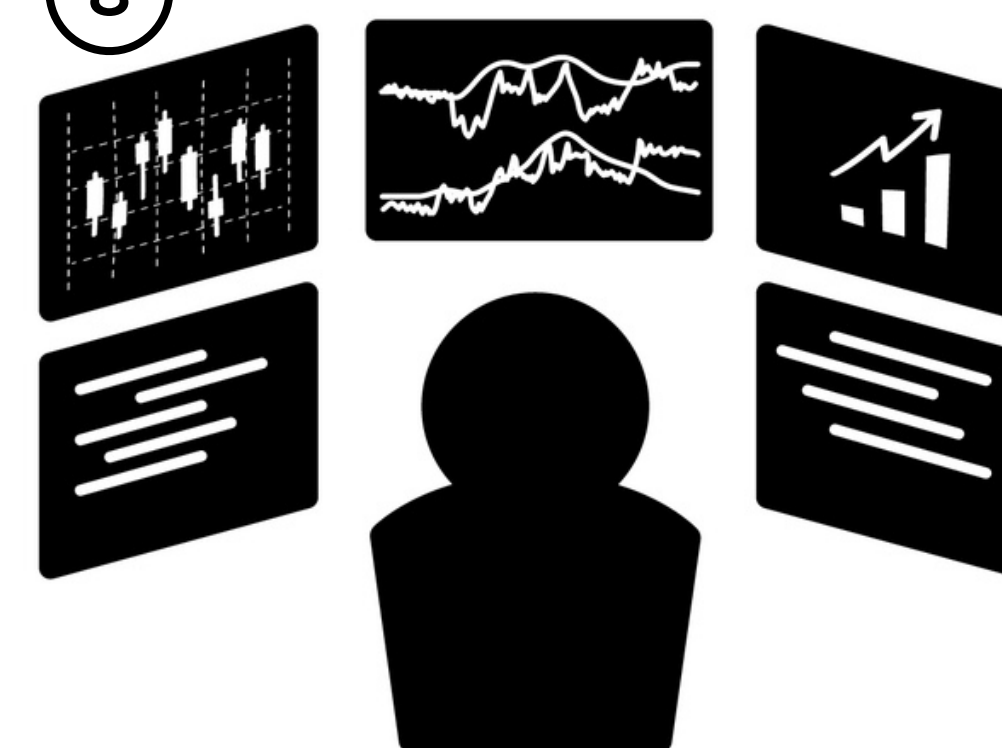
⑥



⑦



⑧



⑨



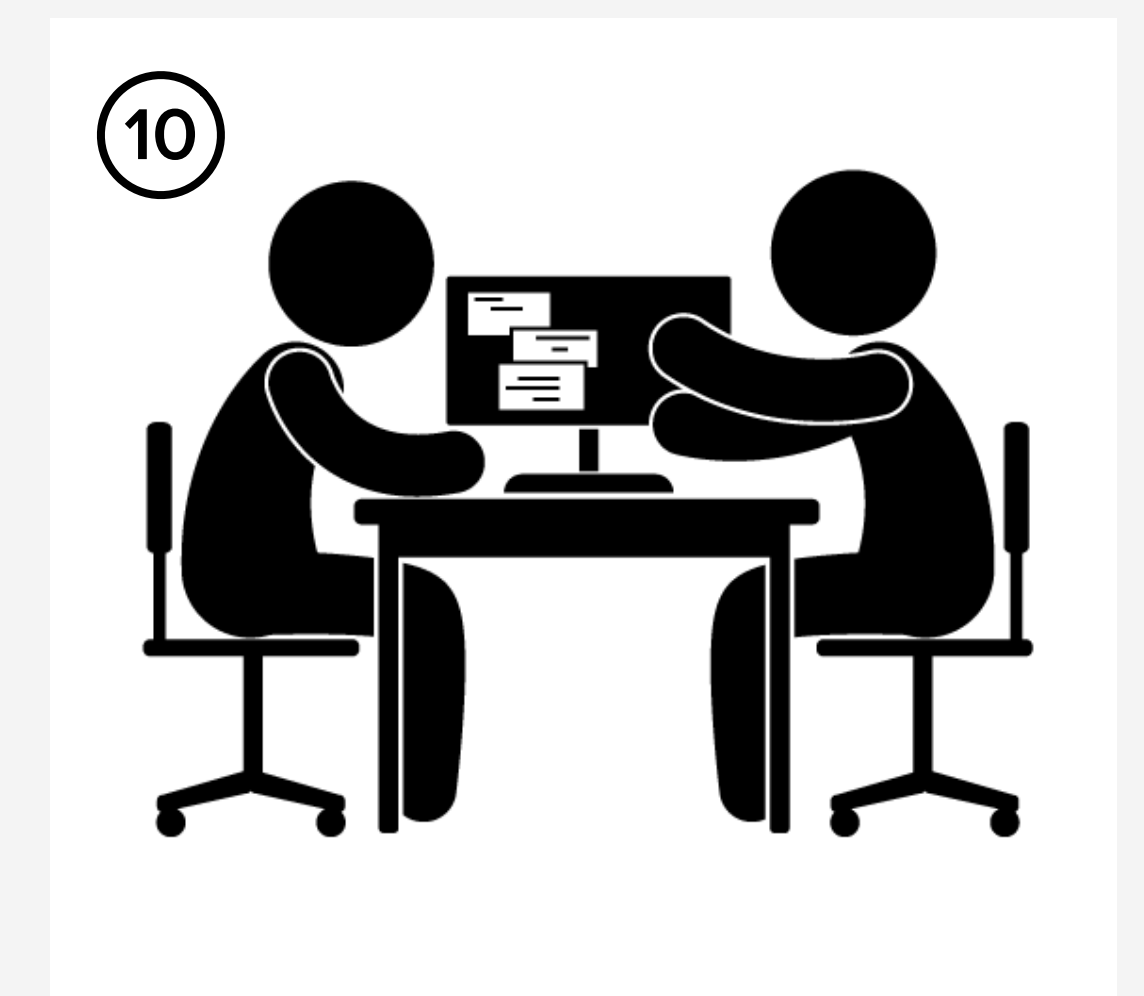
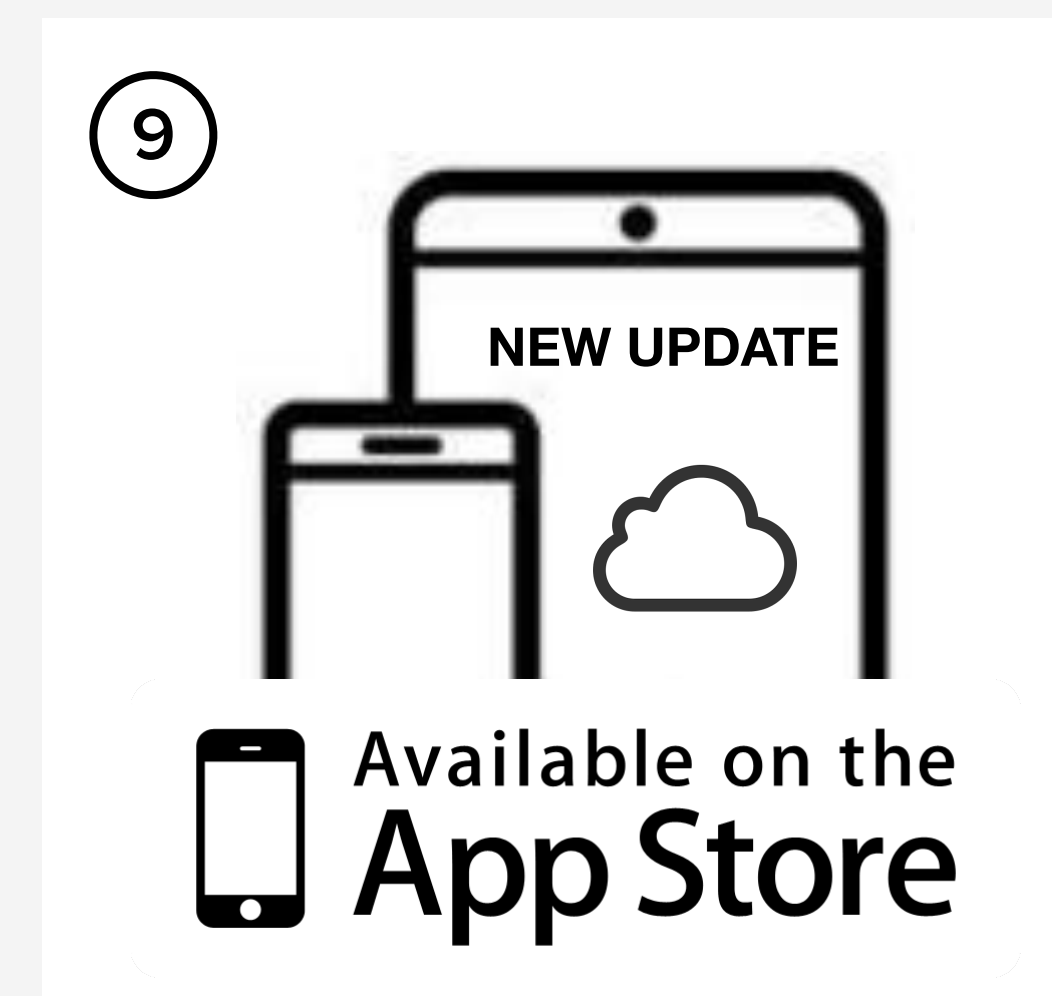
- ⑩ Nine month later... first meeting with a Financial Advisor.



SERVICE PERIOD



John
Software Engineer



- ⑪ BrightPlan is paving the way for John to achieve his financial goals.

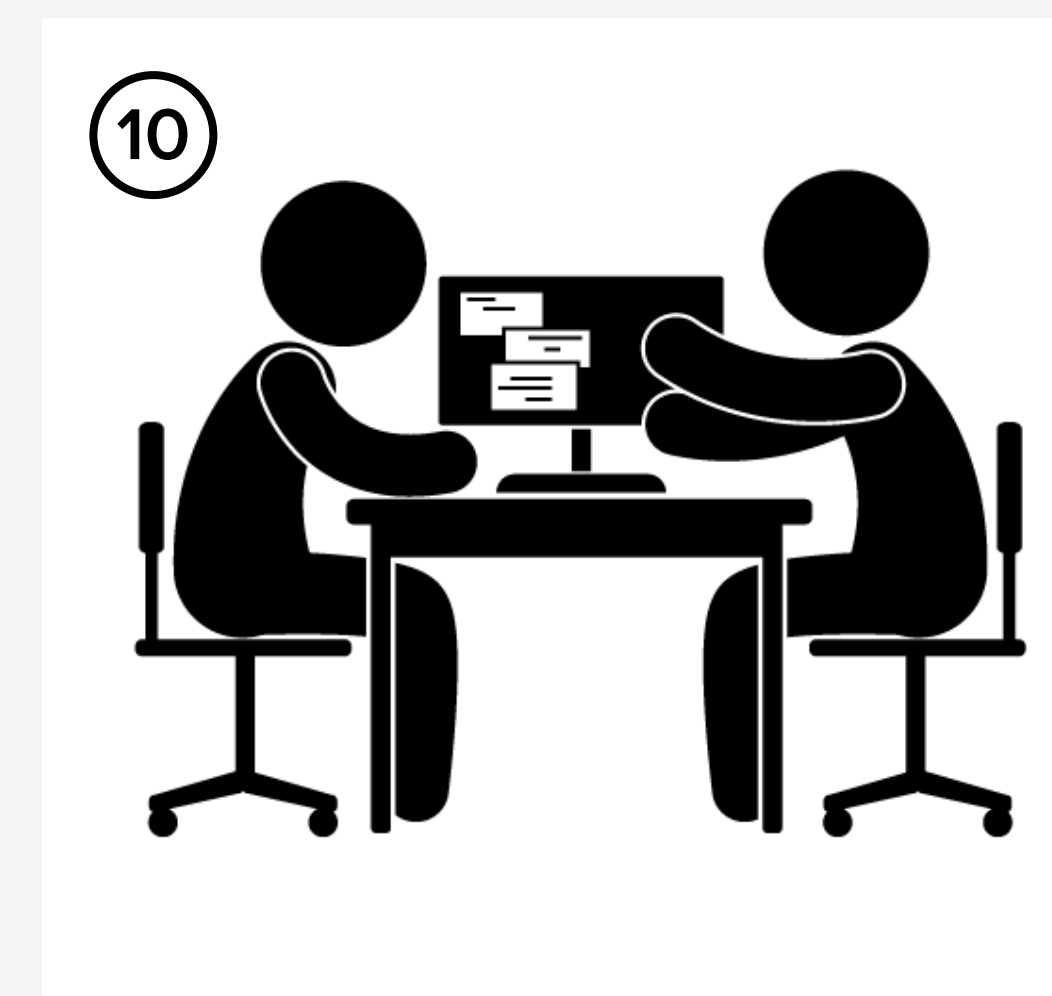
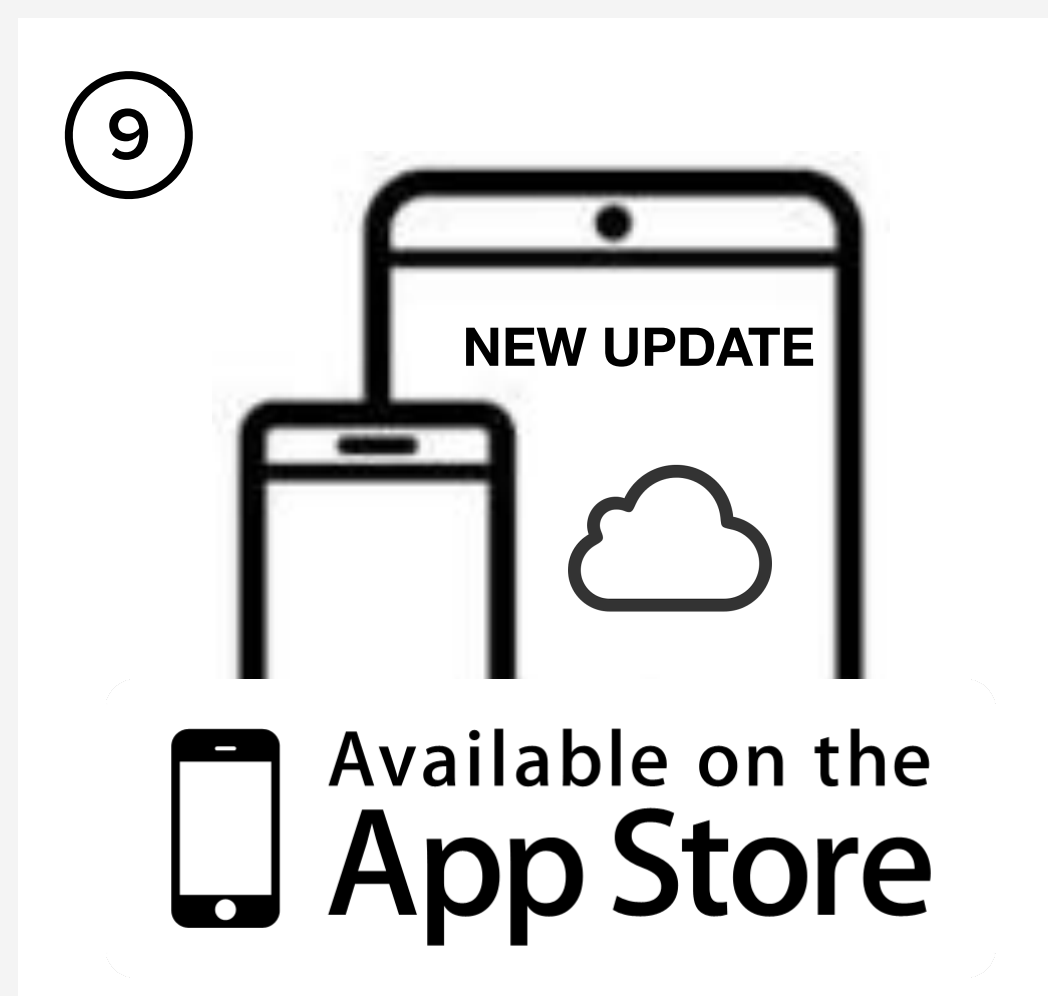


SERVICE PERIOD

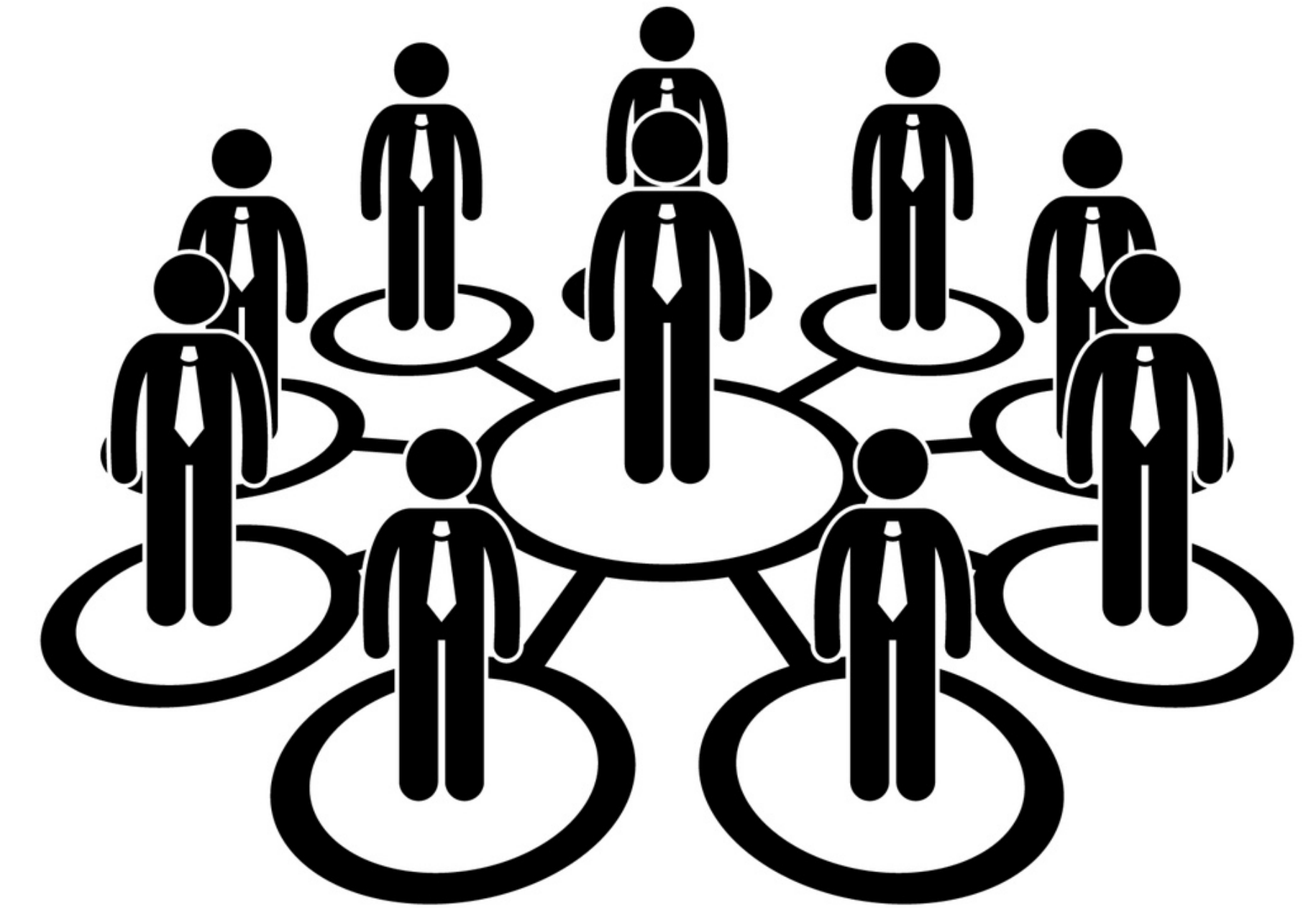


John

Software Engineer



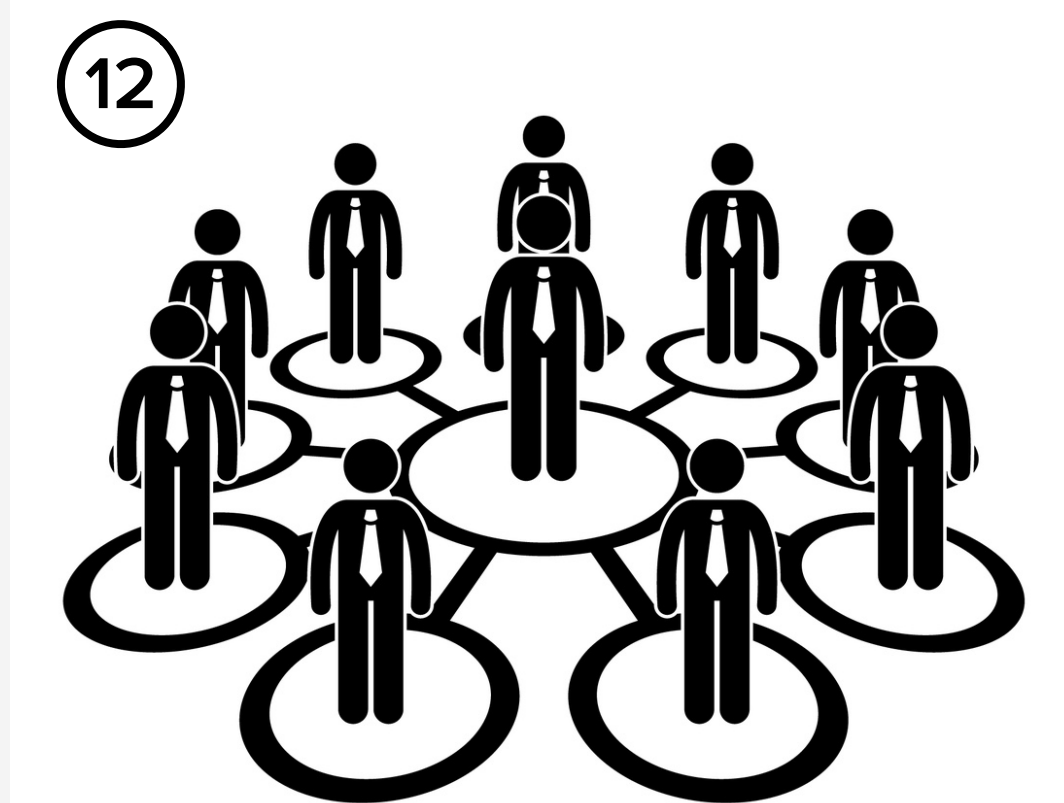
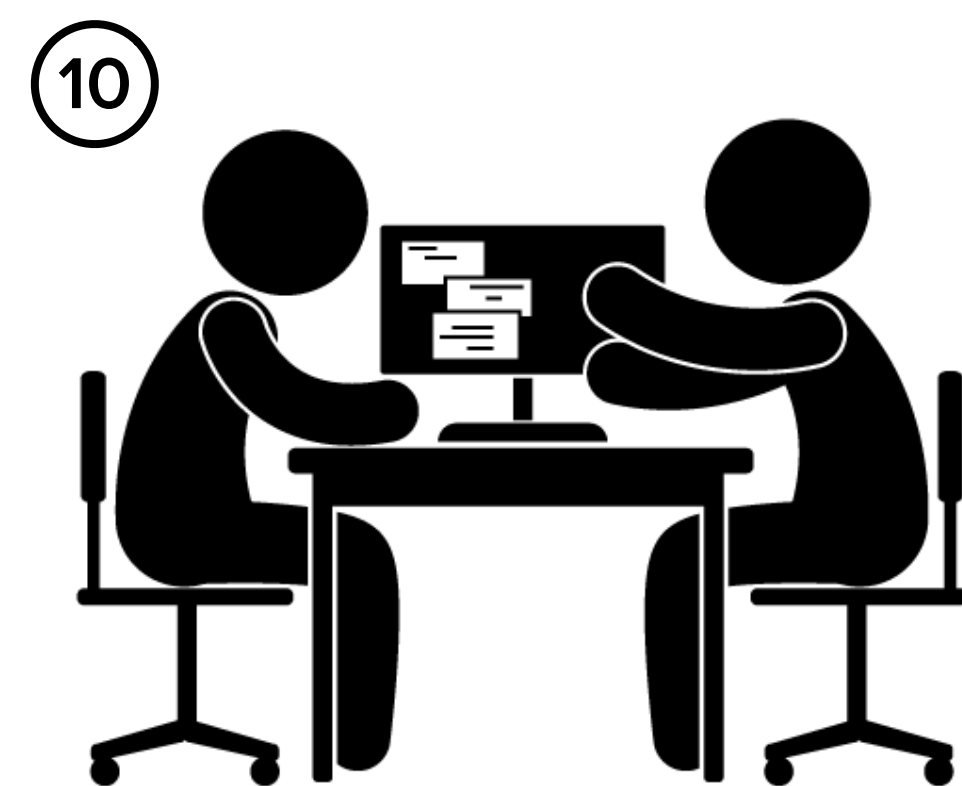
- ⑫ Referring friends and family to BrightPlan. —The \$5,000 worth of free management for each referral is also appealing.



SERVICE PERIOD



John
Software Engineer



02

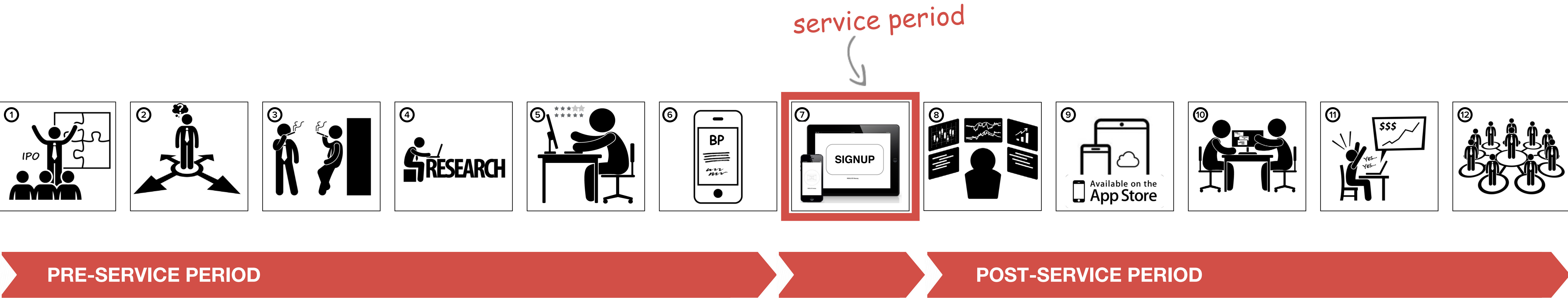
STORYBOARDS

Storyboarding help designers enforce a discipline of thinking in terms of experiential flow. Using storyboards allows the designer to quickly and easily add real-world contexts that involve places, people, and other potentially informative ambient artifacts.

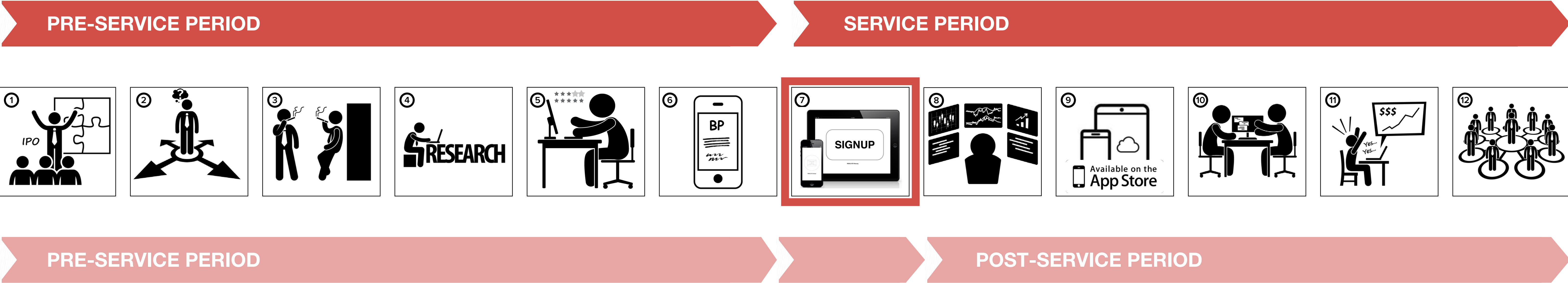
These stories take on more life through the incorporation of real people in real places doing real things, not just some abstract, feature-oriented description of functionality that clothes itself in a generic “user”.



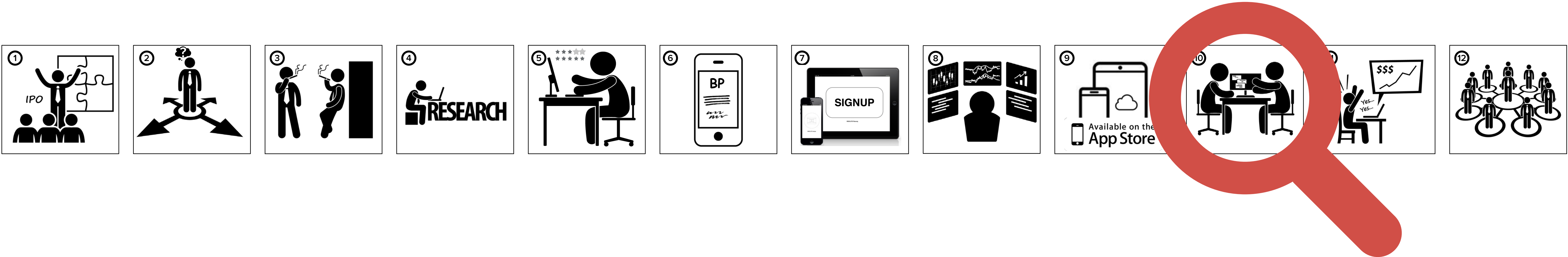
Old Thinking: Moment of Sale = Service



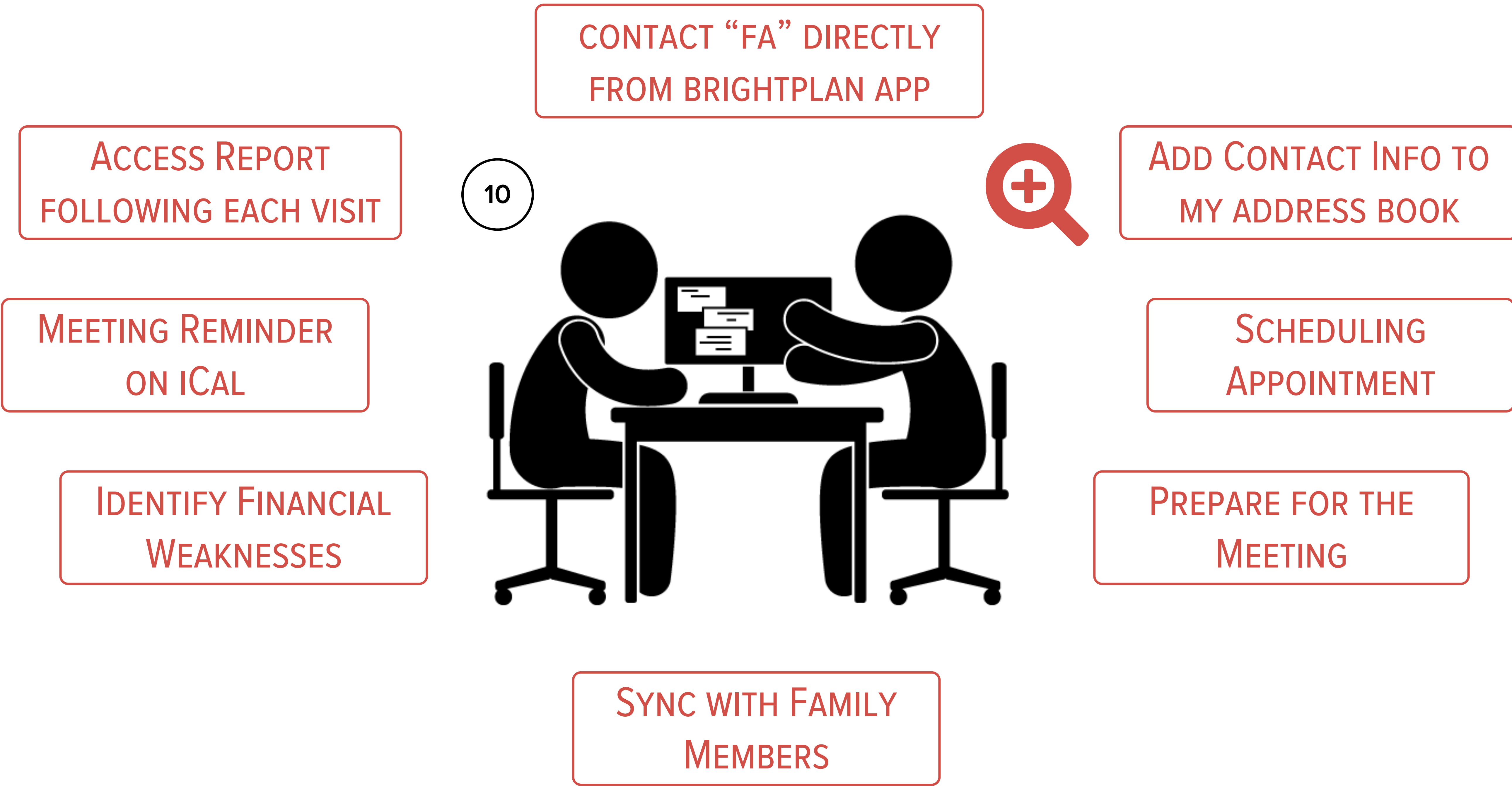
New Thinking: End-to-End Experience Lifecycle



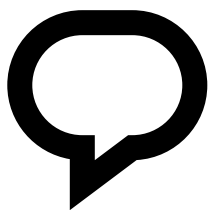
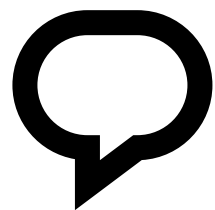
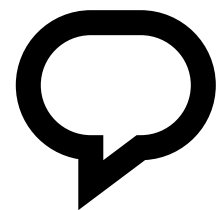
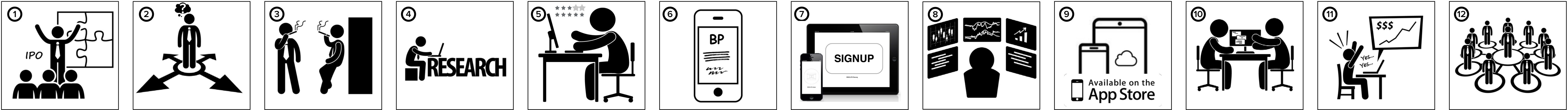
And this is just a high level perspective...



Each touchpoint can be separated into smaller steps...



SWIMLANE DIAGRAM: Understanding channels



Storyboards are ideal at guiding high level conversations to ensure there is agreement about what a product should do, or how a service is demanded and consumed across all the channels where its target audience is interacting with a brand.

Here's how you can help: as you view the story, make notes of what's working and what's not. I'll use your input to improve the story in a way that delivers value to the journey of the target Persona.