



JD

John Doe

Age: 38 • Occupation: Small Business Owner
Location: Boston, MA

Background

Education

Bachelor's in Business Administration

Annual Income

\$95,000

Family

Married, 2 children

Banking Profile

Primary Bank

XYZ National Bank

Accounts

Business Checking, Savings, Credit Card

Digital Engagement

Mobile and online banking user

Goals

- Grow small business revenue by 20% in 12 months
- Improve cash flow management
- Save for children's education and family vacation

Challenges

- Managing business and personal finances efficiently
- Lack of time for in-person banking
- Uncertainty about best investment options

Needs

- Fast and reliable digital banking services
- Personalized financial advice
- Flexible business loan options

Preferred Channels

- Mobile app
- Email communications
- 24/7 customer support chat

Typical Behaviors

- Checks account balances daily using mobile app
- Makes electronic payments and deposits
- Researches banking products online before deciding

Quotes

- "I want banking to be simple, secure, and accessible anytime."
- "Finding the right financial products gives me peace of mind."