David Evans - Relationship Manager

Primary Persona

Release 1.0 • June 2004

Goal Sell products. Spend more time with customers.

Top Wish More time.

Top Need A real-time snapshot of customer information integrated with referral possibilities and marketing and product essentials.

Personality Highly motivated. Feels overwhelmed by information, so much so that he doesn’t have time to do his job. Dislikes busy work. Finds the current tools disparate and cumbersome. Negative and skeptical of new tools, but willing to learn if they’ll help.

-or-

Snapshot David’s goal is to sell products. His top wish is more time: he needs (and wants) to spend more time with his customers. He wants iCEO/The View to save him time by giving him a real-time snapshot of customer information integrated with referral possibilities and marketing and product essentials.

David is highly motivated, but feels overwhelmed by information, so much so that he doesn’t have time to do his job. He dislikes busy work. He finds the current tools disparate and cumbersome. He’s also negative and skeptical of new tools, but willing to learn if they’ll help.

Model for Middle Market Wholesale RM, Trade Bank RM

Demographics

Age:	35 Years
Education:	BA, MBA
Banking Experience:	10 Years
Computer Literacy:	Low
Incentives:	Profit off of products sold to *existing* customers (PTPP)
Work Environment:	Cubicle near other co-workers in same and different roles, with computer, phone, fax In the field, with customers

Key Responsibilities

- Cross-Product Sales Coordination
- Manage Credit Risk for Customers
- Customer Escalation of Issues

Typical Tasks

- Create credit write-ups
- Create credit reviews
- Manage pricing issues
- Cross sell products to existing customers
- Participate in new customer proposals
- Manage issues

“You could lose yourself on a website for months.”

. . . .

“[When a customer calls] the world stops while you take care of issue.”

“Tell me the rules and I’ll play by them, but nobody will tell you what the rules are.”

“[We’ve given the customer] 50 million at a great rate, yet [we] can’t change my address on my account.”

“I can’t keep track of all the logins.”

“[The RA is] my partner at work.”

Requirements	**Centralized view of customer** Including internal and external contact info, issues, account and product setup, customer value, and profitability - More detail **Loan Paperwork** Automate loan paperwork creation and workflow - More detail **Read all the Requirements for this Persona**
Cognitive Models	Focuses on everything about one customer Focuses on a task that encompasses all his customers (e.g., credit reviews) One thing at a time – not a multitasker (esp. on computers)
Career Goal	Driven by promotion. Wants to grow within the bank or get a job as CFO for one of his customers.
Personal Profile	[We should figure out how to merge Personal Profile and Attitudes (e.g., his attitude toward tools). Perhaps delete this and replace what I've included at the top.] Type A personality. Motivated by how much he sells, financial rewards. Wants to do good job, takes pride in his work. Genuinely likes his core job. But ancillary stuff (computers) bogs him down. Likes business. Likes people. Feels that the business is relationship driven and not by product. Hence, should spend more time playing golf with customers and less time in front computer at the office.
It's Been a Good Day When…	…he's made a sale or closed a deal that is big for the bank and big for him.