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# Exploring Jobs to Be Done for Tech-Savvy Money Managers

Research focused on exploring the emotional and social factors behind Jobs-to-Be-Done to understand how user behavior and perception influence financial decision-making. By uncovering "Help Me" statements and linking new user jobs to specific moments in time, we aimed to identify opportunities for enhancing user intent profiles and improve content and marketing for our financial client's digital tools.

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**“People don’t  
want to buy a  
quarter-inch drill;  
they want a  
quarter-inch hole.”**

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Clayton Christensen Institute

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# Introduction

# Project Goals

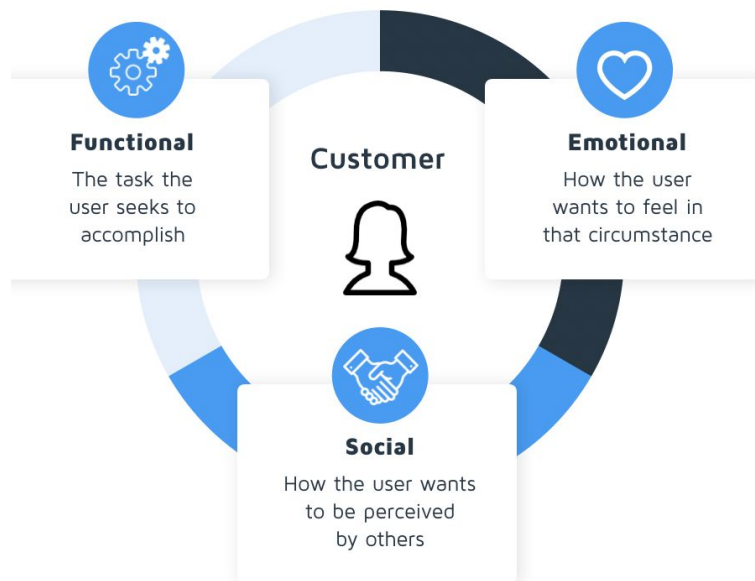
1. Explore the emotional and social factors of jobs to be done that drive user behavior and perception.
2. Uncover "Help Me" statements that align with evolving user needs in financial services.
3. Link new user jobs to moments in time to improve user intent profiles and identify content opportunities.

# Team

1 UX Lead

1 UX Designer

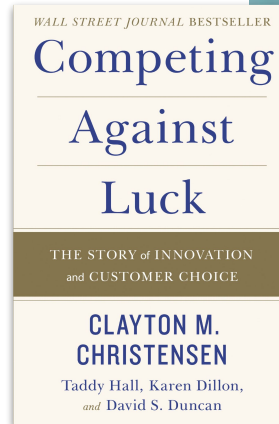
The jobs-to-be-done (JTBD) approach redefines the focus from solely the functional benefits of the product or service to include the social and emotional needs that influence a customer's hiring criteria.



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# What Is Jobs to Be Done?

“The best marketing clearly articulates the problem consumers have, and goes on to explain how the product or service solves that problem.”



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**Research**

**Background & Goals**

# We sought to understand user needs using a comprehensive approach.

Diving into the emotional, practical, and social factors helped us identify their core jobs, pivotal moments in their financial journey, and unmet needs. We aim to deliver solutions that resonate deeply, enhance empathy, and improve user experiences.



## Identify Key “Moments in Time”

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Providing definition and significance to specific moments in time.

Connecting jobs to user intent profiles (UIPs) and customer journey maps to capture evolving user needs and expectations.



## Identify Top JTBD

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Exploration of the emotional and social drivers behind the adoption and use of financial tools, including how users want to feel and how they want to be perceived when managing their finances.



## Discover New “Help Me” Statements

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Concise, first-person expressions of customer needs and goals.

They build empathy and improve marketing by highlighting how a product or service meets those needs, revealing any unmet user needs or jobs.

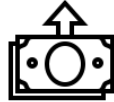
## Topic Areas of Interest



We prioritized these specific topic areas to understand our audience's specific JTBD more deeply.



Financial  
Management



Digital Payments  
& Transfers



Virtual  
Cards



Digital  
Wallet

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# Executive Summary



## Financial Management

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People want to master their finances, striving for debt freedom and security for their families. Regularly tracking their finances helps them **feel in control and ready for unexpected expenses.**

Many individuals experience anxiety and stigma related to financial struggles. Tools that address these feelings while **providing accurate tracking and projections offer a sense of relief and encouragement.**



## Digital Transfers + Payments

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Managing one-off or unexpected transactions often causes anxiety for many individuals, leading to **frustration over delays and a lack of real-time updates.**

**Security features**, such as confirmation alerts, are appreciated for helping to prevent scams, but there is a desire for clearer information about transfer timelines.

Tools that streamline the payment process and provide **immediate updates on financial status are highly valued**, underscoring the importance of **accuracy** and **efficiency** in budget management.



## Digital Wallets & Virtual Cards

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People prioritize solutions that **save time** in transactions and appreciate the speed of digital wallets.

**Embarrassment in social settings can make older users hesitant to embrace digital tools**, leading to mixed feelings about adopting digital wallets due to concerns about technical issues.

For some, physical cards are favored for their perceived **reliability** and **safety**. A strong focus on security drives many individuals to seek options that ensure secure transactions.

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# Research Methodology



## Audience Recruitment

# We prioritized the existing UIPs **Financially Focused Felix** and **Optimizer Olivia** to recruit our participants.

### 10 Participants Across Two Audiences

- Five zillennial participants representative of the UIP Optimizer Olivia
- Five older millennials representative of the UIP Financially Focused Felix

### Key Characteristics:

- Age range 24-45 (Gen Z, zillennial, millennial)
- Participants of all gender identities
- Participants of varied abilities
- Uses two+ financial apps on smartphone
- Used a virtual card in the past six months
- Exclude users in marketing, technology, design, and financial industries to prevent bias



## Audience Recruitment

### In-depth individual interviews

In-depth individual interviews, or IDIs, are one-on-one conversations designed to deeply understand the experiences and feelings of tech-savvy money managers.

#### PROCESS

An interviewer prompts the participant for a recent story within a specific topic area. The interviewer then asks open-ended questions, listens to responses, and follows up with further questions to learn more.

#### Key Questions:

- What were you trying to accomplish?
- Before you were ready to start, what was on your mind?
- How do you want others to perceive you when you're transferring money?
- What makes you decide to use or not use a particular method for transferring money?

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# Financial Management



## FINANCIAL MANAGEMENT

# Ensuring Family Financial Security

Financially Focused Felix

Optimizer Olivia

Felix is driven by the need to safeguard his family's financial future, which involves meticulous planning for emergencies, major expenses, and long-term goals like retirement. This moment reflects his sense of responsibility and his desire to maintain control over his financial destiny.

- Felix has shifted his mindset from “growth mode” to “retirement mode”
- He prioritizes retirement planning and long-term investments to protect his family's future.
- He monitors financial accounts daily for stability and security

## TOP JOB TO BE DONE

**I want to build long-term financial stability and security for my family so that I can feel safe and confident when unexpected life events happen.**



## FINANCIAL MANAGEMENT

# Deciding on Long-Term Financial Strategy After Facing Life-Changing Event

Financially Focused Felix

Optimizer Olivia

Felix focuses on making well-researched decisions about long-term investments and retirement. This moment underscores his need for control and accuracy in financial planning, especially after significant life changes. Maintaining control is key for Felix as he navigates these changes.

- Felix faces life-changing events (e.g., job loss, illness or disability, inheritance, starting new business) and needs to adapt his financial strategy.
- Felix looks for new investment opportunities that align with the altered financial landscape.

## TOP JOB TO BE DONE

**I need to adapt my financial plan when life-changing events occur so I can maintain stability and control.**



## FINANCIAL MANAGEMENT

# Gaining Control Over Debt Management While Avoiding Judgement

Financially Focused Felix

Optimizer Olivia

Olivia aims to pay off debts, like credit cards or student loans, with clear plans and timelines. She struggles with discussing these matters openly, fearing judgment from friends and family, highlighting her goal of financial independence and stability.

- Olivia is proudly financially independent
- Olivia works towards achieving financial freedom and eliminating the stigma attached to debt.
- Status envy and fear of being perceived as a failure prevent Olivia from discussing her financial situation with friends or family.

## TOP JOB TO BE DONE

**I want to understand my progress toward becoming debt-free so that I can stay motivated until I achieve financial freedom.**



## FINANCIAL MANAGEMENT

# Managing Monthly Budgets and Preventing Overspending Without Sacrificing Lifestyle

Financially Focused Felix

Optimizer Olivia

Olivia desires real-time budget updates to monitor her spending, adjusting quickly as needed. She prefers an all-in-one tool to provide an accurate financial overview, avoiding the anxiety of frequent checks. This moment supports her need for an accurate all-in-one status of her financial status.

- Olivia adjusts her budget dynamically to stay on track with financial goals while still enjoying her lifestyle. (E.g., brunch with friends, salon and spa, vacations.)
- She strives to prevent overspending while prioritizing connection with her friends, family, and herself.

## TOP JOB TO BE DONE

**I want to monitor my spending in real time so that I can control overspending and go back to enjoying my lifestyle.**

# “Help Me” Statements | Financial Management

“It was a weight off my shoulders having a good view of my overall financial situation and knowing that if anything happens I'm good for a while and that I can pay my mortgage and pay for my kids' stuff.”



Help me see customized views integrated with pensions, Social Security, and other life events so I can efficiently plan for retirement with confidence.

Help me see the big picture of my finances and future projections so I can be the master of my financial future.

“#1 first and foremost, I think the more I can consolidate, the better picture I have because for years and years I felt like I had a good handle on our finances. But it was in so many different spots.”



Help me become aware of my spending habits and minimize debt to reduce feelings of embarrassment about my financial situation.

Help me understand how long it will take to become debt-free so I can feel encouraged about sticking to my budget.

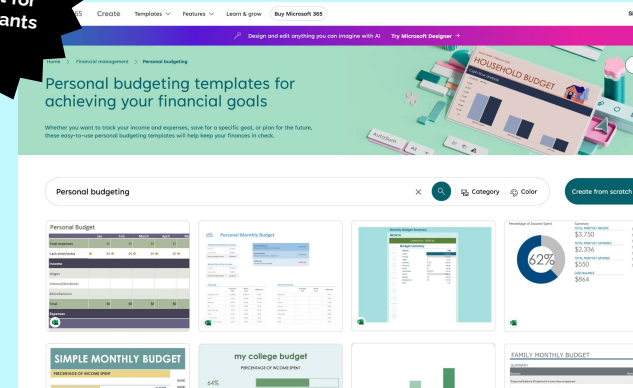
“Accurate digital tools give me the freedom to enjoy the categories that I've allocated to have fun with. If I'm not keeping track accurately, I feel guilty and uncertain if I am going to have enough money.”

“I want to feel like I have everything under control... And know I'm on track.”

# Customer Journey Map

Excel Sheets  
cited as the  
starting point for  
most participants

Intuitive visual  
graphs and  
timelines within  
tools were  
consistently sought  
out to better  
understand their  
financial health.



# Financial health and monitoring

## Financially Focused Felix

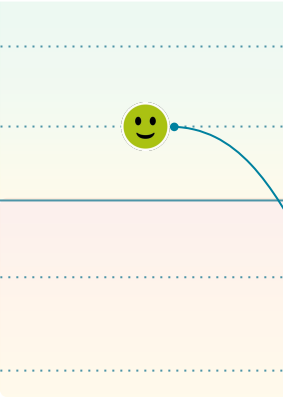


- 😊 Feeling Great
- 🙂 Feeling Good
- 😐 Feeling Okay
- 😞 Feeling Disappointed
- 😡 Feeling Frustrated

### Discovery

#### Action / Task

After hearing rumors of layoffs at his job, he decides to be intentional about switching from growth mode to provider mode.



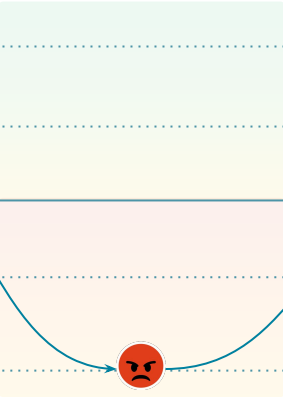
#### Thinking + Feeling

Feels proud to have entered a more secure part of their lives mixed with the increased need to evolve their roles as family providers. This causes them to behave more strategically with their money; they research thoroughly so that they feel confident they make informed decisions.

### Evaluate

#### Action / Task

He actively looks for tools that will help him prepare for the future (e.g., wealth management tools, retirement planning, and educational/family savings).



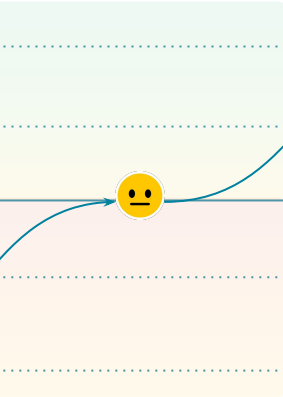
#### Thinking + Feeling

He feels the task is too nuanced and is frustrated that they can't find a tool that provides them with the full picture and future projections.

### Review & Decision-Making

#### Action / Task

He decides upon a tool and uses a spreadsheet in the background ensure accuracy.



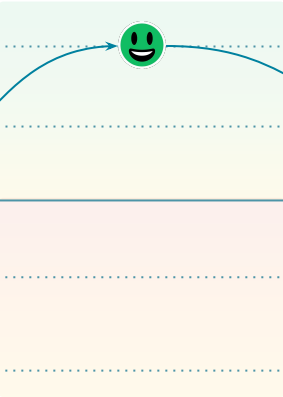
#### Thinking + Feeling

He isn't 100% satisfied due to some manual tracking required; however, he feels relieved to have a plan and handle on their finances.

### Execution

#### Action / Task

He consolidates his financial accounts and uses tools that allow him to manually track and adjust expenses, payments, and investments.



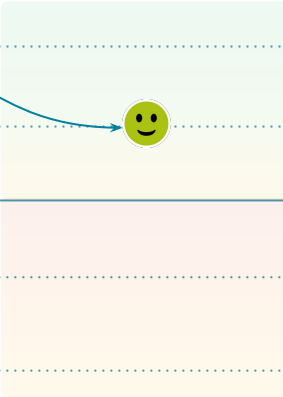
#### Thinking + Feeling

He gains a sense of stability and control over their finances.

### Monitoring & Adjust

#### Action / Task

He adjusts transfers, savings, and investments as needed based on his financial goals, using tools that allow for easy customization to fit his family's changing needs.



#### Thinking + Feeling

He feels a sense of relief from maintaining control over their finances, especially to ensure his family's stability. Experiences occasional frustration due to tools limitations on real-time tracking and comprehensive views.

# Financial health and monitoring

## Optimizer Olivia



😊 Feeling Great

🙂 Feeling Good

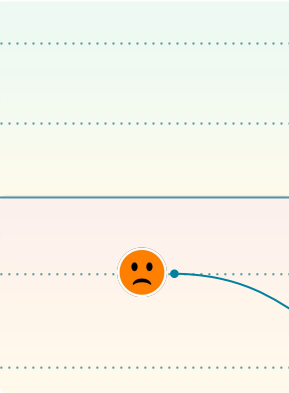
😐 Feeling Okay

😞 Feeling Disappointed

😡 Feeling Frustrated

### Discovery

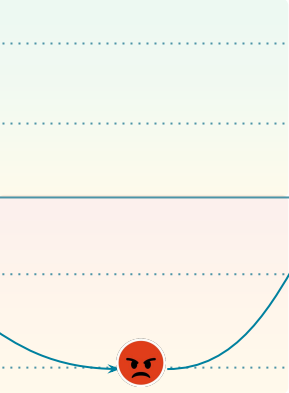
**Action / Task**  
She reviews upcoming fixed expenses, past purchases, and account balances to create a new budget for the month after receiving paycheck.



**Thinking + Feeling**  
She wants to be on track to becoming debt-free from her student loans and credit cards balances. She feels anxiety and stress about current financial state and embarrassed to talk about it to friends and family.

### Evaluate

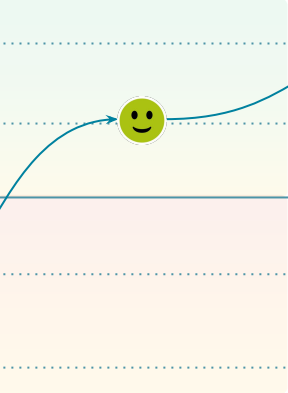
**Action / Task**  
She looks for tools with expense tracking and projection capabilities on clear timelines on becoming debt-free as a source of encouragement.



**Thinking + Feeling**  
She feels lost due to an abundance of options and thinks she'll have to settle on certain features as no tool is perfect or has it all.  
  
She feels fear of seeing the full picture of her financial state and has an "ignorance is bliss" mindset.

### Review & Decision-Making

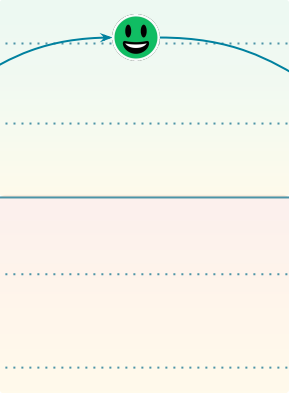
**Action / Task**  
She decides on a tool that has automated features integration across different financial accounts and accurate tracking and budgeting.



**Thinking + Feeling**  
She isn't 100% satisfied with the update times, but does appreciate the streamlined process and reduction of mental effort and "guilty" feelings when spending.

### Execution

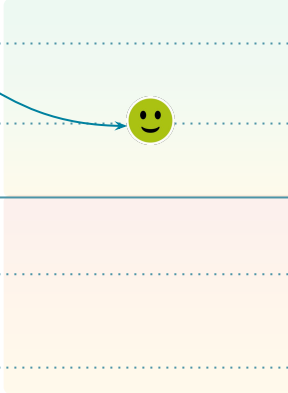
**Action / Task**  
She uses the financial tools which provide budget tracking and forecasting features to ensure she's staying on track with her debt elimination and savings goals.



**Thinking + Feeling**  
She feels on track from having a clear plan to become debt-free and increasing her credit score.

### Monitoring & Adjust

**Action / Task**  
She regularly check financial tools for updates on her spending, debt repayment, and savings goals.



**Thinking + Feeling**  
She feels a sense of accomplishment and control mixed with a lingering sense of stress, particularly surrounding how her progress compares to her peers.

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# Opportunities to engage | Financial Management

Based on the top jobs identified in our study,  
Terakeet recommends exploring these topic areas:

## Financially Focused Felix

- **Financial security for families**
- Financial planning for specific future major life events (college saving, child wedding, etc.)
- The importance of financial resilience
- Navigating financial setbacks
- Long-term financial milestones
- Financial security post-retirement

## Optimizer Olivia

- **Balancing lifestyle and budgeting**
- Staying motivated with debt-payoff plans
- Expediting financial independence
- Reducing financial anxiety, especially caused by status envy
- Avoiding financial management burnout

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# Digital Payments & Transfers



## DIGITAL PAYMENTS & TRANSFERS

# Managing One-Off or Unexpected Transactions

Financially Focused Felix

Optimizer Olivia

This moment impacts both profiles by testing their financial resilience and planning. Olivia would seek quick solutions to manage these expenses efficiently, while Felix would focus on maintaining his long-term financial stability. They both need to adapt their budget quickly to accommodate unexpected costs.

- **Olivia one-off transfers:** e.g., splitting dinner with a friend, replacing a damaged device, purchasing a gift for a wedding or baby shower, booking a weekend getaway with boyfriend.
- **Felix one-off transfers:** e.g., moving assets into high yield savings, contributions to investments or a child's college tuition, saving for a child's wedding, international transfer to family abroad, home maintenance.

## TOP JOB TO BE DONE

**When unexpected expenses pop up, I want to adapt my budget quickly so that I can continue progress toward my financial goals.**



## DIGITAL PAYMENTS & TRANSFERS

# Experiencing Frustration Caused by Delays During Digital Transactions

### Financially Focused Felix

When encountering issues like transfer delays or system errors, both Olivia and Felix feel the frustration of wasted time and inefficiency. However, Felix might experience additional anxiety and embarrassment, especially if the issue happens to effect his family's sense of stability.

### Optimizer Olivia

- Felix feels anxious when large digital transfers are delayed, especially for crucial family expenses, fearing being perceived as inept or imprudent.
- He values immediate transfer updates to stay in control and ensure his family's needs are met.
- Frustrated by delays and lack of transparency, Felix seeks additional information to understand the cause.

## TOP JOB TO BE DONE

**I want to learn new transfer methods to avoid unexpected delays during digital transfers so that I can maintain a sense of stability.**

# “Help Me” Statements | Digital Payments & Transfers



“The platform I used sent me some sort of warning that the number I was trying to send money to had been associated with a scam previously... to have provided that added layer of security, I think it’s like incredibly valuable.”

Help me understand transfer timelines so I have clear expectations and can reduce frustration.

Help me identify easy-to-use tools so I can transfer money efficiently and make the most of my time.

Help me send money instantaneously so I can provide for my family and maintain control over my finances.

Help me avoid scams so I can feel confident and secure in my transfers.



Help me transfer money quickly—with no fees—so that I can make every dollar work for me.

Help me stay on track with my monthly budget by providing instant transfers, so I can feel less stressed and have an accurate picture of my finances.

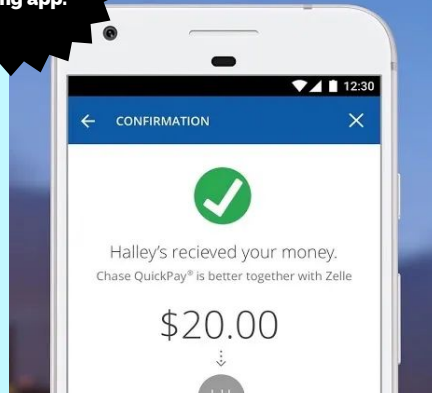
“I think the number one thing would be avoiding fees at all costs.”

“I love it whenever I can put bills on auto pay... or if it’s just like on automatic draft to where it instantly comes out of my account... it helps me to make sure that I don’t overspend. I don’t think that I have more money than what I do.”

# Customer Journey Map

Zelle cited the most used and trusted for participants

Most transfers took place right inside the users banking app.



THIS IS HOW MONEY MOVES

HOW IT WORKS GET STARTED SAFETY EDUCATION FAQ

## What's Zelle®? Glad you asked!

Zelle® is a great way to send money to friends and family, even if they bank somewhere different than you do<sup>1</sup>. That means it's super easy to get paid back, or split the costs of things like dinner. With Zelle®, the money goes directly into your bank account. And when money goes into your bank account directly, you can live delightfully. Zelle® is already in lots of banking apps, so look for it in yours today.

SEE IF YOUR BANK OFFERS ZELLE®

\$16 - Splitting sweets with my sweets



# Digital Payments and Transfers

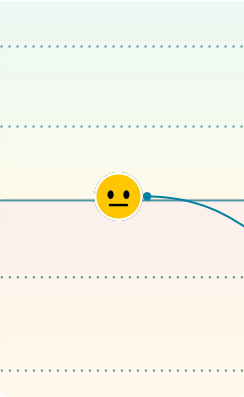
## Financially Focused Felix



- 😊 Feeling Great
- 🙂 Feeling Good
- 😐 Feeling Okay
- 😞 Feeling Disappointed
- 😡 Feeling Frustrated

### Identify Goals (Define)

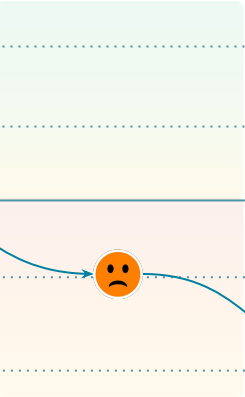
**Action / Task**  
He's looking to organize and distribute money into existing accounts in portfolio.



**Thinking + Feeling**  
Aiming to be purposeful and goal-oriented, he feels proactive and responsible.

### Gather Resources (Locate)

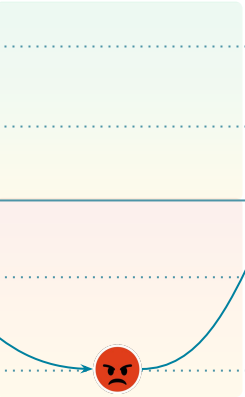
**Action / Task**  
He researches the best process for managing funds across multiple accounts efficiently.



**Thinking + Feeling**  
He feels lost, but curious, and determined to identify the best resources and pathways.

### Organize & Setup (Prepare)

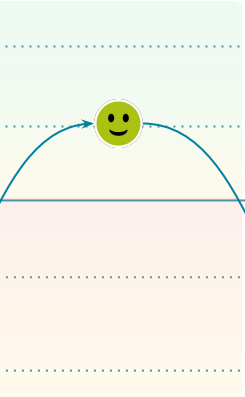
**Action / Task**  
He prepares for larger, strategic transactions, such as a 401k, children's education or retirement funds.



**Thinking + Feeling**  
He feels immense pressure of having major life factors at stake and wants to make sure that he is making the most secure transfer.

### Validate & Prioritize (Confirm)

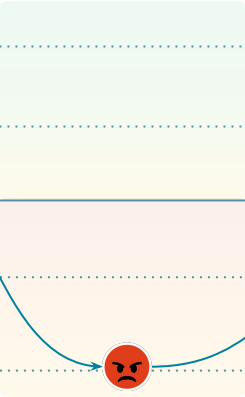
**Action / Task**  
After deliberation, he makes a decision on tool and financial strategy for ensuring financial security.



**Thinking + Feeling**  
He has a sense of relief, yet a thoughtful and cautious approach to carefully assess the impact of choices on immediate cash flow and overall financial stability.

### Take Action (Execute)

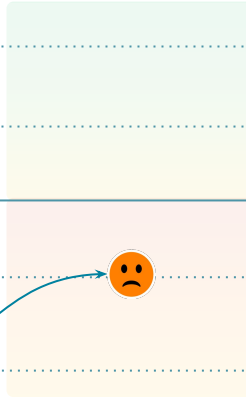
**Action / Task**  
He executes larger financial transfers from account to account. Due to nature of the transfer, he experiences some delays.



**Thinking + Feeling**  
He's antsy and impatient by transfer delays, frustrated that money monitoring across accounts isn't updated immediately, and loses confidence due to lack of accuracy and loss of control.

### Close the Loop (Follow-up)

**Action / Task**  
He receives notification of transfer is in transit; however, bank accounts have yet to reflect the transfer.



**Thinking + Feeling**  
He's feeling frustrated and unsatisfied with the limitation on real-time updates across accounts.

# Digital Payments and Transfers

## Optimizer Olivia



😊 Feeling Great

🙂 Feeling Good

😐 Feeling Okay

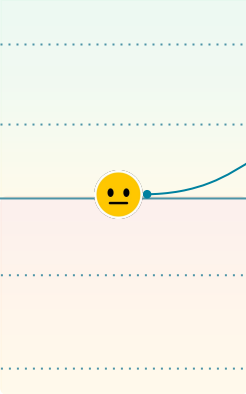
😞 Feeling Disappointed

😡 Feeling Frustrated

### Identify Goals (Define)

#### Action / Task

One card was placed down on the check at a dinner amongst friends. She has to transfer her portion of the bill.



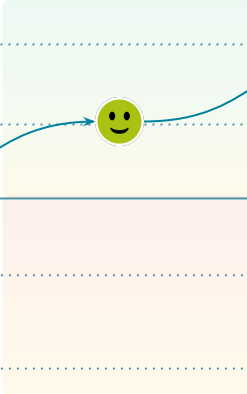
#### Thinking + Feeling

She wants the transaction to be quick and timely to appear trustworthy to her friend.

### Gather Resources (Locate)

#### Action / Task

She aligns with her friend on a transfer tool that has immediate transfers and avoids fees.



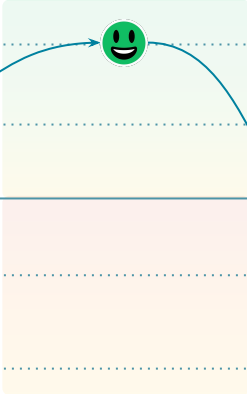
#### Thinking + Feeling

She feels at ease at having an abundance of reliable, trusted, and common options.

### Organize & Setup (Prepare)

#### Action / Task

She coordinates the information required to initiate the transfer such as phone number, account name, etc.



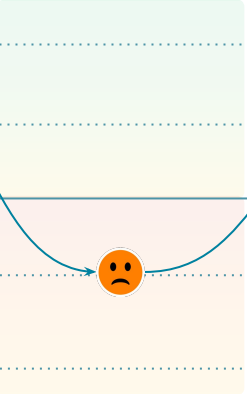
#### Thinking + Feeling

She feels calm and mostly safe in her preferred transfer option as well as with the open communication.

### Validate & Prioritize (Confirm)

#### Action / Task

She checks her accounts to decide which the money should come from without affecting her short-term goals.



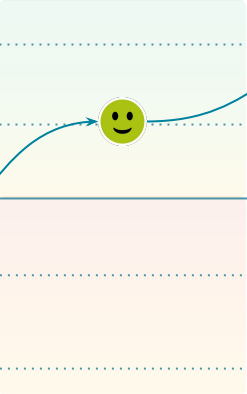
#### Thinking + Feeling

She has mixed feelings of uncertainty and wishful thinking—hoping for more financial flexibility, yet constrained by her current situation.

### Take Action (Execute)

#### Action / Task

After confirming the security of the transfer, she sends the dinner money to her friend's account.



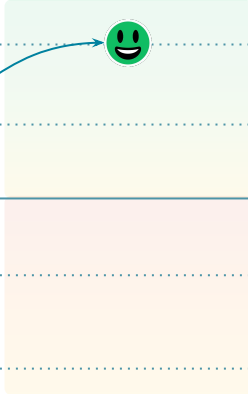
#### Thinking + Feeling

She is at ease due to making transfers regularly; however, she's vigilant about making sure her friend receives payment.

### Close the Loop (Follow-up)

#### Action / Task

She receives notification of successful transfer. Bank account and receiving parties confirm the transaction is completed.



#### Thinking + Feeling

She's confident and sure the transfer was received, and recorded.

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# Opportunities to Engage | Digital Payments & Transfers

Based on the top jobs identified in our study,  
Terakeet recommends exploring these topic areas:

## Financially Focused Felix Specific

- **Understanding transfer timelines**
- Transferring money internationally to family securely
- Transferring large sums of money
- Educating your teen on safe digital payments

## Felix & Olivia

- **Instant, no fee transfer options**
- Secure ways to transfer money digitally
- Cross-border payments explained
- Comparing transfer methods
- Avoiding common scams in digital transfers

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# Virtual Cards & Digital Wallet

# Users are confused about virtual cards, their benefits, and how they differ from digital wallets

Participants familiar with virtual cards mentioned using Capital One Venture X & Apple Pay

## OVERVIEW

Users mentioned using a virtual card during the time between applying for a new card and receiving the physical card.

While many users believed that the virtual card has an added layer of security due to encryption, there's still confusion surrounding the full range of benefits these cards offer, how they differ from digital wallets, and if it's worth the extra effort when credit card info is already saved in their browser.

## IN THEIR WORDS

"I don't really know what it does, but it seems more secure... I switch to the virtual card if it's a big purchase because it makes me feel better even though I'm actually not sure what it does."

"It's created efficiency for me for them (vendors) to just have my card number in the past. So personally, it felt like an extra option that was right next to my typical option of just using my saved credit card information."

## RECOMMENDATION

Increase messaging around the value of virtual cards and consider alternative language to reduce confusion.



## VIRTUAL CARDS & DIGITAL WALLET

# Adopting New Financial Tools and Technologies

Financially Focused Felix

Optimizer Olivia

Olivia, being more tech-savvy, embraces digital wallets for everyday transactions. Felix, however, might need reassurance to feel comfortable using these new technologies, ensuring they are secure and reliable. This moment reflects their struggle to balance between the comfort of security and the need to adapt to newer, more efficient technologies.

- Olivia eagerly embraces digital wallets and is more likely to use virtual cards for online purchases
- Felix wants to learn the security and reliability of new financial tools and technology prior to adoption.
- The grocery store was the most cited example across both UIPs.

## TOP JOB TO BE DONE

**When new technologies emerge, I want to understand their reliability and adopt them quickly, so I can enjoy the convenience of modern tools without compromising my sense of security.**



## VIRTUAL CARDS & DIGITAL WALLET

# Feeling Confident With Digital Wallets and Virtual Cards

### Financially Focused Felix

### Optimizer Olivia

Felix prefers traditional, secure payment methods like physical cards, but recognizes the speed and convenience of digital wallets. Participants self-described themselves as “old school” and shared anecdotes of Gen Z teaching them how to use their digital wallet at the point of purchase. This moment impacts their sense of competence and how they are perceived by others as they age.

- Felix worries about appearing outdated or incompetent when using new technologies.
- After experiencing initial struggles with digital wallets, Felix appreciates successful transactions that enhance his confidence.
- He looks for simple, reliable tools that help him transition to modern payments while maintaining control

## TOP JOB TO BE DONE

**When I realize I left my wallet in the car, I want to complete payments seamlessly to avoid embarrassment and not feel old.**

# “Help Me” Statements | Digital Wallets & Virtual Cards

“I don't want to embarrass myself in front of the 17 year old employee.”

“I'm really big on being efficient with my time. So if it saves me more time... I'm going to go with it.”



Help me understand the security benefits of using a digital wallet so that I can streamline purchases.

Help me feel competent using a digital wallet so that I can stay current with new technology and avoid feelings of embarrassment.

Help me understand the value of using virtual cards so that I can leverage strategies that will make my transactions more secure.



Help me understand the differences between digital wallets and virtual cards so I can choose the right tool for my purchases and maximize security.

Help me use virtual cards confidently for one-time purchases, so I can feel secure and avoid overspending.

Help me set spending limits on my virtual cards so I can stay on budget and track my spending more efficiently.

“I don't really know what it does, but it seems more secure. I switch to the virtual card if it's a big purchase because it makes me feel better even though I'm actually not sure what it does.”

“I'm obsessed with security. I'm just very aware that identity theft is everywhere. I'm trying to be as cautious as possible.”

# Customer Journey Map

Most transactions for participants involved the convenience of their mobile phone.



# Digital Wallet & Virtual Card

## Financially Focused Felix



- 😊 Feeling Great
- 🙂 Feeling Good
- 😐 Feeling Okay
- 😞 Feeling Disappointed
- 😡 Feeling Frustrated

**Preparation & Setup**

**Action / Task**

After receiving a new card, Felix is prompted to set up a virtual card:

- Encouraged by a prompt explaining that digital cards offer enhanced security through encrypted card numbers.

**Thinking + Feeling**

He feels reassured and more secure at the added layer of protection of his financial information, despite being unsure of how it works.

**Gather Resources**

**Action / Task**

He goes grocery shopping with teenage daughter and noticed he left his physical wallet at home.

**Thinking + Feeling**

He feels worried and nervous that his digital wallet won't work or be accepted as a payment method. He'd have preferred to use physical card as he feels it's safer than digital.

**Checkout: Payment Process**

**Action / Task**

He has a rocky interaction using tap to pay due to not knowing where to tap or how to enable the feature.

**Thinking + Feeling**

He felt embarrassed and old due to not being tech savvy in front of his teenager—regretted not having his physical wallet.

**Track & Verify**

**Action / Task**

He gets a notification to confirm that the payment was verified and enacted.

**Thinking + Feeling**

He has a sense of relief due to the process being easier than expected.

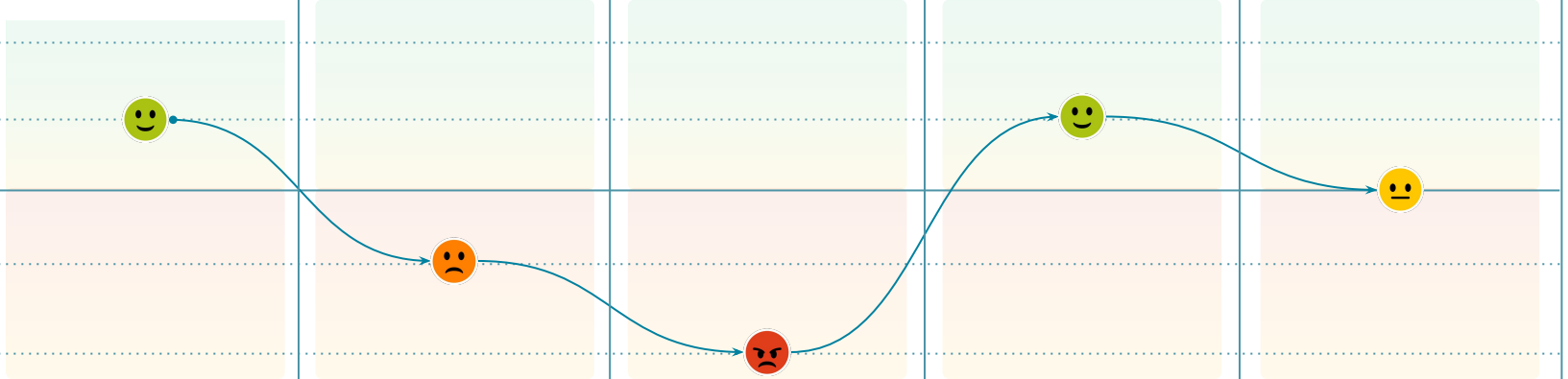
**Conclusion**

**Action / Task**

He continues to use physical cards for daily use due to preference.

**Thinking + Feeling**

He feels safer and confident in the payment going through with physical cards. Also he feels a desire to become more tech savvy.



# Digital Wallet & Virtual Card

## Optimizer Olivia



- 😊 Feeling Great
- 🙂 Feeling Good
- 😐 Feeling Okay
- 😞 Feeling Disappointed
- 😡 Feeling Frustrated

	Preparation & Setup	Gather Resources	Checkout: Payment Process	Track & Verify	Conclusion
<b>Action / Task</b>	<p>After receiving a new card, she is prompted to set up a virtual card:</p> <ul style="list-style-type: none"><li>Encouraged by a prompt explaining that digital cards offer enhanced security through encrypted card numbers.</li></ul>	<p>She intentionally goes to the store without her wallet knowing she could pay with her phone.</p>	<p>She uses her digital wallet via tap to pay at checkout with ease.</p>	<p>She gets a notification to confirm the payment was verified and enacted.</p>	<p>She relies on the use of digital wallet and cards to execute transactions regularly.</p>
<b>Thinking + Feeling</b>	<p>She feels reassured and more secure at the added layer of protection of her financial information, she is curious and engaged despite being unsure of how it provides additional security.</p>	<p>She feels confident and comfortable in knowing that digital payments methods will be accepted and work reliably to provide a convenient and streamlined transaction.</p>	<p>She thinks the interaction was quick and easy. She feels safe and secure knowing her financial information is protected during the payment.</p>	<p>She feels indifferent—as if things are going as expected—due to trust in the process.</p>	<p>She feels confident, safe, and secure in her decision to use digital payments for online and in-store purchases.</p>

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# Opportunities to Engage | Digital Wallets & Virtual Cards

Based on the top jobs identified in our study,  
Terakeet recommends exploring these topic areas:

## Virtual Cards

- **Similarities & differences between virtual cards & digital wallet**
- **Understanding the benefits of virtual cards**
- Explaining the encryption behind virtual cards
- Using virtual cards for online shopping or one-time purchases
- How virtual cards help control spending
- How to set spending limits on virtual cards
- Using virtual cards for budgeting
- Using virtual cards for travel
- Using temporary virtual cards

## Digital Wallet

- **Biometric security features of your digital wallet explained**
- **How to use digital wallets like a Gen Z**
- Choosing between physical & virtual cards
- Using digital wallets for everyday purchases
- Using digital wallets for travel
- Has the world gone cashless? Exploring the shift towards cashless transactions for those who self-describe their financial behavior as “old school”
- Tickets, rewards, and more goes in your digital wallet

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# **Audience Job Sentiment Report**

# Key Similarities & Differences

## Financially Focused Felix

Focuses on **long-term financial planning** and the reliability of digital wallets. Prefers detailed, custom spreadsheets and real-time tracking for **comprehensive views**. Driven by a **mix of confidence and anxiety** about long-term financial goals.



Regularly monitor finances to **prevent overspending** and **manage stress**

**Stress and anxiety** related to financial management

**Efficiency** and **ease of use**

Less stigma and more **openness** around financial issues

**Security**

## Optimizer Olivia

Desires **immediate financial stability**, debt repayment, avoiding fees, and reducing societal judgement. Prefers automated tools to **reduce manual effort** and is more comfortable with digital wallets.



# Financially Focused Felix



## IN THEIR WORDS

"If I have my wallet, I'll always use the card... Maybe because I'm old school, I just feel like it's a little bit safer."

"This is embarrassing... then my kids would be like, mom, you're not tapping the right spot... so I just feel dumb."

"It's satisfying to see the exact amounts. I don't have to worry if I'm going to be under for the month... and then that encourages you that you're on track."

"One thing that's super important for me is, does it save me time? I'm really big on being like efficient with my time."

## DIGITAL TOOL PREFERENCES

- Values simplicity, intuitiveness, and efficiency in transactions, payments, and monitoring.
- Security is highly important and impacts use of digital tools; he trusts physical cards more than digital wallets, but appreciates the speed of digital wallets.
- Desires tools with customization options to account for nuances in budgeting.
- Frustrated with tool that lacking real-time tracking and comprehensive views.

## FINANCIAL GOALS + ASPIRATIONS

- Aims to master personal finances, improve credit, and ensure **family stability**, including planning for retirement and major events.
- Desires to **maintain control** over finances by regularly monitoring accounts to prevent overspending, focus on long-term planning, and be prepared for unexpected costs and major financial decisions.

## EMOTIONAL IMPACT

- **Annoyed by inefficiencies** and lack of transparency in transfer timelines.
- Feels anxious about using digital wallets, worried about potential technical issues, and fears the **embarrassment** of struggling with them in front of kids.
- Balances nervousness, stress, and confidence when monitoring finances.
- Feels relieved when tools offer accurate tracking, providing a **sense of control** over their financial future.

## OPPORTUNITIES

- Emphasize **simplicity** and **efficiency** in branding, as these remain top priorities for users.
- Highlight **security** in content and branding to address additional user priorities.
- Provide content around taking control of finances and familial responsibilities. Highlight features with **comprehensive views** and **customization**.
- Use content to **normalize anxiety** around struggling with digital tools and provide guidance to address the stigma and embarrassment.

# Optimizer Olivia



## IN THEIR WORDS

"My biggest financial goal is to pay off my credit card debt student loans... I think that's going to be a game changer in terms of my financial freedom."

"...on TikTok and hear someone else that's also similar age say that they have a comparable amount of credit card debt... is reassuring in a way... it helps to put my mind at ease."

"Virtual tools that provide an added layer of security are incredibly valuable... it makes me feel confident using them again."

## DIGITAL TOOL PREFERENCES

- Seeks quick, efficient transfers/ payments with no fees.
- Security is highly important and she chooses trustworthy brands.
- Values easy-to-use, automated tools that seamlessly integrate into her lifestyle to simplify budgeting and tracking.
- Values convenience, feels confident relying on digital transactions.

## FINANCIAL GOALS + ASPIRATIONS

- Strong desire to **eliminate debt**, coupled with aspirations to **invest for the future** and maintain overall financial stability.
- Wants to prevent overspending and stay within monthly budget.

## EMOTIONAL IMPACT

- Experiences **stress and anxiety** about financial management and current financial state.
- Feels embarrassed about financial status and seeks to **avoid judgment**.
- Wants to feel financially secure and confident.

## OPPORTUNITIES

- Continue emphasizing **convenience** and **ease of use** in branding, as these remain top priorities for users.
- Highlight **security** and **efficiency** in content and branding to address additional user priorities.
- Provide content around becoming **debt-free** and **saving** for the future. Highlight features with projected timelines for achieving goals.
- Address the stigma around financial health by using content to **normalize stress** and **anxiety**, positioning tools as solutions for stress relief and financial confidence.

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## Emotional Impact

How users want to feel influences their choice of tools and methods for getting the job done.



### Secure + Safe

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Protection from fraud, identity theft, and data breaches is a priority.

Tools that offer real-time alerts, verified transfers, and fraud prevention make users feel protected.



### Efficient + Productive

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Efficiency is a top concern.

Users value tools that are simple, fast, and reduce manual effort, helping them manage finances on the go.



### Financially Resilient

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Stability and control over finances are crucial.

They seek a clear, holistic view of accounts, with accurate tools that help them confidently plan for the future and manage debt.



### Confident + Stress Free

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Confidence in financial decisions reduces stress and embarrassment.

They prefer reliable tools that instill peace of mind and reduce financial anxiety.

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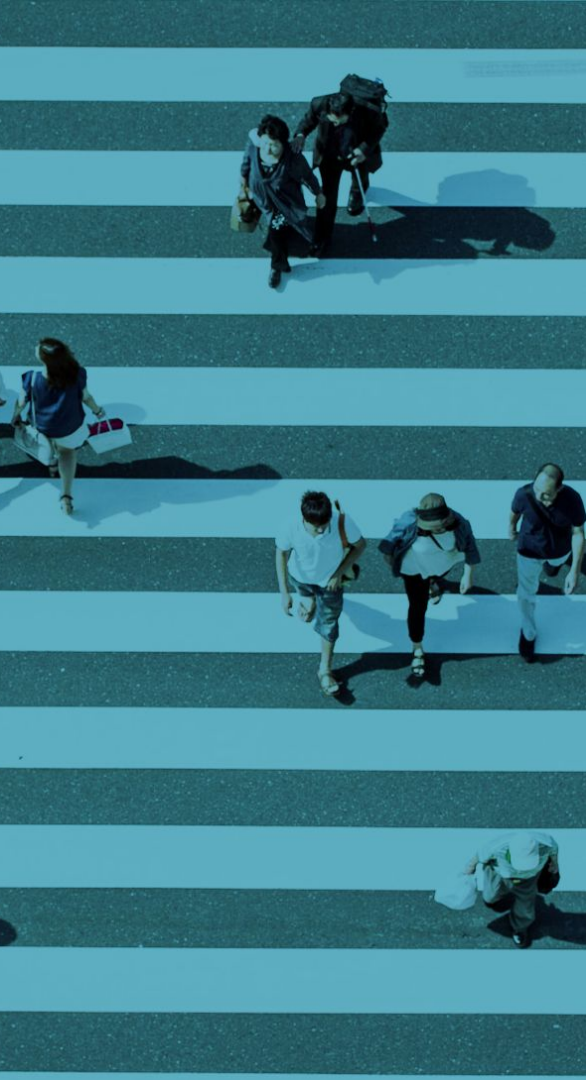
# Summary of Engagement Opportunities

# How these top opportunities might fit into our program strategy

Opportunity Area	UIP	Program Strategy
Expediting financial independence	Optimizer Olivia	Content strategy
Reducing financial anxiety, especially caused by status envy	Optimizer Olivia	Content strategy
Navigating financial setbacks	Financially Focused Felix	Content strategy
Staying motivated with debt payoff plans	Optimizer Olivia	Content strategy
Financial security for families	Financially Focused Felix	Content strategy
Understanding transfer timelines	Financially Focused Felix	Content strategy
Avoiding common scams in digital transfers	Both	Content strategy
How virtual cards help control spending	Optimizer Olivia	Content strategy Landing page optimization
Using digital wallets for everyday purchases	Financially Focused Felix	Content strategy

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# Impact



## So, how did the research findings impact our strategy?

- 25% of the content team's strategy for Q1 2025 includes article topics derived from the research findings, including scams in digital transfers, benefits of virtual cards, maintaining financial stability, and staying motivated with debt payoff plans.
- Future next step includes optimizing digital tools landing pages to incorporate content that resonates with users based on help me statements and top jobs.