

MIRIAM

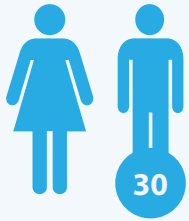
USER BIO

MIRIAM, 62

Comfortable but careful

Pensioner living with adult son
(household income 9.3k)

LIVES own home



DIGITAL KNOWLEDGE

Digital Inclusion scale

- 8 - Confident
- ✓ I'm addicted to Candy Crush
 - ✓ I like to check my bank account before I go shopping

FINANCIAL BEHAVIOUR

Financial- incoming

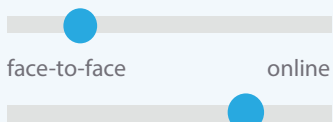
- ⬆ State pension
- ⬆ Occupational pension
- ⬆ Savings
- ⬆ Sons board

Financial- outgoing

- ⬇ Low mortgage
- ⬇ Council Tax
- ⬇ Household Bills
- ⬇ Weekly lunch with friends

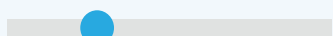
Decision making

self-research seeks advice



Money management

spender saver



ABOUT ME

I live with my adult son Thomas, who works as a building site labourer.

My husband Bob died 5 years ago and his life insurance covered 80% of our mortgage leaving me £175 to pay each month, which I can manage.

I rely on my small amount of savings for unexpected costs which lately there have been quite a few of.

I am about to have some serious dental treatment and a friend recommended the scheme to me.



USER REQUIREMENTS AND EXPECTATIONS

NEEDS

I need the reassurance that I can apply easily and get the support I need if im stuck.

I need to know that I can handle all the healthcare costs that life throws at me.

I use a lot of online services and I need NHS online services to be as good, if not better, than dealing with it by phone .

I need it to be quick, as I can't afford large data allowances.

WANTS

I want it to be as easy as online dating.

I want this to make my life easier.

I want to get rid of paper whenever it is possible.

I only click online if I recognise the URL. I need a consistent site branding to feel reassured.

CONSUMER BEHAVIOUR

MY DIGITAL USAGE

Socialising

Facebook, Whatsapp

Researching

Google, MoneySavingExpert, Mumsnet

Shopping

Argos, M&S, Wilkinson

Banking

Lloyds

Leisure

YouTube, Open University, Apps

Gaming

PREFERRED INTERACTION WITH NHS SERVICES

SERVICE CHANNELS

Often



Phone

Preferred



Online



Face-to-Face



Paper

Not often

Would rather not

BARRIERS AND OPPORTUNITIES

BARRIERS TO SERVICE

I have an older smartphone.

I don't know my sons income and I don't want to ask him.

Too proud to ask for professional advice, therefore is often misinformed by online forums and friends.

FUTURE OPPORTUNITIES

Ensure that it is responsive to uncommon screensizes.

Makesure that service advice is communicated widely and dispell incorrect infomration on popular forums with offical responses.

Ensure NHS logo is used where possible.