

Issue 1

# Diverse Personas

Rufus

Becky

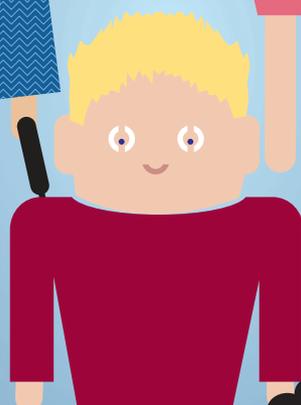
Maya

Zach

Geraldine

Enzo

Dex



£1.99 19 JUNE 2015



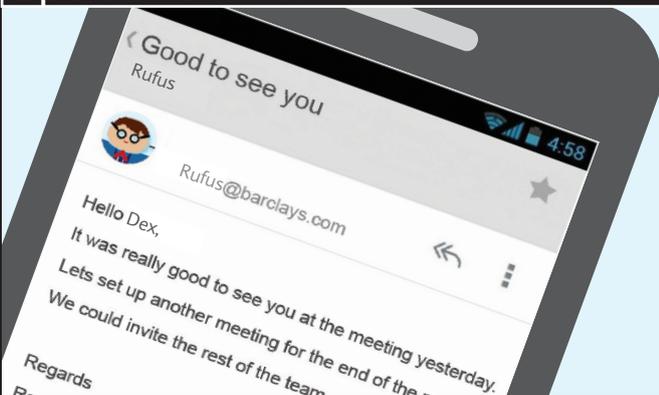
# Dex

"I've got a busy life but still want to be connected and know what's going on"

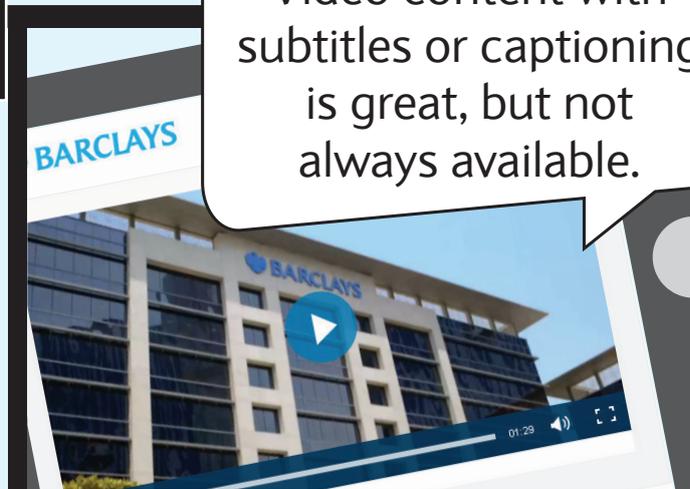


I am completely deaf, I use sign language and lip reading.

Email keeps me in contact with people. Phone calls are not an option for me.



Video content with subtitles or captioning is great, but not always available.



## TOP TIPS!

- ✓ Provide transcripts for audio (e.g. Podcasts).
- ✓ Provide simultaneous captioning and transcripts for video.
- ✓ Have a glossary for technical terms.
- ✓ Provide British Sign Language content if appropriate.



# Becky

"I'm wary of getting into debt but I still want to make the most of my money"

I have bipolar disorder

I occasionally forget to pay my bills

**OVERDUE!**

2 | |

Becky

Online Shopping



Continue Shopping

Checkout

I have no confidence to shop online

## TOP TIPS!

- ✓ Regular tailored advice on making the most of savings.
- ✓ Advice about the benefits of shopping online to help increase Becky's confidence.
- ✓ Practical help with mortgages and joint accounts in the future.





# Enzo

“I want to feel like I’m equal online. Some companies don’t treat me like that though”

I have Cerebral Palsy with severe motor impairments.

I like to use voice recognition software, but I can have problems.

If I can’t navigate a page easily I use mousegrids.

## TOP TIPS!

- ✓ Use semantic markup.
- ✓ Graphical text in link must match the alternative text (Dragon users say what they see to navigate).
- ✓ Ensure links are identifiable.
- ✓ Have logical language and names.



# Enzo

Age: 23 | Sex: Male | Occupation: Currently Unemployed | Marital status: Single

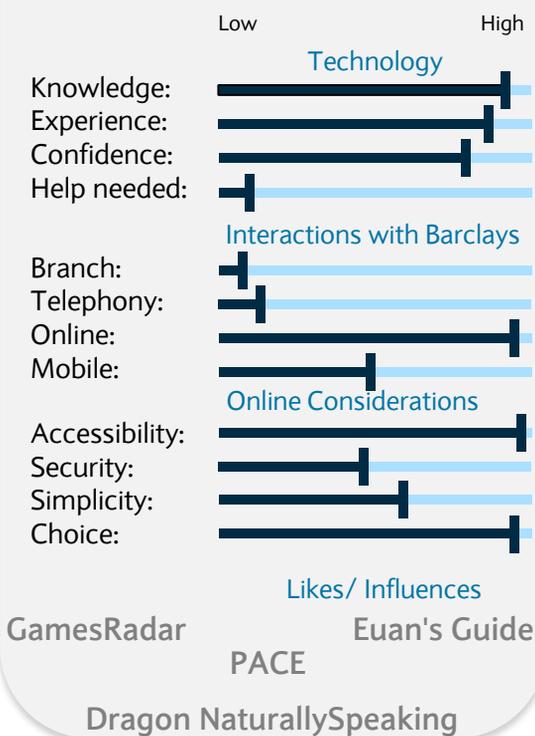
## Bio

Enzo has never been a Barclays customer and doesn't think he ever will be. He has recently switched from the TSB to Santander. When comparing banks he didn't feel Barclays had anything to persuade him to be a customer. Enzo has Cerebral Palsy which results in severe motor impairments. His lower limbs are completely paralyzed which means he has to use a wheelchair.

Enzo used to be a Computer Games developer and studied Computer Games design at university but was recently made redundant when the company he worked for got bought by another company. He's struggling to adjust to not being in work and not having as much income as before.

In recent months Enzo's co-ordination has got worse and so he's started using voice recognition software to use his computer. He's learnt the majority of the commands but has noticed that it doesn't always work. If he can't navigate a page easily then he will use Mousegrids as a fall back but they are slow and annoying to use.

“I want to feel like I'm equal online- some companies don't treat me like that though”



## Device usage

Enzo primarily uses a laptop when he wants to do anything online. This is primarily because when using a mobile phone he has less control and can't effectively use voice recognition. He uses his phone to send text messages and uses the voice recognition software to help. The software isn't always that good and he gets frustrated with it so ends up using it less.



Enzo's biggest frustration online are websites which don't respond to voice recognition commands – sites which use flash are the worst- and when he has to revert to Mouse grids when sites are structured well enough to support his software.

## Lifestyle

Enzo still lives a bit of a student lifestyle. Since graduating two years ago he has moved out of student style accommodation but still enjoys going out with friends from Uni. Since being made redundant he has had to pretty much stop doing this, opting instead to have his friends round to watch movies.

At Uni he did a lot of fundraising for PACE- a UK charity which supports children with Cerebral Palsy. The charity supported him and his parents when he was younger and since going to university he's raised over £5,000 for the charity. He has recently starting thinking about volunteering for the charity whilst he looks for a new job. He also wants to do more fundraising for the charity as they've recently had some of their funding cut.

## Goals

- To get back to work and develop his career in Computer Games design
- To use the internet and his computer with less frustration- he really wants the internet to be accessible and gets annoyed when it isn't
- To raise £20,000 for PACE in the next year

## Frustrations

- Companies who say one thing but do another- this stems from when he was told 'nothing would change' when he moved to the TSB
- Websites which aren't accessible- especially flash based ones. As a games developer he knows you can do a lot of this functionality using other, more accessible techniques
- Physical accessibility – using a wheelchair in some places is as easy as walking but some places are really bad. On nights out he often ends up embarrassed when he can't get into pubs or clubs.

## Current Banking Products

- Santander Everyday Current Account with a £1,200 overdraft
- Virgin Money e-ISA
- Halifax Credit Card with a limit of £1,000

## Top Tips

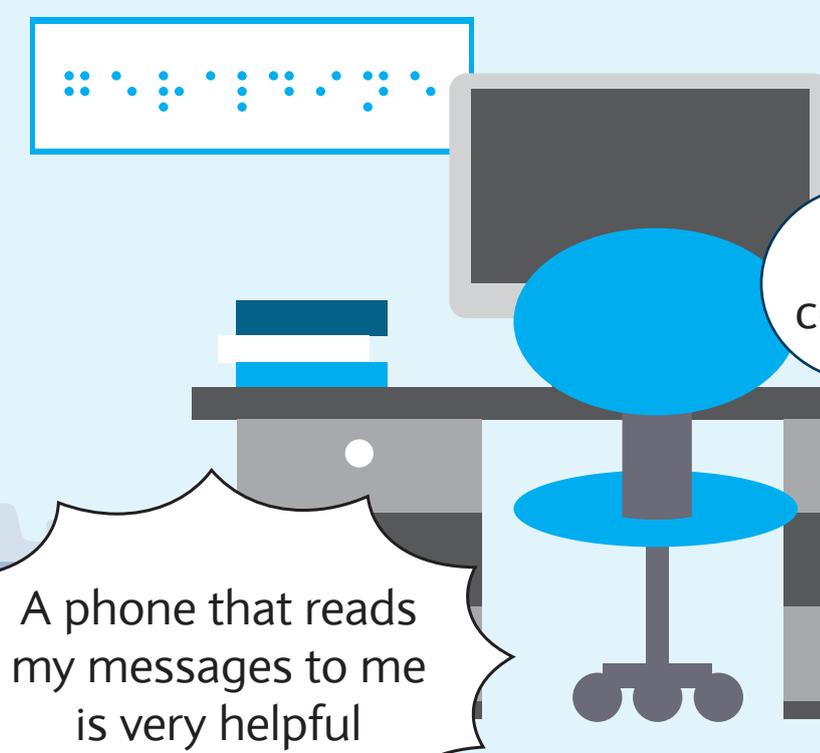
- Accessibility is really important for Enzo. Think about:
  - Use semantic markup – screen readers and voice recognition software rely on a good structure
  - Use alternative text which matches graphical text
  - Ensure links are identifiable
- Think about how we can offer customers with disabilities more information about how we can serve them better.
- Understand customers feelings about charities and help them find ways to give to their charities more easily e.g. through Pingit

# Geraldine

"I love using the internet but feel I'm held back by some companies"



I am completely blind



A phone that reads my messages to me is very helpful



Hello Geraldine, hope you are well. Can we meet later?



Security Check  
Enter **both** words below, separated by a space.  
Can't read this? Try another.  
Try an audio captcha

CAPTCHA on forms are a problem as the visual verification has no text equivalent.

## TOP TIPS!

- ✓ Ensuring all functions are available via the keyboard.
- ✓ Allow skip navigation over navigation menus and long lists.
- ✓ Provide alternative text descriptions and headings.
- ✓ Make sure that all interactive controls are meaningfully described.

# Geraldine

Age: 57 | Sex: Female | Occupation: Lawyer | Marital status: Widowed with two children who have left home

## Bio

Geraldine has been a Barclays customer all her life and thinks that, despite what everyone else says, the bank has been great for her. She works as a senior Lawyer at a global law firm in their central Cardiff Office. She's been blind since birth and believes that this gives her a unique outlook on life.

Since her husband died two years ago, Geraldine has really got into using social media to keep up with friends and family. She especially likes to use Twitter, where she has become something of an activist by using it to complain to companies who have poor accessibility.

Geraldine uses braille as the main way to read written content. When working on her laptop she uses the popular JAWs screen reader. On her mobile and tablet she uses VoiceOver which is built into Apple devices. She hates having to ask for help from a sighted friend and will usually just give up and refuse to visit a site again if it doesn't work. CAPTCHA tests cause particular problems and so she is rarely able to shop online or create accounts without help.

## Device usage

Geraldine uses a desktop computer when at work as she finds it runs better than the laptops she's tried in the past. At home she uses an Apple MacBook which is great because it has a screen reader built in. She primarily uses this to run the website she created last year to help get young people with visual impairments more interested in working in the legal sector. She mainly uses her iPad to do general surfing online and to use social media.



She has also recently started FaceTiming her daughter who lives in Australia. Geraldine primarily uses her iPhone as a phone as well as using it to listen to music on the train into work.

## Lifestyle

Geraldine used to do Para-Sailing when she was young and almost qualified for the 1984 Paralympic games in New York. She now helps train young Great Britain hopefuls and travels across the UK with Parasport speaking about her experiences.

When she isn't doing this Geraldine has a great network of friends and family who she enjoys spending time with. Once a year she goes on holiday with her closest friends Beatriz and Alex who have also lost their husbands in recent years. Last year they went to Cyprus and flew with a budget airline for the first time. Geraldine got frustrated as she had to keep telling the staff that she was blind. When she flies with other airlines, like BA, they always remember.

## Goals

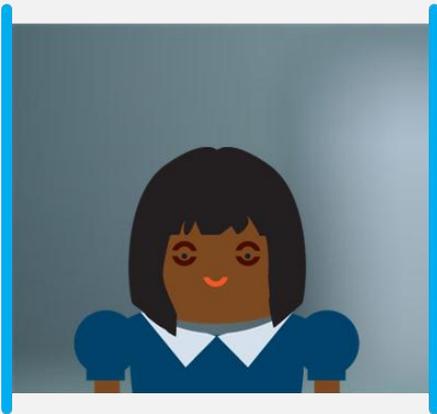
- To go to Australia to visit her daughter and grandchildren, who she has never met
- To take early retirement and do more of the things she enjoys
- She'd love to visit more of the world.
- To be able to use more of the internet- she's an expert JAWs user but some sites aren't well designed and so she can't use them

## Frustrations

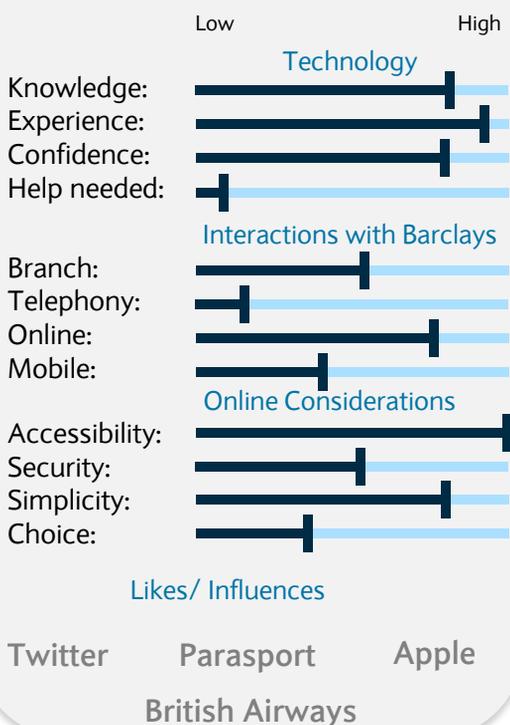
- Companies who don't consider accessibility and who insist on using CAPTCHA tests- 'I'm not a robot!'
- Companies, especially travel ones, who don't remember her access requirements- having to explain time and time again is not a good experience
- Asking for help from sighted friends when using inaccessible websites or when out and about.

## Current Banking Products

- Barclays Premier Account- she has her life savings with Barclays and so qualifies for Premier banking.
- Santander 123 Credit Card- she did have a Barclaycard but wanted to get better cashback for her purchases.
- A Leeds Building Society savings account which she set up to provide her grandchildren with a lump sum when they turn 18



“I love using the internet but feel I'm held back by some companies”



## Top Tips

- Accessibility is really important for Geraldine. Think about:
  - Ensuring all functions are available via the keyboard
  - Allow skip navigation over navigation menus and long lists
  - Provide alternative text descriptions and headings
  - Make sure that all interactive controls are meaningfully described
- Think about alternatives for CAPTCHA- many customers dislike them
- If a customer tells us about a disability then make sure it's recorded and acted upon
- Think about how we can help customers like Geraldine to benefit from the accounts they have with us e.g. Premier add-ons

# Maya

“I like easy to read content. It’s not that I don’t understand I just don’t like lots of text”



I have dyslexia. When I read I often get headaches.

This is how I see text.

screen or bright lights. Adjusting the  
spacing on my computer helps with  
isn't broken up into sections as it becomes  
will appear as gobbledygook to me. Gobbledygook  
gobbledygook gobbledygook gobbledygook gobbledygook  
gobbledygook  
gobbledygook  
gobbledygook

When I am able to adjust text to how I want it. It helps.

## TOP TIPS!

- ✓ Keep interactions simple and brief.
- ✓ Using clear and simple language, sans-serif fonts and not using fully justified text.
- ✓ Use Sentence case as CAPS can make text harder to read.
- ✓ Using well structured content including headers, bulleted lists and icons.

# Maya

Age: 19 | Sex: Female | Occupation: Student | Marital status: Single and lives in student accommodation

## Bio

Maya has recently become a Barclays customer after joining during her college's fresher week where Barclays had a presence. When she was 14, Maya was diagnosed with Dyslexia. This means that when she's reading the letters go out of focus or move around and she gets headaches as a result.

Maya is a student at the City of Liverpool College and is studying for a Diploma in Professional Bakery as she'd like to become a baker in the future, having been inspired by the Great British Bake Off.

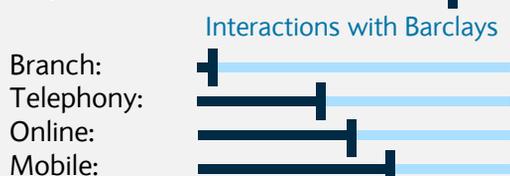
As a student, Maya appreciates it when organisations provide services which make her life easier at no extra cost. When she joined Barclays, she mentioned that she has Dyslexia and the Community Banker suggested getting her letters and statements in large print and got Maya a debit card with her dog on it so she could easily identify it in her purse.

Maya uses Read & Write Gold, a piece of assistive software which means she can review and create written content on her laptop. Maya rarely asks for help but is part of a Dyslexia Forum at the Students Union.



“I like easy to read content- it's not that I don't understand I just don't like lots of text”

Low High



Likes/ Influences

The Great British Bake Off  
BBC Good Food  
Facebook  
The Beatles

## Top Tips

- Accessibility is important for Maya. Think about:
  - Keeping interactions simple and brief
  - Using clear and simple language, sans-serif fonts and not using fully justified text
  - Using Sentence case as CAPS can make text harder to read
  - Using well structure content- include headers, bulleted lists and icons
- Provide support routes for customers who may struggle reading text online e.g. ordering brochures or speaking to someone in person
- Consider what services could be provided out of the branch but face to face
- Offering customers who are students, like Maya, specific services or offers relating to their study e.g. money off baking supplies or to help with budgeting.

## Device usage

Maya relies on her laptop to complete course work and research new recipes. She finds



large, widely spaced text easier to read and is sensitive to bright lights and the glare on her screen due to her Dyslexia. Sites which have large chunks of text, with moving content or automatically playing videos annoy her. She mainly uses her mobile phone for checking social media and messaging her friends.

## Lifestyle

When she isn't studying and baking she enjoys going out with her friends from College. They all met through their love of The Beatles (part of the reason Maya chose Liverpool to study in) and have spent time since meeting each other visiting historic Beatles locations. They're also planning a trip to London to visit Abbey Road and to re-create the famous road crossing photo.

Maya often misses home and especially her dog Widget- a chocolate lab- who still lives with her parents. When she goes home she spends a lot of time with Widget, walking him in the countryside. When she was young she used to take Widget to dog shows, even winning some.

## Goals

- To complete her Diploma and get a job as a Baker, maybe even apply to be on the Great British Bake Off.
- To save enough money to go and see Paul McCartney on his next tour – something she has always wanted to do
- To be able to access more content online which is easy to read and understand

## Frustrations

- Trying to complete tasks online which involve having to take in lots of information that isn't well structured.
- That her nearest branch is on the other side of the city and that when she joined Barclays they were onsite to answer questions face to face
- That some of her favourite websites don't work well on her mobile so she has to wait until she can use her laptop.

## Current Banking Products

- Barclays Student Additions Account with a £500 overdraft
- Nationwide savings account which she has had since she was born and which she keeps money she receives as presents. It's likely that these savings won't last whilst she is studying at College

I am partially sighted.



# Rufus

"I get frustrated with technology but want to learn as I know it will make work easier"

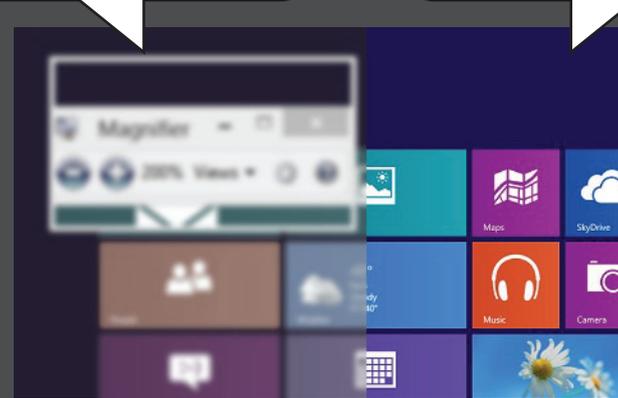
My vision is often poor and cloudy. Colours appear faded.

How I see the world...

and how you see it.

# FORM Name

Forms are hard to fill in. Especially when the response is elsewhere.



## TOP TIPS!

- ✓ Transcripts for audio and captioning/transcripts for video content.
- ✓ British Sign Language content where appropriate.
- ✓ Have a linear layout/scalable/responsive mobile version of the content.

# Rufus

Age:57 | Sex: Male | Occupation: Local Café owner | Marital status: Married with 1 child

## Bio

Rufus used to be a Barclays customer but moved to Lloyds after being fed up with Barclays bad press. He has recently considered moving back to Barclays after seeing what he feels are improvements in service and offering – especially the recent Barclays Eagles adverts. Rufus has cataracts which means his vision is poor and can be cloudy and washed out.

Rufus runs a busy local café in Bow in East London. He enjoys his job as it allows him to organise his own environment to suit himself making it much easier to get things done. He is keen to make the business more successful and has recently started watching TV programmes like Dragons Den and the Apprentice. He reckons he'd be better than most of the people who appear on these programmes.

Rufus gets frustrated with technology- having not grown up with it. He uses a software package called ZoomText, which magnifies the screen. He finds this really useful but that sometimes, because of his assistive technology, formatting doesn't always look the same. His wife, Julie, often has to help him when it comes to new websites as he finds the navigation on new sites difficult and frustrating.

## Device usage

Rufus dislikes technology and so avoids it most of the time. He has a laptop which he uses for business purposes – such as ordering supplies



and buying new equipment online. He rarely uses his laptop for personal reasons and prefers not to do his banking online. He has a mobile phone but it's not 'one of those all singing things' and uses it just to call suppliers and Julie.

## Lifestyle

When he's not at the café, Rufus is a keen bell ringer and is part of a local group. He is also a keen gardener and grows his own fruit and veg. He enters growing competitions but has yet to win anything.

Rufus and his wife are also regulars at the local Sports and Social club where they have met many of their friends over the years. Rufus particularly enjoys the opportunity to talk about his favourite football team, West Ham, who he has supported since a young age. He used to be 'quite a useful' footballer in his day, or so he tells everyone.

## Goals

- To make his business more successful – he wonders whether getting 'online' would be beneficial but he doesn't feel savvy enough
- To one day ring the bells of St Paul's Cathedral with his local group
- To build more tech skills and enjoy using his computer- he knows there's a world out there that he's missing out on.

## Frustrations

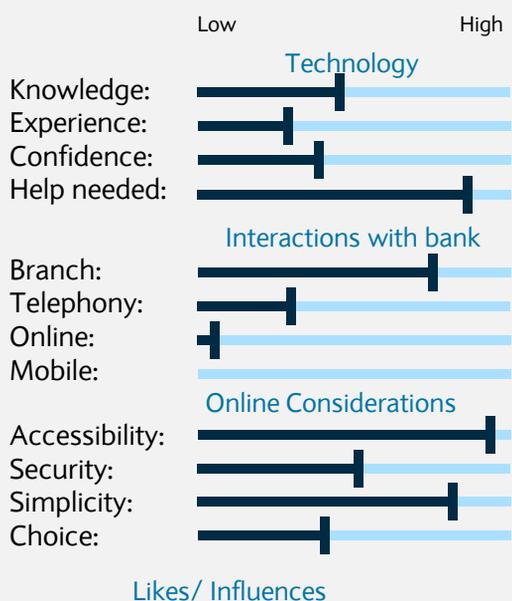
- That everyone seems determined to make everything happen online or by self service and remove face to face contact. He especially hates self service tills.
- Trying to be more Tech Savvy but without access to anyone who really knows the answers to his questions
- Having to repeatedly explain about his disability and it's impact- why can't people just remember?

## Current Banking Products

- Business Account with Lloyds with a £200 overdraft and a £20,000 business loan
- Various savings accounts with Santander, including a Cash ISA
- A small mortgage with Virgin Money – although it was originally with Northern Rock



“I get frustrated with technology but want to learn as I know it will make work easier”



West Ham United Dragon's Den

The Apprentice Grow Your Own

## Top Tips

- Accessibility is important for Rufus. Think about:
  - Use clear and consistent navigation and grid layout
  - Provide clear and descriptive icons with associated text
  - Have a linear layout/scalable/responsive mobile version of the content
- Provide the option to be assisted through all customer journey's. Some customers like the freedom of doing it themselves but need support available to make them more confident
- If we ask about a disability then we should remember if a customer tells us about one.
- Find appropriate opportunities to 'upsell' services to customers like Rufus that will make their lives much easier or which might be of interest e.g. Small Business Clinics or help to make him more digitally savvy

# Zach

“I love using technology but get frustrated when it’s overly complicated”

I have protanopia colour blindness.

I find it hard to distinguish colours.

How you see the world...

and how I see it. Reds look beige and purple, violets look like blue.



## TOP TIPS!

- ✓ Ensuring there is sufficient contrast. Perhaps try using a tool like Colour Contrast Analyzer.
- ✓ Don't use colour alone to convey meaning e.g. 'Click the green button.'
- ✓ Ensure that links are identifiable without using colour.

# Zach

Age: 30 | Sex: Male | Occupation: Business Analyst | Marital status: Civil Partnership

## Bio

Zach has been a Barclaycard customer for the last 2 years after using a comparison website to find the best balance transfer offer. Originally he'd only planned to stay as a customer for 4 months to pay off the balance but noticed that Barclaycard were doing a lot of innovation and sponsored some great events including Pride in London which he has enjoyed going to in the past.

Last year, Zach and his long term partner Alex recently entered into a Civil Partnership and have recently been looking into the adoption process. Zach and Alex both work for a marketing agency who specialise in experiential opportunities for high end clients.

Zach has a common colour blindness called Proanopia (red deficiencies). This means that reds look more like beiges and green can look similar to reds. The brightness of red, orange and yellow is also reduced which makes driving difficult. Zach can generally use the web without any problems, until he comes across a site that uses colour for navigation and links- in these instances he finds it difficult to know what to click and so either asks Alex or gets frustrated and doesn't use the site again.

## Device usage

Zach is generally quite savvy when it comes to technology but sometimes struggles with terminology.



Last year, he and Alex went on a bit of a spending spree and bought the latest range of Apple products – in part because Alex is a bit of an Apple geek and partly because of the design aesthetics of their products which they both like. Zach generally uses a laptop for working on and surfing the web, his tablet device to watch video content and FaceTiming his family and his mobile he generally just uses as a phone but also uses apps like WhatsApp and Facebook. He's also started taking lots of pictures with his phone as he's discovered the camera is pretty good.

## Lifestyle

Zach and Alex live a rather luxury lifestyle and enjoy the finer things in life. They generally go on three or four overseas holidays a year and have a flat in London as well as one in Nice in the South of France. They generally only fly with British Airways and collect Air miles.

When they're at home they enjoy going out to exclusive restaurants and bars with their friends. They also both enjoy cooking and often host dinner parties for friends. They're always on the look out for new ingredients and recipes and so enjoy going to demonstrations at their favourite supermarket – Waitrose.

As part of their lifestyle they enjoy do 'exclusive' things and love it when companies they have an affinity with invite them to exclusive events.

## Goals

- To start the adoption process in the next year – both Zach and Alex want to be parents and have a lot of love to give
- To get less frustrated online- he wants websites to be easier to use and be able to use the internet without Alex's help
- To have a financial plan for the future. He knows that his life could change at any point and wants to be protected for the future

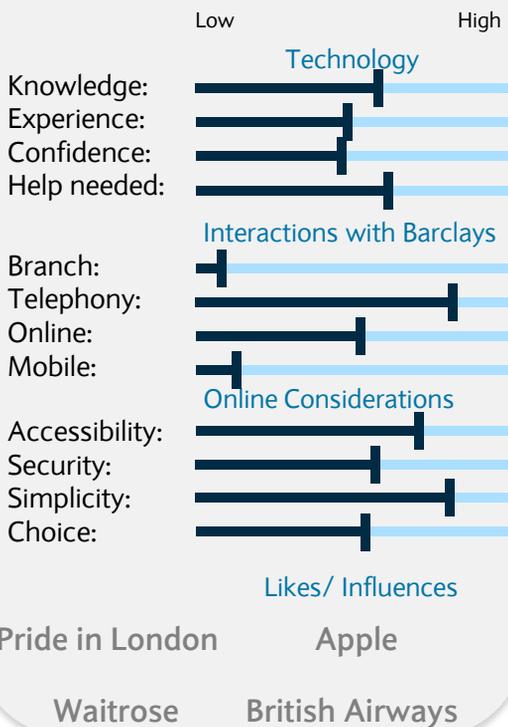
## Frustrations

- Companies who don't remember what he likes. He wants offers and access to exclusive events but only for the things he likes
- Asking for help whilst online – why should he need someone to help him. He knows how to do it but some sites put barriers in his way
- Jargon – Zach is an intelligent guy but often gets annoyed and frustration when it comes to the use of Jargon.

## Current Banking Products

- Barclaycard Platinum Card with £30,000 credit limit
- Lloyds Bank Private Banking Account with significant savings
- Stocks portfolio managed by Hargreaves Lansdown

“I love technology but get frustrated when it's overly complicated”



## Top Tips

- In the past, Zach has refused to use a website and deal with companies who don't think about accessibility. As a result think about:
  - Ensuring there is sufficient contrast. Perhaps try using a tool like Colour Contrast Analyzer
  - Don't use colour alone to convey meaning e.g. Click the green button
  - Ensure that links are identifiable without using colour
- If asking customers about their likes and preferences then remember these and use the information to improve our service offering to them
- Consider what cross sell opportunities exist for customers. How can we convince customers like Zach that we're different and that we can manage all his finances with him and to plan for the future

These personas were created in consultation with accessibility experts and people with disabilities. They have been designed to provide an insight into how people with disabilities may interact differently with our products and services. When using these personas you are encouraged to think about the impact of these and other differences on wider audiences and how this could help you create better products and services for everyone. These personas will have additional preferences not shown here and just as with real people, those preferences will be affected by many factors other than disability. Keep this in mind when using them to assist you to create better designs.

If you'd like to find out more or have any questions about using the personas please email [itaccessibility@barclays.com](mailto:itaccessibility@barclays.com)