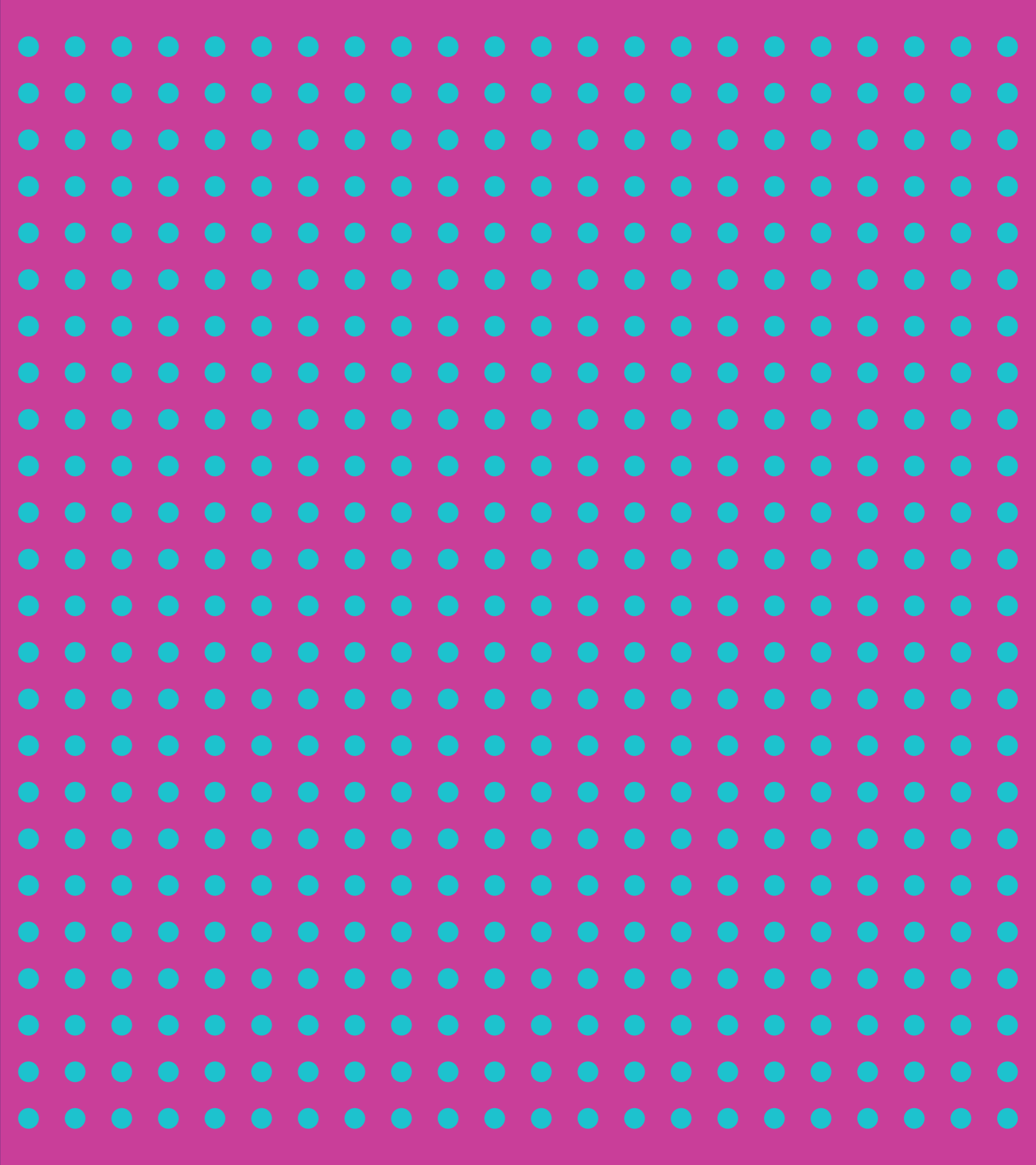


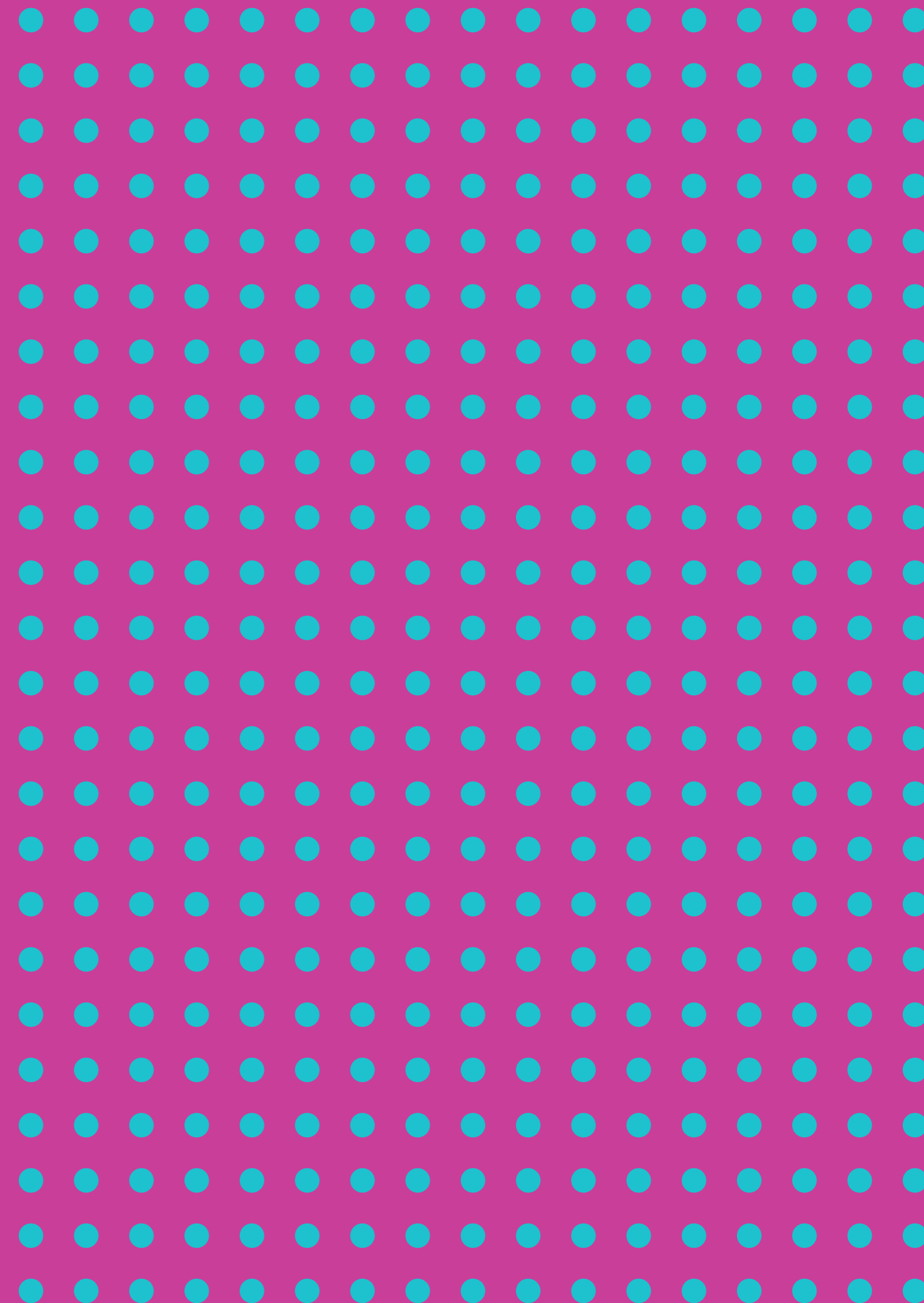
Our Customers



**Understanding
customers helps
us create better
products.**



Customer mindsets are helpful when designing for our brand, so that we can tailor our messaging strategy and design a visual and verbal identity system with empathy and inclusiveness.



In order to build a great product and brand strategy, we need to understand:

- Who do we help?
- What do they need?
- Why, How, When do they have these needs?

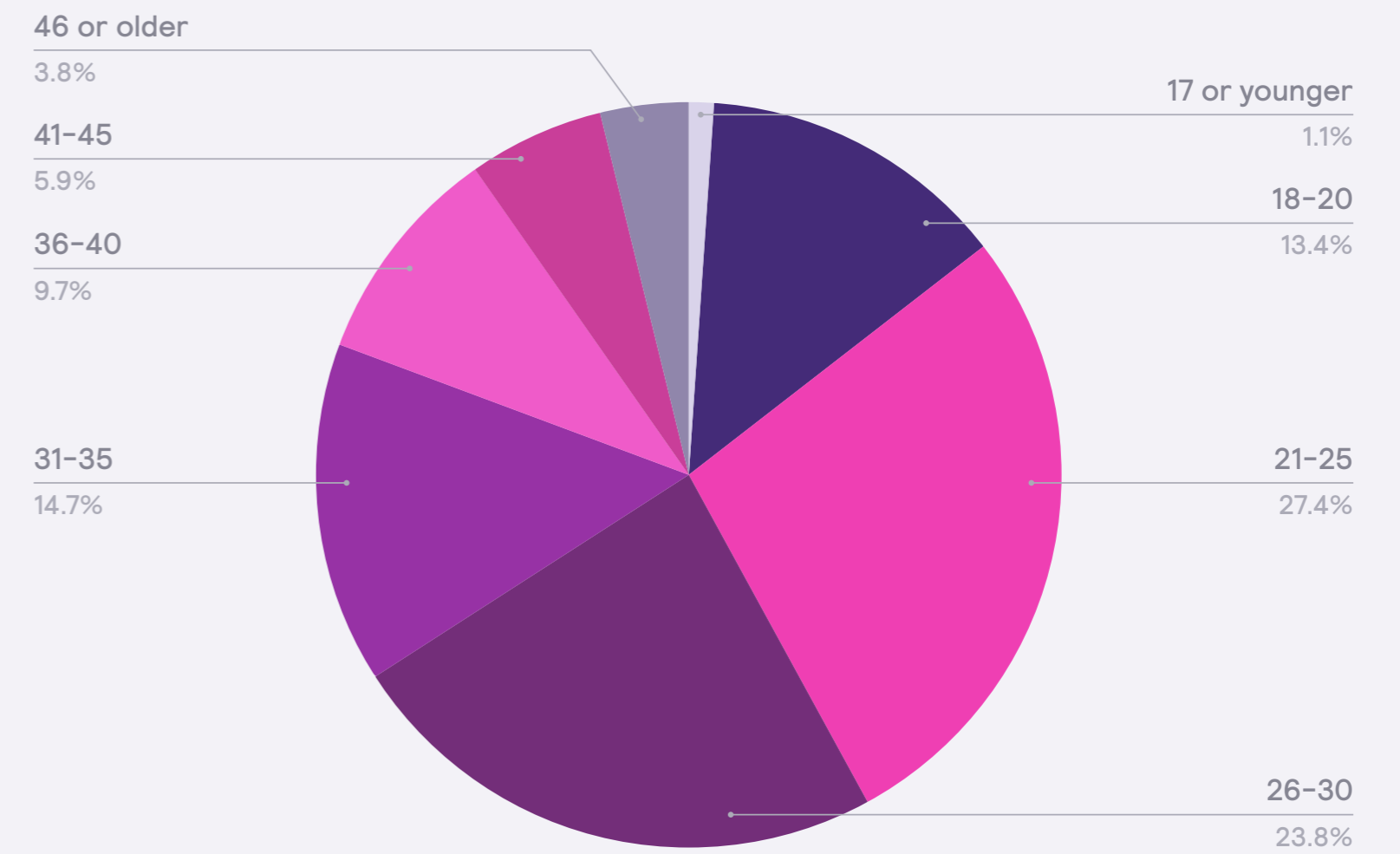
We collect these data through:

- Quantitative: Surveys, Metrics
- Qualitative: Interviews, NPS score data, App store reviews, Customer Support data

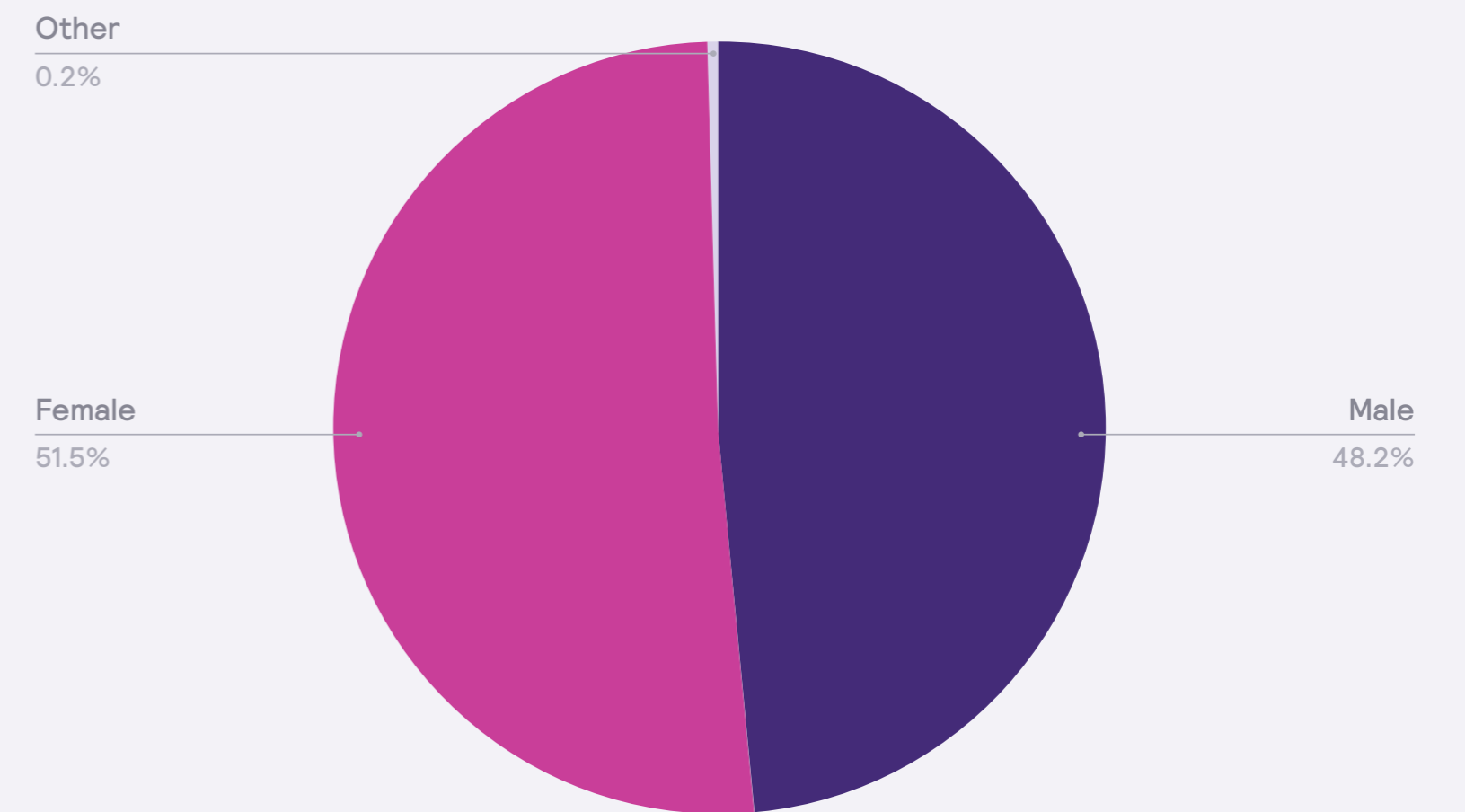
We combine them into Personas:

- help capture people's backgrounds and provide reasonings to their usage of Earnin

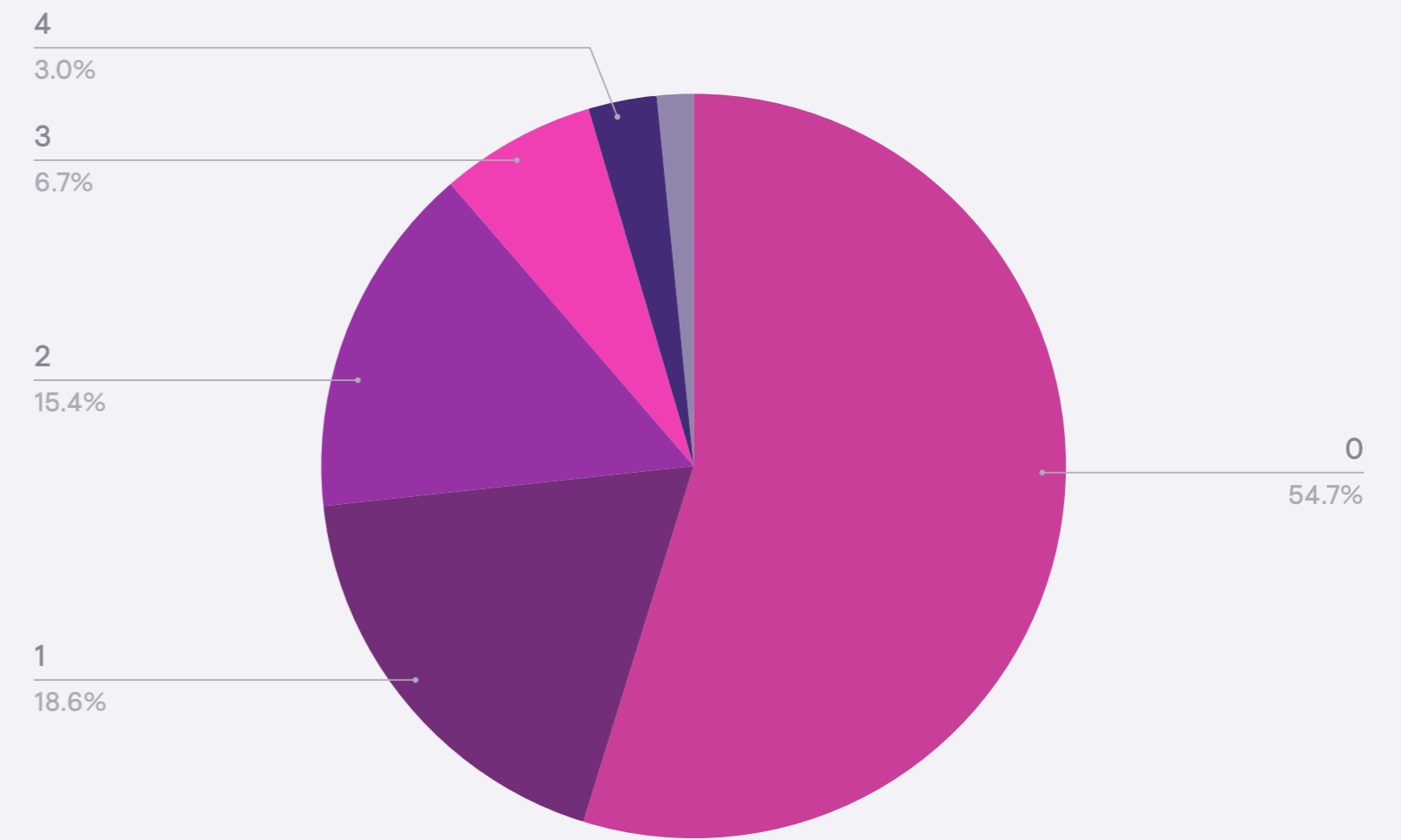
Age



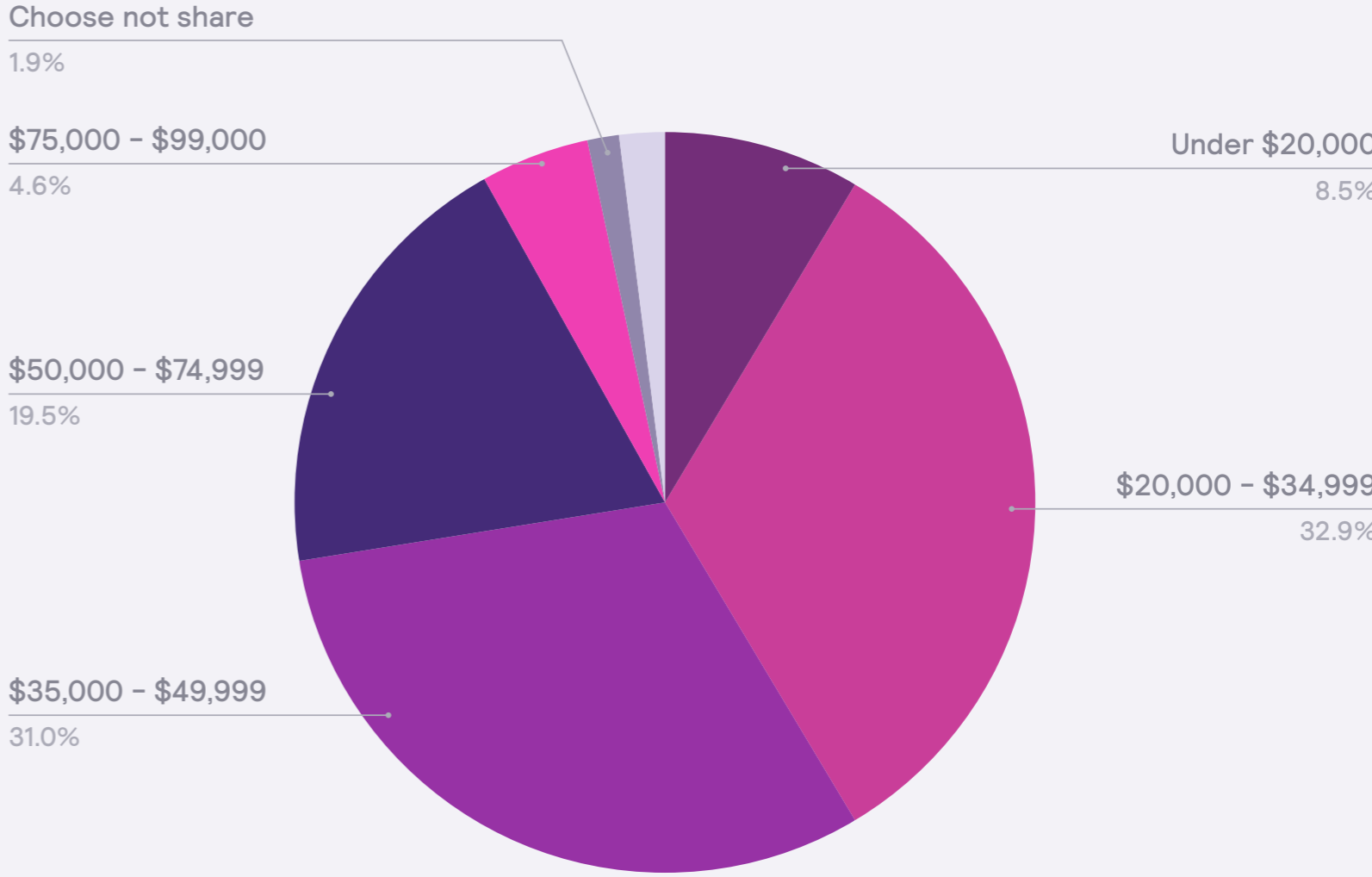
Gender



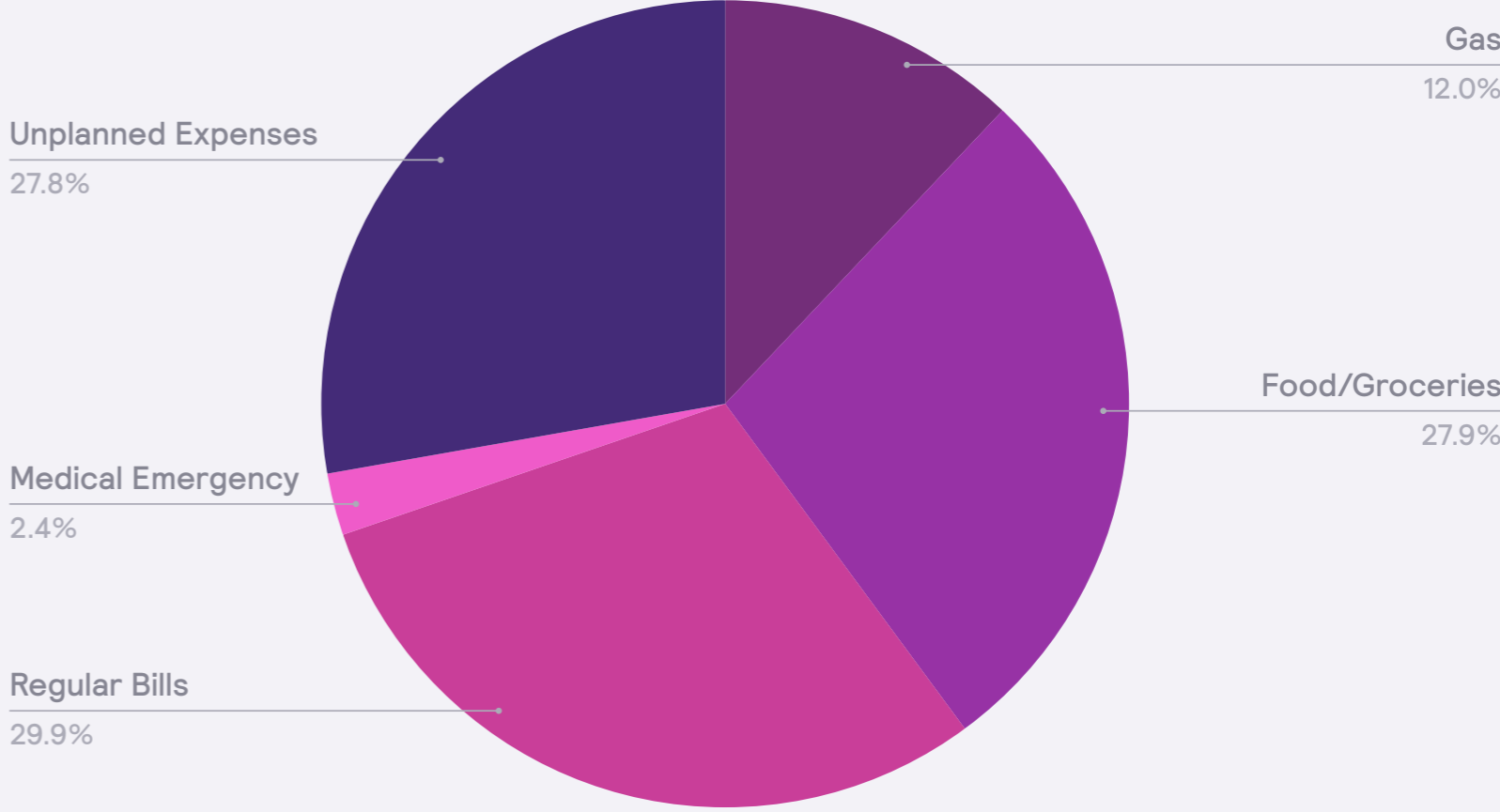
Dependents



Income Range



Most customers use Earnin for necessities



Cash out Personas



Daniel M.



Teresa C.



Sharon K.



Jason G.

“I love the idea of being able to pay it forward. I know what it’s like to have to struggle.”



Teresa C.

- 19 years old
- High School educated
- Single
- Warehouse worker
- Aspiring singer-songwriter

Behaviour

- Cashes out an average of once a week
- Uses Earin for essential items (for e.g. car, payment, gas, rent, and phone bill).

Problems

- Money management
- Inability to save

Goals

- Save
- Successful entertainment career

“The best thing about Earnin is that it makes my life easier. I have enough hard stuff to deal with.”



Sharon K.

- 29 years old
- Bachelor's degree
- Divorced with one child
- Hospital administrator

Behaviour

- Cashes out twice a month
- Non-impulsive buyer
- Uses Earnin for both bills and leisure

Problems

- Student loans
- Debt

Goals

- Career advancement
- Becoming debt free

“I want Earnin to be working for ME, not the other way around.”



Daniel M.

- 34 years old
- Educated
- Married & father of 3 kids
- Accountant

Behaviour

- Cashes out infrequently
- Impulsive shopper
- Uses Earnin for entertainment and luxuries

Problems

- Not saving enough
- Affected by unexpected costs

Goals

- Purchasing a home
- Higher education

“I’ve always taken care of myself and been self-reliant. I like that Earnin helps me do that.”



Jason G.

- 23 years old
- Attending cosmetology school
- Works at a big box retailer
- Aspires to open his own salon

Behaviour

- Cashes out regularly once a month
- Uses Earnin to create a “cushion” between pay periods to avoid savings

Problems

- Paycheck and bill misalignment

Goals

- Have a strong savings account
- Invest money into starting a business
- Buy a home

