

StockUp

1 Focus

The context of use of the project involved two key concepts.

Identify the reasons why users who do not utilize rewards within their current financial institution, or users who do not utilize a financial institution's services at all, don't do so.

Gauge the likelihood of both new and experienced investors of stocks to move to a forward-thinking platform which rewards them in a creative way in their day-to-day lives.

2 User Needs

Focus groups conducted with potential target users uncovered the following user needs.

User Needs

Simplicity and convenience

Useful data for stocks

Clear terms of usage for rewards

Easily accessible info for transactions

Non-intrusive rewards system

3 Personas

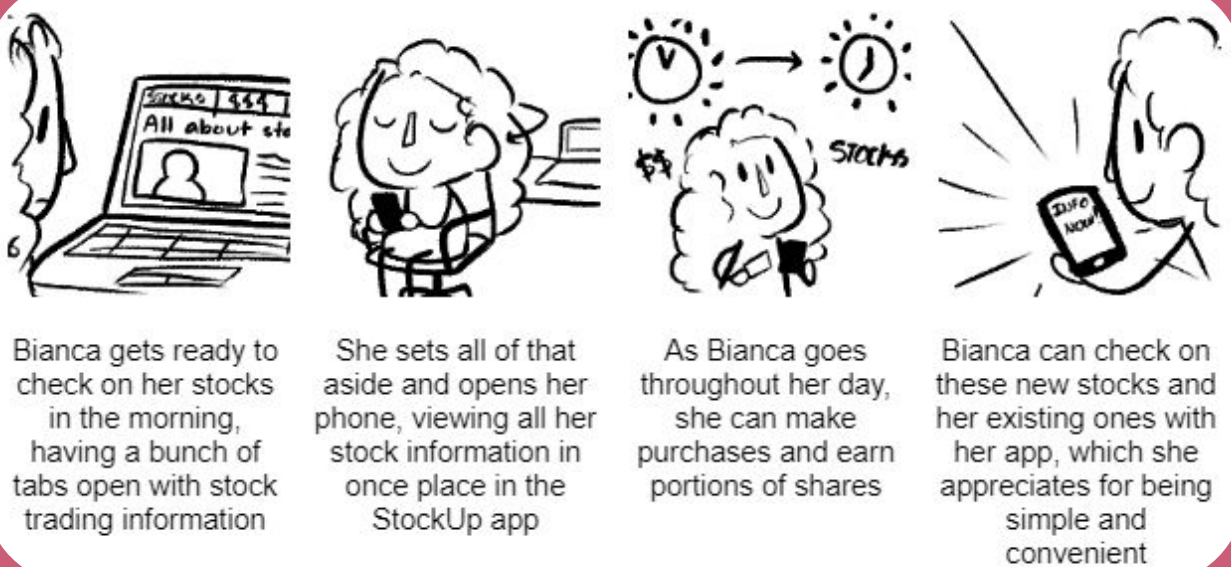
Three personas were created based on these user needs.



Bianca Count

Day trader looking for a new tool

- Soon to be graduate who is looking ahead at her future
- Has learned how to navigate the stock market well
- Looking for the next tool to bring her stock trading management and interaction to the next level
- Wants something that will help her interact with her stocks in a more straightforward way
- Wants something that will help her diversify her portfolio



Justin Thyme

Grad student

- Grad student at UIC who is trying his best to make ends meet
- Has done research but doesn't think he's ready for full fledged investing
- Looking for something that he can throw a bit of money into and will invest for him very slightly while allowing him to access data about the stocks being invested into so he can analyze the data and learn
- Doesn't have money to throw into stocks even if they are small investments



Justin realizes that today is grocery day after taking a helpless look in his fridge. He sighs, realizing that he must be responsible with his spending due to an upcoming student loan installment.

He decides to try out his new StockUp debit card that his friends were raving about. He's never used it before, so why not give it a shot? As he walks in the store, he finds a coupon book - sweet!

Justin gathers all his groceries and checks out, using the StockUp debit card to pay (reducing his expenses with the coupons, of course). He looks at his phone and notices that he received a reward!

When Justin opens up the app, he is able to see not only the information about the stock he received, but also his grocery transactions at a glance. Making money while saving money? A total win!



Rei Ward

Reward skeptic and ice cream enjoyer

- Student at UIC
- Doesn't mind rewards systems at her favorite ice cream shop or other places she frequents, where she doesn't have to go out of her way to use them
- Draws the line at rewards systems that pressure her to use them
- Can't get over how they are clearly just a dirty tactic to encourage people to put in more than they would get out

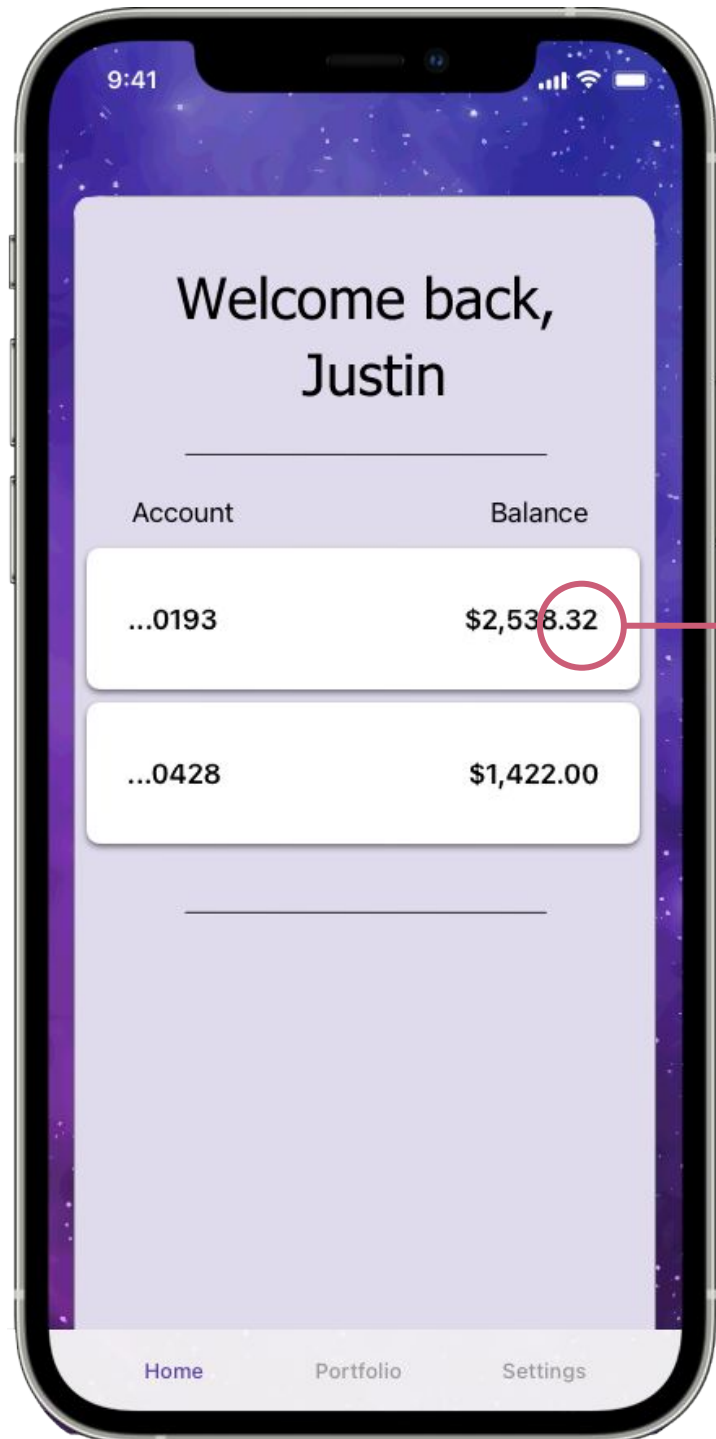


4 Wireframes

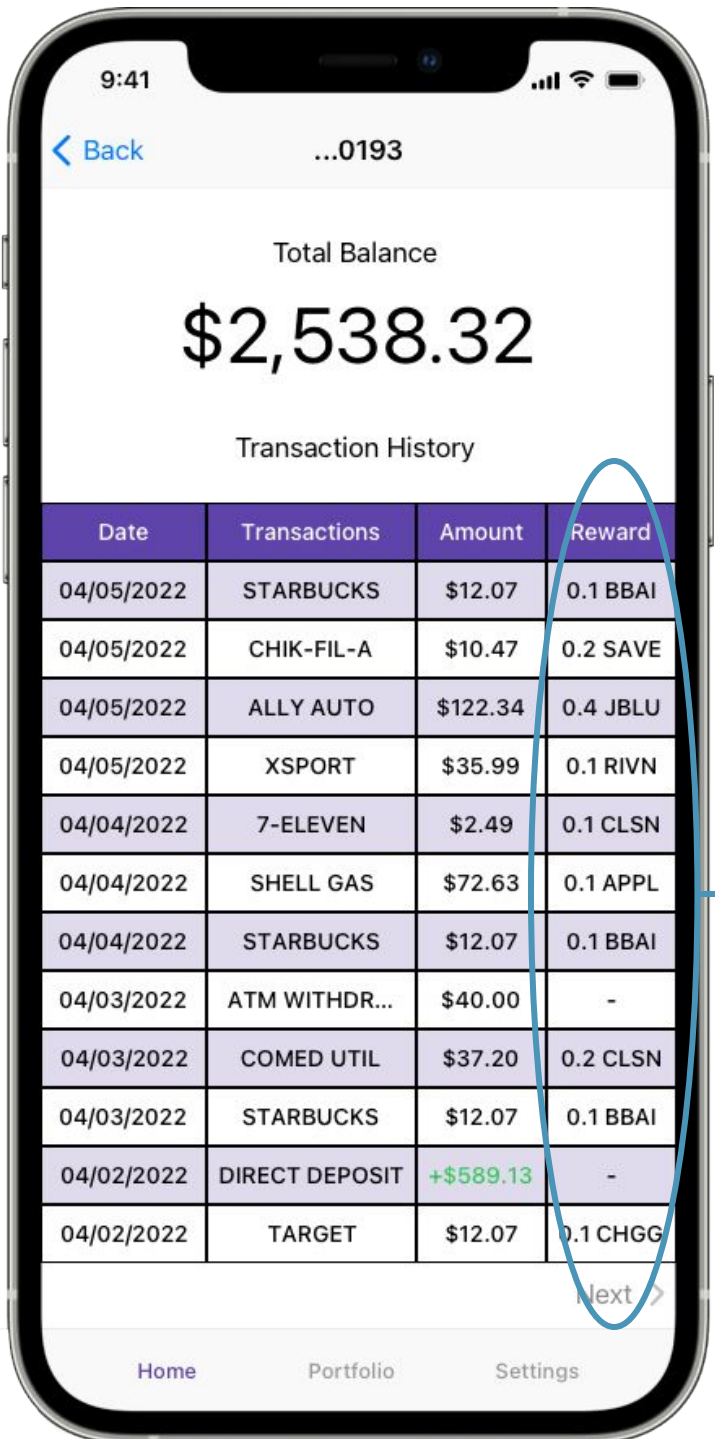
Below are wireframes of the app showing off two main features.

Checking Account Balance

Users can easily check their account balances from the moment they log in. All they need to do is select the account they wish to check, and their transaction history as well as the stocks they have earned from each transaction will be available!



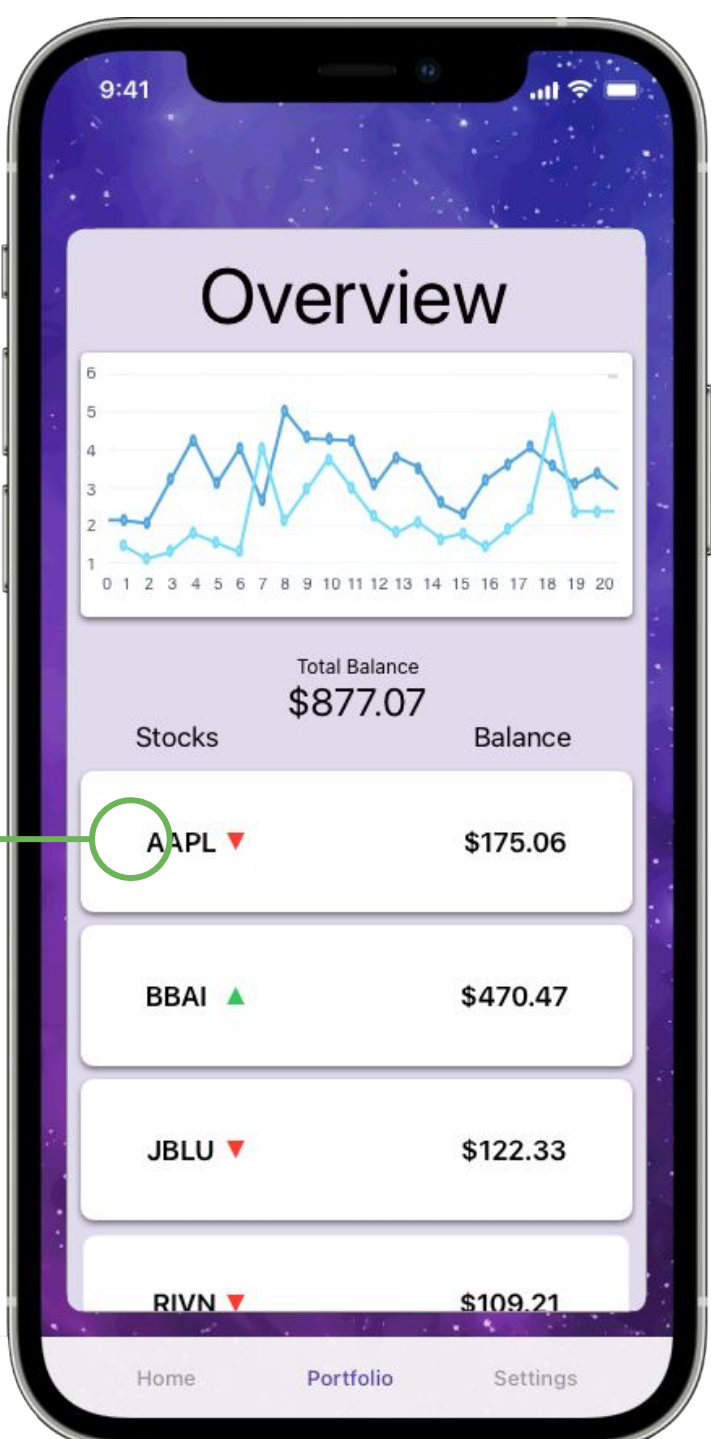
By tapping the account they wish to check, a user can view their transaction history



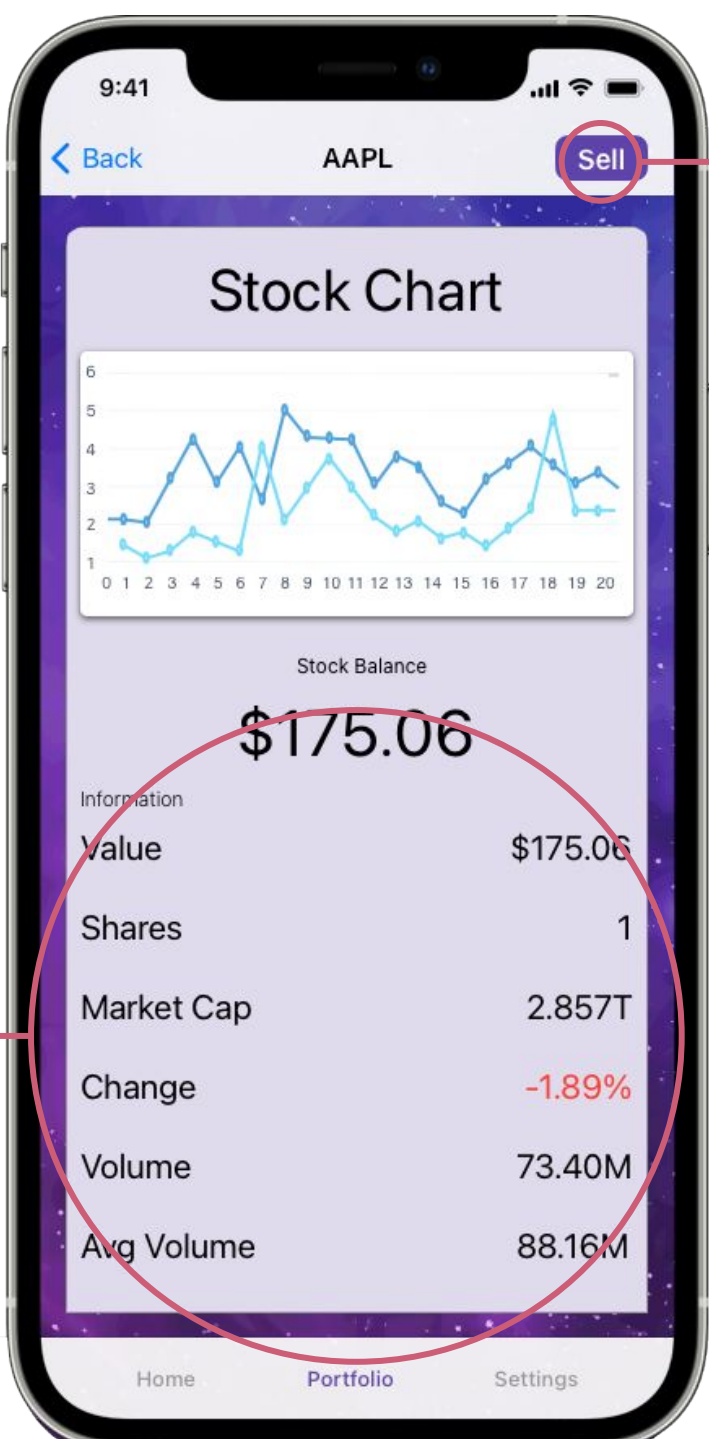
All of the stocks earned through rewards are visible from transaction history

Checking Stocks

Users can check their stocks by navigating to their portfolio, and simply selecting the stock they wish to view information about. They can also sell their stocks with a tap of a button.

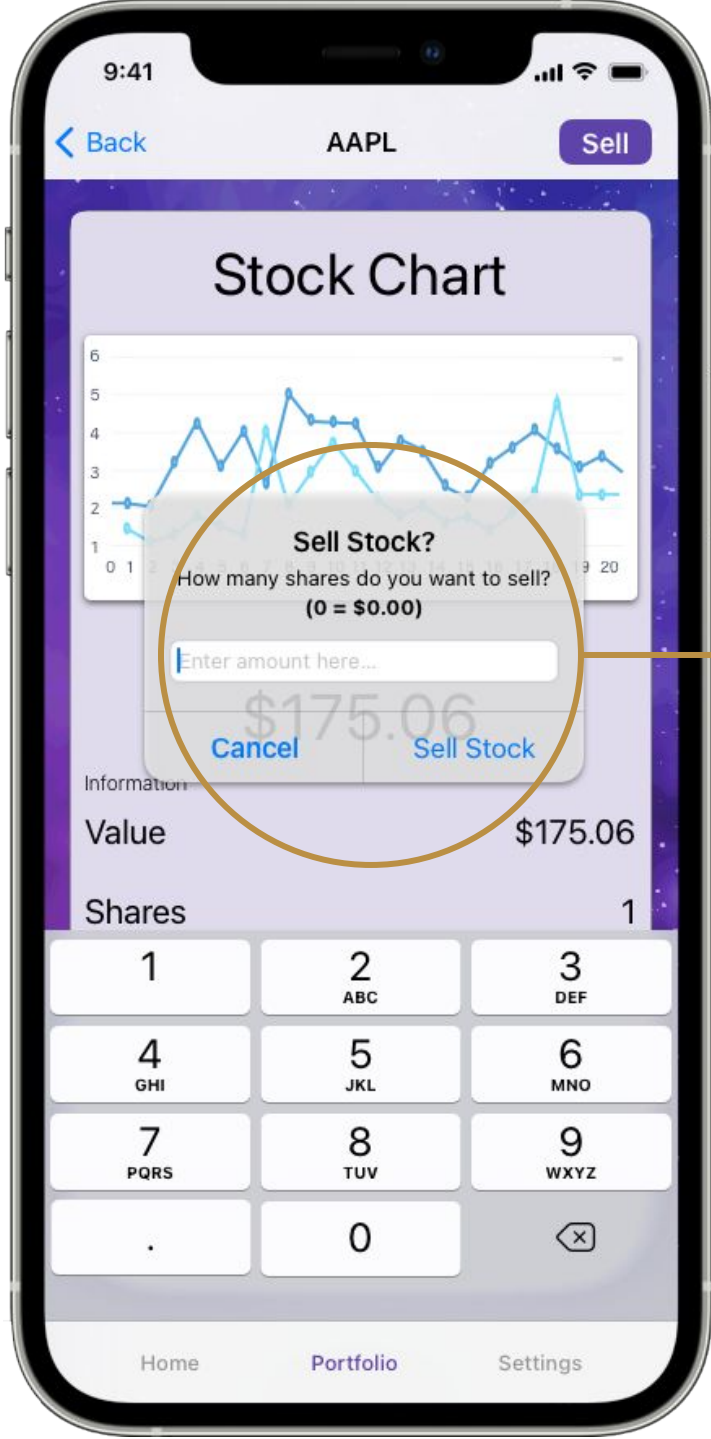


Tapping on a stock leads to a page with information about that stock



Information about each stock is readily available

Stocks can be sold by pressing the 'Sell' button



Based on feedback from the first design, users can specify how much of their stock they wish to sell