

USER RESEARCH SUMMARY

THIS IS WHAT WE FOUND DURING OUR FOCUS GROUPS AND ONE-ON-ONE INTERVIEWS



FORGETTING YOUR WALLET?

40% of the users we interviewed frequently forgot their wallets. With mobiles getting smarter by the day, 7/12 believed that they rather forget their wallets than their phone as they can use their phones for transactions.

NO SEPERATE MONEY MANAGEMENT TOOL

8/12 users interviewed would like a secure expense tracking functionality built right in to the mobile wallet, while others would prefer a separate expense tracker that they can personalise



P2P AND RECURRING PAYMENTS

83% of the users have some point in their life have transferred money into their friend's account and wished that a mobile wallet should allow the option to set up recurring transfers

ELIMINATE CARD DETAILS ENTRY WHILE ONLINE SHOPPING

There was a consensus among users that the mobile wallet should facilitate frictionless credit card payments eliminating the need to manually enter credit card details



INTEGRATING LOYALTY CARDS

100% of the users interviewed would love a mobile wallet that integrates third party content and other value added services like coupons and loyalty/membership program cards.



USERS DON'T PREFER CARRYING CASH/CARDS

8/12 users interviewed would like a secure expense tracking functionality built right in to the mobile wallet, while others would prefer a separate expense tracker that they can personalise



RBC LIFE

USE CASE NUMBER	What the user needs.	How we are fulfilling it.
1	1) I should be able to pay my rent and utility bills 2) I should be able to set up recurring transfers	1) One tap payment of rent by mobile wallet 2) Ability to set up recurring transfer
2	1) I should be able to make payment in stores 2) It would be great if my loyalty and membership cards could be stored.	1) In store payment facilities 2) Provision to store all your loyalty and membership cards with autoredeemption feature
3	1) I should be able to pay the bus fares 2) I should be able to pay my friend via mobile wallet	1) One tap Payment of bus fares 2) Ability to pay someone directly via email.
4	I do not want to enter my credit card details while online shopping.	Automatic filling of credit card details while online shopping.

App Context - What does the app do ?

The RBC is a mobile payment and digital wallet service that allows users to make payments in stores, shopping malls, and other retail outlets. It also serves as an expense manager which can help user keep their spending in check. The app integrates loyalty cards and can be used to set up automatic recurring payments. We have introduced an auto-redeem loyalty card feature to minimize user clicks for a rich experience and making the app less cumbersome to use. Building on the original app's mobile wallet features, our redesigned app allows user to manage their spending effectively and save time. The current app can only be used for in store payments where as keeping the user needs in mind we have extended the app so that it can be used for all sorts of payments as well as other feasible financial operations.

Sherry



Sherry is a Chemical Engineering sophomore, who has just moved in her new rented flat in Gainesville. She describes herself as lazy and sloth-like. She prefers using technology to simplify her daily life and often uses various apps on her phone to bank, chat, and do other mundane things.

Sherry usually misses her early morning classes and prefers watching the course lectures online. She spends her afternoon tutoring and ends the day with Netflix.

Daniel



Daniel is an outgoing lumberjack who is really into home improvement. He likes taking up hand scrapping DIY projects and often reads up on home improvement stuff. He often orders DIY kits from the Home Depot website and finds it a real hassle having to enter his credit card details every time he makes a purchase.

Daniel is a lumberjack by day and a voracious reader by night. He often likes to cook and spends his free time cooking new dishes. His ideal weekend consists of reading up on home improvement and building stuff.

Katie



Katie is a bubbly, extrovert California girl who is the Head of Sales at Macy's. Retail therapy is the answer to all her problems and she often spends her weekends window shopping in malls across the city.

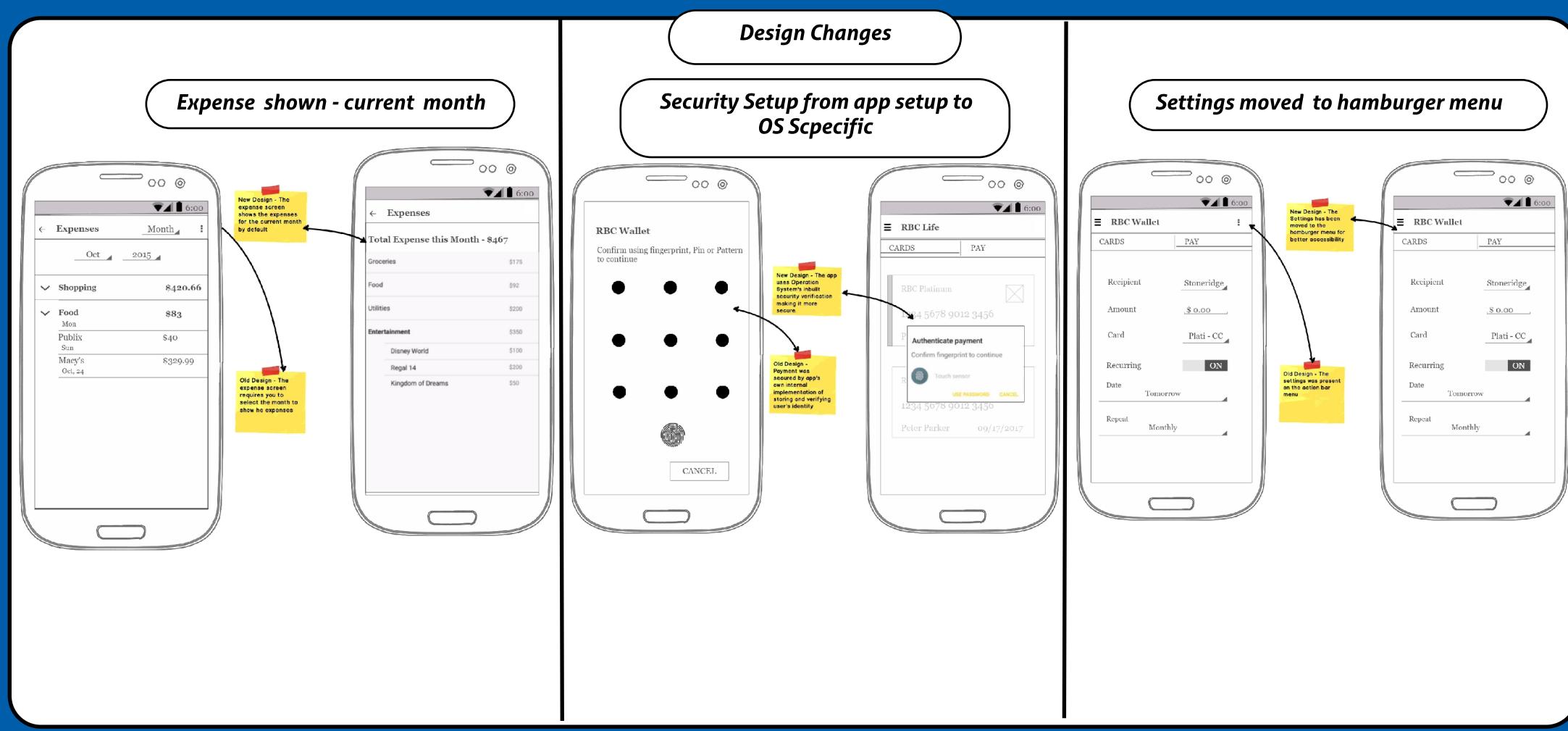
As head of sales, Katie wears many hats each day, from running the operations of her department to sales development. When not working, she likes to follow the latest fashion trends through blogs and social networking websites hunting for discounts and giveaways.

Brad

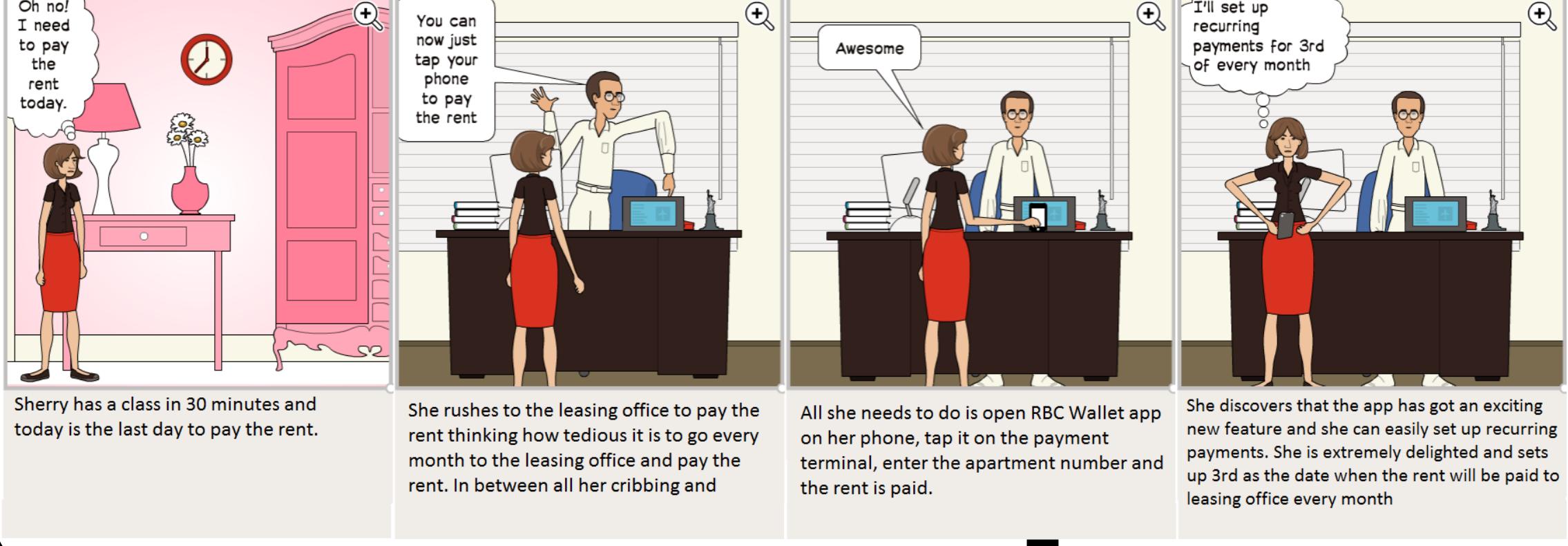


Brad is an enthusiastic Computer Science student, who besides programming, loves hanging out with his best friend Lee. He is a curious and creative person and passionate about working in the field of Computer's. He is often forgetful and relies on his mobile to go through his day.

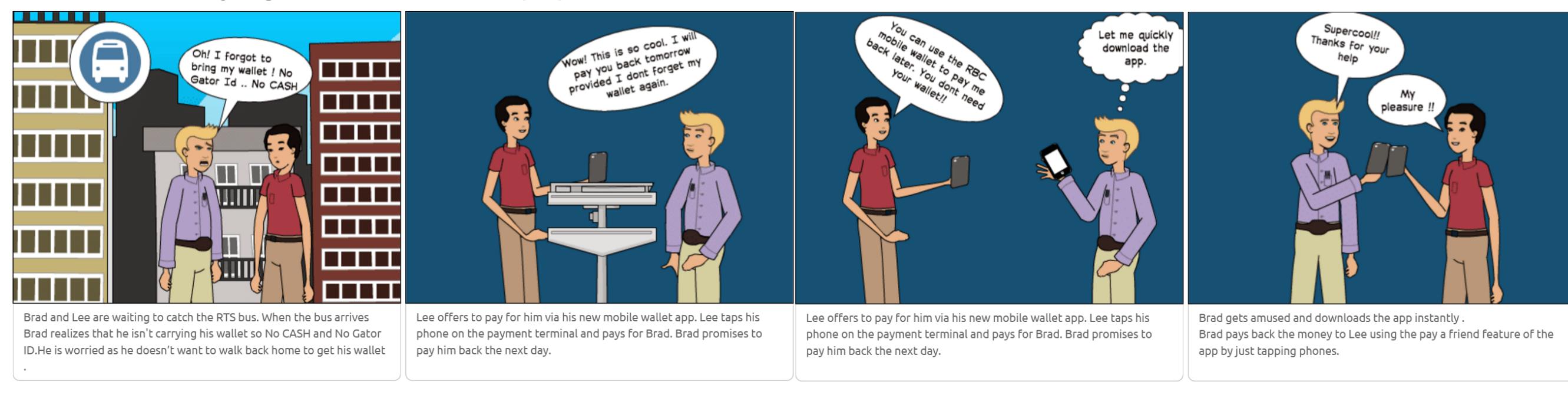
Brad leaves home early morning to attend his classes; has his lunch mostly with his friend Lee. His afternoon mostly goes into group meetings, studying or browsing the internet. His day finishes with working out, checking mail and finishing some tasks of the day.



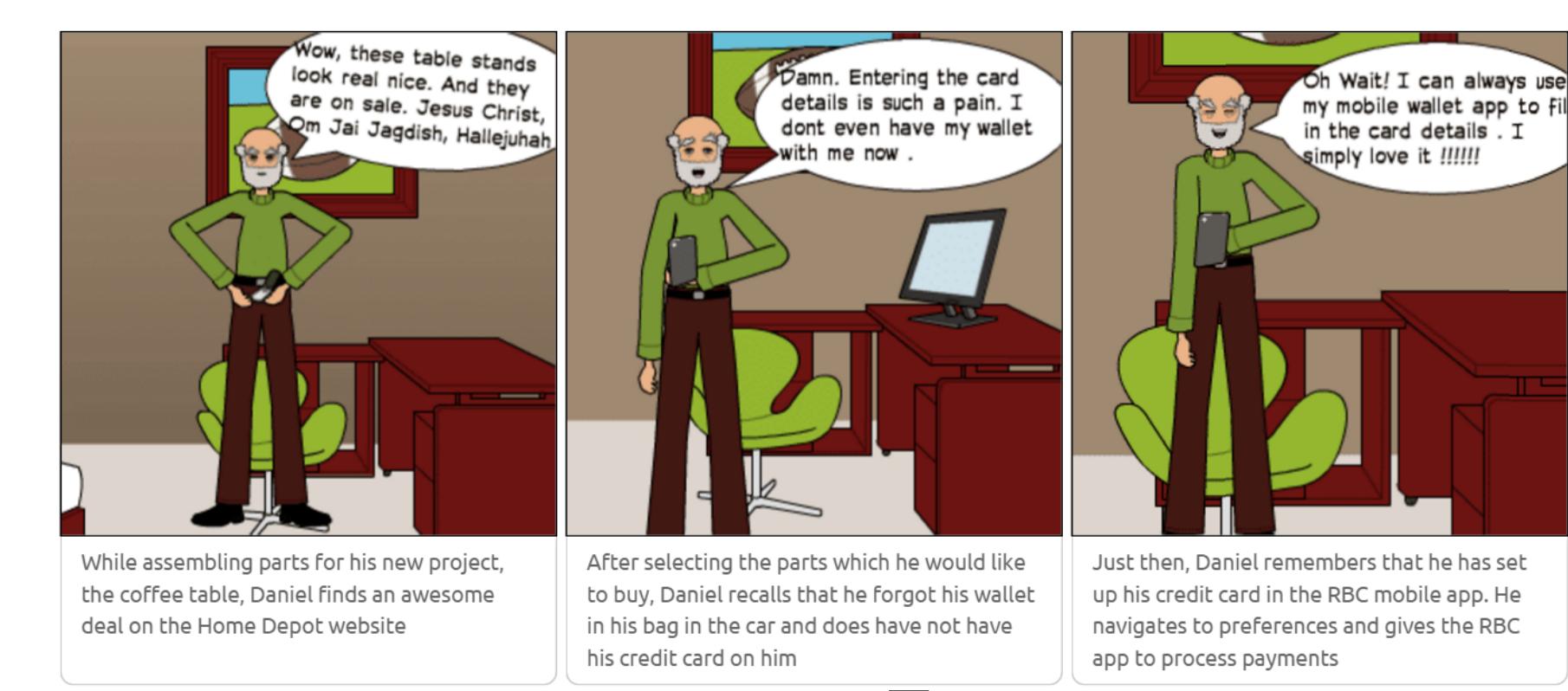
USE CASE 1 - Paying rent and setting up recurring payments



USE CASE 2 - Paying for bus rides and p2p transfers



USE CASE 3 - Filling card details automatically while shopping online



USE CASE 4 - Paying at stores and integrating loyalty cards



Additional Wireframes

