Week 2: The User Journey and User Involvement in the Project

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| **To Research:** | **Requirements:** | **Date due** |
| 1. Introduction | A short synopsis outlining the business, who we are targeting and why we are targeting those consumers. | 17 October 2017 |
| 1. Market Research / Competition | Market research on tutor figures, pricing of tutors, look at old tutoring models to see how they worked. | 17 October 2017 |
| 1. Technical Requirements | What are the technical requirements needed in order to implement the idea. | 17 October 2017 |
| 1. Investment /Sustainability | How will the project be financed (charitable status, sponsorship from supermarkets etc.) | 17 October 2017 |
| 1. Pros / Cons | What are the pros and cons | 17 October 2017 |

**INTRODUCTION**

**Bill splitting application / Hardware** Many people live in a house with multiple residents, who they need to split a bill with. Although there are many apps out there already allowing people to split utility bills etc, many do not have online banking or are not all signed up to the same service. Therefore by introducing Bill Split technology, a contactless technology, a device can be sent to a household, and connected to a joint bank account. A mobile app will then connect the device to either a joint account, or the bill payers account and people can tap their card, making a contactless payment direct to the payers account, instantly splitting bills using physical hardware.

**MARKET RESEARCH / COMPETITION**

There are many bill splitting apps already on the market, however none incorporate physical technology:

Circle (iOS / Android) (<https://www.circle.com/en-gb/about)>

**PERSONAS**

**Persona**:

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| **Persona** | Bill Payer |
| **Photo** |  |
| **Fictional name** | John Smith |
| **Job title /major responsibilities:** | University Student / Pays utility bills, and then chases housemates for money |
| **Demographics:** | * 18-25 |
| **Goals and tasks:** | The student has taken it upon himself to pay the utility bills, and then chase their housemates to collect the money. He does this by messaging, and sending bank details to each individual person, and then checking his bank account to see if the money has gone it. It is a long and tiring process. |

**TECHNICAL REQUIREMENTS**

* Mobile platform (iOS / Android)
* Secure Payment system
* SQL Database to store details
* Webserver to host app
* NFC/ RFID technology hardware to make the payments from.

**INVESTMENT/SUSTAINABILITY**

We could approach utility companies, who do deals for students, as well as companies who compare prices of utilities.