Fintech Apps!

Do not think of this as a survey — think of this as a fun play at a game of 20 Questions! ☺ This form will have 4 sections, full of short Yes/No kind of questions that will tell us how to develop just the kind of fintech app that will be perfect for you 😜 To get the best experience, rotate your phone to fill in the choice questions, pinch-in and pinch-out to Zoom into our image designs and be a teeny-tiny bit patient as the images load on each section 🧖 So put on your creative lens, and get ready, get set and get tapping! 👯

Hello, nice to meet you 😊

Help us understand who you are — introduce yourself!

Who do you identify as?

Male (he/him)

What age group do you belong to? 👴👩👦👧👵

18 - 25 years old

📚 **What is your highest level of acquired education?**

Secondary education

👦💼 **What is your current employment status?**

Student

You & Fintech Apps 🖤

Financial technology or 'fintech' apps are apps designed to help people and businesses access, manage and analyze financial transactions, digitally. Help us understand you and your relationship with fintech apps so far so we can improve it!

Which of the following apps have you used before? 👶

SadaPay

 Jotform

Which of the following is your favourite fintech app? 😃

SadaPay

Which of the following activities do you use your fintech app for? 🤓

Checking account balance

Making online transactions

Monitoring transactional activities   Mobile recharge

How frequently do you use your preferred fintech app? 🤓

Once or twice a week

Which of the following transaction types have you used before? 💲

Miscellaneous payments

What is the most important quality to you in a fintech app? 🤓

Faster transactions

Remote transactions (do not need to go to the bank or retailers etc)

Discounts & deals   Security

Cheaper than using bank services

Support for all kinds of financial activities including costs/bills for food, transport, entertainment etc costs

On a scale of 1 to 5, rate the following:

Your level of knowledge/skills for using modern technology.	Very good
The level of knowledge/skills for using modern technology YOU THINK someone needs for using your favorite fintech app.	Average

On a scale of 1 to 5, how much do you agree with the following statements about your favorite fintech app? 🤓

I find my current app easy to use.	Strongly agree
I understand what most options do on my current fintech app.	Strongly agree
My current fintech app frequently gives me errors when I use it.	Disagree
I find my current fintech app difficult to use.	Strongly disagree
There are many options on my current fintech app that I do not use.	Disagree

Jotform

I do not understand what many options on my current fintech app do.	Strongly disagree

Do you have face any difficulties in using fintech apps due to any medical or other visual, oral, auditory and/or any other special needs? ♿ 🔲🔲🔲 🔲🔲🔲🔲

No

Do any of the fintech apps you have used issue their own Credit/Debit Card?

Yes

Have you used or would like to use the Credit/Debit Card of a fintech app?

Yes

If you have been issued a Credit/Debit Card from a fintech app, approximately what was the number of weeks it took for you to acquire that card?

1

If you have been issued a Credit/Debit Card from a fintech app, were you aware of the status of your application for the card from the moment you requested it until you acquired it?

tracking id

👍 Likes & Dislikes 👎

Learning your preferences can help us turn an app you hate, into the app of your DREAMS — so no holding back!

Which of the following notifications (via SMS, email, pop-ups etc) do you find ANNOYING BUT IMPORTANT when using a fintech app? 😐

Outgoing transactions confirmations

Which of the following notifications (via SMS, email, pop-ups etc) do you find UNNECESSARY AND UNIMPORTANT when using a fintech app? 😑

Outgoing transactions confirmations

E-statement subscription offers

App upgrades or changes to interface of app

Notification 1:

From: 8150

Message: "You have successfully logged into your account and registered a new device for XYZ on 20-10-2023 09:08:18. For information, call FintechApp Support 021-111-111-111."

Notification 2:

From: FintechApp

Message: "Login successful. Timestamp: 20-10-2023 09:08:18. For information, call FintechApp Support 021-111-111-111."

Read the two login notification messages given above. Describe your preferences by selecting all options you agree with. ⚖️

Notification 1 is wordier than Notification 2

Notification 1 is harder to understand than Notification 2

Notification 2 is simpler than Notification 1

Notification 2 is easier to understand than Notification 1

Notification 2 conveys all login details relevant to me

I would prefer receiving Notification 2 over Notification 1

Language Preferences 💬

Which of the following languages do you understand (speak or can read)? 🗣️

English   Urdu   Sindhi

Which language do you primarily interact in with your fintech app? 🗣️

English

Would you prefer using other languages you understand to interact with your fintech app over the language you primarily use for interacting with it? 🧑‍💻

No

Security & Privacy 🔐

Which of the following personal details would you be hesitant in providing when creating an account in a fintech app? 🙁**(You may be hesitant that your details may be used for fraud or theft etc.)**

Father's/Mother's name   Email

Which of the following personal details would you be comfortable providing when creating an account in a fintech app? ☺️

Name   CNIC

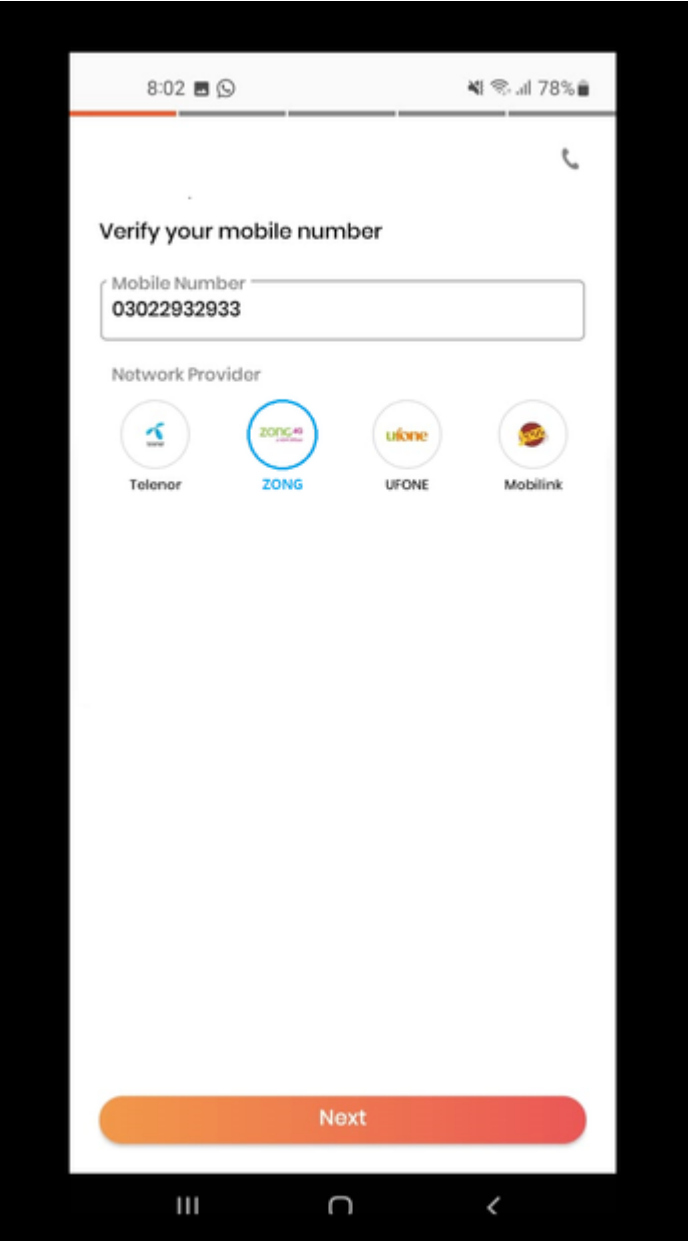Screenshot of the front and back of your original CNIC

On a scale of 1 to 5, how likely are you to continue creating an account on a fintech app if providing each of the following information is compulsory for creating your account? 🤓

Screenshot of the front and back of your original CNIC	Likely
Date of Birth	Likely
Snapshot of face (for facial recognition)	Not sure
Fingerprint	Not sure

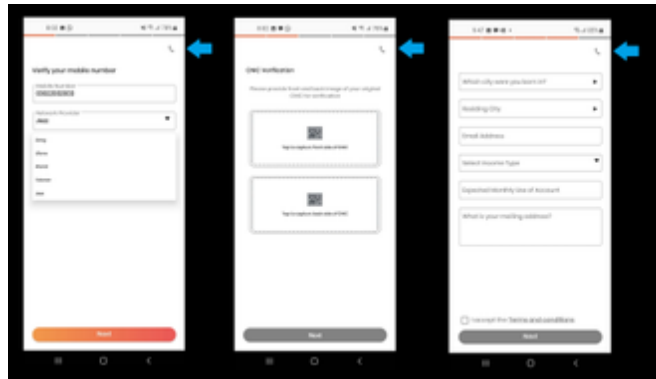# Customer Meets Company 🤝

Which of the following ways to perform the following task would you prefer?

Screen 3

Look at the button on the top-right corner of the three screens in the images below (as indicated by the   no idea

Most apps have a 'Help Support' or 'Contact Us' option if users get stuck or would like to contact customer support, or lodge a complaint etc. Sometimes there are separate options for all of these, and sometimes there is only one 'Help' option which gives you access to all these actions.

Which of the following types of Help/Support sections in fintech apps have you used before?

FAQ section

Chat with a customer service representative

Which one of the following buttons would you click to contact the customer support helpline (via phone call) in an app?
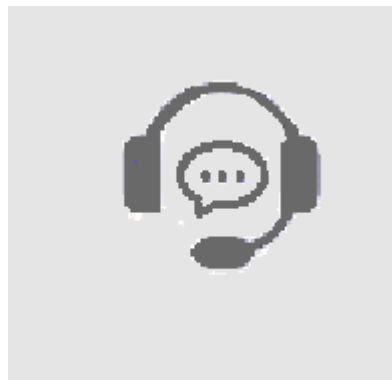

Which one of the following buttons would you click to chat with a virtual customer service representative (Chatbot) for help in an app? (You can choose the same option you've selected in a previous question, if you would like to 😊)
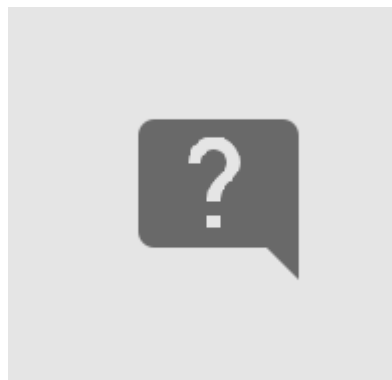
Which one of the following buttons would you click to access the FAQ help section in an app? (You can choose the same option you've selected in a previous question, if you would like to 😊)

Jotform

Which one of the following buttons would you click to access the overall Help/Support Center in an app? (You can choose the same option you've selected in a previous question, if you would like to ☺)
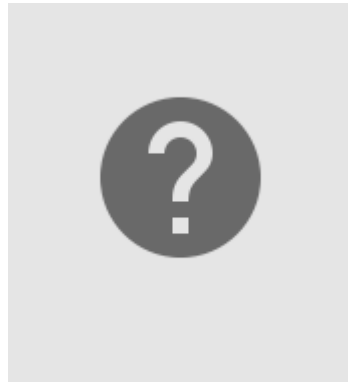
The following four screens are all from the 'Help' section of the same app. Look at each of them carefully before answering the next question.

On a scale of 1 to 5, how much do you agree with the following statements about the four screens given above? 🤓

The 'Help' section of this app is easy to navigate.	Neither agree, nor disagree
The 'Help' section of this app is simple.	Neither agree, nor disagree
I would be able to find an answer to an issue in the app easily in this 'Help' section.	Neither agree, nor disagree
The instructions for each question in this section are clear and understandable.	Neither agree, nor disagree
The instructions for each question in this section are not wordy.	Agree
I do not understand what many options on my current fintech app do.	Disagree
This section should be called FAQ, instead of Help.	Agree
The tabs that divide the questions into different sections will help me find the answers to the issue in my app more quickly.	Agree
I would like to have a search bar where I can type keywords to filter the issues listed to find the answer to the issue in my app.	Strongly agree

I would like to have both a search bar and tabs for different sections for finding the answers to the issues in my app more quickly.	Strongly agree
The 'Help' section of this app is friendly and inviting.	Neither agree, nor disagree

Let's Get Creative 🎨

Which of the following statistics are most important for you to know about your finances? 🏦

Current balance Weekly expenditure

Monthly expenditure Most recent transaction

Transaction trend (rise and fall in current balance)

Types of transactions made (shopping, salary, bills, miscellaneous etc)

On a scale of 1 to 5, how much would you like to have each of the following features in a fintech app? 🎛️

Dark mode/Light mode themes	Very much
Custom color themes	A little
Chatbot/AI assistant (converse with a digital assistant by asking queries)	A little
Voice control (interact with the app using spoken commands or voice inputs instead of typing)	Not much
Facial recognition as a biometric verification for login	A little
Auto-filling OTP from SMS (no need to type it in yourself)	Very much
ATM locators for your account's bank(s)	Very much
Offline access to E-statement of transactions	A little
Auto-completing account/phone number when sending money	Very much
Personalize to add/edit your favourite services on your app's homescreen	A little
Links to video tutorials against every option in case you do not understand how to use it/ or are facing any error in using it	A little

Some fintech apps like JazzCash have options like "Explore As A Guest" which allow you to look at the services and touch-and-feel of the app before even creating an account on it.

Jotform

Would you like to have an "Explore As A Guest" option in your fintech app?

Yes

Suppose you were about to send someone money through your fintech app and had entered all details when you accidentally closed the app. When you re-open the app, do you want to:

Resume where you left off with all previously entered details already filled

This is a section of a fintech app which lists all the services it offers. Look at both the images carefully before answering the next two questions.

Is there anything that about the app in the two screens in the image above that you bothers you?

No

Is there anything that about the app in the two screens in the image above that you like?

division of services

What is the most important quality to you in a fintech app? 🤓

Faster transactions

Remote transactions (do not need to go to the bank or retailers etc)

Cheaper than using bank services

Support for all kinds of financial activities including costs/bills for food, transport, entertainment etc costs

Why do you use your preferred fintech app over other apps for financial activities?

It has a more attractive, easy-to-use interface compared to other apps.

Most people I know use this app.

It has its own Debit/Credit Card.

It has better security and privacy (biometric, multiple-step verification etc) than other apps.

Its service charges are cheaper compared to other apps.

It has great customer service.

What is one thing you wish you could do through your preferred fintech app that you cannot do on it already?

Spending habits tracker

Better discounts & deals

Jotform

One last thing... 👓

All these amazing answers you've given us, and you think you don't get anything in return for it? Give us a chance to show the impact made by your feedback by being a part of our team of users who will be the first to critique our new designs for your ideal fintech app!

Are you interested in continuing to be a part of this project and are willing to be contacted by our team later to help us improve your experience with fintech apps?

No

Help us help you 😊

If you answered Yes to the previous question, and are interested in continuing to be a part of this project and are willing to be asked about your thoughts so we can further improve your experience with fintech apps, please provide your details below so we can contact you later.

Jotform