

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? 🧑



25 - 35 years old

📖 What is your highest level of acquired education?

Postgraduate or equivalent level degree or higher

👤 What is your current employment status?

Salaried employee

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? 📱

Easypaisa

Which of the following is your favourite fintech app? 🤖

Easypaisa

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

Making online transactions

Paying utility bills

Paying other dues e.g. traffic challans, school fees etc

Mobile recharge

Discounts & deals on entertainment, food or other facilities

How frequently do you use your preferred fintech app? 🤖

Once or twice a month

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

Bill payment

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

Discounts & deals

Security

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.	Good
The level of knowledge/skills for using modern technology YOU THINK someone needs for using your favorite fintech app.	Good

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

No

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

No

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?

I have never been issued a Credit/Debit Card from a fintech app

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?

I have never been issued a Credit/Debit Card from a fintech app

👍 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? 😊

Successful logging-in details

Outgoing transactions confirmations

Incoming transactions alerts

Unsuccessful transactions

Credit card bill due date reminders

Account settings (passwords resets, username changes etc)

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

Successful logging-out details

E-statement subscription offers

Session is about to time out in X minutes

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. 🗑️

I would prefer receiving Notification 1 over Notification 2

Language Preferences 💬

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

English

Urdu

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? 🗑️

Yes

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.)

Snapshot of face (for facial recognition)

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

Name

Father's/Mother's name

CNIC

Screenshot of the front and back of your original CNIC

Date of Birth

Phone number

Email

Fingerprint

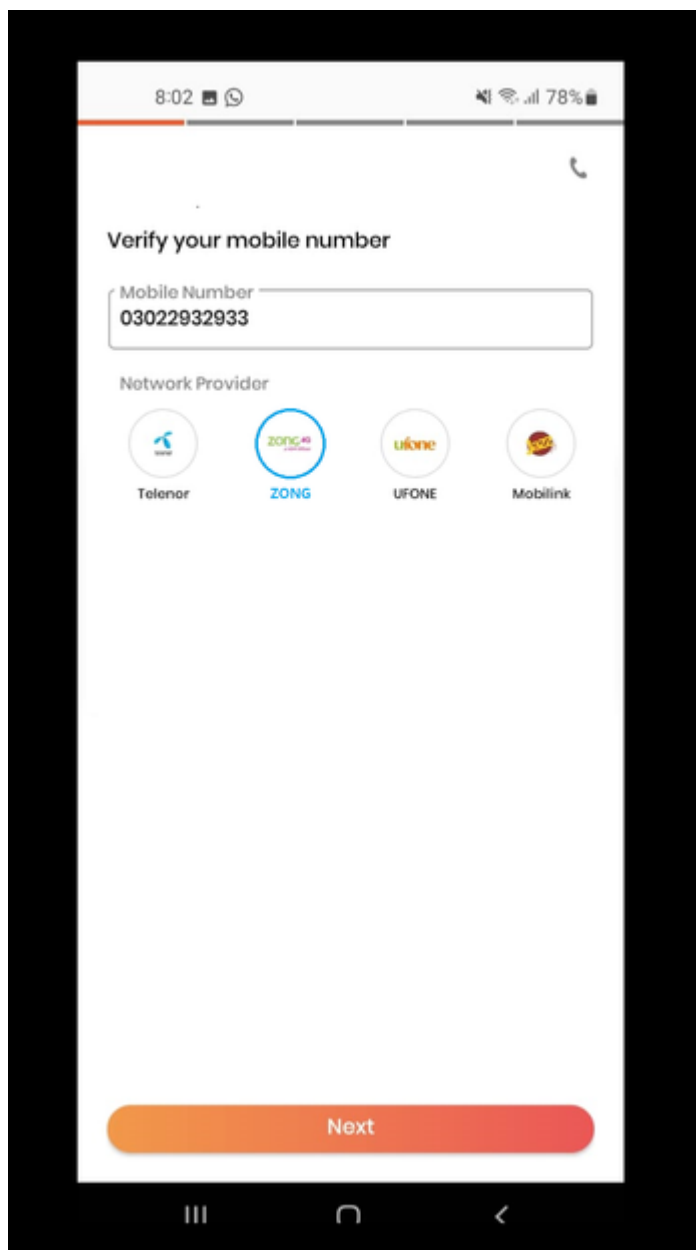
Security Question

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)	Very likely
Fingerprint	Very likely

Customer Meets Company 🤝

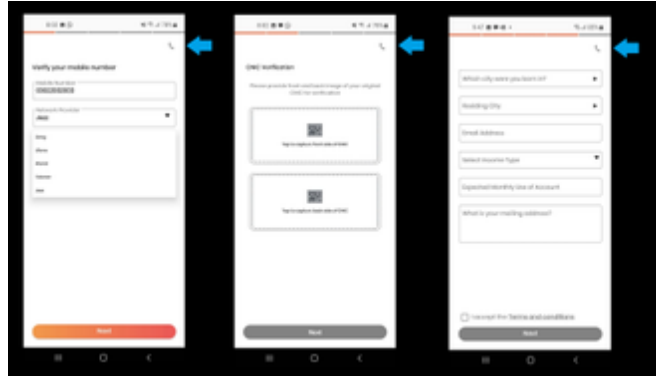
Which of the following ways to perform the following task would you prefer?



Screen 3

Look at the button on the top-right corner of the three screens in the images below (as indicated by the

To call customer service representative



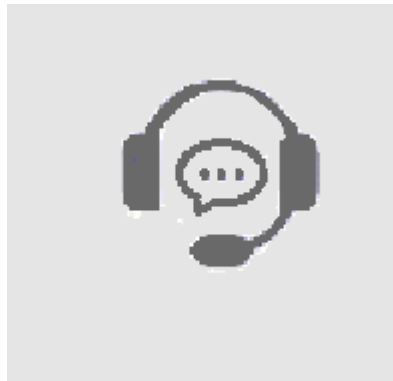
Most apps have a 'Help Support' or 'Contact Us' option if users get stuck or would like to contact customer support, or lodge a complaint etc. Sometimes there are separate options for all of these, and sometimes there is only one 'Help' option which gives you access to all these actions.

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

Contact us (via email)

Chat with a customer service representative

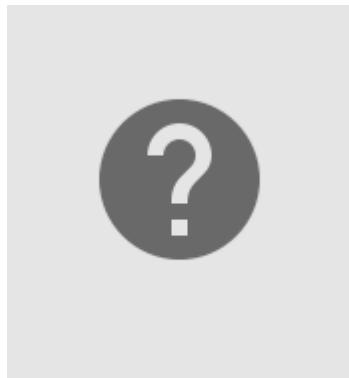
Which one of the following buttons would you click to contact the customer support helpline (via phone call) in an app?



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 😊)



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.	Agree
The 'Help' section of this app is simple.	Disagree
I would be able to find an answer to an issue in the app easily in this 'Help' section.	Agree
The instructions for each question in this section are clear and understandable.	Agree
The instructions for each question in this section are not wordy.	Disagree
I do not understand what many options on my current fintech app do.	Disagree
This section should be called FAQ, instead of Help.	Disagree
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.	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.	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

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	Not much
Custom color themes	Not much
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)	A little
Facial recognition as a biometric verification for login	A little
Auto-filling OTP from SMS (no need to type it in yourself)	A little
ATM locators for your account's bank(s)	A little
Offline access to E-statement of transactions	A little
Auto-completing account/phone number when sending money	Neutral/Do not understand feature
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.

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 cleared so you do not accidentally make an unwanted transaction

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?

Different sections clearly defined

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

Faster transactions

Security

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

It supports my bank account while other apps don't.

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

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

It allows me to perform more types of financial activities compared to other apps.

It offers better discounts & deals on other facilities e.g. shopping, food, entertainment, transport etc.

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?

Better security

Pay directly for ride-hailing services like Careem, InDrive, Uber etc

Pay directly for entertainment services like Netflix, YouTube etc

Pay directly for government dues like taxes, traffic challan etc

Spending habits tracker

Better discounts & deals

Support for individuals with special visual, oral, auditory, physical and/or other needs

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?

Yes

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.

Name

Ali Raza

Phone number (e.g. 03022932933)

03432386006

Email

a.rawjani.27488@khi.iba.edu.pk