# User research interview #

## 1. Purpose of the interview

Through interviews, we will understand the needs, usage habits, challenges and opinions of users in personal financial management, and further clarify product functions, user preferences and pain points.

## 2. Interviewees

1. Users who have daily financial management needs

2. Users who frequently use WeChat Pay, Alipay and traditional banks for payment and consumption

3. Users with certain differences in age, occupation, and financial status

## 3. Personal Information Privacy Statement

Before the interview begins, we would like to explain the following points to you to ensure the security of your personal information:

1. This interview is for product research purposes only and will not involve any sensitive personal financial data, such as specific income, bank card information, etc.

2. All interviews will be kept strictly confidential, and your personal information will not be disclosed or used for commercial purposes in any form.

3. You can choose not to answer any questions at any time, and if you have any privacy concerns during the interview, please let us know and we will respect your choice.

4. Interview recordings may be anonymized for the purpose of analysing overall trends and needs and are not linked to your personal identity.

Please confirm that you have acknowledged and agreed before we officially start the interview.

## 4. The outline of the interview

### 1. Introductory part (understanding the user's background)

1. Could you tell us a little about yourself: your age, your occupation, and whether you have the habit of using digital payments in your daily life?

A: 50 years old, freelance, often using digital payments

B: 20 years old, student, often uses digital payments

2. How do you manage your personal finances? What tools or methods do you rely on? (e.g. manual bookkeeping, use of APP, bank statement, etc.)

A: Bank statement

B: Regular and current schedules are planned

3. What personal financial management tools do you currently use? (e.g. Alipay's bookkeeping function, other financial management apps)

A: I have used the billing function of the bank app

B: I have used the accounting function of WeChat

### 2. Current financial management pain points

1. What's the biggest challenge you've faced in managing your finances on a day-to-day basis? (e.g., consumption records are difficult to track, classification is confusing, etc.)

A: Confusion in classification

B: Consumption records are difficult to track

2. Have you tried some financial management apps? What features of these apps have helped you? What's not as expected?

A: None

B: I used it two years ago, mainly using the classification function, and nothing was as expected

3. Have you ever been troubled by a runaway budget or overspending? If so, what is the specific scenario?

A: When shopping on holidays

B: When friends have a dinner, they will reduce their expenses when their budget gets out of control

4. Do you find it inconvenient or difficult to understand when viewing your bills or spending history? In what way would you like this data to be presented more clearly?

A: None

B: There are no incomprehensible parts, I hope that the classification function will be more detailed and accurate, and it will be presented graphically such as a fan diagram

### 3. Perceptions of AI-assisted

1. Do you know about the application of artificial intelligence in financial management? If so, what do you think about it?

A: I haven't understood

B: I haven't understood

2. If there was artificial intelligence to help classify your trades, what would you think of this kind of functionality? Do you think AI will accurately classify your spending?

A: I don't think it's accurate

B: It depends

3. Suppose AI gives a spending suggestion or budget forecast, would you take it? Do you prefer automated financial management or manual review?

A: You may consider it and prefer manual review

B: It depends on the situation, and it tends to be reviewed manually

4. What are your thoughts on the way AI and human verification are combined? Does this increase the level of trust in your use?

A: It will increase trust

B: It will be more accurate and can improve trust

### 4. Functional requirements exploration

1. If you had a financial management tool that automatically categorized your spending and made recommendations, what would you most like it to have? (e.g. budget setting, consumption trend forecasting, savings advice, etc.)

A: Savings advice

B: Predict consumption trends

2. Do you prefer to manually enter every transaction, or do you want to automatically import transactions from your bank or financial application?

A: Manual entry

B: It's all right, but you have to review it yourself

3. What do you find to be the most attractive feature in any financial management app on the market right now? (e.g., ease of use, accurate categorization of spending, data analysis, etc.)

A: None

B: Simple and easy to use

4. If you're using a localized (Chinese-ready) financial instrument, what do you most need to customize? For example, do you want the tool to identify the characteristics of holiday consumption in China, such as the Spring Festival shopping peak?

A: I want to identify each holiday

B: None

### 5. User habits and interface design

1. What device do you prefer to use your financial management tools on? Phone, computer, or other device?

A: Mobile phone

B: Mobile phone

2. How do you want the interface of your financial management tool to be designed? Concise and easy to use, or do you prefer a detailed presentation of information?

A: Simple and easy to use

B: Simple and easy to use

3. How do you want to simplify operations when using financial management tools? For example, features such as interface layout, information visualization, and automatic reminders.

A: Simplified interface and automatic reminder function

B: Automatic message reminder

### 6. Privacy and Security Considerations

1. What are some of your top privacy concerns when using financial management apps? (e.g., data misuse, account security, etc.)

A: Account security and advertising based on personal data

B: Don't worry about privacy

2. Would you like to allow the app to automatically import your consumption data? If so, how would you like your privacy to be protected?

A: I don't want to

B: Yes, there is no need to protect privacy

3. Do you want to manually choose which transactions can be recorded and which cannot?

A: Yes

B: Yes

4. When it comes to security, which way do you prioritize protecting your financial data? (e.g. data encryption, two-factor authentication, anonymization, etc.)

A: Two-factor authentication

B: Anonymization

### 7. Market and Competitive Analysis

1. Have you ever compared different financial management tools? If so, which tools have you enjoyed the most experience? Why?

A: No contrast

B: No contrast

2. What are the factors that you care about most when using financial tools? (e.g., accuracy, convenience, data security, personalized recommendations, etc.)

A: Security and accuracy

B: Convenience

3. If we want to break into the market, where do you think our product is the biggest competitive advantage or differentiator compared to the tools available on the market?

A: None

B: The interface is concise

### 8. Expectations and Suggestions for Improvement

1. What would you expect if you used a financial management tool that combined artificial intelligence and human verification?

A: I don't expect too much AI management

B: The data classification is accurate

2. What's the last thing you want to do when using this tool?

A: I don't want my privacy to be leaked or I don't want to encounter personalized recommendations

B: I don't want the operation to be cumbersome

3. Do you have any other suggestions or comments on financial management tools?

A: None

B: None

## 5. Summary and thanks

1. Thank the participants for their time and sharing, and remind them to follow up if they have more ideas or feedback.

2. Briefly summarize the main points of the research and the next steps.