Figure 8-6. Template: Define the Possibility

What is the core of this idea?
To help users determine the best possible savings rate account for them

Tell the story of this possibility in one paragraph.
By obtaining intimate financial data from the user to build a profile of them, Obtain a list of existing bank accounts available on the market and matching the user to the best account possible that exceeds their requirements

Figure 8-7. Template: Understand the Logic

Potential Solution (It would have to be true that…)
An automated solution that analyzes the users financial profile data provided from the user, determine and collate a list of eligible savings account and propose the optimal solution

Banks	Users	Application
● Are willing to provide connectors to the application to retrieve user financial data **● Can accept that users may leave due to better offerings from other banks**	**● Are willing to share sensitive financial information with the application and trust it** **● Willing to undertake the administrative work to create additional accounts at different banks**	**● Is able to extract financial data from data provided** **● Is able to collate and maintain a list of existing savings account offerings and its various details (interest, fees, eligibility)** **● Is able to determine optimal savings accounts for users based on eligibility and financial profile** **● Is able to intuitively compare various savings accounts and display to the user**

Figure 8-8. Template: Design Tests

List the critical condition that must hold for this possibility to be a winning solution.		
1. Users are willing to share sensitive financial information with the application and trust it	2. Application is able to determine optimal savings accounts for users based on eligibility and financial profile	3. Application is able to intuitively compare various savings accounts and display to the user

For each critical condition, design a quick test you could run today, with no additional resources.		
1. Survey intended users to see if they are willing to provide financial information such as bank, type of account, income, amount of money	2. Obtain a small set of user data and attempt to match it with a small sample size of savings accounts	3. Create a simple comparison table of savings accounts with their key metrics and survey intended users

Design a small-scale test that you could run in the next few days/weeks, with relatively small investments of time and money.		
1. Wider spread survey of intended users with more details	2. Simple automated script that analyzes user data and attempts to match	3. Larger scale evaluation with users to determine intuitive display

Design the definitive test you would run if time and money were not barriers.		
1. Nationwide survey with incentives to determine if people are willing to provide such information	2. Obtaining large amounts of sample data and developing an AI/ML based algorithm to perform matching and determine accuracy	3. Hiring professional User interface experts to evaluate interface and make changes

Figure 8-9. Template: Prioritize Tests

List tests in priority order. Identify why that order was Chosen.
1. Survey intended users to see if they are willing to provide financial information such as bank, type of account, income, amount of money a. If users don't provide any form of data, there will be no personalization to the results which makes solution same as existing solutions 2. Obtain a small set of user data and attempt to match it with a small sample size of savings accounts a. Need to determine if it is possible to extract any key metrics from user data and if there are means to compare with existing account 3. Create a simple comparison table of savings accounts with their key metrics and survey intended users a. Need to determine the best way to present data to the users

Define your testing timeline.
1. Survey intended users to see if they are willing to provide financial information such as bank, type of account, income, amount of money 2. Obtain a small set of user data and attempt to match it with a small sample size of savings accounts 3. Create a simple comparison table of savings accounts with their key metrics and survey intended users

Figure 8-10. Template: Track Your Tests

Test: Survey intended users to see if they are willing to provide financial information such as bank, type of account, income, amount of money

Person Responsible: Ryan

Test Description	**Condition Being Tested**

Simple binary survey asking user if they are comfortable sharing financial details and under what conditions	Users are willing to share sensitive financial information with the application and trust it
Standard of Proof	**Results**
	14 users agreed if their data is not securely stored and transparent usage 6 users refused to share their data

Assessment (Pass, Fail, or Uncertain)
Uncertain

Possibility:

Test: Create a simple comparison table of savings accounts with their key metrics and survey intended users

Person Responsible: Ryan

Test Description	**Condition Being Tested**

Simple binary survey asking user which interface they prefer	Interface that the user prefers
Standard of Proof	**Results**
	17 preferred the comparison matrix 3 users preferred the text chunk