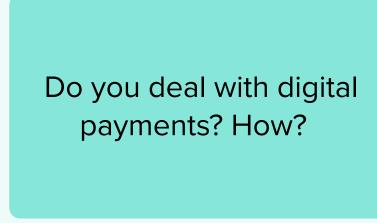


Questions

About them



Context beyond the product or service

What role does

wallet had?

security and privacy to

you when managing

What are some common How do you usually

What would make digita

Direct experience with the product or service

Have you ever used a What was your first How often do you use

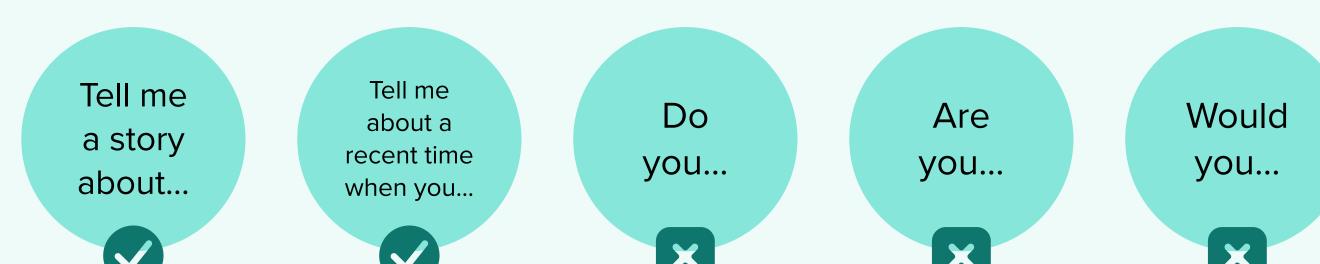
any issues while using the digital wallet? What happened?

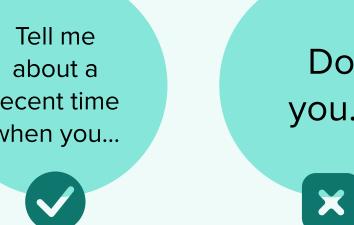
Have you ever ecommended this digital wallet to someone? Why or why not?

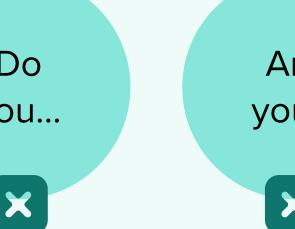
What would make your experience with the digital wallet better?

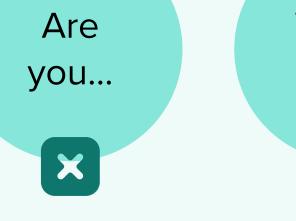
Interviewing tips

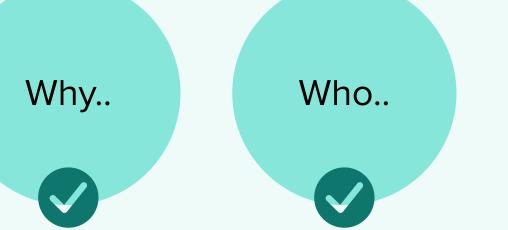
Ask open-ended questions and avoid leading questions:

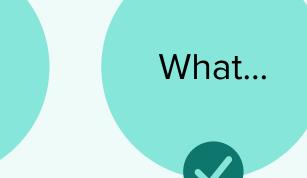


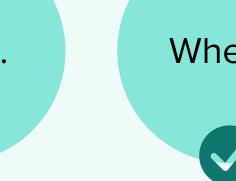


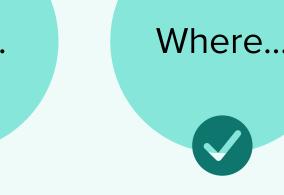


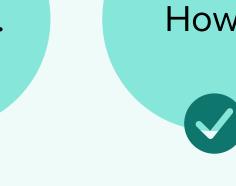












Interview 1

Date



Notes from the interview

What types of tasks are you responsible for at work? <a>I Mostly personal tasks, not mentioned as work-related, but he seems to handle personal financial transactions actively.

1. Do you have experience managing personal or business finances? [] Yes, especially personal finances through

What is your role in financial or technological decision-making? Makes personal decisions regarding financial tools (chose BluBank over others based on experience).

BluBank—I also signed up for BAM (Bank Melli's digital wallet), but I had a terrible experience. The had strict password and username requirements, so had to keep changing them until they were accepted. Instead of this hassle, they could have used fingerprint authentication for security. After that, the document upload and verification process took too long, and I kept facing errors.

Have you used any other digital wallets? A: Not just

What are some common financial

challenges you face outside of

work?
Main challenge is lack of

trust in some platforms and

registration process

Do you deal with digital payments at work? How? Not specified, but in personal life, he uses BluBank for most payments.

important than adding new features. Many of my

family members have never even heard of Avano

companies focus on advertising and educating

or BAM and don't know what digital wallets are. If

people, digital wallets will grow much faster than

just adding more features.

frustration with complicated How can digital wallets become more popular? A: I think awareness and advertising are more

Why do you think digital wallets are not very popular yet? A: Maybe because of a lack of trust.

Interview 2

Interviewee

5 March 2025

Notes from the interview

How do you think digital wallets can improve? A: We need to identify why people still go to banks and bring those features into digital wallets.

loans still require in-person visits. You can't cash a check from home, but if digital wallets solve this problem, more users will be attracted.

What features are still missing in digital

wallets? A: For example, checks and

What has attracted people to

BluBank? A: In addition to solving

the account opening issue, BluBank

creates a sense of belonging with

its unique card designs, which has

helped attract more users.

How do you usually make transactions

with your digital wallet? A: Mostly for

everyday payments, like online

shopping and bill payments. If wallets

could also handle large transactions or

business-related payments more

smoothly, that would be great.

Which digital wallet do you use, and what do you think about it? A: I use BluBank, and I think it has made great progress because it eliminates the need to visit a bank to open an account.

What security concerns do you have about digital wallets? A: Security is always a concern. Many people worry about hacking or losing access to their accounts. Adding more biometric security (like facial recognition or fingerprint login) can help build trust.

What would make you stop using a digital wallet? A: If the app became too complicated, had frequent technical issues, or had hidden fees, I would consider switching to another option.

If you could change one thing about your digital wallet, what would it be? A: I would love to have better financial management tools, like automatic budgeting and spending insights. Right now, most wallets are just for transactions, but they could be smarter.

Notes from the interview

Interview 3

Mohammad Reza

use? A: I use the AP (Asan Pardakht) digital wallet for most of my transactions. Sina Bank's wallet is also available as another

Which digital wallets do you

Date

banks, users will trust them more.

What would make you switch to a new digital wallet? A: If another wallet offers better security, faster transactions, or extra features like automatic bill payments and investment options, I might consider switching.

meet my needs, so I don't see the necessity of using BluBank.

What features should a digital wallet have to become more popular? A: A simple and fast user interface, high security, and support for various types of transactions would help digital wallets become more popular. Also, the ability to use them effortlessly for daily payments is very

How can user trust in digital wallets be increased? A: One way to gain trust is to provide more transparency about how user data is managed and secured. In addition, 24/7 customer support and simpler service processes can help. Also, if digital wallets can seamlessly integrate services from traditional

Do you think physical bank branches are still necessary despite the rise of digital wallets? A: Yes, at least for now. Some services like loan applications and large transactions still require a physical presence. But if digital wallets evolve to fully replace these processes, physical banks

may become less important.

Why haven't you switched to

BluBank? A: Mostly out of laziness!

Also, SMS notifications from my

bank card and AP wallet already

If there's a flaw in the AP wallet, what should

be improved? A: Sometimes, the card-to-card

transfer process displays unnecessary error

messages. For example, when a transaction is

stopped for some reason, the error message is

unclear and causes confusion. Improving this

process and simplifying card transfers would

be very helpful.

What type of transactions do you

mostly perform with your digital

wallet? A: Mostly daily payments,

such as bill payments and mobile

top-ups. I also use it for card-to-card

transfers when needed.

Key takeaways

Interview 4

Interviewee

Date

Notes from the interview

Which digital wallets do you use? A: I use AP (Asan Pardakht). I'm planning to get BluBank, but I don't see a compelling reason to sign up yet.

Have you heard of Owano? A: No, I've never heard of it.

Between AP and mobile

banking apps, which one do you

prefer? A: I still prefer mobile

banking apps because they have

higher transfer limits and

generally work better for me.

What do you use AP for? A: Paying bills, card-tocard transfers, and checking past transactions.

What would make you sign up for

BluBank? A: If it offers something that

my current bank accounts don't. Right

now, I feel like BluBank is just another

account with Bank Maskan.

bank account, similar to opening an

Registration and identity verification can be done at home in 15 minutes. Does that make a difference? A: I know, but I still don't see the point in doing it.

Would you like a single card that replaces all your bank cards and lets you choose which account to deduct money from? A: Yes, that would be useful.

How many bank cards do you have? How many do you actually use? A: I have accounts with Maskan, Parsian, Sepah, and Shahr Bank, but I use Parsian for 99% of my transactions.