

# COMMUNITY FORUM

Tweeties

# Target groups and focus elements

	Budget management	Investment planner	Moving city/ county
Young adults starting a job			
Young adults planning to start a family			

# Hunt statement

I want to learn about financial adversities that young adults planning to start a family or a job face so that I might develop a method that will help users to be well informed financially.

# Data

- 1 11 Interviews
- 2 3 Personas
- 3 3 Scenarios
- 4 2 Storyboards
- 5 2 CI models

# Interview piece example

Aquando de um futuro investimento, como gera o seu orçamento?

Através de um documento Excel, escrevendo todos os gastos dos últimos meses e tentar encontrar onde se pode cortar.

Mudar de cidade/país

Gostava de começar uma família/começar um trabalho cá, ou planearia mudar-se? A situação financeira influenciou essa decisão?

Gostava de começar na cidade onde estou devido à estabilidade financeira (trabalho / casa / pais / estilo de vida mais barato (cidade e país))

A nível financeiro quais são os maiores medos ao mudar de cidade/país?

Não encontrar um rendimento mensal capaz de sustentar um estilo de vida possivelmente mais caro e principalmente aquando de mudar de país. A fiabilidade da informação online.

Como é que se prepara para enfrentar esses desafios?

Tentar encontrar testemunhas online de pessoas que tenham feito a mesma mudança e planear partindo daí, de modo a verificar a fiabilidade da informação que já tinha.

# Codes and themes

					Bank app	Saving account	Bank	Future Plans	Move abroad	Buy a house	Get a job	Buy a car	Build a family	
Courses	Account manager	Lectures	Fail	Books	Uncertainty	Lack of financial education	Information feasibility	Lack of information	Financial stability	Financial independency	Guarantees			
			Fear of scams	Fear	Personal experience	Search online	Internet	Lack of job offer	Other people influence	Favorable life cost	Different experience	Scholarships	Erasmus	
													Life style	
			Investments app	Risk	Return time	Luck	Profit	Investment plans	Personal management	Budget management	Self control	Budget cap	Responsability	
						Transports	Food	Life cost	Money	Low budget	Inflation	Crisis	Taxes	Expenses by category
						Save money	Reticence to invest	Define priorities	Desire to learn	Availability to learn	Feelings	Stress		

# Personas

**Name:** Randy Ambrose

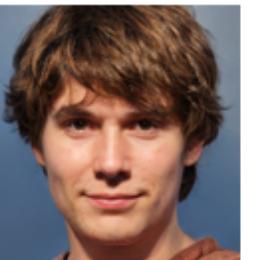
**Age:** 21

**Personal information:** Randy is a 21-year-old teenager who has 2 brothers and lives with his parents. Randy's brothers are younger than him so all the money that they three spend comes from their parents.

**Work environment:** Randy is planning to start working in the area of his bachelor's degree which is mechanical engineering. However, all he has already done was a curricular internship.

**Proficiencies and challenges:** Randy will face the challenge to adapt to a new world, the work market world. He's a person that has facilities to adapt to new situations and this can help him in this new phase.

**Photo:**

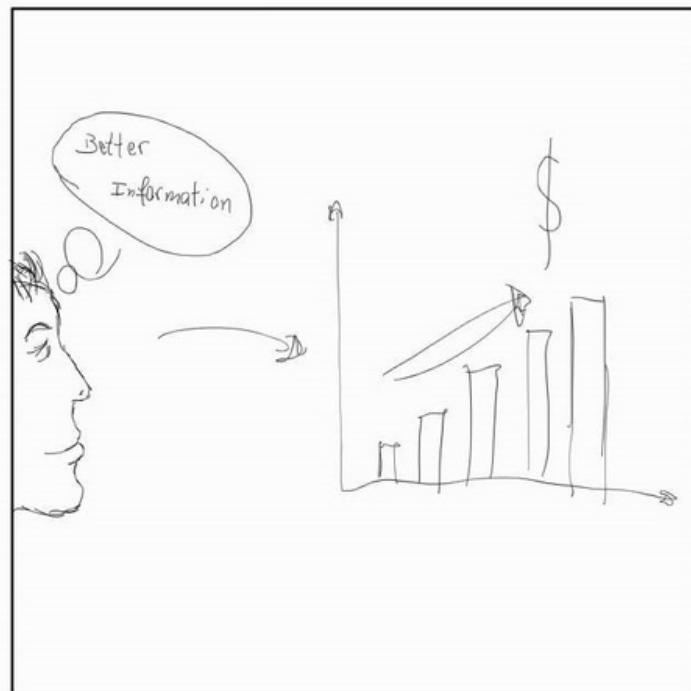
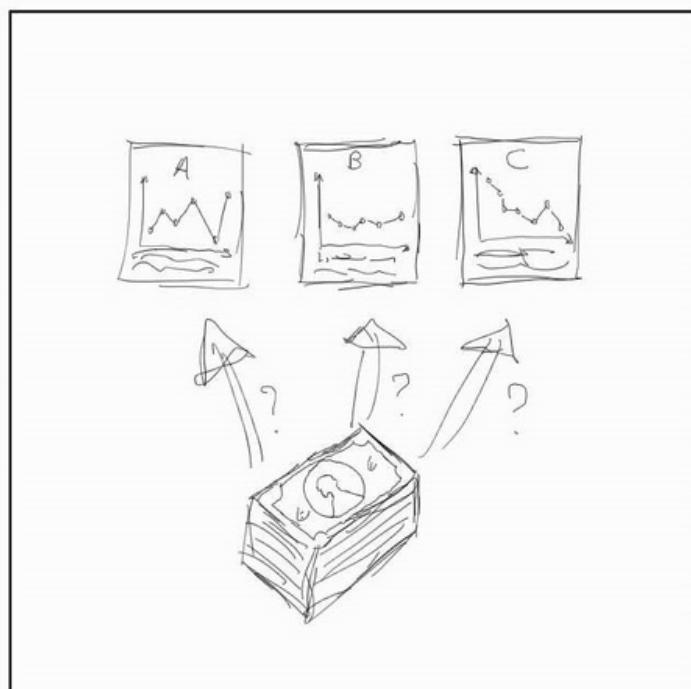
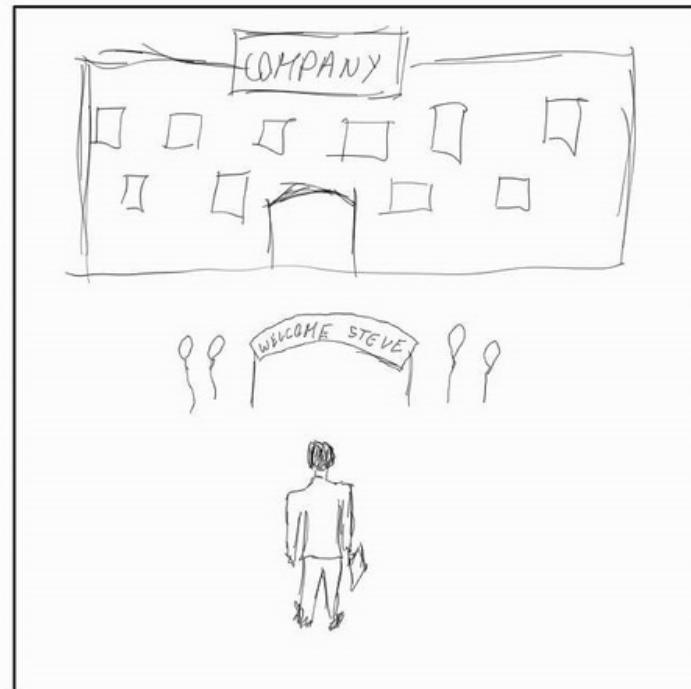


wants to start to making money to get that independence. In a professional way, Randy has the goal of getting his first job and getting into the market of mechanical engineering.

**Attitudes:** Randy's a chill person however when the matter is about his student life and career, he likes to plan everything in detail.

**Motivation for using high-tech products:** Randy is a young adult so high-tech products are a constant in his life. He's really used to this kind of tools. Even in his area of work (engineering) all is based in technology, so Randy has no problems to deal with technology to get the answers that he needs.

# Storyboards

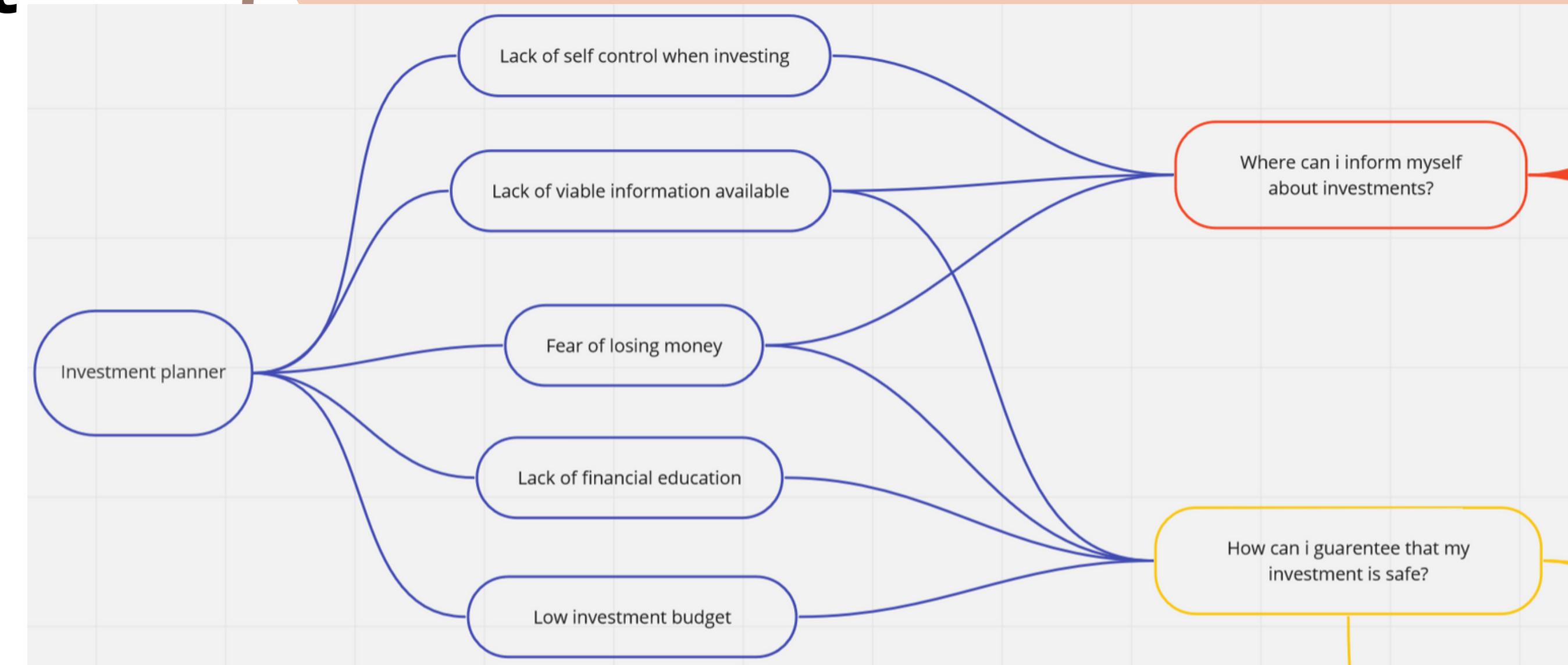


# Ideation

Mind Map and ideas to develop

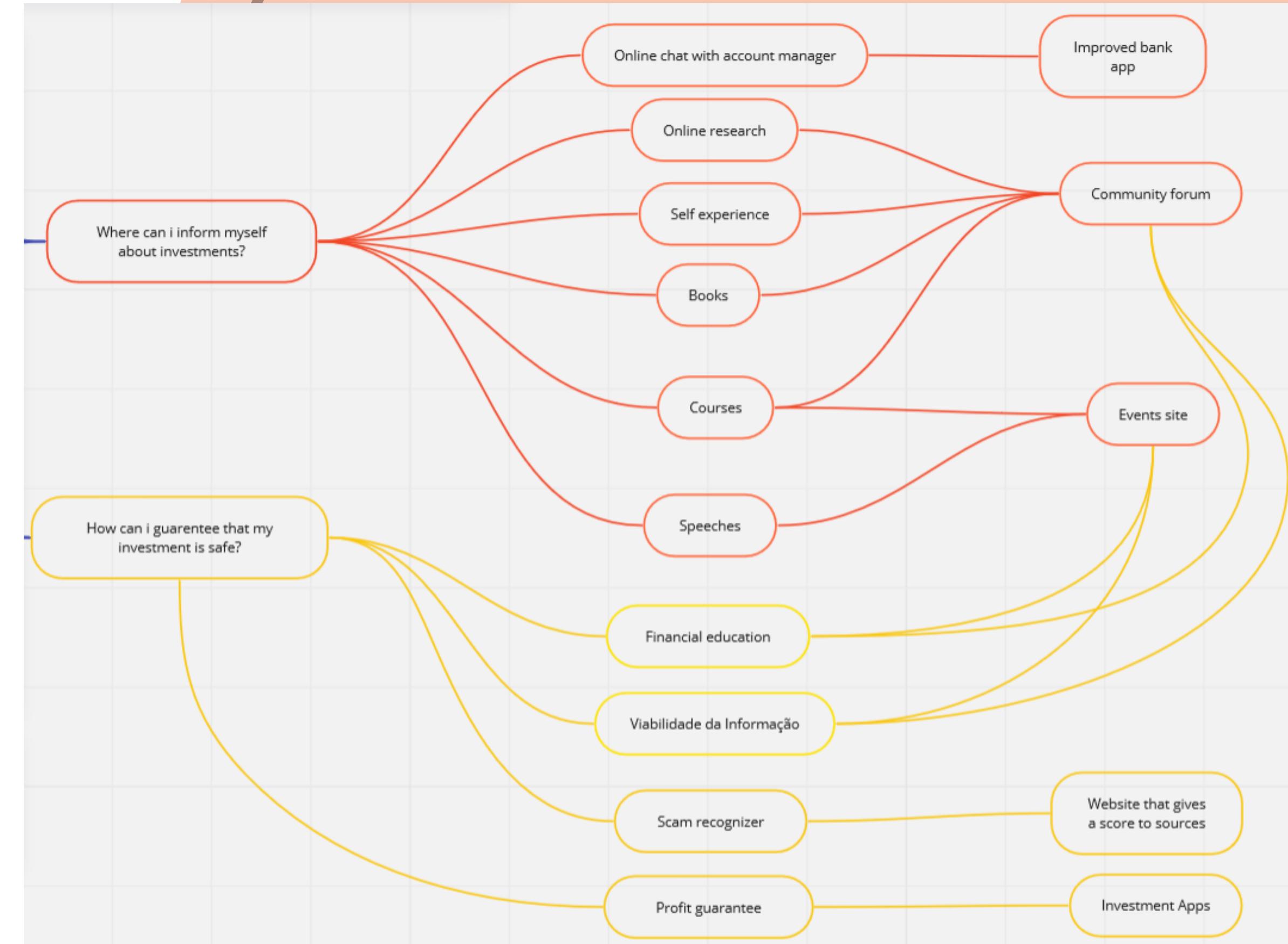
# Investment Planner

- Category
- Problems
- Questions to solve the problems



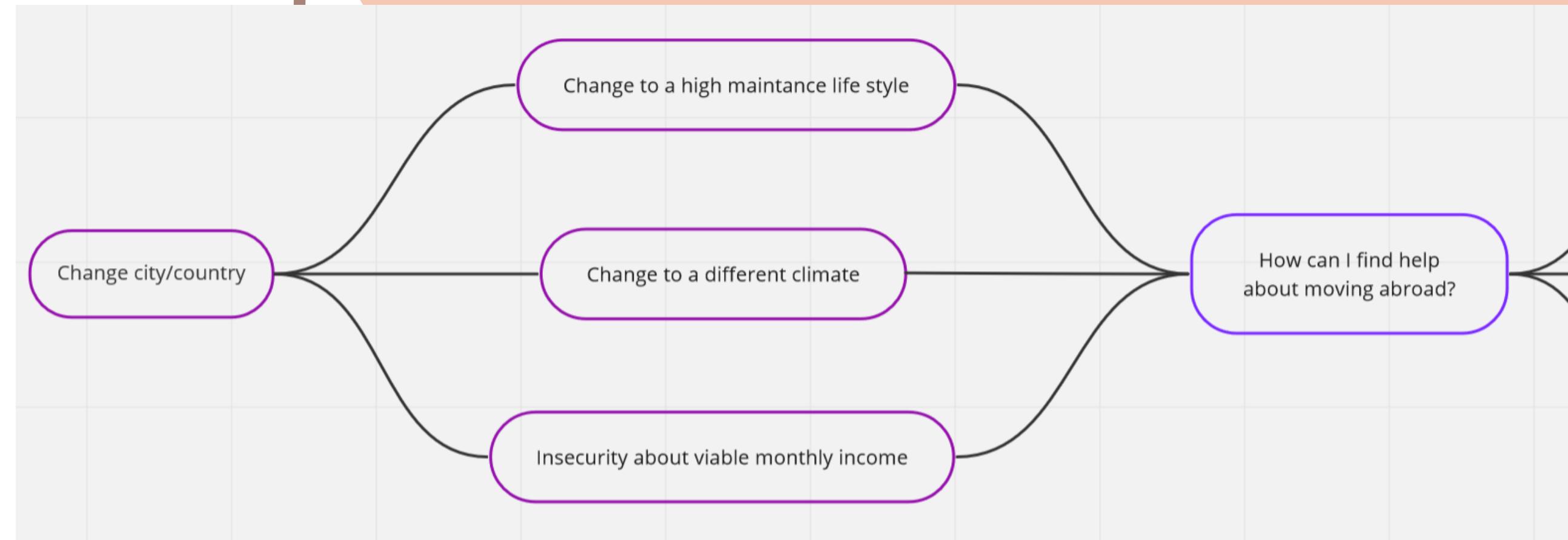
# Investment Planner

- Solutions to the questions
  - How to provide the solutions



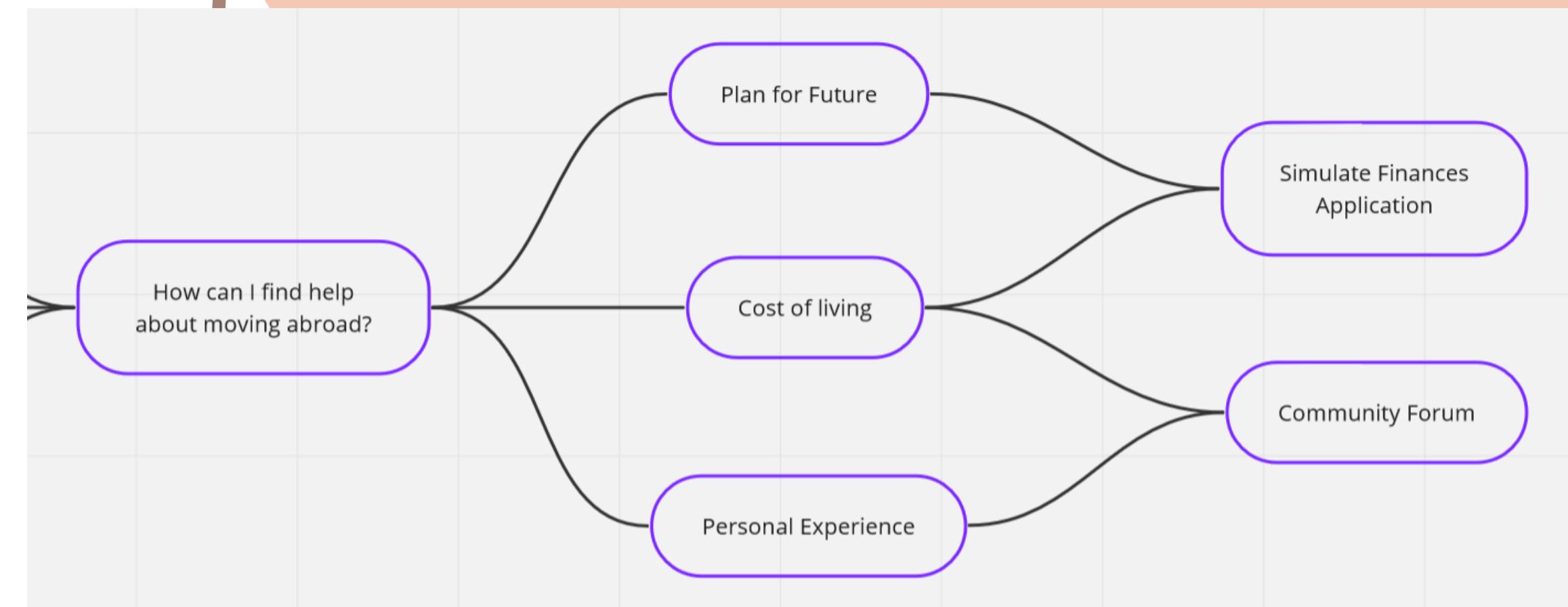
# Moving city/country

- Category
- Problems
- Questions to solve the problems



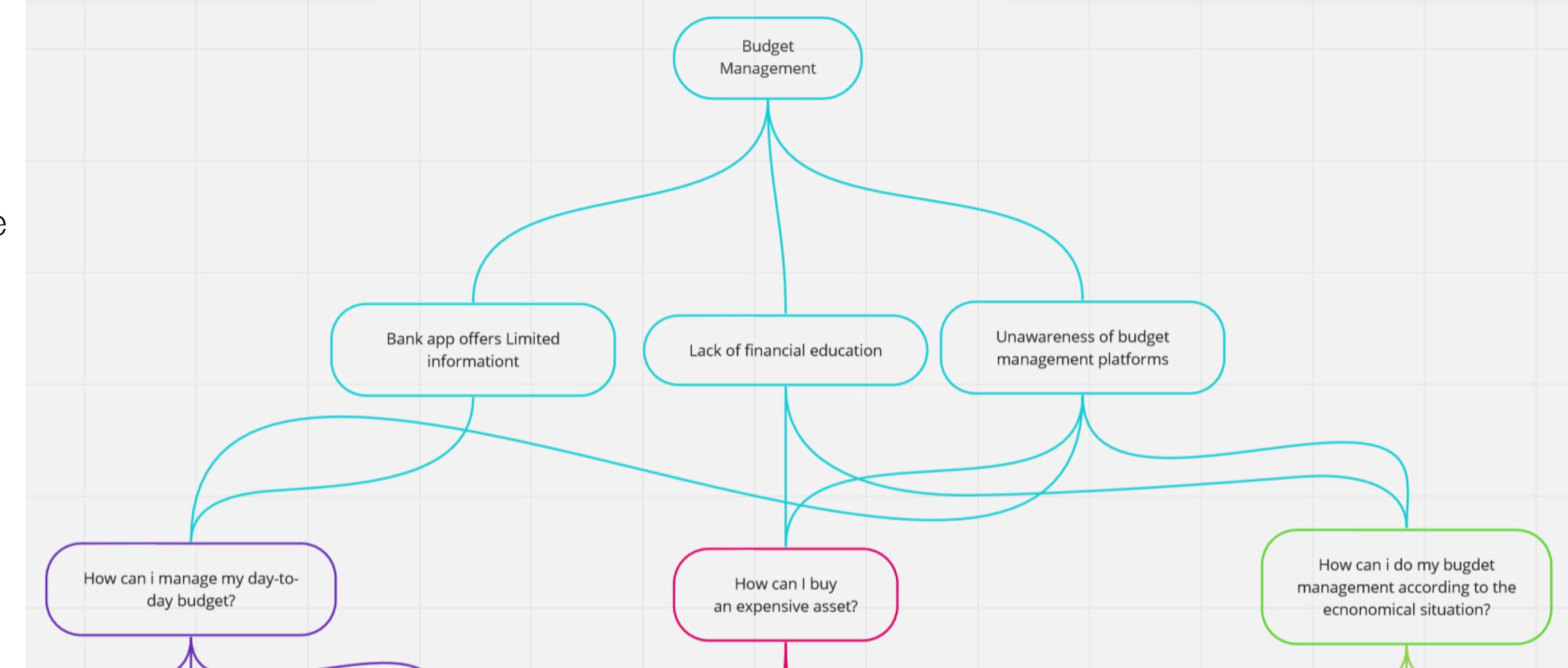
# Moving city/country

- Solutions to the questions
- How to provide the solutions



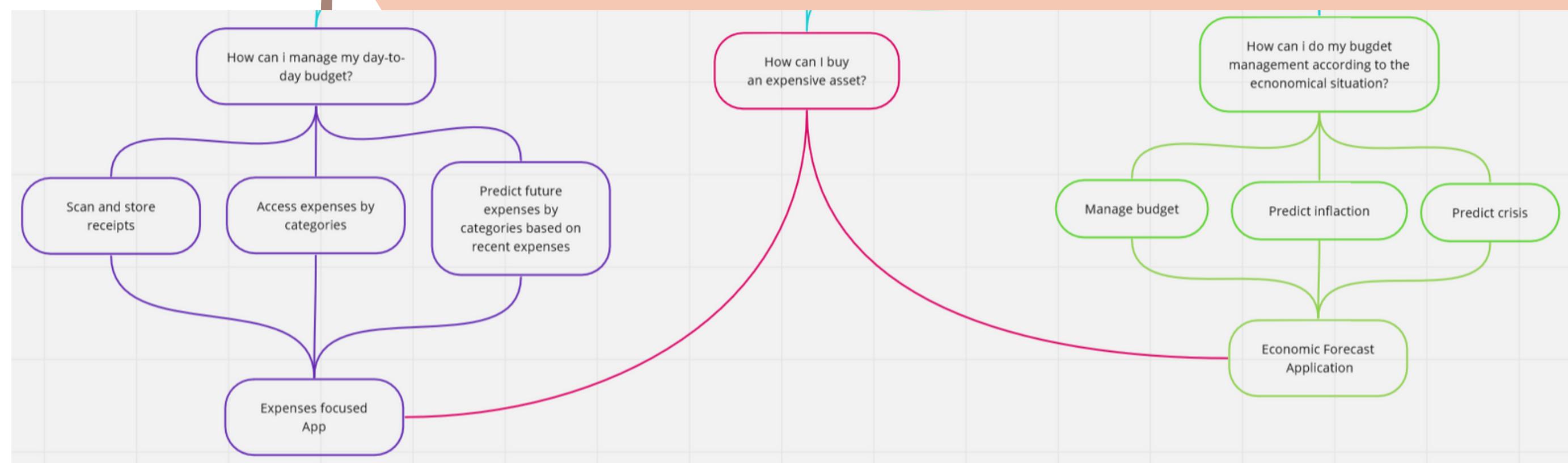
# Budget Management

- Category
- Problems
- Questions to solve the problems



# Budget Management

- Solutions to the questions
- How to provide the solutions



# Ideas to develop

- 1 Community Forum
- 2 Expenses focused app
- 3 Events Site
- 4 Economic Forecast Application
- 5 Simulate Finances Application

# Low Fidelity Prototype

Development and Wizard of Oz

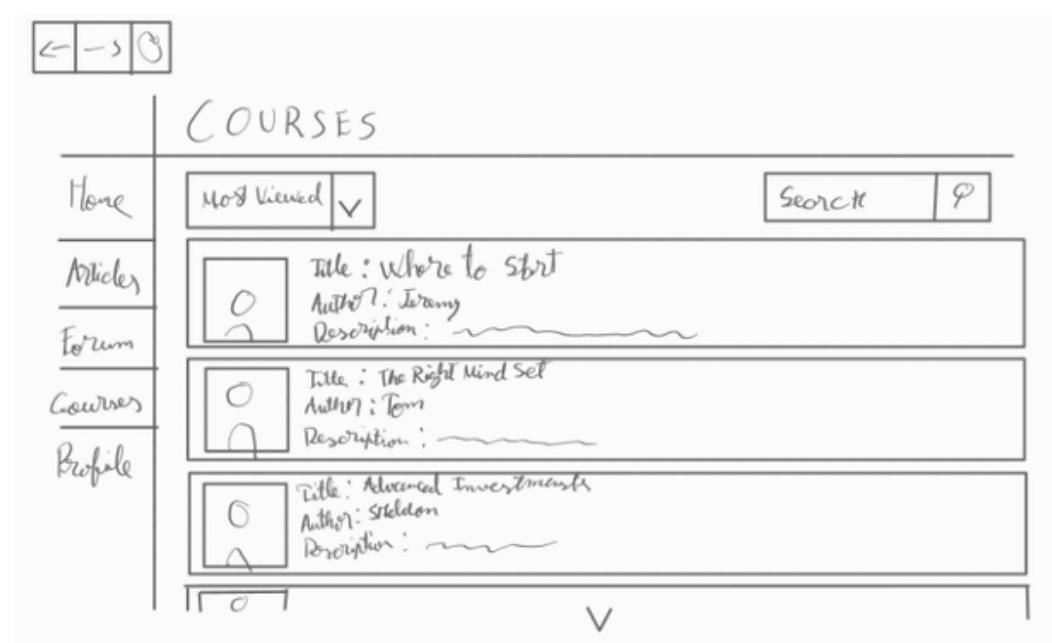
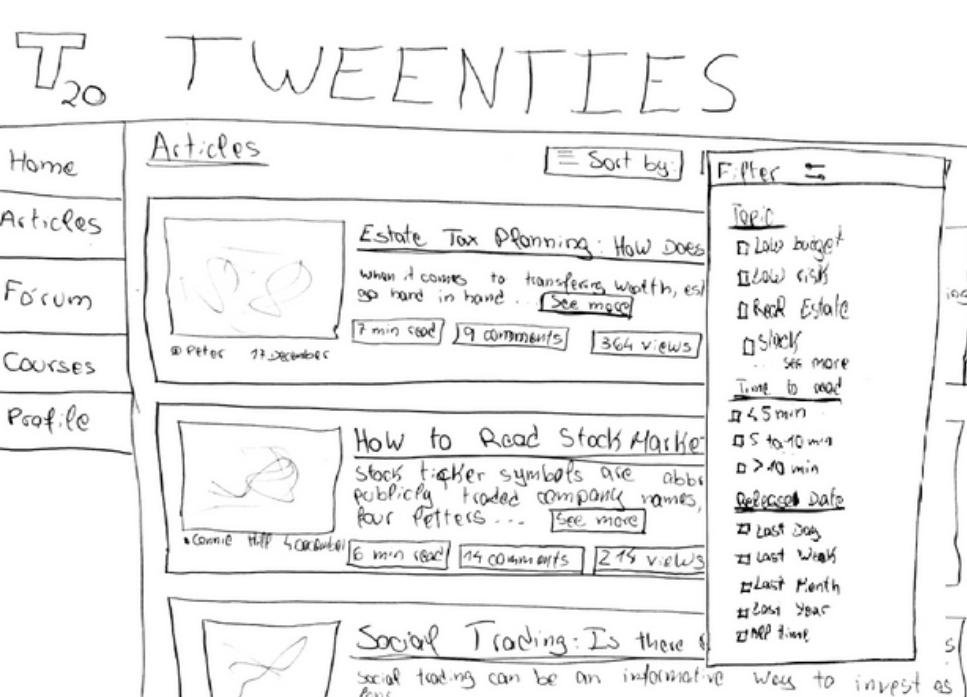
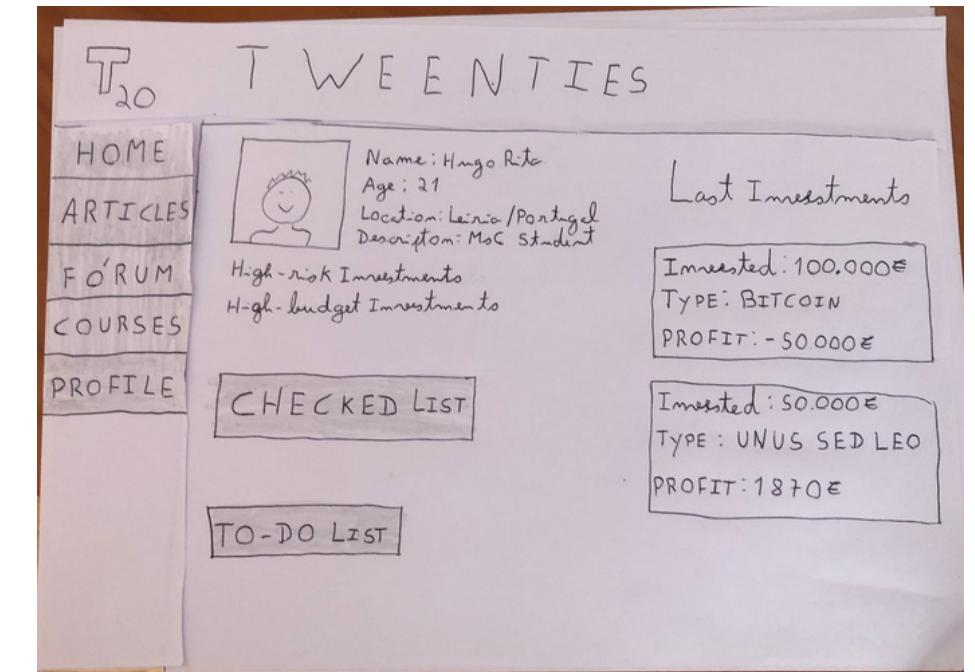
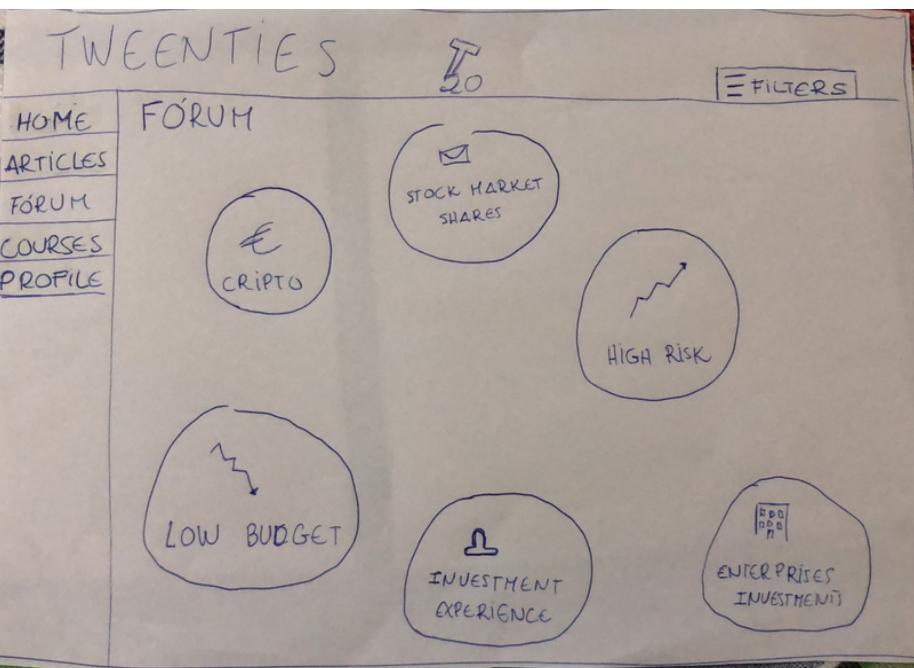
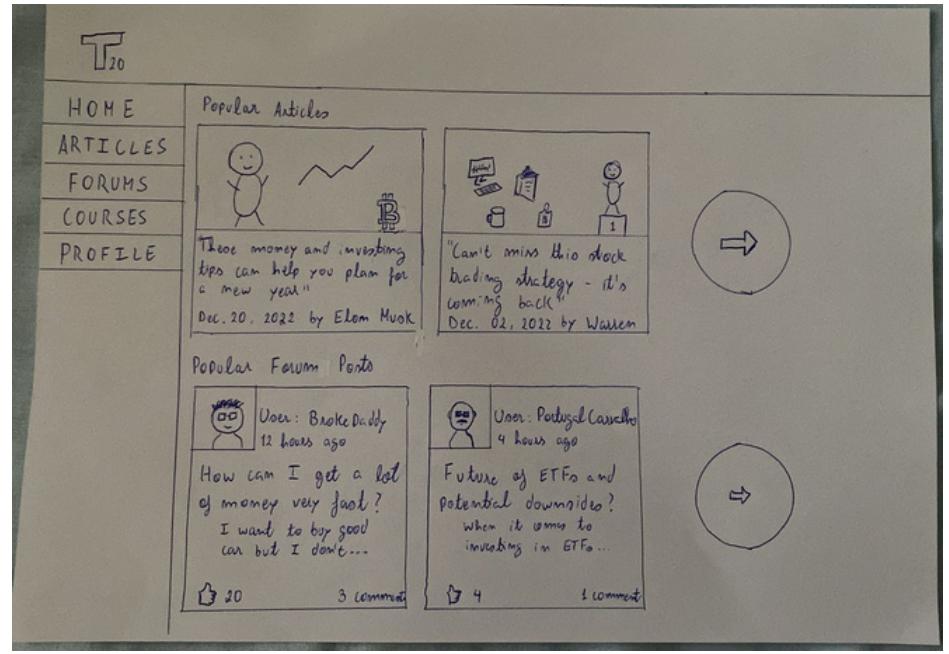
# Strategy

Develop

Wizard of Oz

Iterate

# Prototype



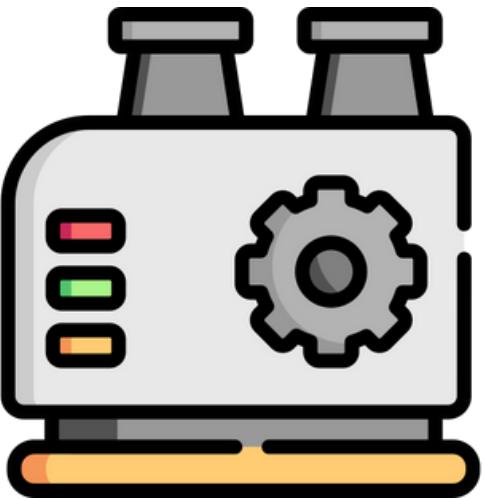
# Wizard of Oz



**Speaker**



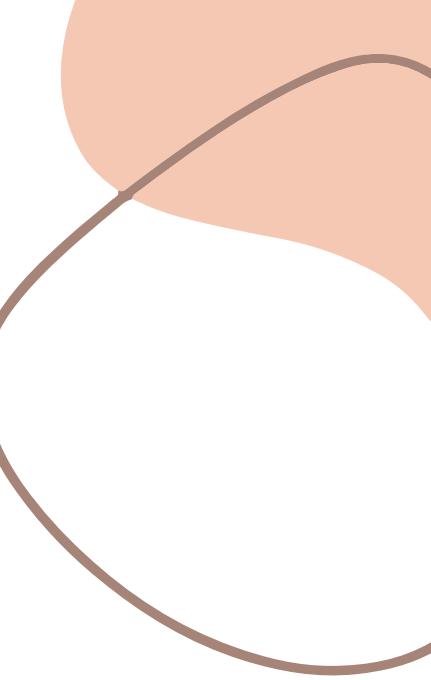
**The machine**



**Note taker**



**User**



# Challenges to complete

- Find out how many articles have you read.
- Go to a forum about investment experiencies with low-risk and add a comment.
- Reach out to any course and start learning.
- Select an article about real estate that takes 5 minutes to read and mark it as read.

# Mid Fidelity Prototype

- Corrected difficulties found
- Prototype much closer to the final solution

**LOGO** TWEENTIES

**Home**

Articles

Forum

Courses

Log In

Popular Articles

Financing Real Estate Investment Property

Rental rates jumped a seasonally adjusted 4.2% year-over-year in July, according to Zillow. This combination is attractive for potential real estate investors. So how do you go about it?

Dec. 21, 2022 by Dan Luber

My 12 money movies of Christmas

School may be out for most, but if you are settling down to watch a film with the family this Christmas here are some easy ways to supplement their screen time with some covert financial education.

Dec. 12, 2022 by Ciser Barrett

Financial Literacy and Inclusion Campaign

Financial resilience can be boosted enormously by understanding how money works in everyday life.

Dec. 22, 2022 by FT

Popular Forum Posts

User: Fernando Pessoa 12 hours ago

User: Wednesday 25 hours ago

User: Grinch Dec. 22, 2022

**LOGO** TWEENTIES

**Home**

Articles

**Forum**

Courses

Profile

Filters

Forum

Crypto

Stock Market Shares

Low Budget

High Risk

Investment Experience

Enterprises Investment

**LOGO** TWEENTIES

**Home**

Articles

Forum

**Courses**

Profile

Search

Filters

Courses

How to start investing for beginners

This course provides a great way for people that don't have any experience in this area to start investing.

Leonard Hofstadter

3 weeks FREE

31 comments 70 views Save for later

Learn about Crypto

Nowadays we are used to ear about crypto currency. But what is that and how it works? Discover all that with this course.

Sheldon Cooper

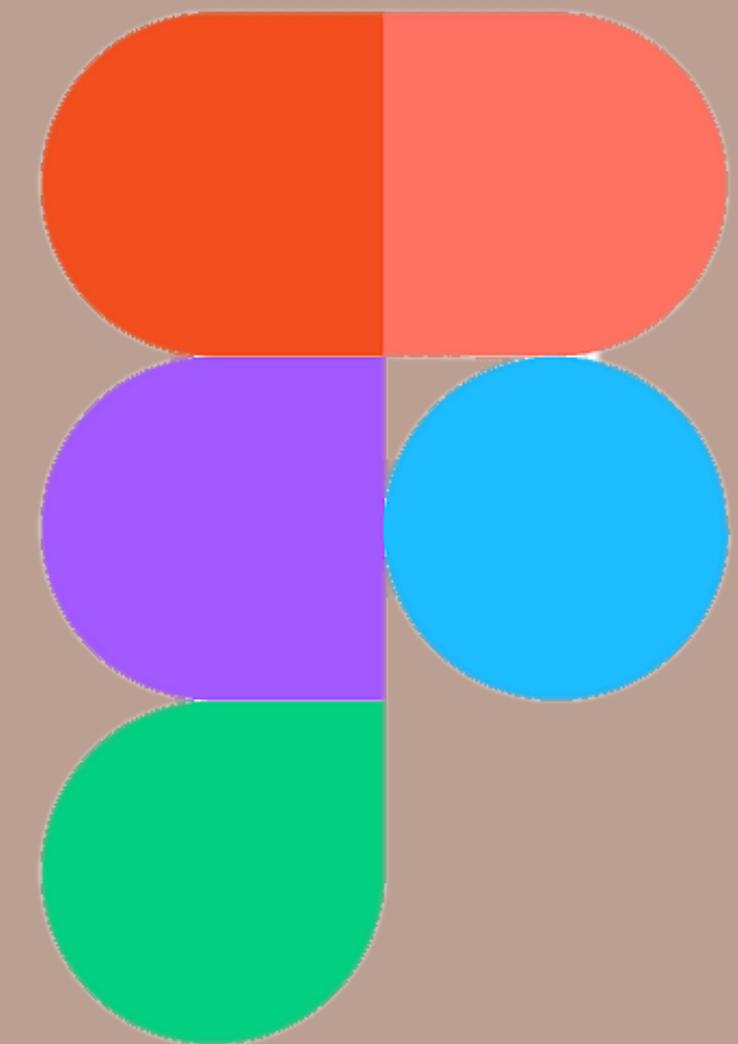
3 weeks 14.99

24 comments 365 views Save for later

# Home Page

# Fórum

# Courses



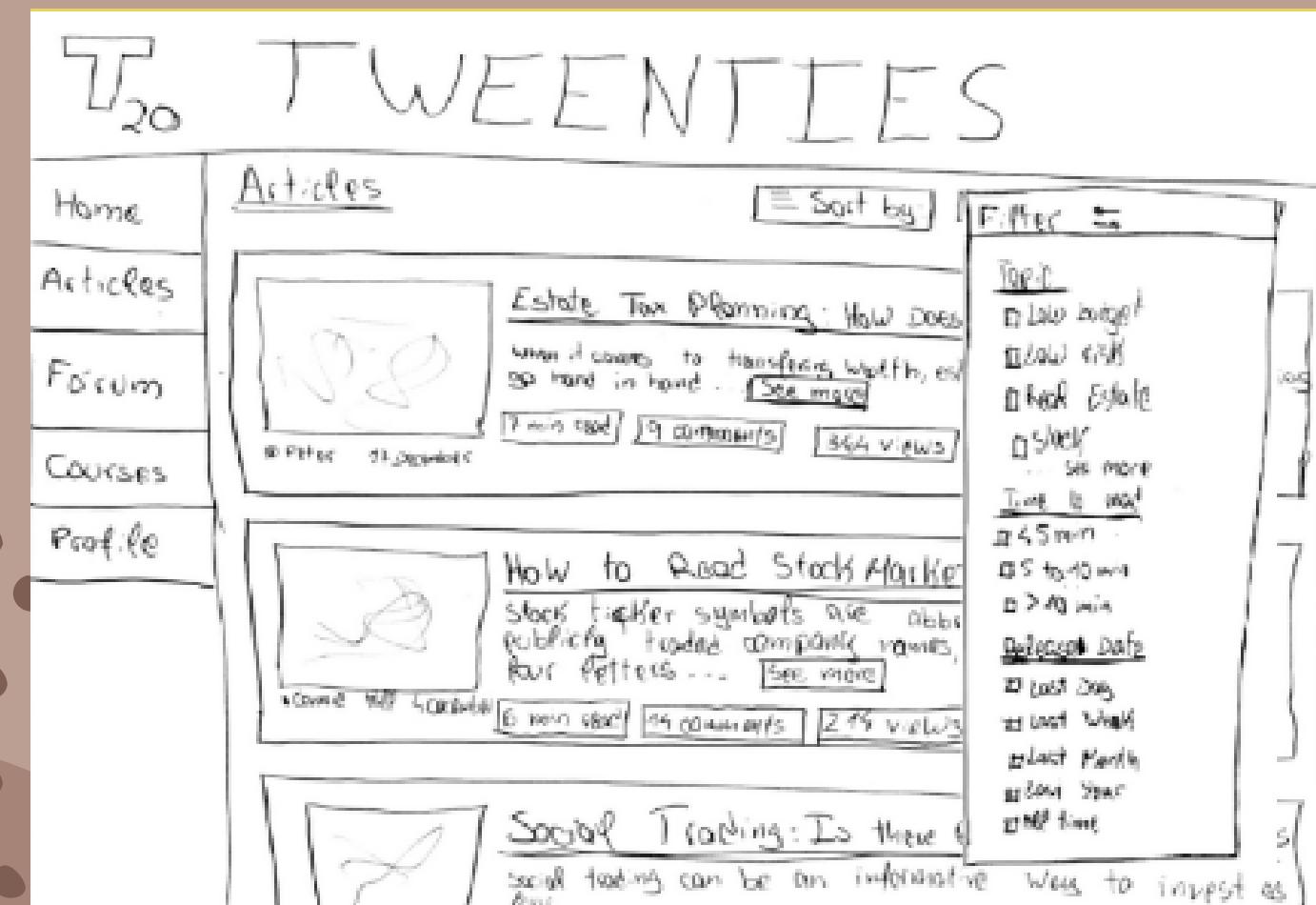
# Figma



# What we changed?

# Articles

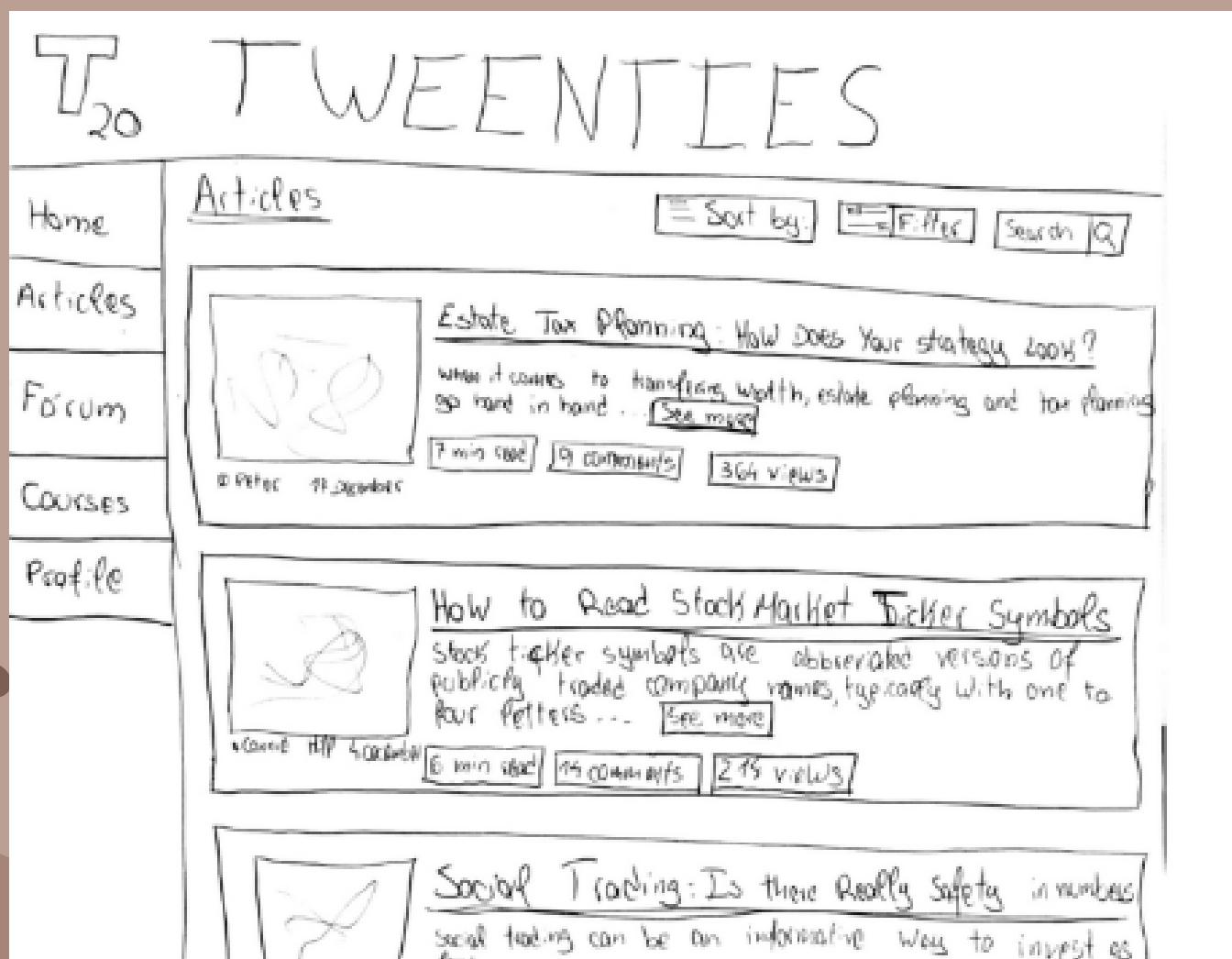
- Each time the users clicked on a filter, the page changed and the filter bar closed
- We inserted a button "Apply"



A digital screenshot of the Tweenties website's 'Articles' section. The header features the 'TWEENTIES' logo. On the left is a sidebar with 'LOGO', 'Home', 'Articles' (which is highlighted in yellow), 'Forum', 'Courses', and 'Profile'. The main content area displays two articles. The first article is titled 'Estate Tax Planning: How does your st...' with a snippet: 'When it comes to transferring wealth, estate planning and tax planning go hand in hand...'. It includes metrics: '7 min read', '24 comments', and '365 views'. The second article is titled 'How to read Stock Market Ticker Symb...' with a snippet: 'Stock ticker symbols are abbreviated versions of publicly traded company name four letters...'. It also includes metrics: '7 min read', '24 comments', and '365 views'. To the right of the articles is a 'Filters' sidebar. It includes a 'Topic' section with checkboxes for 'Low Budget', 'Low Risk', 'Real estate', and 'Stock'. Below this is a 'Time to read' section with checkboxes for '< 5 min', '5 to 10 min', and '> 10 min'. At the bottom is a 'Release Date' section with checkboxes for 'Last Week', 'Last Month', and 'All Time'. A red oval highlights the 'Apply' button at the bottom right of the sidebar.

# Articles

- To perform the task "mark as read" and "save for later" the users had to open the article
- Add these options also in the main page

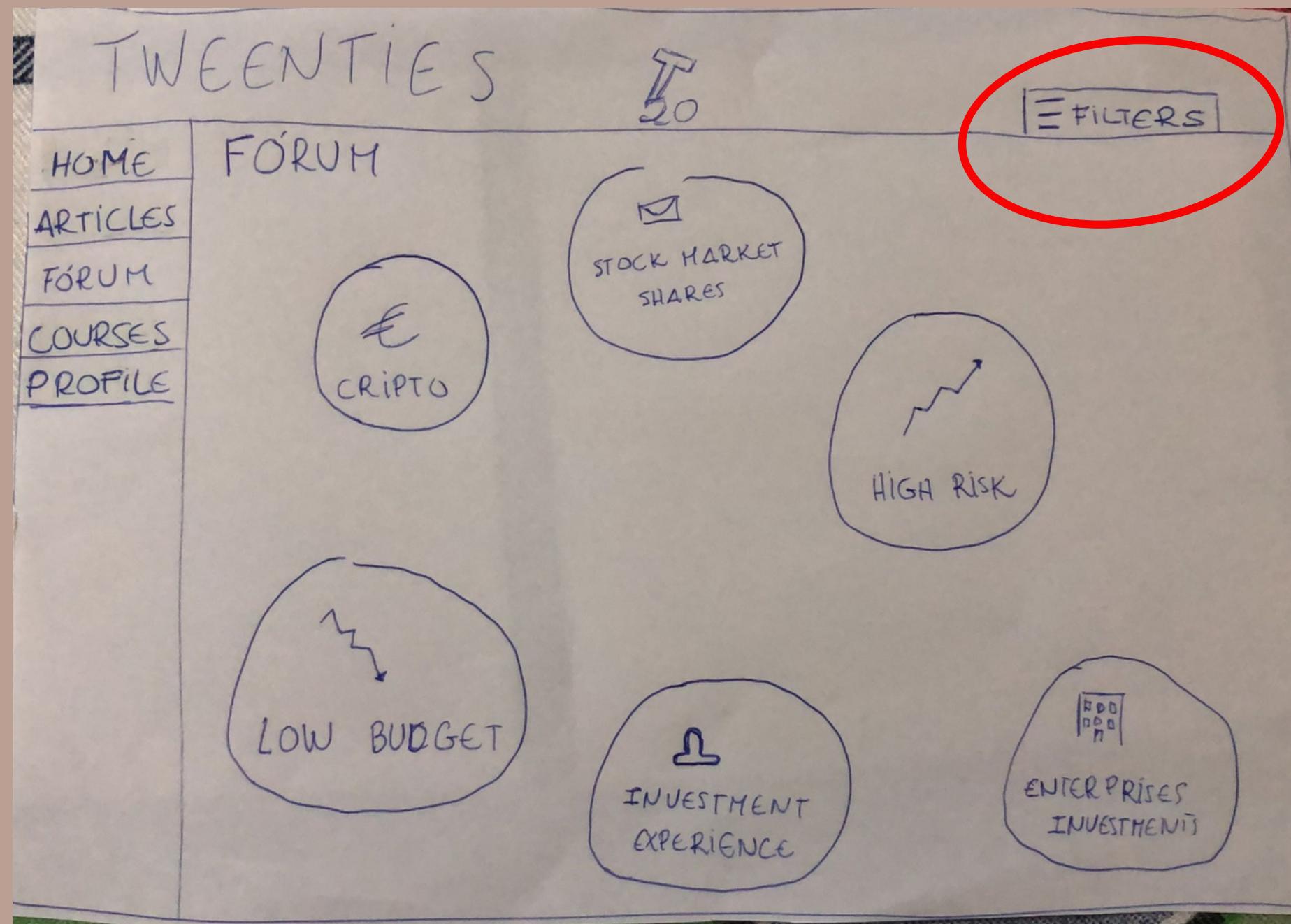


The final design of the Tweenties website homepage. It features a dark blue header with the 'TWEENTIES' logo and a search/filter bar. The main menu on the left includes 'Home', 'Articles' (underlined), 'Forum', 'Courses', and 'Profile'. The main content area displays two articles with cards:

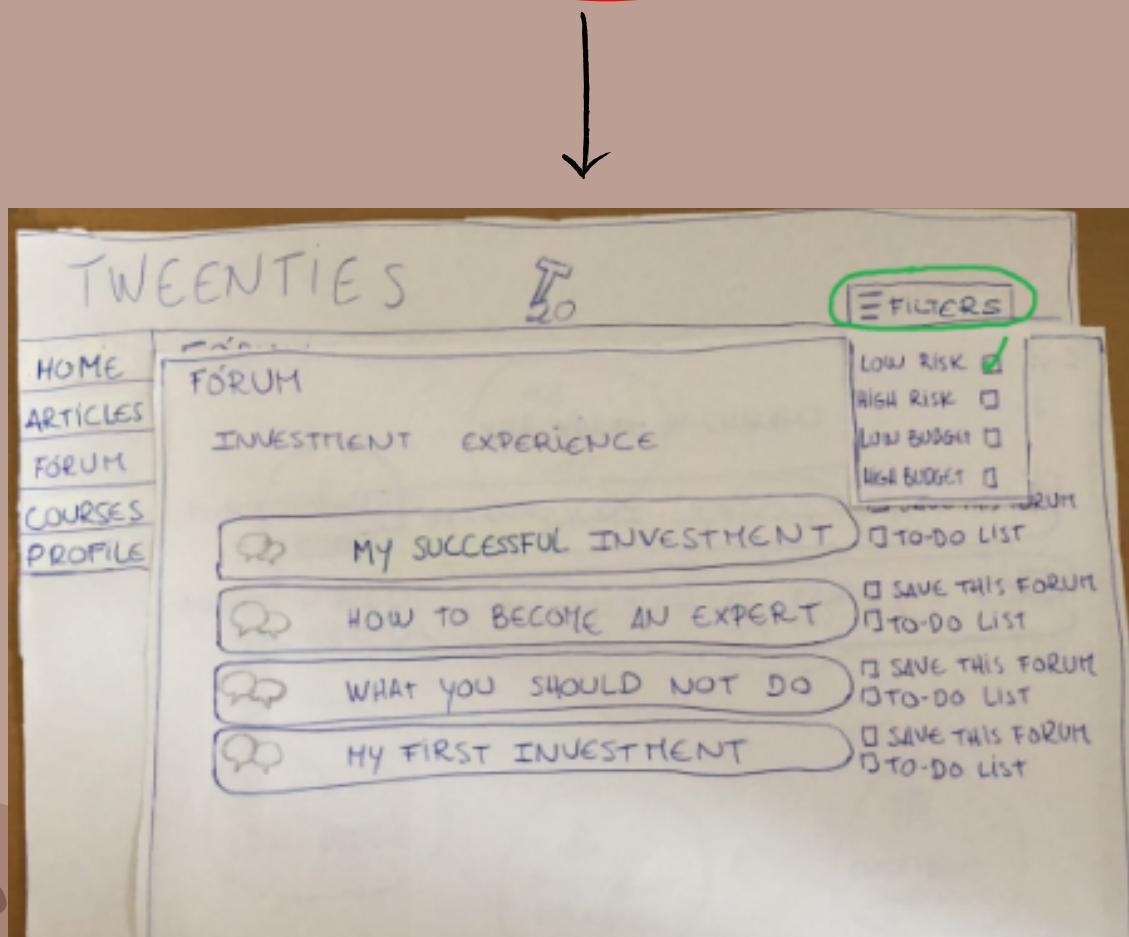
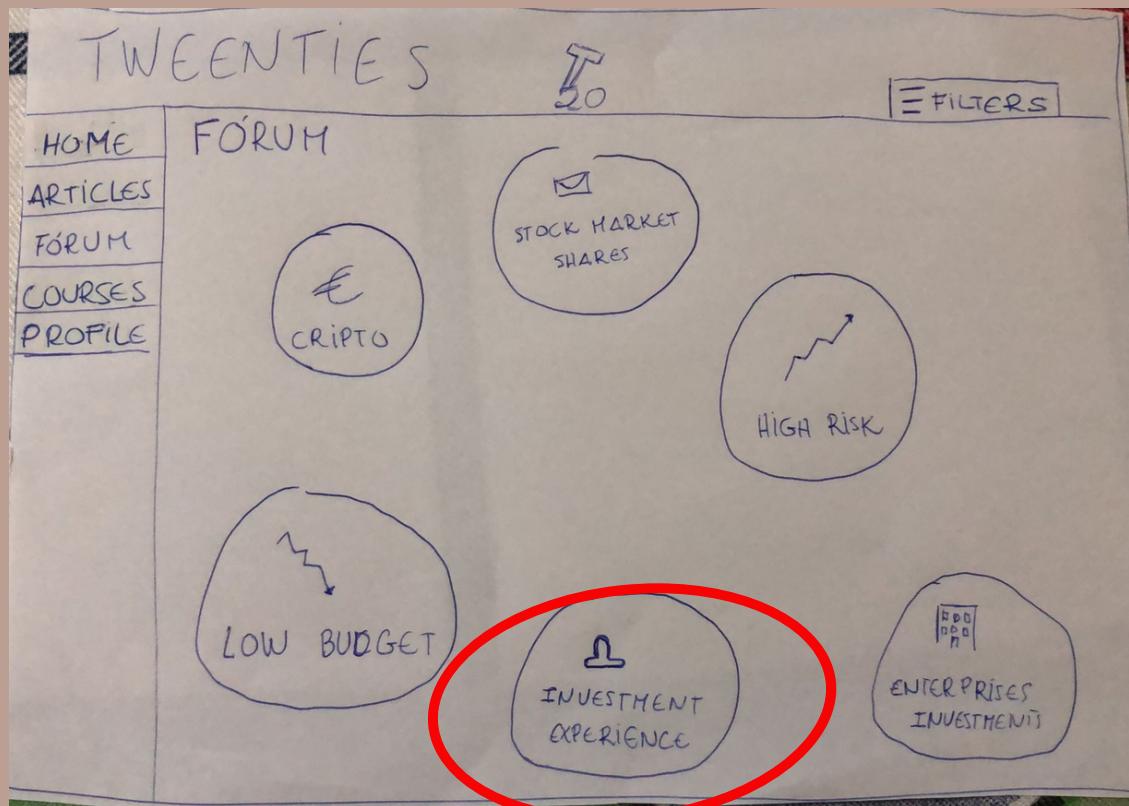
- Estate Tax Planning: How does your strategy look?**  
When it comes to transferring wealth, estate planning and tax planning go hand in hand...  
Leonard Hofstadter | 7 min read | 24 comments | 365 views  
 Save for later  Mark as read
- How to read Stock Market Ticker Symbols**  
Stock ticker symbols are abbreviated versions of publicly traded company names, typically with one to four letters...  
Leonard Hofstadter | 7 min read | 24 comments | 365 views  
 Save for later  Mark as read

# Fórum

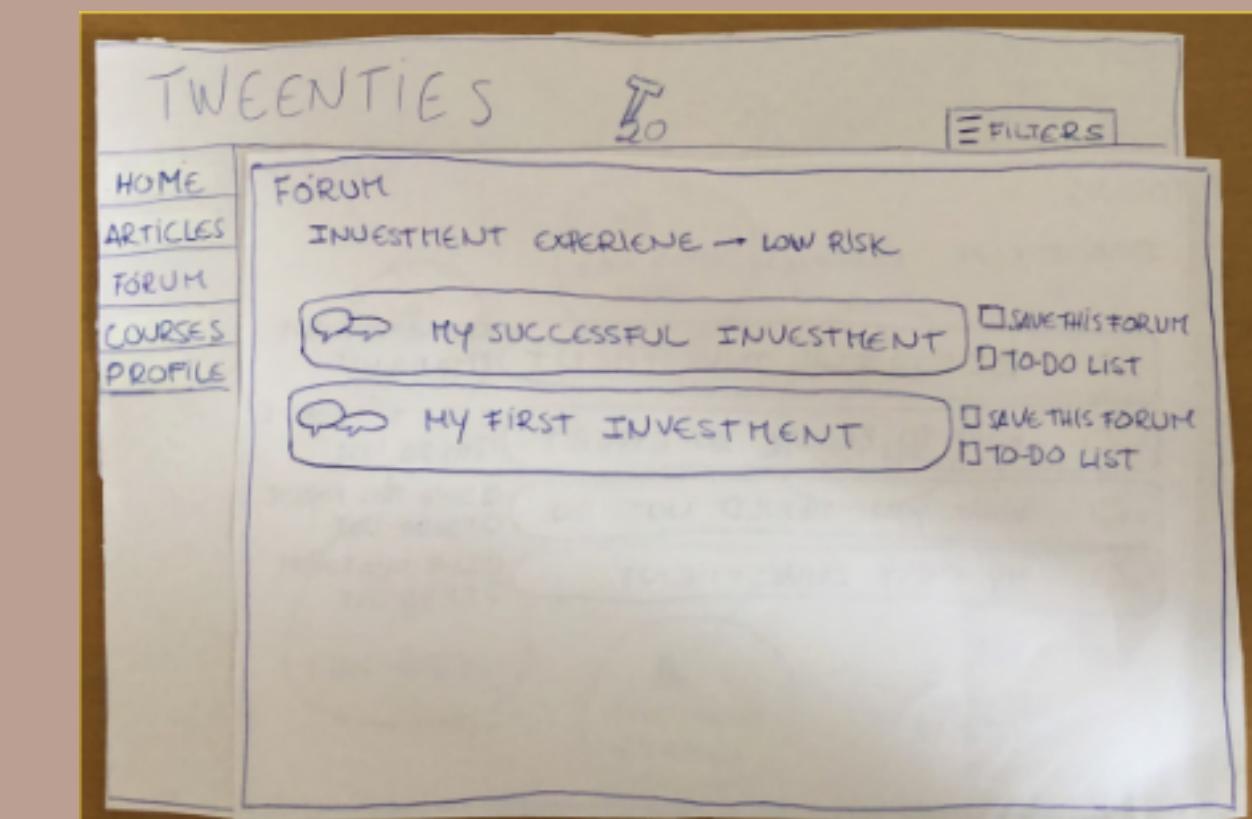
- The filter button was not available to use in the forum main page



# Fórum

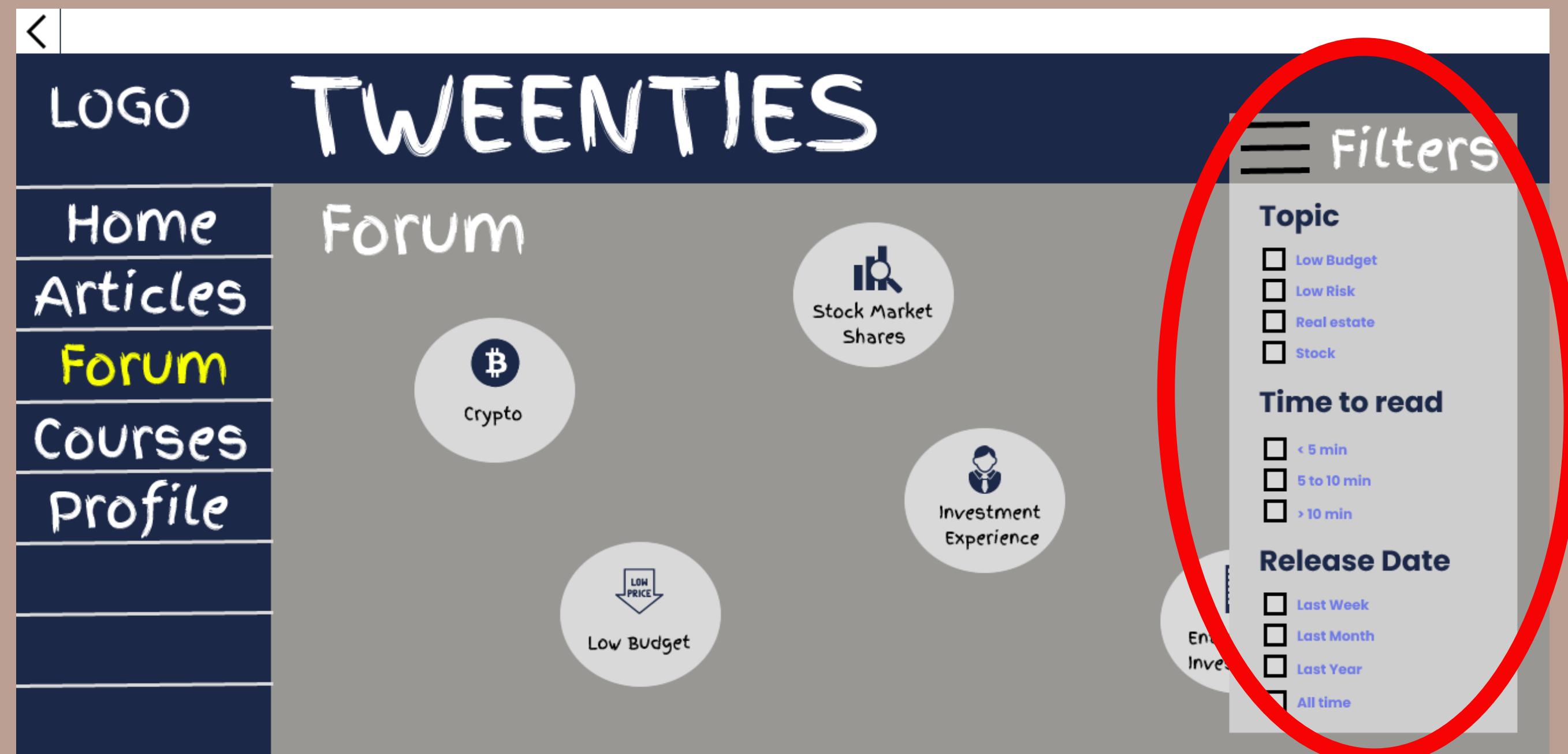


- We expected the users to first choose the main topic and only after it click on the filter button.
- In the image 3 already appeared the Investment Experiences filtered by low-risk.



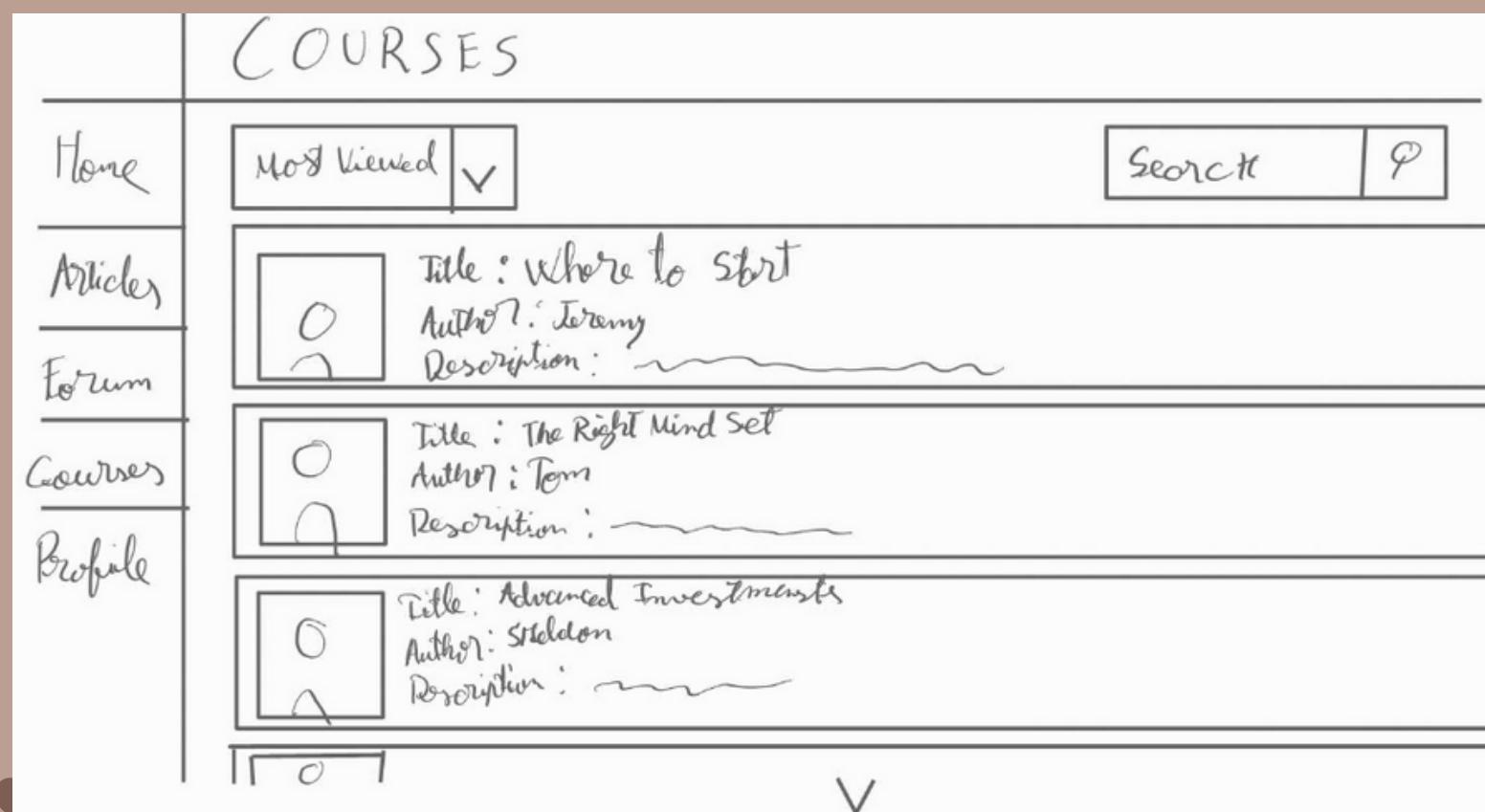
# Fórum

- In the mid-fidelity we decided to put the filter button already available in the main page to correct this problem.



# Courses

- The price wasn't visible before clicking in the course
- Make it appear already before clicking near the course title

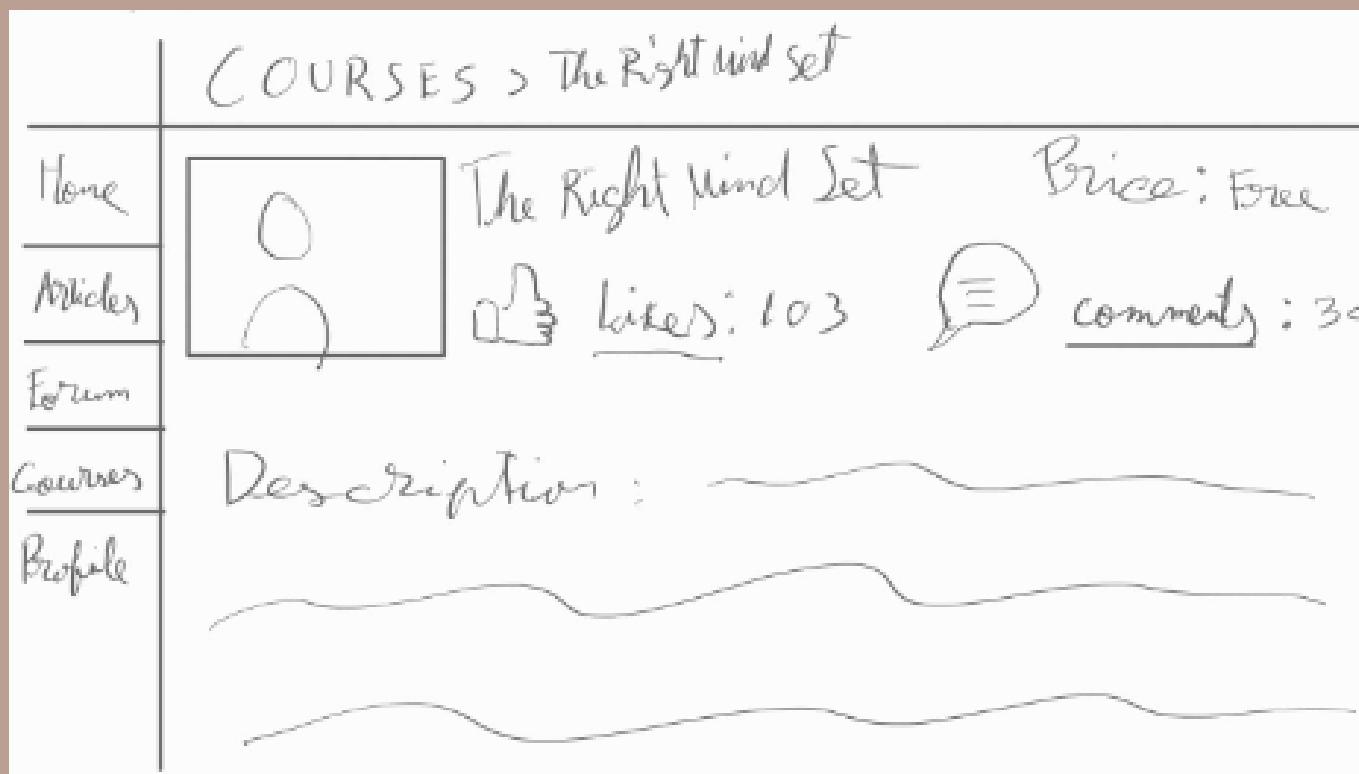


A screenshot of the 'TWEENTIES' website. The header features the logo 'TWEENTIES' in white, a search bar, and a 'Filters' button. The main navigation menu includes Home, Articles, Forum, Courses (highlighted in yellow), and Profile. Below the menu, two course cards are displayed:

- How to start investing for beginners**  
3 weeks **FREE**  
This course provides a great way for people that don't have any experience in this area to start investing.  
Leonard Hofstadter  
31 comments 70 views  Save for later
- Learn about Crypto**  
3 weeks **14.99**  
Nowadays we are used to ear about crypto currency. But what is that and how it works? Discover all that with this course.  
Sheldon Cooper  
24 comments 365 views  Save for later

# Courses

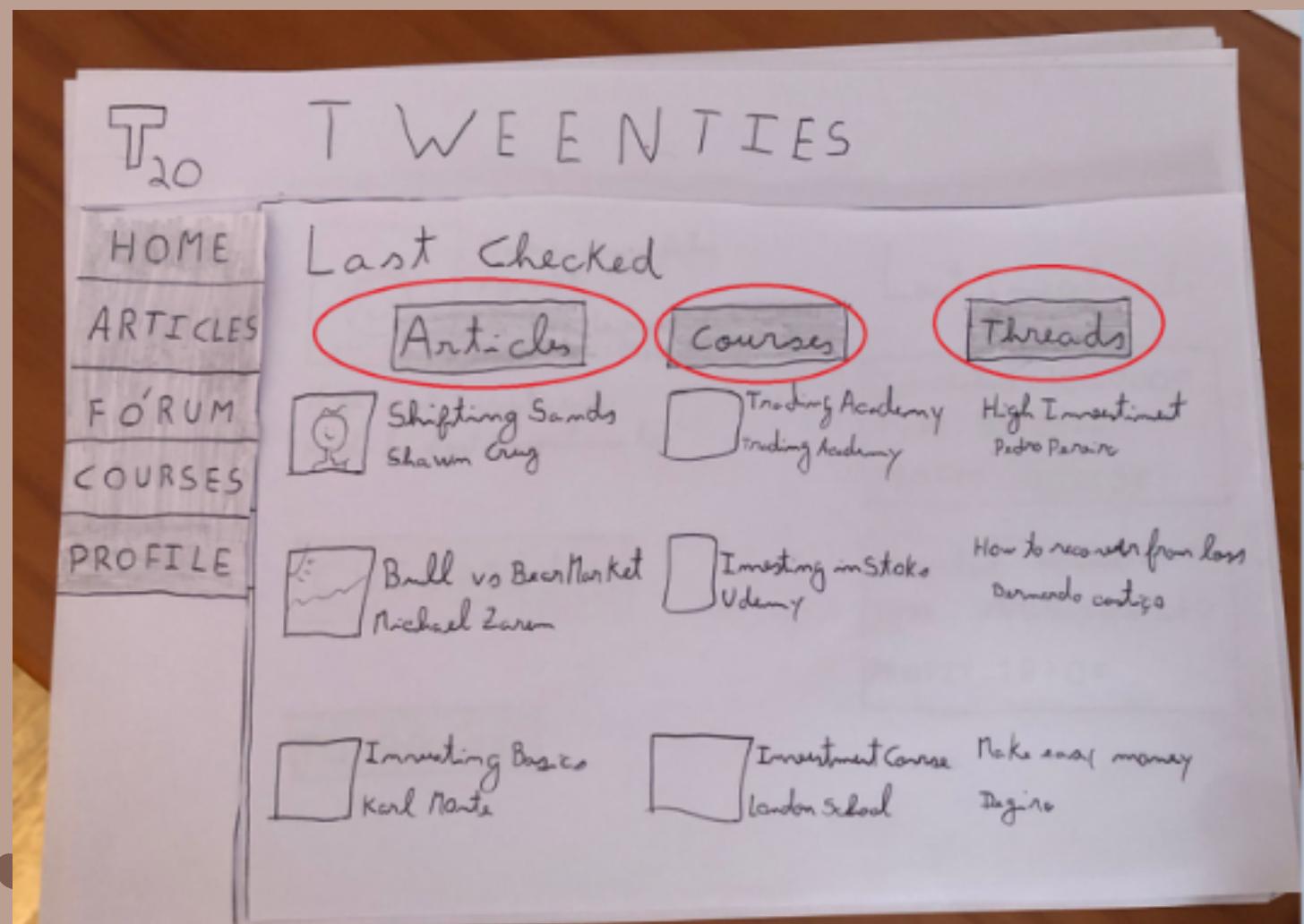
- The comment section wasn't really intuitive



The digital prototype of the course page. It features a logo with the word "TWEENTIES" in white. On the left, there's a sidebar with links: Home, Articles, Forum, Courses (highlighted in yellow), and Profile. The main content area is titled "How to start investing for beginners". It includes a "Comment Section" header and three comments from users: Natasha (It is really helpful!), Martin (I learned a lot!), and Luigi (This course is very interesting!). There's also a "+ Add a Comment" button.

# Profile

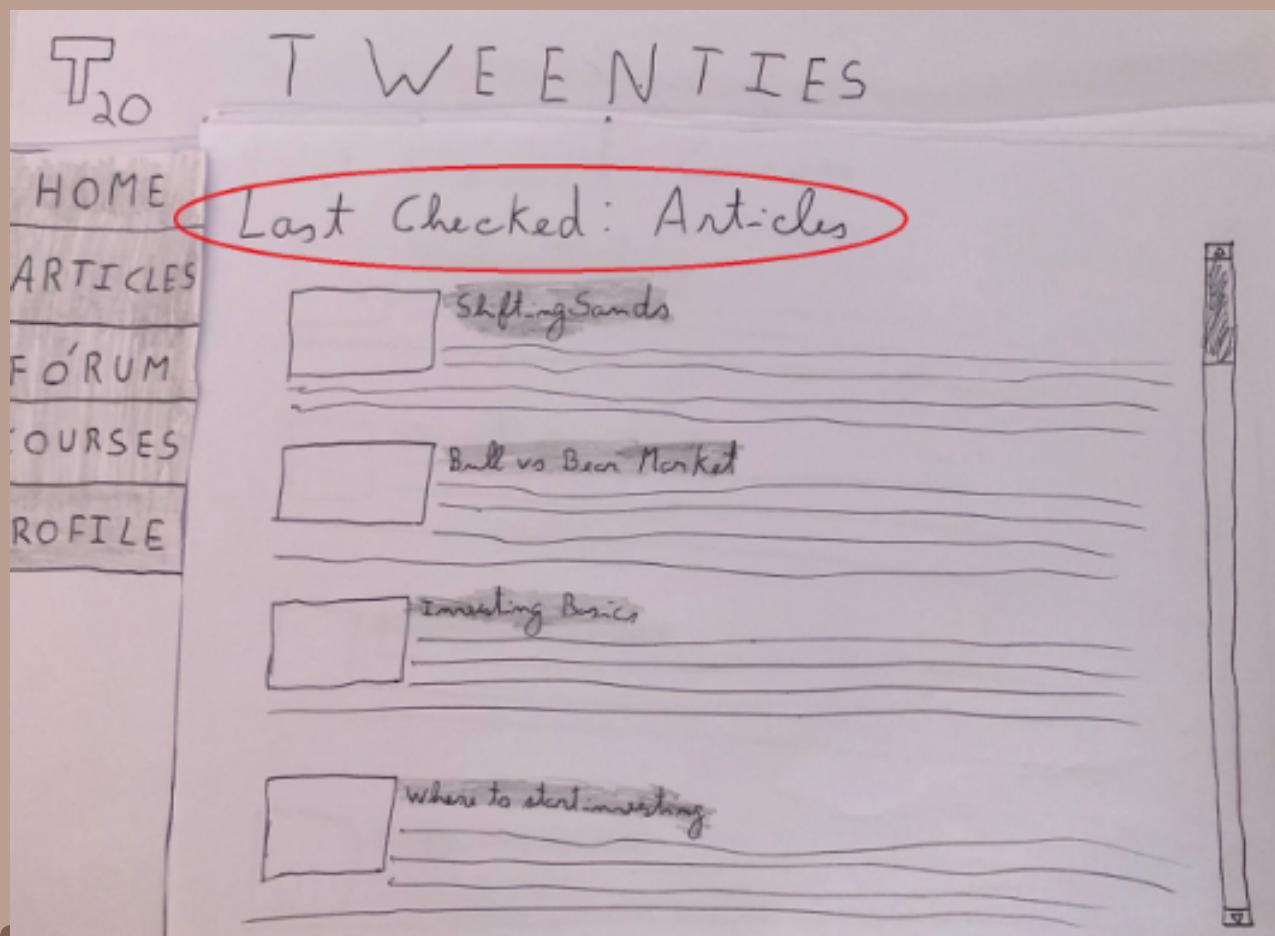
- Users thought that the task was over one step before they finished it
- We changed to a less ambiguous name: "Articles" became "All Articles"



The final digital design of the Tweenties profile page. The top navigation bar is identical to the wireframe. The 'Last Checked' section has been updated to show 'All Articles' (circled in green), 'All Courses' (circled in green), and 'All Threads' (circled in green). The content below follows the same structure as the wireframe, with each item featuring a thumbnail icon and a brief description. The 'All Articles' section includes 'Strategic Investment' by London School, 'My First Investment' by Fernando Pessoa, 'BULL vs BEAR Market' by Degiro, 'Investir no mundo' by Degiro, 'Future of Crypto' by Yale University, and 'Financial Markets' by Yale University.

# Profile

- Users thought that maybe the task wasn't over when they finished it
- We changed the final window's name from "Last checked: articles" to "Checked: All articles"

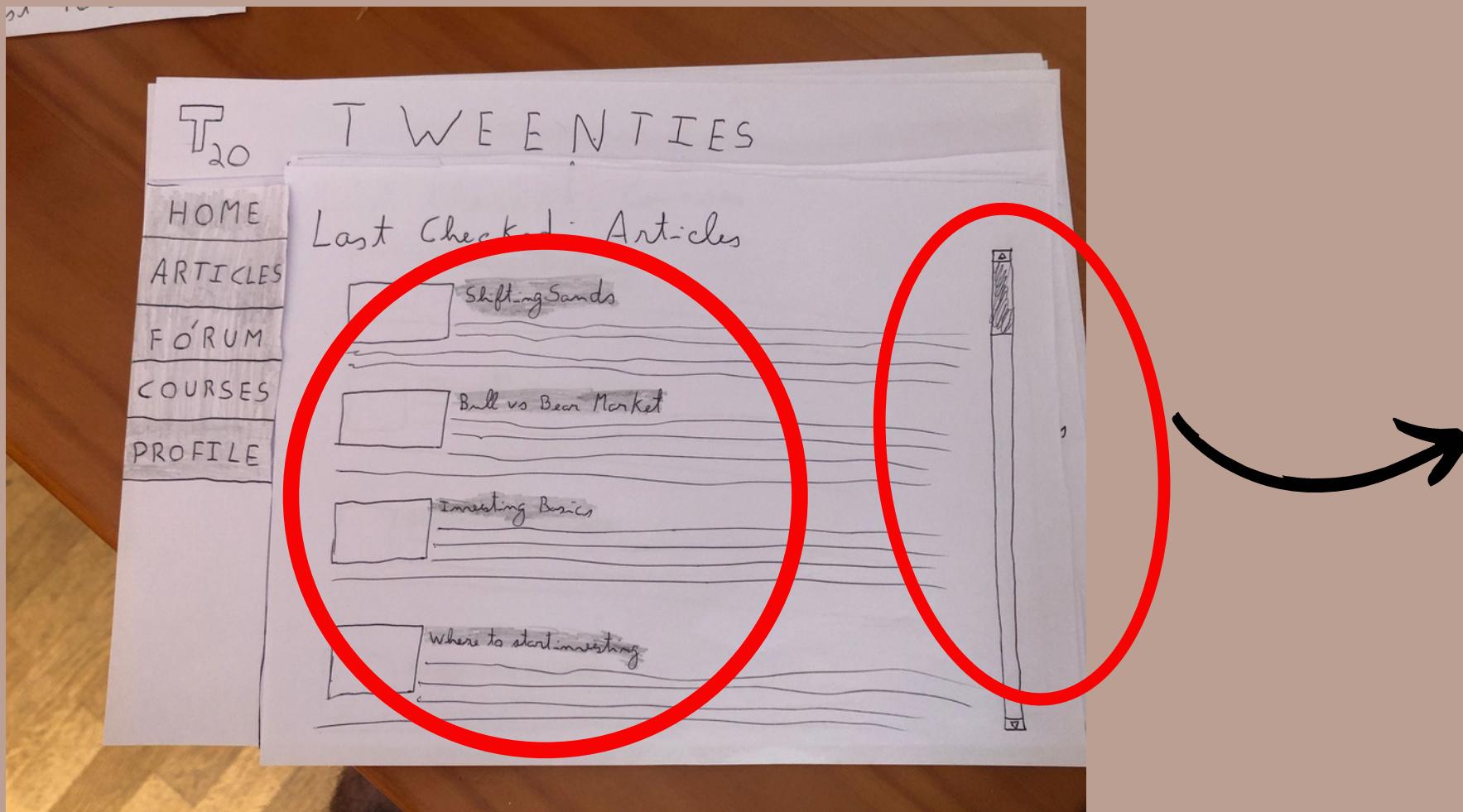


The digital wireframe shows the 'TWEENTIES' logo at the top. Below it is a navigation bar with links: Home, Articles, Forum, Courses, and Profile (the 'Profile' link is highlighted in yellow). The main content area has a heading 'Checked: All Articles' (circled in red). Below the heading are two article cards:

- Shifting Sands: Optimism trickles Out of Wall Street**  
The market is generally shaking off optimistic expectations from some participants who'd thought that the economy could have a "soft landing" as the Fed eased up on tightening...  
7 min read | 24 comments | 365 views
- Bear vs. bull markets: How they differ**  
The SEC defines a bear market as a time when stock prices are declining, at least 20% over a two-month period...  
7 min read | 24 comments | 365 views

# Profile

- Users saw a scroll bar but it didn't work
- we reduced the amount of information per page and made the scroll bar functional



The screenshot shows the 'TWEENTIES' website. The top navigation bar includes a logo, the word 'TWEENTIES', and a 'Profile' link. The main content area is titled 'Checked: All Articles'. It displays two articles: 'Shifting Sands: Optimism Trickles Out of Wall Street' and 'Bear vs. bull markets: How they differ'. Each article card includes a thumbnail icon of a document, the article title, a brief description, and a small footer with '7 min read', '24 comments', and '365 views'. A red circle highlights the scroll bar on the right side of the page, indicating it is functional.

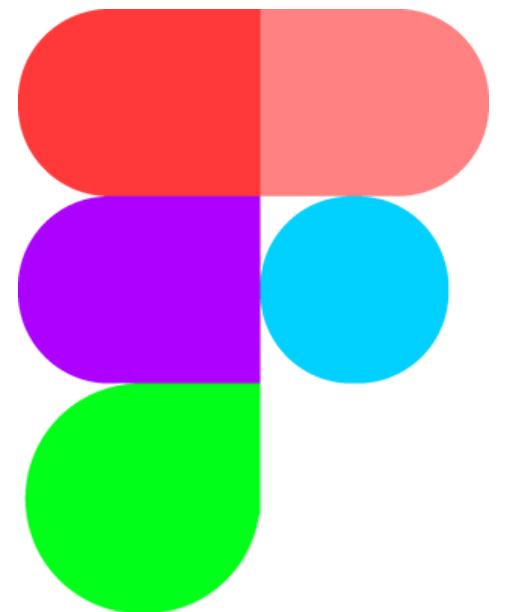
# Wizard of Oz



**Speaker**



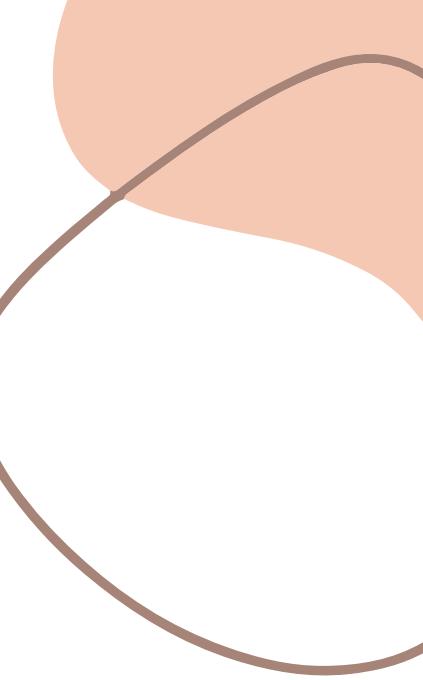
**The machine**



**Note taker**



**User**



# Final debriefing

Feedback

Improve

# High-Fidelity Prototype

Development and Wizard of Oz

# Last Checked Page

LOGO

# TWEENTIES

Last Checked

All Articles   All Courses   All Threads

 Shifting Sands Shawn Cruz	 Strategic Investment London School	 My First Investment Fernando Pessoa
 BULL vs Bear Market Ivana Pino	 Investir no mundo Degiro	 How i started Investing Bernardo Castiço
 Future of Crypto Alex Gailey	 Financial Markets Yale University	 How to invest in Bitcoin Hugo Rita

LOGO

# TWEENTIES

Last Checked

Articles   Courses   Threads

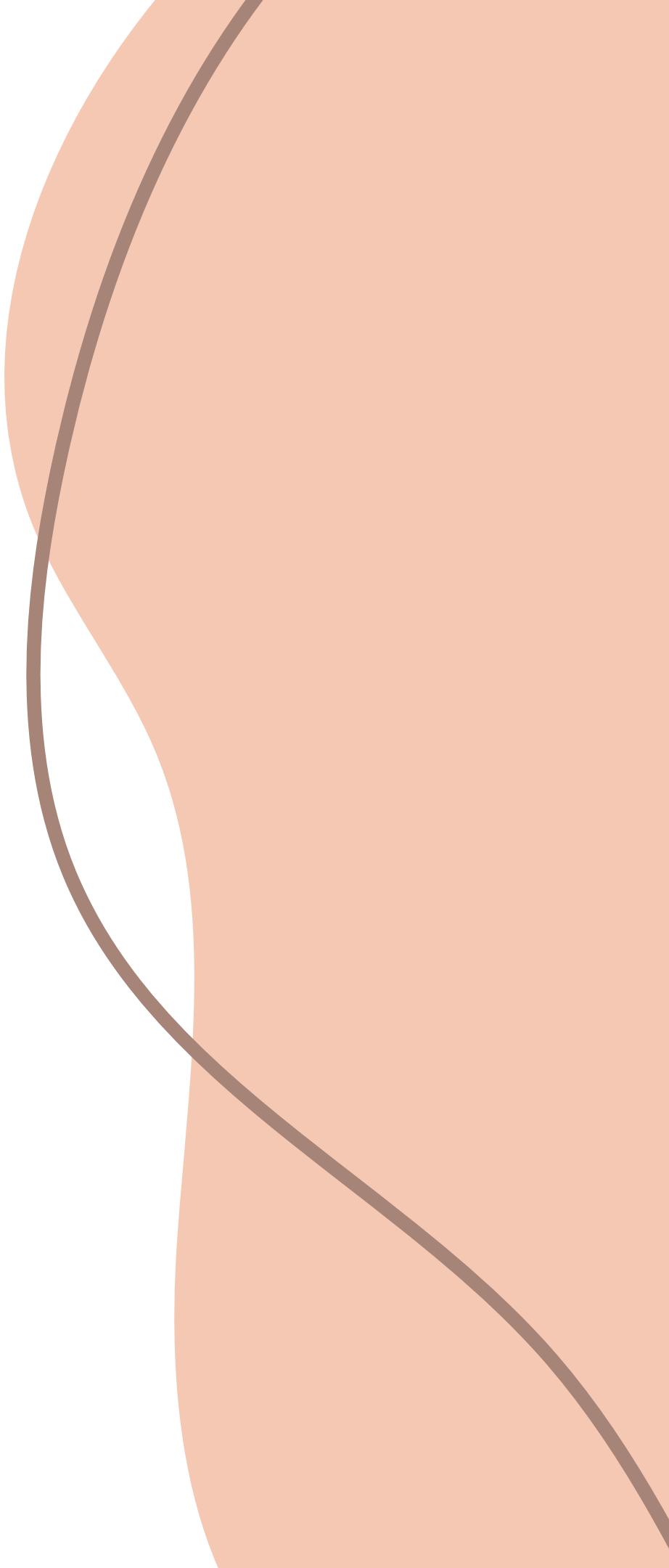
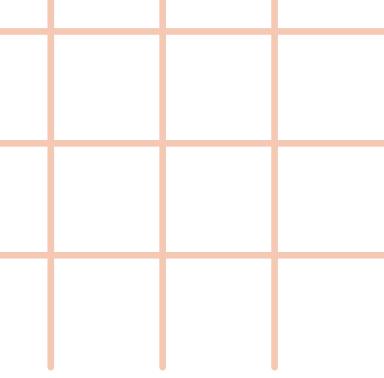
Profile

All Articles   All Courses   All Threads

 Shifting Sands Shawn Cruz	 Strategic Investment London School	 My First Investment Fernando Pessoa
 BULL vs Bear Market Ivana Pino	 Investir no mundo Degiro	 How i started Investing Bernardo Castiço
 Future of Crypto Alex Gailey	 Financial Markets Yale University	 How to invest in Bitcoin Hugo Rita

# Number of clicks to perform the following tasks

- Find out how many articles have you read
- Comment a post about low risk investment experience
- Read and mark as read an article about real estate with less than a 5 minute read
- Go to a free course with 3 weeks of duration
  - Optimal number of clicks : 21



# Quiz about the users Satisfaction

- Was the interface intuitive to achieve the goals defined? (Rate it from 1 to 5).
- Are the website functionalities useful to solve your financial day-to-day problems?
- Would you recommend this website to a friend that wants to get into the investment world?
- Did you find this website innovative, or is it redundant due to other site's functionalities?

# Results (Number of clicks)

- Users needed on average 25 clicks to perform all 4 tasks.
- Comparing this with the optimal number of clicks (21), we can define our website as intuitive

# Results (Quiz)

- Website's intuition rated as 4 in a scale from 0 to 5.
- Most users defined out website as innovative, with features like marking a profile for its own type of investments



# Conclusion

Timeline, analysis of the results, and final remarks

# Timeline

1. Interviews
2. Qualitative Analysis
3. Personas and Scenarios
4. Ideation and Brainstorming
5. Prototyping and Testing



# Final Results

How intuitive to use was the website?

1. Very Counterintuitive
2. Counterintuitive
3. Neutral
4. Intuitive
5. Very Intuitive



# Future Work

The screenshot shows the current version of the Tweenties website. It features a dark blue header with the logo "TWEENTIES". Below the header is a navigation bar with links: Home, Articles, Forum, Courses, and Profile (which is highlighted in yellow). To the right of the navigation bar are sections for "Last To-Do", "Added Articles", "Courses", and "Threads". Each section contains a grid of items, each with a small icon, a title, and a brief description. At the bottom are three buttons: "View All Articles", "View All Courses", and "View All Threads".

Category	Item 1	Item 2	Item 3	Item 4
Last To-Do	Lucid Group Rises	How to start Investing	My successful Investment	Recover from loss
Added Articles	Market Watch	Leonard Hofstatter	Fernando Pesooa	Bernardo Castiço
Courses	Digital Currencies	SoFi	Fundaments of Investing	Make easy money
Threads	Scott Kominers	SoFi	University of pennsylvania	Degiro

The screenshot shows the future version of the Tweenties website. The layout is identical to the current version, featuring a dark blue header with the logo "TWEENTIES", a navigation bar with "Profile" highlighted, and sections for "Last To-Do", "Added Articles", "Courses", and "Threads". However, the content within these sections has been updated. The "Threads" section now includes a larger image of a user's profile picture.

Category	Item 1	Item 2	Item 3	Item 4
Last To-Do	Lucid Group Rises	How to start Investing	My successful Investment	Recover from loss
Added Articles	Market Watch	Leonard Hofstatter	Fernando Pesooa	Bernardo Castiço
Courses	Digital Currencies	SoFi	Fundaments of Investing	Make easy money
Threads	Scott Kominers	SoFi	University of pennsylvania	Degiro

# Takeaways

- Innovative
- Credible
- Complete



# Thank you

Questions?