



# FIRST ASSESSMENT

TEAM20

# TARGET GROUPS AND FOCUS ELEMENTS

- YOUNG ADULTS PLANNING TO START A FAMILY -> MOVING CITY/COUNTRY
- YOUNG ADULTS STARTING A JOB -> MOVING CITY/COUNTRY
- YOUNG ADULTS PLANNING TO START A FAMILY -> BUDGET MANAGEMENT
- YOUNG ADULTS STARTING A JOB -> INVESTMENT PLANNER

# 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.

# RESEARCH PLAN

- 1) SELECT OUR GROUP TARGETS
- 2) MAKE AN INTERVIEW SCRIPT TO FOLLOW DURING THE INTERVIEWS



# RESEARCH PLAN



**3) FIND USERS THAT FIT WITHIN THE HUNT STATEMENT TO PERFORM THE INTERVIEWS, MAINLY BY LOOKING FOR PEOPLE IN THE UNIVERSITY, TALKING TO OUR FRIENDS ABOUT THEIR PLANS AND EVALUATE IF THEY FIT IN THE RESEARCH GROUP, AND FINALLY, APPROACH YOUNG ADULTS IN THE STREETS TO SEE WHERE THEY FIT IN THE RESEARCH GROUP.**

# RESEARCH PLAN

**4) PERFORM THE INTERVIEWS TO GATHER DATA.**

**5) IDENTIFY CODES IN THE INTERVIEWS.**

**6) GROUP SEVERAL CODES WITHIN DIFFERENT THEMES.**



# RESEARCH PLAN

7) DEVELOP PERSONAS.

8) DEVELOP SCENARIOS.

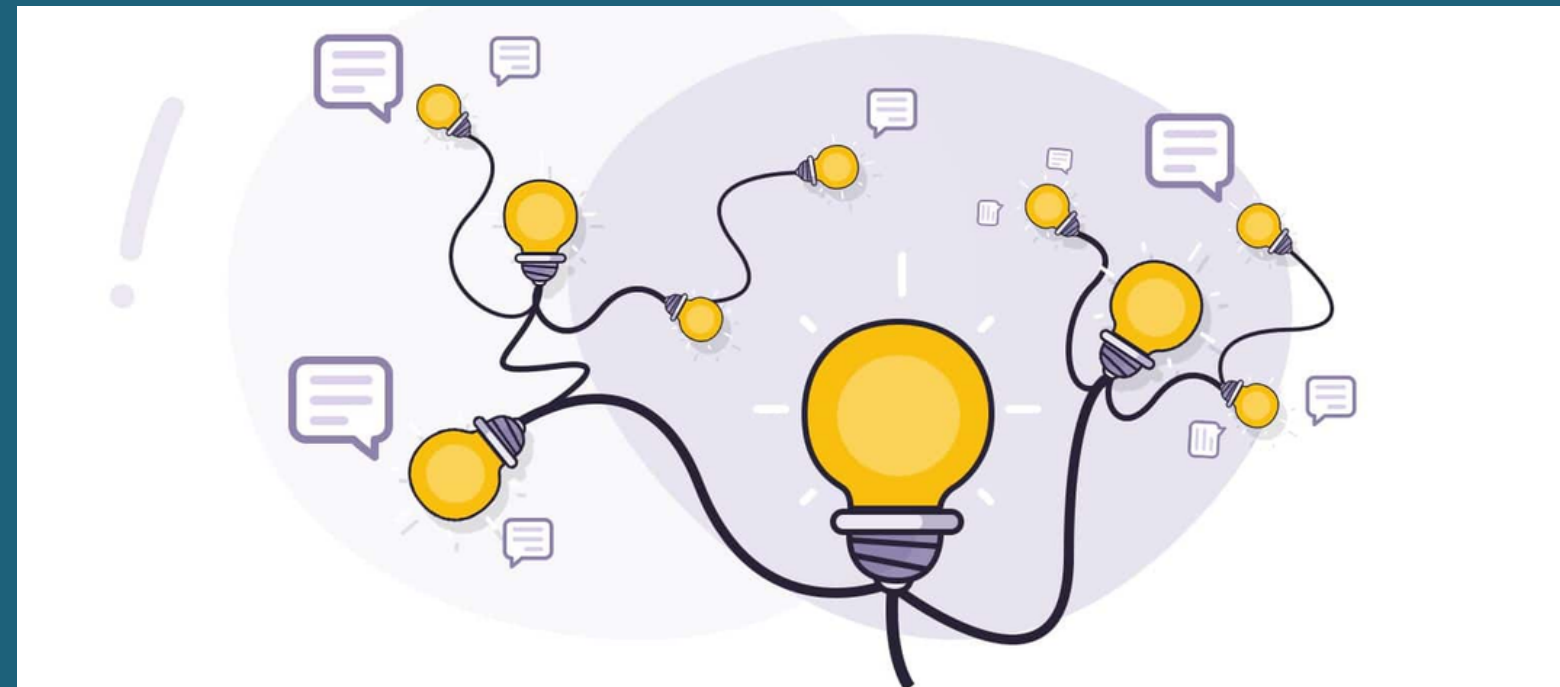
9) DEVELOP STORYBOARDS AND DO A  
THEMATIC ANALYSIS



# RESEARCH PLAN

**10) DO A MIND MAP BASED ON THE DATA COLLECTED AND ANALYZED IN THE INTERVIEWS.**

**11) DO THE IDEATION PROCESS AND DEFINE ONE OR TWO IDEAS TO DEVELOP FORWARD.**





# INTERVIEWS

## TEAM ORGANIZATION

In the interviews we assured that one team member was responsible for interview the person and the other was only responsible for registering the answers.

## MAKE RELEVANT QUESTIONS

To collect relevant information for the project we had to make the right questions and assure that the interview didn't go offtrack.

## COLLECTED DATA

We managed to collect data from 11 interviews.

# INTERVIEW EXAMPLE

Diogo, 24 anos e está à procura de trabalho.

Tem conta num banco? Se sim qual?

Sim tenho **conta no banco Santander**, criei conta neste banco porque o meu pai já usava e gostava bastante.

Plano de investimento

De que forma é que obtém informação sobre planos de investimento?

Apesar de um amigo meu investir e me recomendar a investir, nunca pesquisei muito a fundo **informação sobre planos de investimento**, mas quando o fiz foi através de uma **pesquisa na internet**.

Quais são os maiores problemas que encontra ao fazer um investimento?

**Não conhecer uma fonte viável que explique como o fazer de forma fácil e clara.**

Quais são os maiores medos que encontra ao fazer um investimento?

Como ainda não fiz muitos investimentos, nunca me deparei com medos.

# INTERVIEW EXAMPLE

**Q6 –** Não tenho muitas preocupações com despesas logo não tenho preocupações com a gestão do orçamento.

**Q7 –** Ver despesas mensais e tentar poupar X por cento dos rendimentos para depois investi-los

**Q8 –** Depende de muitos fatores, se me chegar uma proposta vantajosa para mim no estrangeiro posso ponderar em mudar-me de país. Também depende da situação financeira de Portugal. Relativamente à família, mais uma vez depende dos fatores que já falei.

**Q9 –** Supostamente ia mudar para uma situação mais vantajosa por isso a nível financeiro não vejo grandes desafios.

**Q10 –**X

**Q11 –** Poupar para comprar uma casa, mas não obsessivamente. Também tenho que viver a vida

# GATHERING CODES

## STRATEGY

Highlight codes in the interviews.

## ORGANIZE CODES

He put the codes in different colors, and we applied the same color to codes that are related to each other.

## FACILITATE REFLECTION

This way we have an organized code structure that makes easier to identify the themes and major problems .

# CODES IDENTIFIED



# THEMES

## MAIN THEMES GATHERED AFTER ANALYSING THE CODES

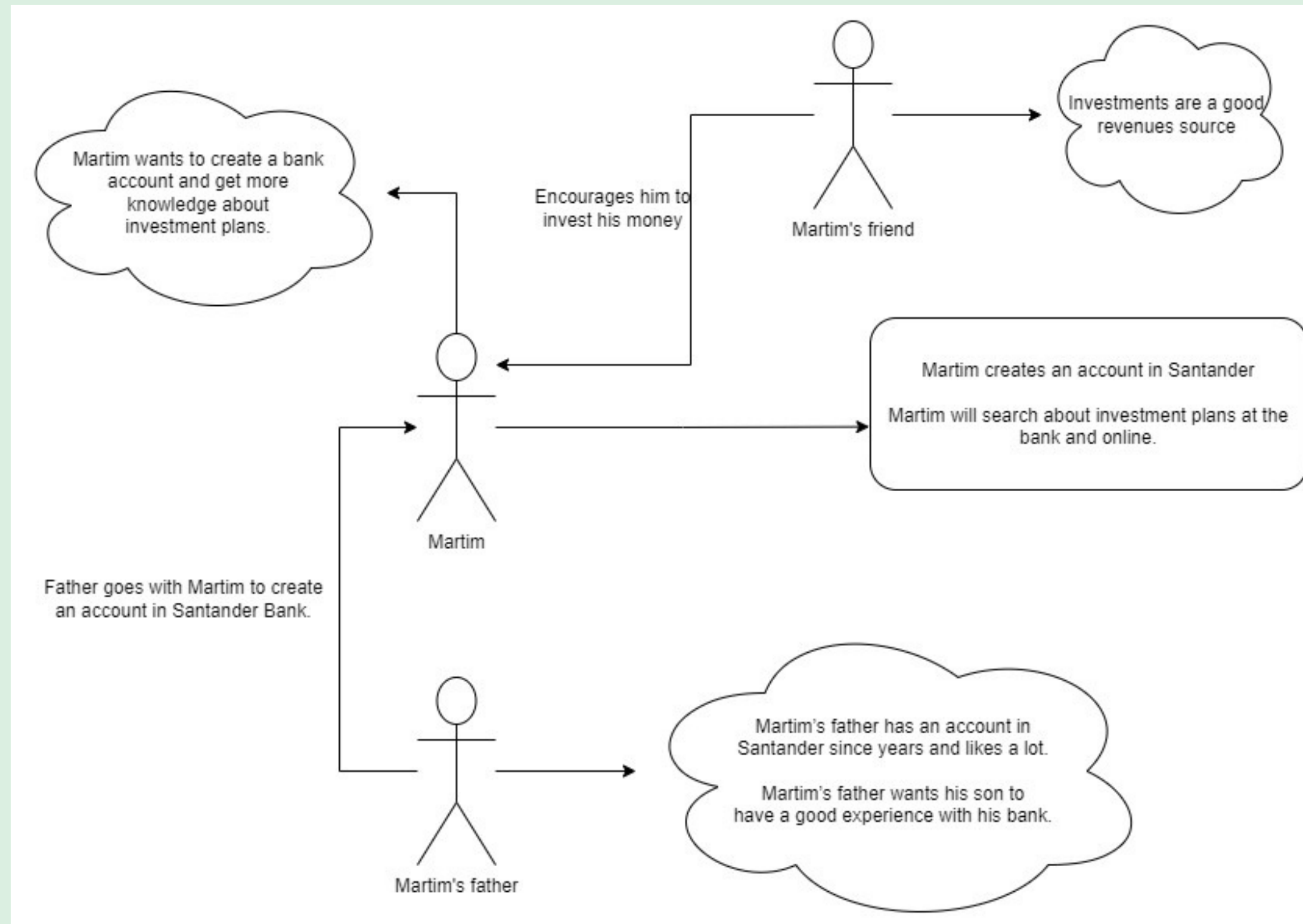
- Bank;
- Future goals;
- Reasons to not invest;
- Financial goals;
- Information sources;
- Reasons to move to other country;
- Investments;
- Personal and budget management;
- Expenses;
- Money and economic conditions;
- Planning;
- Emotional state;

# CI MODELS

THERE ARE 4 TYPES OF CI MODELS, HERE WE PRESENT A CULTURAL / SOCIAL MODEL

## CULTURAL CI MODEL:

- BASED ON DIOGO'S INTERVIEW
- IN THE FIRST QUESTION DIOGO SPECIFIES THAT HE CREATED A SANTANDER ACCOUNT DUE TO HIS FATHER'S INFLUENCE
- IN THE SECOND QUESTION DIOGO STATES THAT HE HAS A FRIEND WHO ENCOURAGES HIM TO INVEST



# PERSONAS

**PERSONAS ARE FICTIONAL CHARACTERES TO REPRESENT USER  
TYPES THAT MIGHT USE OUR SERVICE**



NAME: JOAN

AGE: 23

WORK ENVIRONMENT:

- OFFICE WITH SEVERAL PEOPLE
- SMART DEVICES AND COMPUTERS

PERSONAL INFORMATION:

- HAS A BOYFRIEND
- HAS A HOUSE SHARED WITH HER BOYFRIEND
- HAS A JOB
- FINANTIALY INDEPENDENT

PERSONAL AND PROFESSIONAL GOALS:

- GET GOOD RESULTS AND A PROMOTION
- START A FAMILY WITH HER BOYFRIEND
- IN THE FUTURE MOVE AWAY FROM PORTUGAL

DAILY CHALLENGES:

- MAKING FAST DECISIONS  
WITHOUT TIME TO THINK ABOUT  
HER OPTIONS

ATTITUDES:

- AMBITIOUS
- CALM
- FRIENDLY
- INDEPENDENT
- COMMITED TO WHAT SHE DOES
- HARD-WORKER
- LIKES TO PLAN ALL OF HER  
DECISTIONS



# SCENARIO

## SCENARIO USING RANDY'S PERSONA

RANDY IS A 21-YEAR-OLD YOUNG ADULT THAT WANTS TO START WORKING PREFERENTIALLY IN HIS BACHELOR'S DEGREE AREA AS SOON AS POSSIBLE. RANDY HAS THE GOAL OF BECOMING INDEPENDENT FROM HIS PARENTS SO GETTING A JOB AND STARTING TO MAKE MONEY IS THE IDEAL WAY OF ACHIEVING IT.

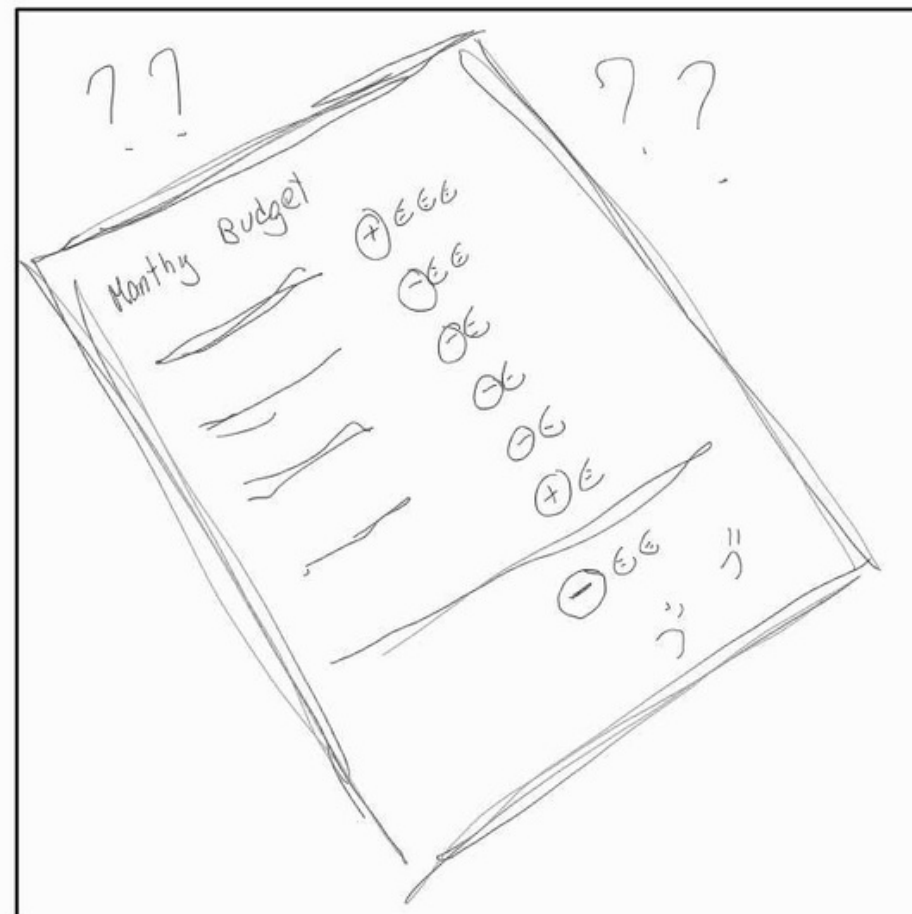
RANDY HAS NEVER WORKED AND SO HE HAS NEVER HAD A LOT OF MONEY TO MANAGE, JUST SOME MONEY GIVEN FOR HIS PARENTS TO FACE THE DAILY NECESSITIES. ECONOMIC PLANNING AND BUDGET MANAGEMENT ARE NOT TAUGHT AT SCHOOL SO IT IS NORMAL THAT RANDY WILL FACE SOME CHALLENGES TO DEAL WITH THESE THINGS.

SO, HE NEEDS TO FIND A SOLUTION TO HELP HIM TO MANAGE HIS REVENUES AND MAKE SOME INVESTMENTS IN ORDER TO MAXIMIZE HIS MONEY.

# STORYBOARD

## STORY BOARD BASED ON JOAN'S SCENARIO

- JOAN WANTS TO MANAGE HER BUDGET IN ORDER TO START A FAMILY
- SHE DOESN'T KNOW MUCH ABOUT BUDGET MANAGEMENT
- SO SHE GOES TO HER BANK AND CONSULTS HER BANK MANAGER

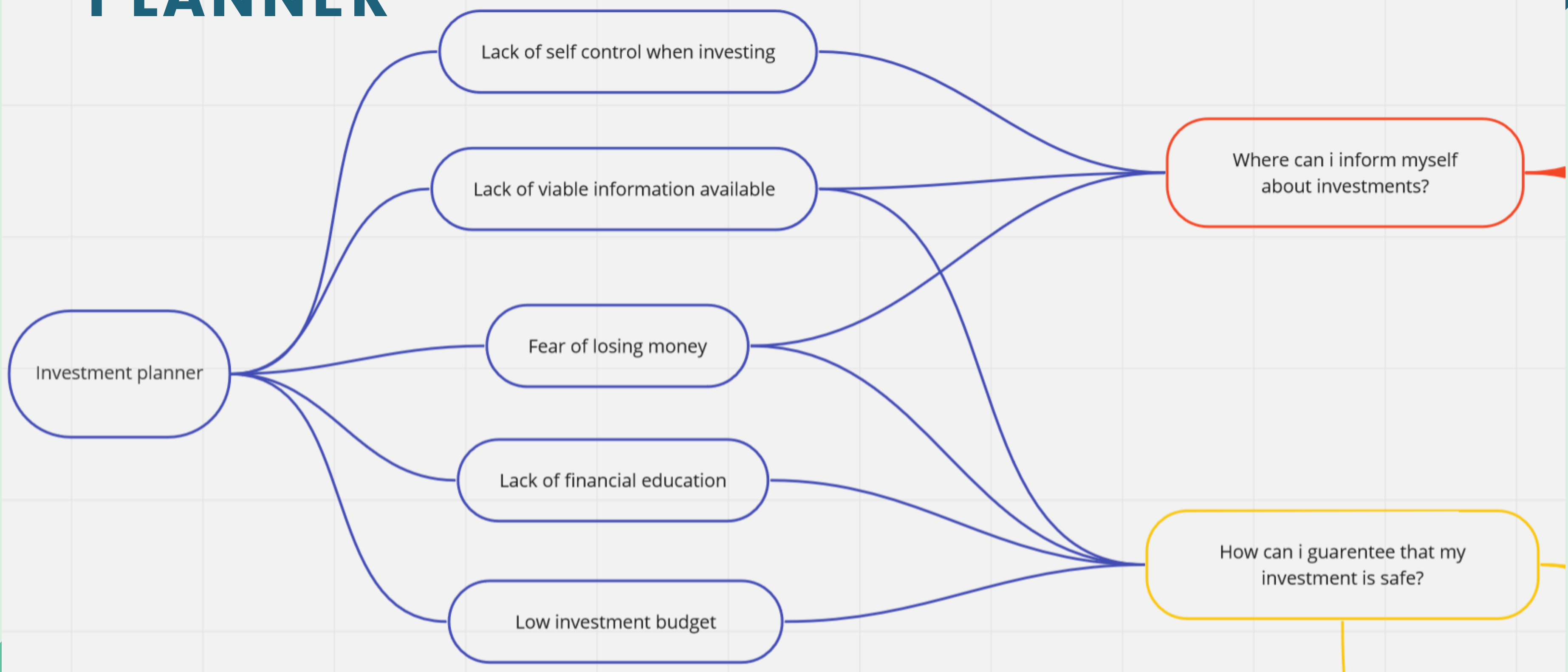




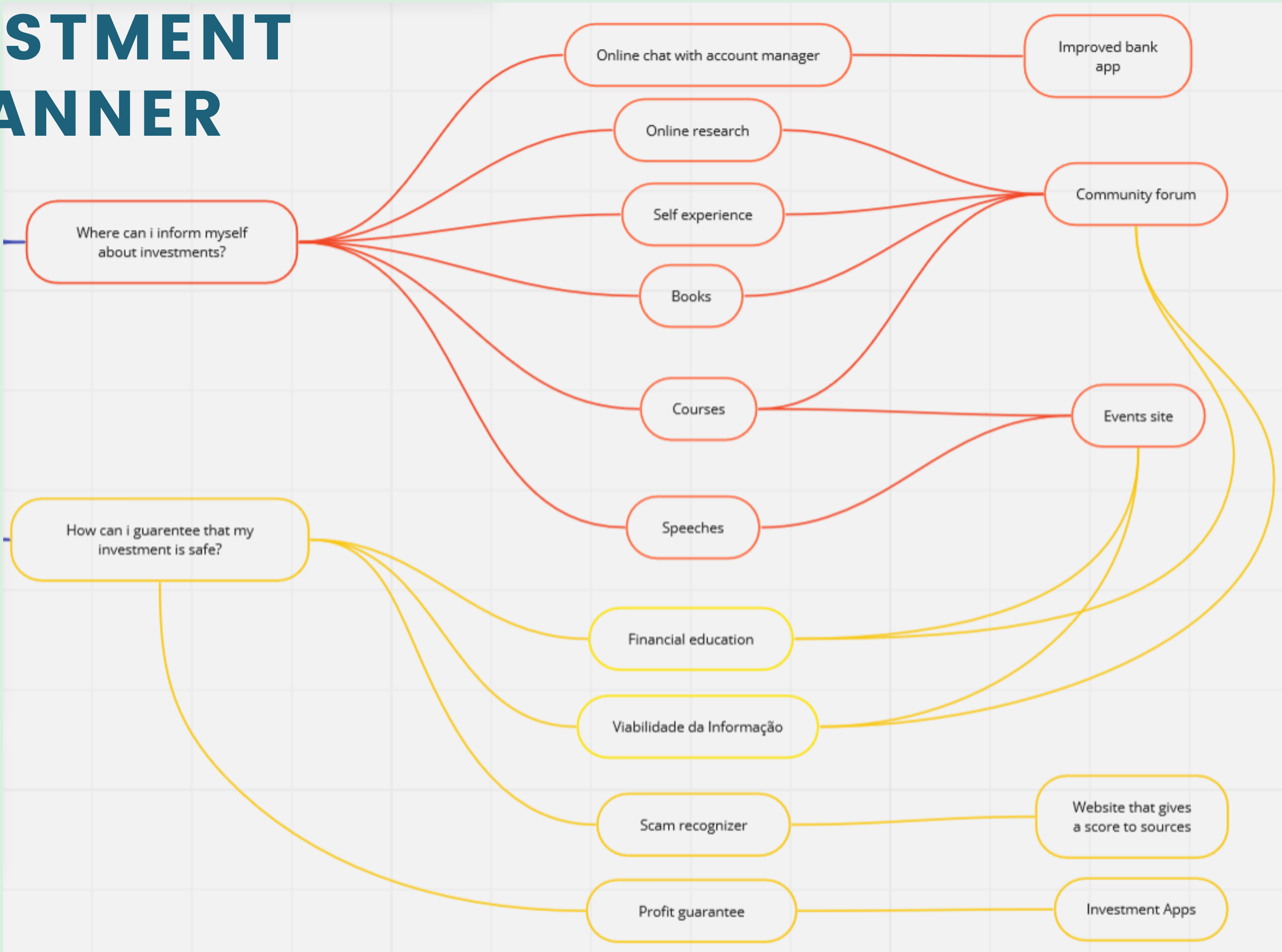


# IDEATION

# INVESTMENT PLANNER

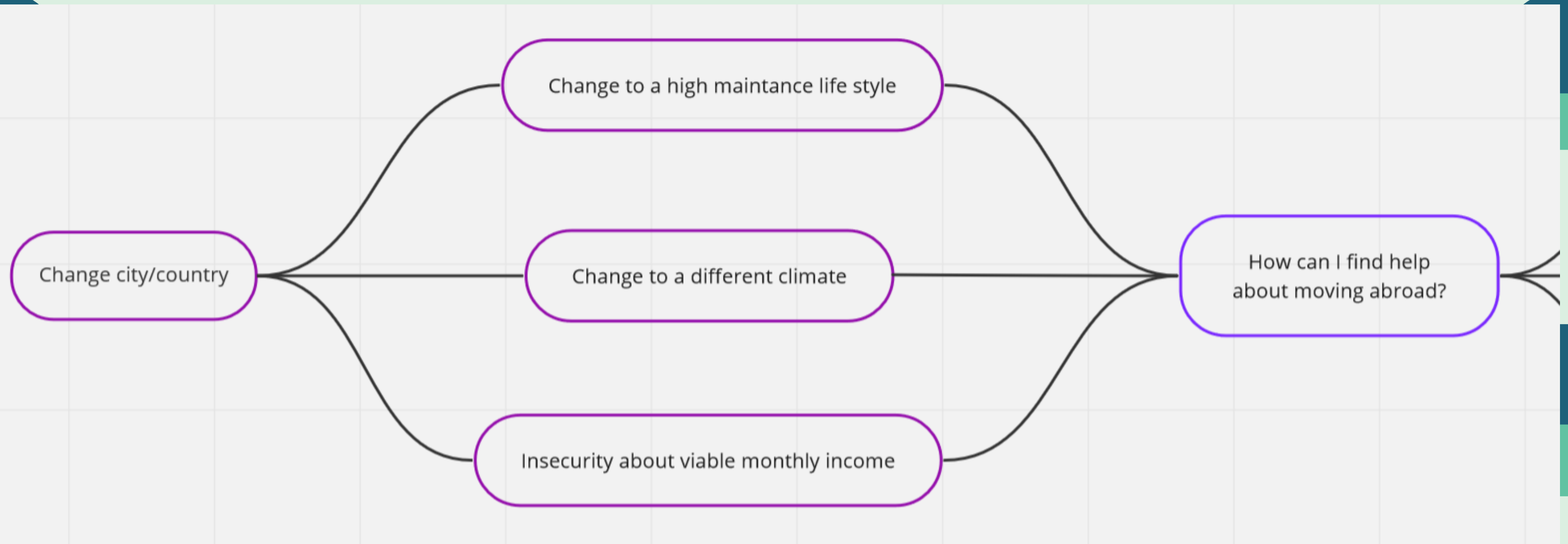


# INVESTMENT PLANNER

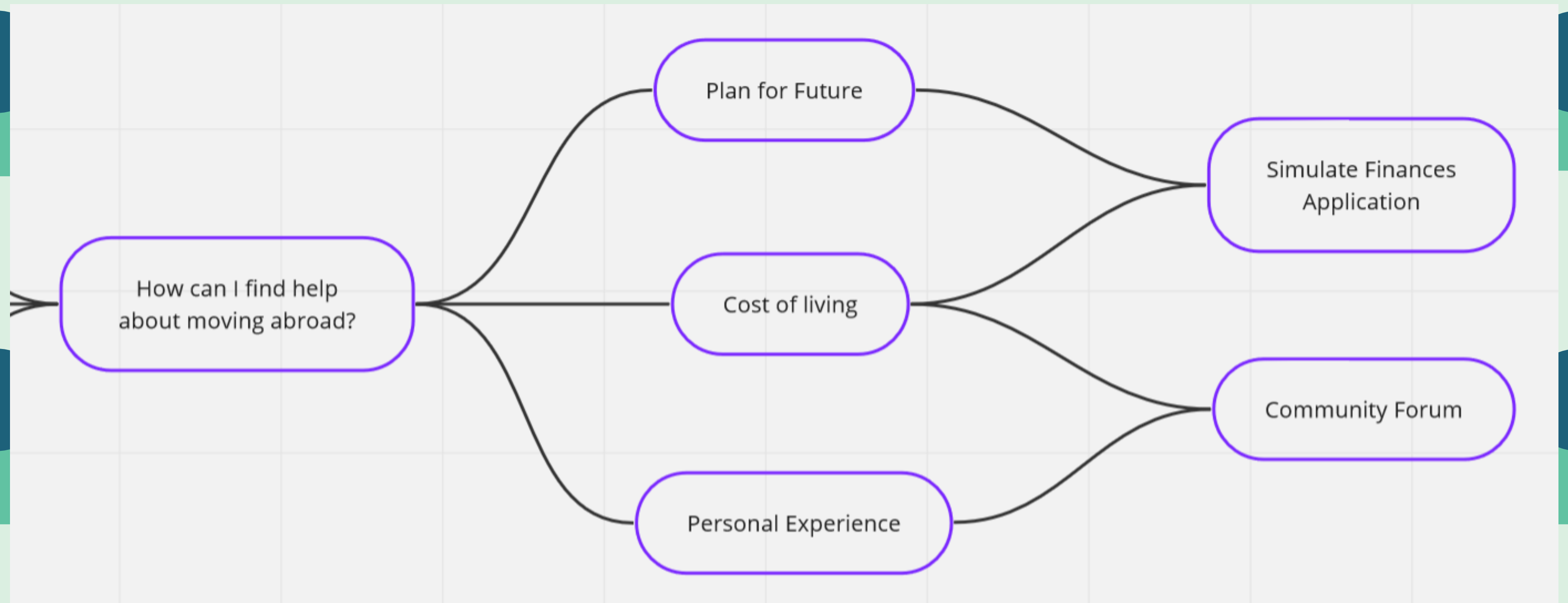




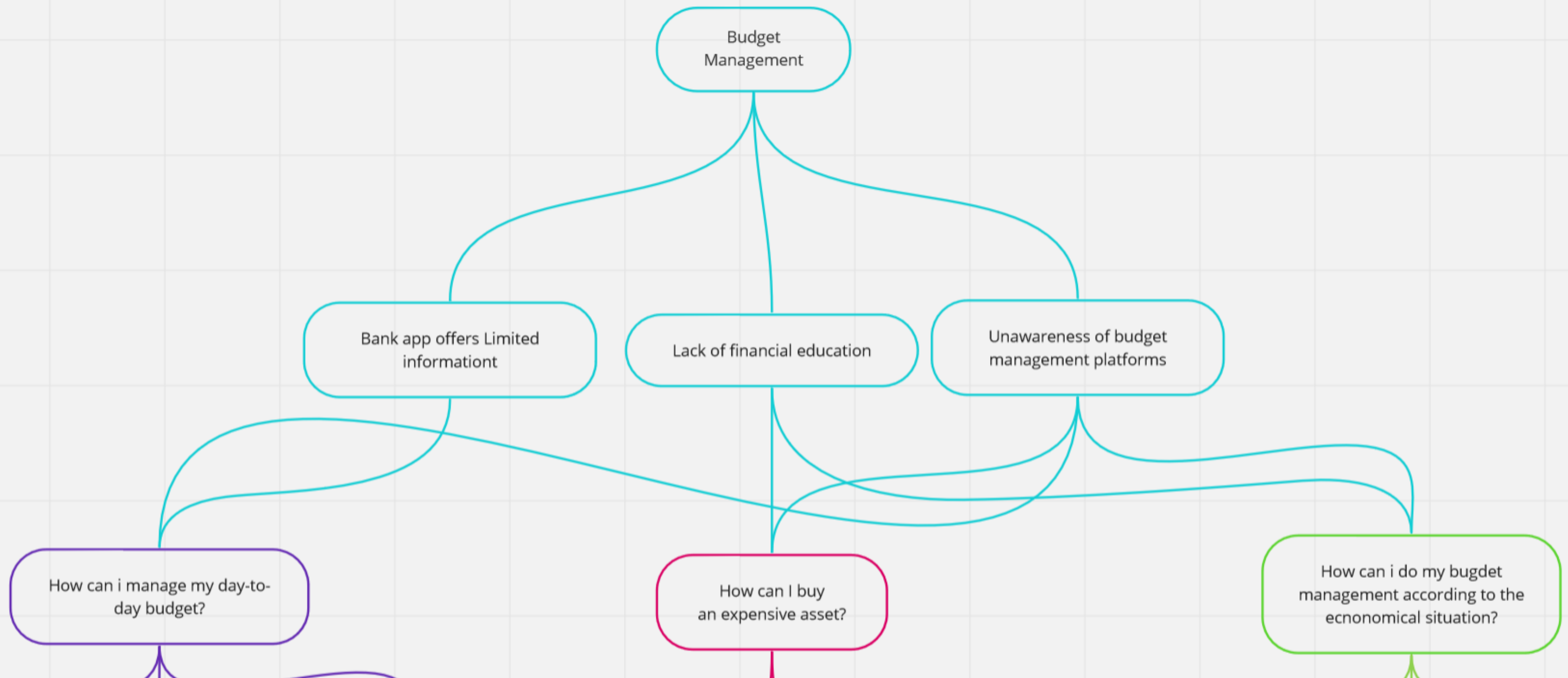
# MOVING CITY/COUNTRY



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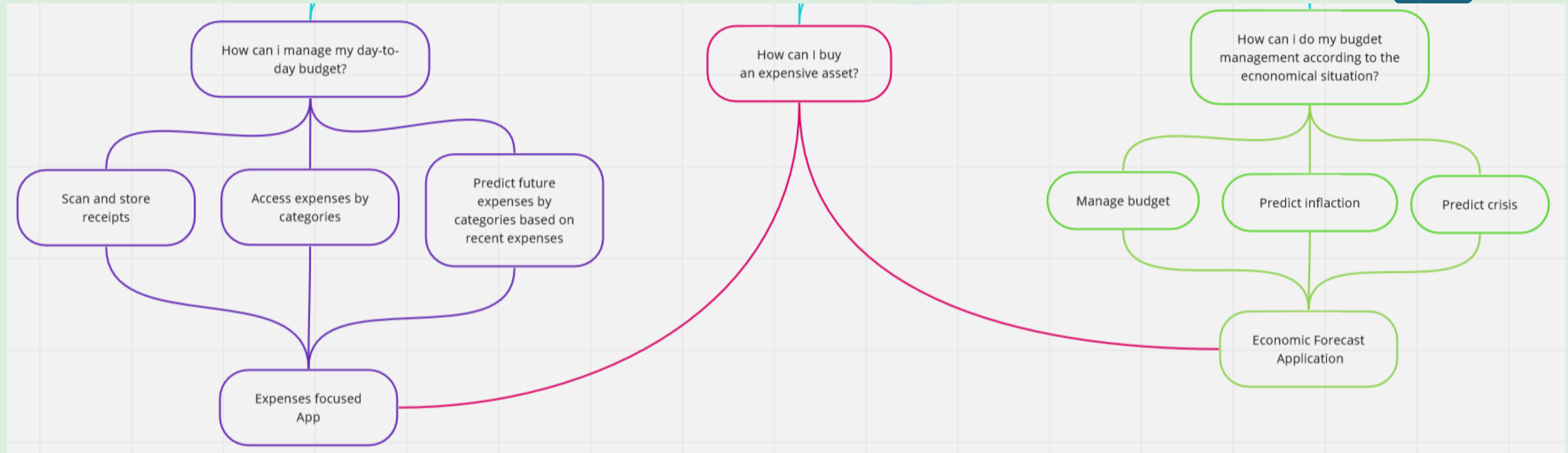


# BUDGET MANAGEMENT





# BUDGET MANAGEMENT



# IDEAS TO DEVELOP

- EXPENSES FOCUSED APP
- COMMUNITY FORUM