1) Improved bank app, since we saw a major problem across several interviews that was the limited functionalities in the bank apps, we can make an improved bank app that has more features, like having an online chat with our account manager

2) A huge problem we saw was that our users didn’t know where they can search for viable information about, there was a huge lack of viable information available, to solve this problem we have 2 solutions.

i. A community forum in which there is viable information about investments, where experienced people can write about their own experiences and give advice to newcomers, this forum can also have recommendations about literature and online courses available for different types of investments. In this forum we can also solve a problem related with moving to a different city/country where people can share their experiences and talk in more detail about the cost of living where they find themselves

ii. An events website that has online courses available about investment plans and that has information about future speeches related to investment, and where people can book a place in these lectures. In addition to this, the site can give some financial education to new people exploring this market

3) In order to solve the problem where people don’t know which information is reliable, we can develop a website that gives “scores” to certain sources, where people can search for another website or books, and our website evaluates that book/website based on reliable information

4) Since a lot of users say that they are afraid of losing money, we can develop an investments application that allows people to invest, calculates risk and gives advice about investment, mainly about secure investments.

5) About budget management, some users admit lack of financial education and the unawareness about the existence of budget management platforms, to solve this, we can create an application that helps with budget management according to the current economical situation, to achieve this the app needs to have knowledge about inflation and more to predict situations like crisis.

6) On the other hand, users say that the bank app offers limited information, so we can create an expense focused app, where people can access their day-to-day expenses, scan and store receipts. This app can also predict future expenses based on the last expenses and filter their expenses by category.

7) To solve the main problem about moving away to a different city/country, that is the insecurity about a viable monthly income and the change to a higher maintenance life style, we can create a app that simulates finances and calculates the difference between that users current life style and the one he/she desires to move to.