

English

- Pleased to meet you, my name is Camilo Inoue, I am a student at Universidad de los Andes. What is your name?
- My name is Sebastián Molina, I'm a musician, I'm also a professor here at the university. Alright. The main ones I do most frequently are: rent, utilities, administration fees (all of which involve money). Then more occasionally, paperwork I sometimes have to upload for universities. I often need to download police records, criminal background checks, and there's another document called "REDAM" which is related to child support... I think those are the most common procedures I handle.
- Perfect. How did you learn to do those procedures in general? Especially the more routine ones like paying rent, administration fees... How did you learn to do them?
- Well, at the beginning I had to go to those places to pay, right? To a supermarket or an authorized payment agent, and I had a deadline so I had to go there and kind of learn the hard way. But yes, basically going in person to pay them physically, that's how it was before. Now there are other options.
- I see. Among those procedures, especially the monetary ones, what was the last one you did?
- I think paying the rent.
- And with the other procedures, have there been any problems?
- Sometimes it happens now that, with the digitalization of services, for example, the bill arrives to my email. So, I open the email and see it, but I say "I can't pay it right now," and then I forget to pay it. Then the next month I either get a double bill, or I get fined, or they cut the service... well, different things happen and I end up suffering for it. Simply out of neglect, maybe because the bill arrives at an inconvenient time when I check it.
- And to wrap up, do you think that education about how to carry out these procedures should be increased? Or do you think another type of solution could work? What are your thoughts about education regarding these procedures?
- I'm not sure, you know? Because, look, I feel that even if there were education about a given platform, everything keeps changing. There's a constant evolution of how these processes are done. So, I think the solution would be to unify everything. Not necessarily a "super platform," but a simpler way for the user to pay quickly, or just make it more straightforward. Maybe a big platform where all public services are integrated... I don't know, I might be rambling, but I'm not sure it makes sense to teach something that can change so easily. Right now you can teach how to use something and the next year it doesn't work anymore, which I think happened with this payment platform called Transfiya, which I don't know if it turned into Bre-B with this new key system... So, there are lots of things they could have taught you but no longer work, and that's why I don't think education is the most effective solution.
- Perfect, Sebastián, thank you very much. I remind you that all of this has been recorded. This will be used to collect data for a course called Mobile Application Development. And well, thank you very much for your time and your words.

Insights

Situation	What?	How?	Why?	Who?
1	Users experience confusion when making payments on different digital platforms.	Each bank and each institution has different and unintuitive processes; you have to go to different pages and search for specific sets or services.	Lack of standardization in payment platforms and differences in each entity's cash flows, which makes the process inefficient.	Sebastián, a user with average tech skills, is used to making digital payments but is frustrated by the fragmentation of processes.
2	Users forget to pay utility bills because they receive them by email at inconvenient times.	When you postpone payment, you forget to pay and then receive double charges, fines, or service interruptions.	Digitization sends invoices by mail, but there is no reminder or workflow to ensure timely payment.	Sebastián, musician and university professor, young adult, busy with academic and work activities.
3	Users encounter problems with the issuance of certificates by EPS and other entities.	He tries to download them, but the platforms don't work, they change data, they don't recognize his ID card, or the processes are delayed.	Technological and administrative deficiencies in healthcare institutions, coupled with constant changes and failures in the system.	Sebastián, a professional who needs these documents to work and comply with formal requirements.
4	Users find automatic payments useful, but they don't use them because they lose control over their spending.	If automatic debit is activated, they are not aware of how much they have paid or any changes in their spending, unless they check their statements.	Lack of transparency or clear alerts in automatic payments, which generates mistrust.	Sebastián, a person interested in keeping conscious control of his monthly budget.