

## Issue 1:

Why #1: Why don't we add multi-factor authentication as an option for users?

Answer: Because its out of our scope

Why #2: Why is it out of our scope

Answer: Because we don't have the time or resources to add it

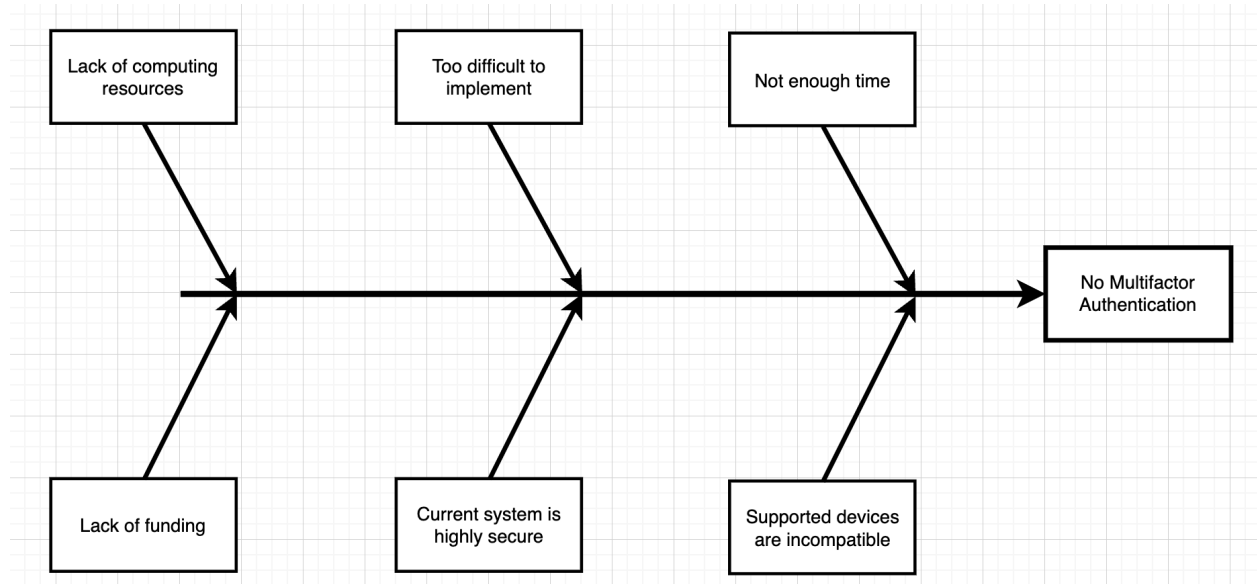
Why #3: Why don't we have the time or resources to add it

Answer: We only have a limited time and knowledge, and little funding

Why #4: Why do we have limited time and knowledge?

Answer: We were never taught and only have 3 weeks

Root Cause: We haven't learned how to implement MFA, and we have only 3 weeks left to learn.



## Issue 2:

Why #1: Why don't we have a Joint Accounts option?

Answer: Because it cannot be implemented

Why #2: Why can it not be implemented

Answer: Because our account system is not developed well enough

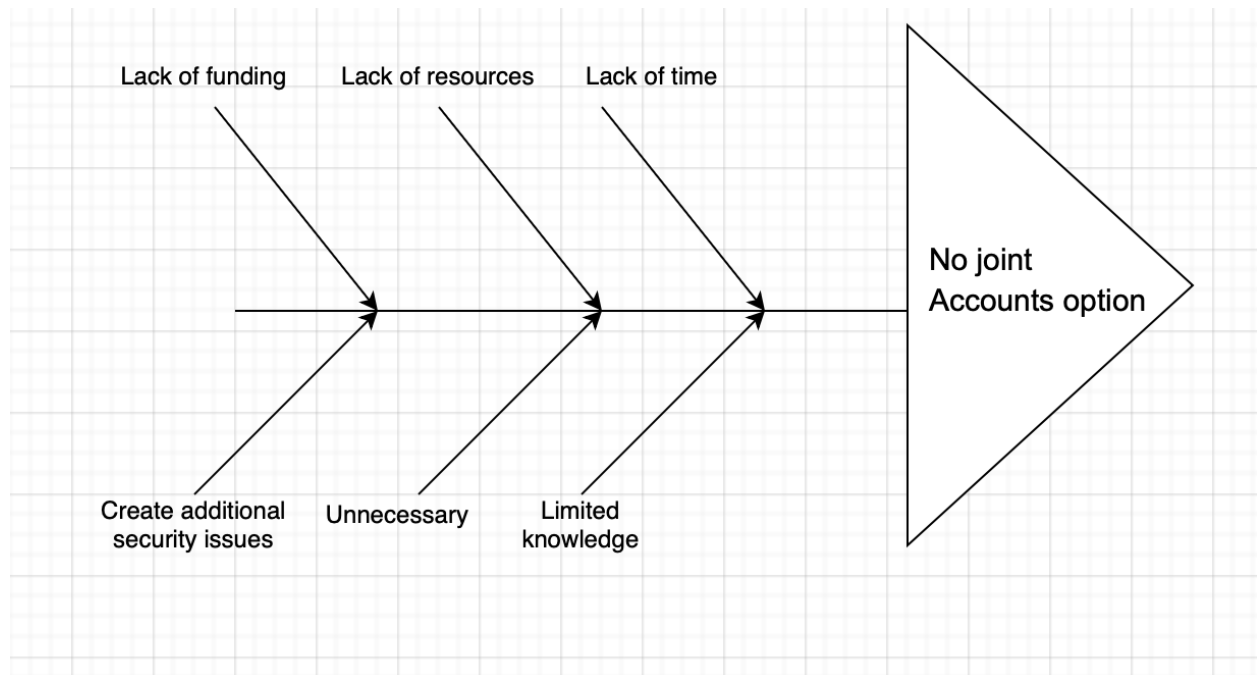
Why #3: Why is our account system not developed well enough for joint accounts?

Answer: Because our database implementation is not sophisticated enough to handle joint accounts?

Why #4: Why is the database not sophisticated?

Answer: We do not have the resources for a sophisticated database implementation

Root Cause for not having a Joint Accounts - We do not have the resources for a sophisticated database implementation which is required for joint accounts.



### Issue 3:

Why #1: Why don't we have a feature where you can share your budget with another user?

Answer: The feature had not come up when brainstorming potential features

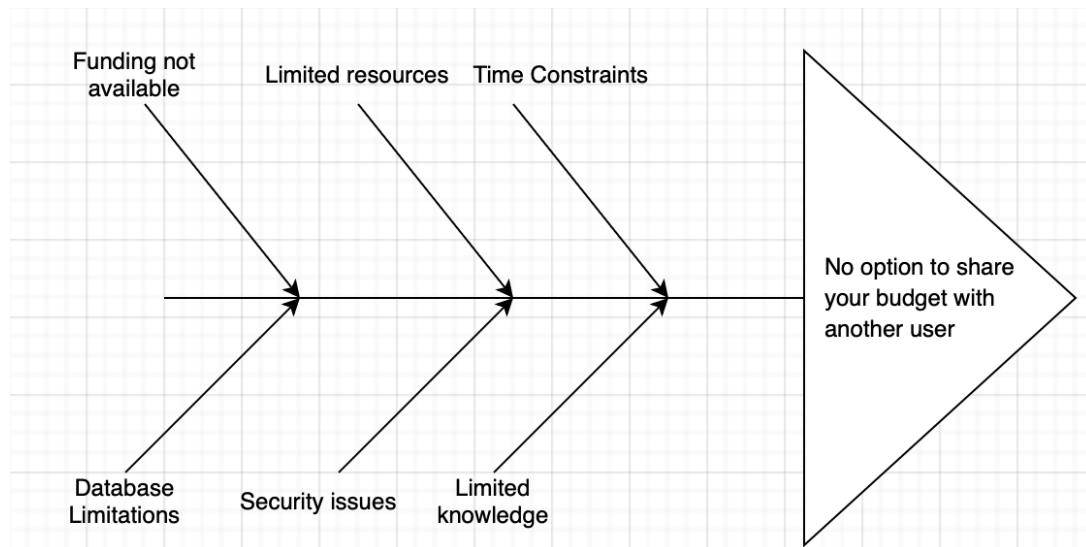
Why #2: Why did the feature not come up?

Answer: We did not adequately consider all the use cases for the typical user.

Why #3: Why didn't we consider the use case for the typical user?

Answer: We had limited time to research, and were unable to conduct research about desired use cases for our target demographic.

Root cause analysis for not having a feature where we can share our budget with another user → Not enough resources for properly understanding our target demographic and the features they might want.



## Issue 4:

Why #1: why don't we add the ability to add cards to users e-wallet

Answer: The feature is out of scope for the class

Why #2: Why is the feature out of scope for the class

Answer: Given the time constraint, it would not be feasible

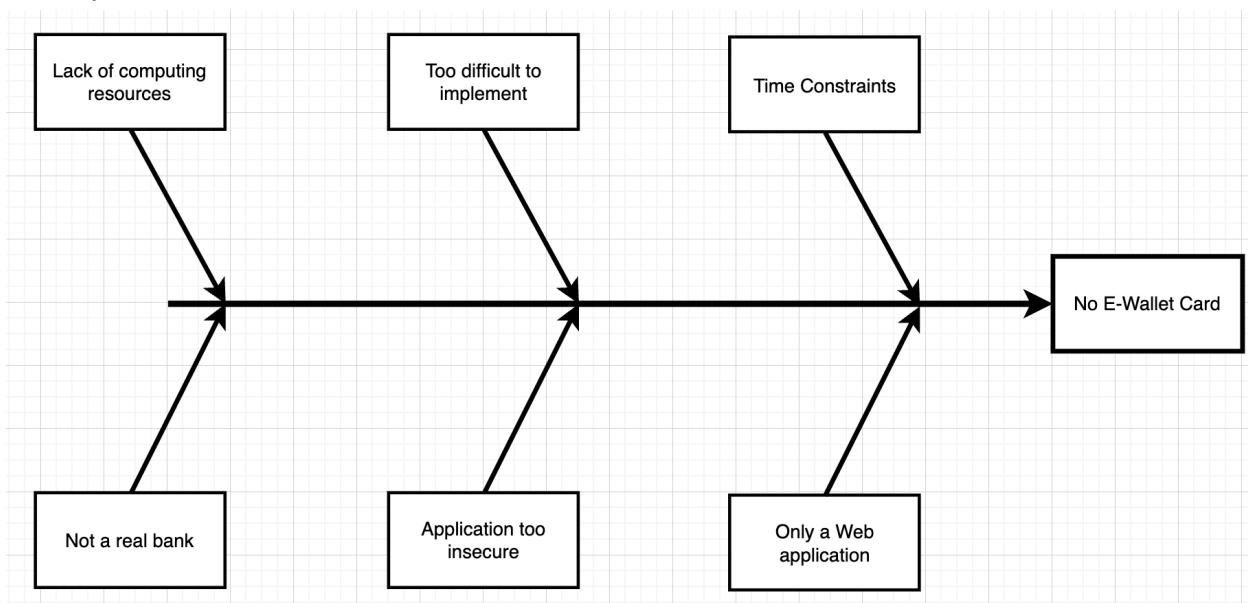
Why #3: Why is it not feasible?

Answer: We don't have the knowledge to implement this feature in time.

Why #4: why don't you have the knowledge?

Answer: The software required to develop an e-wallet feature is beyond our experience

Root cause analysis for not adding the ability to add cards to user e-wallet -> is beyond our experience.



## Issue 5: Recurring Payments

Why #1: Why does the user want to implement recurring payments?

The user wants to make it easier to pay bills on a regular basis.

Why #2: Why is it important to make bill payments easier for customers?

Making bill payments easier can increase customer satisfaction and reduce the likelihood of missed or late payments.

Why #3: Why is reducing the likelihood of missed or late payments important?

Missed or late payments can result in fees and penalties for customers, which can negatively impact their financial situation and their relationship with the bank.

Why #4: Why is it important to maintain a positive relationship with customers?

Maintaining a positive relationship with customers can lead to increased loyalty, repeat business, and positive word-of-mouth referrals.

Why #5: Why is loyalty, repeat business, and positive word-of-mouth referrals important?

These factors can lead to increased revenue for the bank and a stronger competitive position in the market.

