**Codebook**

| **Clusters** | **Description** | **What are you looking for in these kinds of apps?** |
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| Simplicity | Interviewee requests for a design easy to grasp and comprehend and also not very time consuming. | “Be simple and practical. Short process to file an expense”  “practical and straightforward”  “attractive and simple design, easy to learn” |
| Sync / Automatization | Interviewee mentions the importance of the app being as automatized as possible in order to reduce the amount of work needed to be done by the user. | “Sync with the bank account/card to automatically track purchases”  “automatization of data”  “having an automatic way to track the money I spend”  “Automatic categorization of expenses”  “I’d like for it to be connected to my bank app so I didn’t have to manually register spendings”  “automatic bank tracking” |
| Alerts | Interviewee states the relevance of having the optional alerts in the app  to notify the users they are reaching a certain defined budget cap or that they are spending more money than usual on a specific category. | “deciding a weekly/monthly budget and notifying when that budget is reached”  “Impose some limits to expenses”  “alerting me when I'm reaching my budget maximum”  “alerts that I’m spending more money than normal on a specific thing” |
| Trackers | Interviewee brings up the desire to have the app display some trackers so that the user can see his spending over time (e.g. how much he spent in the last week). | “Track your weekly and monthly balance”  “track everything and go back in time and see how much I spent last year for example.” |
| Statistics | Interviewee hints at the possibility of the app showing the user some statistics that the user can then use to regulate his spending. | “graph with money spent over time”  “Statistics”  “illustrative graphs...” |
| Categorization | Interviewee references the categorization of the expenses in order for the user to be able to check in what areas specifically he is spending most of his money on in a quick manner. | “Having different activities where money is expended”  “Automatic categorization of expenses” |
| Feedback | Interviewee states the desire for the app to give the user feedback or feedforward on how to manage his money wisely. | “Tips, simulator...”  “Get feedback on how to monetize my money” |
| Customization | Interviewee requests for the app to have customization options so that the user can transform the app to his taste. | “ability to customize everything”  “modularity/customizability” |
| Safety | Interviewee mentions the necessity of the app being safe in order to protect the users identity and bank accounts away from harm. | “Safety”  “ability to link safely to bank accounts” |