Hypothesis 1: The software needs to meet the needs of different types of households.

- ○ Test Cards
  - ■ We believe that: the software needs to meet the needs of different types of families, including low-income families, middle-class families, single-income families, families with elderly care needs, and large families (with multiple children).
  - ■ To verify this, we will: analyze household type and income data from the questionnaire.
  - ■ We will measure: the distribution of different types of households and income levels.
  - ■ We are right if the data shows at least 3 different types of households and a wide range of incomes.
- ○ Learning Cards
  - ■ We believe: the software needs to meet the needs of different types of families.
  - ■ We observed: the questionnaire data showed family sizes ranging from 3 to 7 people and monthly incomes ranging from 2000 to 200000.
  - ■ From this we learn that: there are indeed multiple types of households with widely varying income levels.
  - ■ Therefore, we will: accept this hypothesis and ensure that our software can be adapted to the needs of different types of families.
- Hypothesis 2: Families need personalized financial planning tools
  - ○ Test Card
    - ■ We believe that: households need personalized financial planning tools that allow for easy input and tracking of various household expenses.
    - ■ To test this, we will: analyze the data from the questionnaire regarding the need for this feature.
    - ■ We will measure: the percentage of respondents who indicated a need for this tool.
    - ■ If more than 60% of the respondents indicated a need, we are correct.
  - ○ Study Cards
    - ■ We believe: families need personalized financial planning tools.
    - ■ We observe that: 11/16 respondents indicated a need for such a tool.
    - ■ From this we learn: most families do need personalized financial planning tools.
    - ■ Therefore, we will: accept this hypothesis and make personalized financial planning tools a core feature of our product.
- Hypothesis 3: Households want to manage their budgets and expenditures anytime, anywhere via mobile apps
  - ○ Test Card
    - ■ We believe that: Households want to manage their budgets and expenses anytime, anywhere via mobile apps.
    - ■ To test this, we will: analyze the data from the questionnaire regarding the preference for this feature.

- We will measure: the percentage of respondents who choose this feature.
- If more than 60% of respondents choose this feature, we are right.
  - Study Cards
    - We believe that: households want to manage their budgets and spending anytime, anywhere via mobile apps.
    - What we observed: 12/16 respondents chose this feature.
    - From this we learned that : most households do want to be able to manage their finances anytime, anywhere.
    - Therefore, we will: accept this hypothesis and use the mobile app as the main platform for our product.
- Hypothesis 4: The software should consider the special needs of family members
  - Test Cards
    - We believe that: the software should take into account the special needs of family members (e.g. allergies, special dietary requirements) and provide appropriate advice.
    - To test this, we will: ask questions about special needs in follow-up user interviews.
    - We will measure: the percentage of respondents who indicated that they have special needs and would like the software to take these needs into account.
    - If more than 30% of respondents indicate such needs, we are right.
  - Study Cards
    - We believe: software should take into account the special needs of family members.
    - We observe: there is no information in the available survey data that directly addresses this assumption.
    - We learn from this: we need to conduct more user research to validate this hypothesis.
    - Therefore, we will: include relevant questions in the next round of user research to obtain more data.
- Hypothesis 5: Households want transparent price comparison tools
  - Test Card
    - We believe that: households want transparent price comparison tools to make informed decisions when making bulk purchases or choosing a service provider.
    - To verify this, we will: include questions related to this feature in the next round of user surveys.
    - We will measure: the percentage of respondents who indicated a need for such a tool.
  - If more than 50% of respondents say they need it, we're right.
  - Study Cards
    - We believe: families want transparent price comparison tools.
    - We observe: there is no information in the existing survey data that directly addresses this hypothesis.
    - From this we learned: we need to collect more data to test this hypothesis.

- ■ Therefore, we will: include relevant questions in the next round of user research and consider developing a prototype to test user responses.
- **Hypothesis 6: Households want software that offers multiple choices and suggestions, rather than a single "best" option that is mandatory.**
  - ○ Test Cards
    - ■ We believe that families want software that offers multiple choices and suggestions, rather than a single "best" option that is mandatory.
    - ■ To verify this, we will: provide two versions of the prototype in user testing, one offering multiple choices and the other recommending only a single option.
    - ■ We will measure: the user's preference between the two approaches.
    - ■ If more than 60% of users prefer the version with multiple options, we're right.
  - ○ Learning Cards
    - ■ We believe: families want software that offers multiple options and recommendations.
    - ■ We observe: there is no information in the existing survey data that directly addresses this hypothesis.
    - ■ From this we learn: we need to conduct more specific user testing to test this hypothesis.
    - ■ Therefore, we will: design a user testing experiment to compare user responses to a single recommendation and multiple choices.
- **Hypothesis 7: Households want to access services through mobile and web applications**
  - ○ Test Card
    - ■ We believe that: households want to access services through mobile and web applications.
    - ■ To test this, we will: analyze data from interviews about preferred channels.
    - ■ We will measure: the percentage of respondents who mention mobile and web apps.
    - ■ If more than 60% of respondents mention these two channels, we are correct.
  - ○ Study Cards
    - ■ We believe that: households want to access services through mobile and web apps.
    - ■ What we observed: in the interviews, respondents explicitly stated that they preferred to use mobile apps or web apps.
    - ■ From this we learn that: mobile and web apps are the preferred access channel for users.
    - ■ Therefore, we will: accept this hypothesis and focus on developing high quality mobile and web apps.
- **Hypothesis 8: Households value information and advice received through social media and financial bloggers/experts**
  - ○ Test Card
    - ■ We believe that: households value information and advice obtained through social media and financial bloggers/experts.

- ■ To test this, we will: analyze the data from the questionnaire regarding the preference of information sources.
- ■ We will measure: the percentage of respondents who choose social media and financial bloggers/experts as a source of information.
- ■ If more than 50% of the respondents choose these sources, we are right.
  - ○ Study Cards
    - ■ We believe that: families value the information and advice they receive through social media and financial bloggers/experts.
    - ■ What we observed: the questionnaire results show a dispersion of preferences for different sources of information, with no clear dominant trend.
    - ■ From this we learn that: user preferences for information sources may vary from person to person.
    - ■ Therefore, we will: consider integrating multiple sources of information in the software so that users can self-select their preferred channels.
- ● Hypothesis 9: Families want to share money-saving tips and learn from other families
  - ○ Test Cards
    - ■ We believe that: households want to share money saving tips and discoveries on the platform and learn from other households.
    - ■ To test this, we will: analyze data from the questionnaire on willingness to share.
    - ■ We will measure: the percentage of respondents who say they are willing to share.
    - ■ If more than 60% of respondents are willing to share, we are right.
  - ○ Study Cards
    - ■ We believe that : families want to share money-saving tips and learn from other families.
    - ■ What we observed: 14/16 respondents said they were willing to share or learn.
    - ■ From this we learned that: the vast majority of families are interested in community interaction and knowledge sharing.
    - ■ Therefore, we will: accept this hypothesis and include community features in our product to promote interaction and learning among users.