HW 6-TK-Hillel-BA IT-ENG-Interview Feedback v 1.2

1) Interview. Results

Describe the results of interviews conducted and make a conclusion.

The description should be added to the Google document with the link attached.

\*There should be editing/commenting rights granted.

Based on the [Questionnaire](https://docs.google.com/forms/d/e/1FAIpQLSdJYpZAzEhs9dwritBgDTWnAOttL_0QB3Ng7whi-ZMnoq5eQA/viewform?usp=sf_link), the following observations have been revealed

1. The majority of respondents belongs to the 21-30 age group.
2. All the respondents prefer the online format of payments instead of the cash ones.
3. The use of mobile applications for personal purposes was confirmed by all the respondents.
4. The majority of users have Android platform, iOS is represented in a minor numbers.
5. The majority of respondents use two mobile banking applications.
6. Respondents normally use the application from once or twice a week up to once a day frequency.
7. None of the respondents mentioned the RBA application as the main mobile application, having also no popularity as for the secondary application used for private purposes by respondents.
8. All the participants expressed their satisfaction with the applications in use.
9. The user interface, functionality, and operationality were equally mentioned as the main features appreciated by the respondents; integration with other platforms or services has not been mentioned once.
10. The user interface, functionality, and constant bugs and lags were mentioned equally as the main troublesome points of the applications favored by the respondents, at the same time.
11. The user interface and integration with other services or platforms were named as the main features missing within the current version of the main mobile banking application for the respondents.
12. The majority of respondents confirmed buying currency online via the main mobile banking application used.
13. The majority of respondents confirmed their favored applications provide them with the option of opening a credit line online.

The main conclusions, based on the answers provided

1. The questionnaire needs to be extended and reshaped in a way it suits the main business objectives by providing the relevant information on the main features that guarantee success to the competitive mobile banking applications compared to RBA application.
2. The list of questions should be enriched with some open questions aimed at providing more information from the end-users.
3. The negative experience questions should be separated into a respective block of questions, reshaped in point-rated questions, and scaled from 0 to 5 or from 1 to 10.
4. There should be a clear question included whether a respondent has nothing against having an additional verbal interview after filling in the questionnaire, with the preferred way of communication to be mentioned by a person.
5. The interview question packs should be developed in two versions as “Basic user” and “Advanced user”, the information on which type the user will select can be collected at the stage of interview appointment.
6. It is good to have at the interview a document describing some mainly used features and technologies within the application in order to explain to the respondent some unknown points and to simplify his/her participation in the inquiry.

The general conclusions on the RBA mobile application (ROMA) improvements

1. The ROMA is lacking some key features provided by the products of competitors
2. The user interface, operationality and functionality should be targeted for the further improvements, considering potential of benchmarking and additional research on above-mentioned components within the applications of competitors.
3. The research on additional features to be considered for the next releases should scrutinize the possibility to grant users of the application to deal and interact with the crediting options via the application directly.
   1. Consider the credit limit to be available from the first pick in the range of 20.000-30.000 UAH.
   2. Consider the swift opening of virtual credit card with the potential option for a user to get additionally the hard copy of the card within the specific term at the physical bank office (TBD, 7-10 days)
4. Consumer crediting and its integration into main marketplaces should be revised and reconsidered at the strategic level.
   1. Benchmarking of competitor programs should be performed, providing the baseline for RBA consumer crediting service.
   2. Partner programs for crediting shall be considered for non-traditional segments like fuel stations or tourism.

The Google doc to comment is at this [link](https://docs.google.com/document/d/1AlzIJyK2oq4JnpkZMIe6mUGF-SIxeXi9mOWwTP-IEds/edit?usp=sharing).