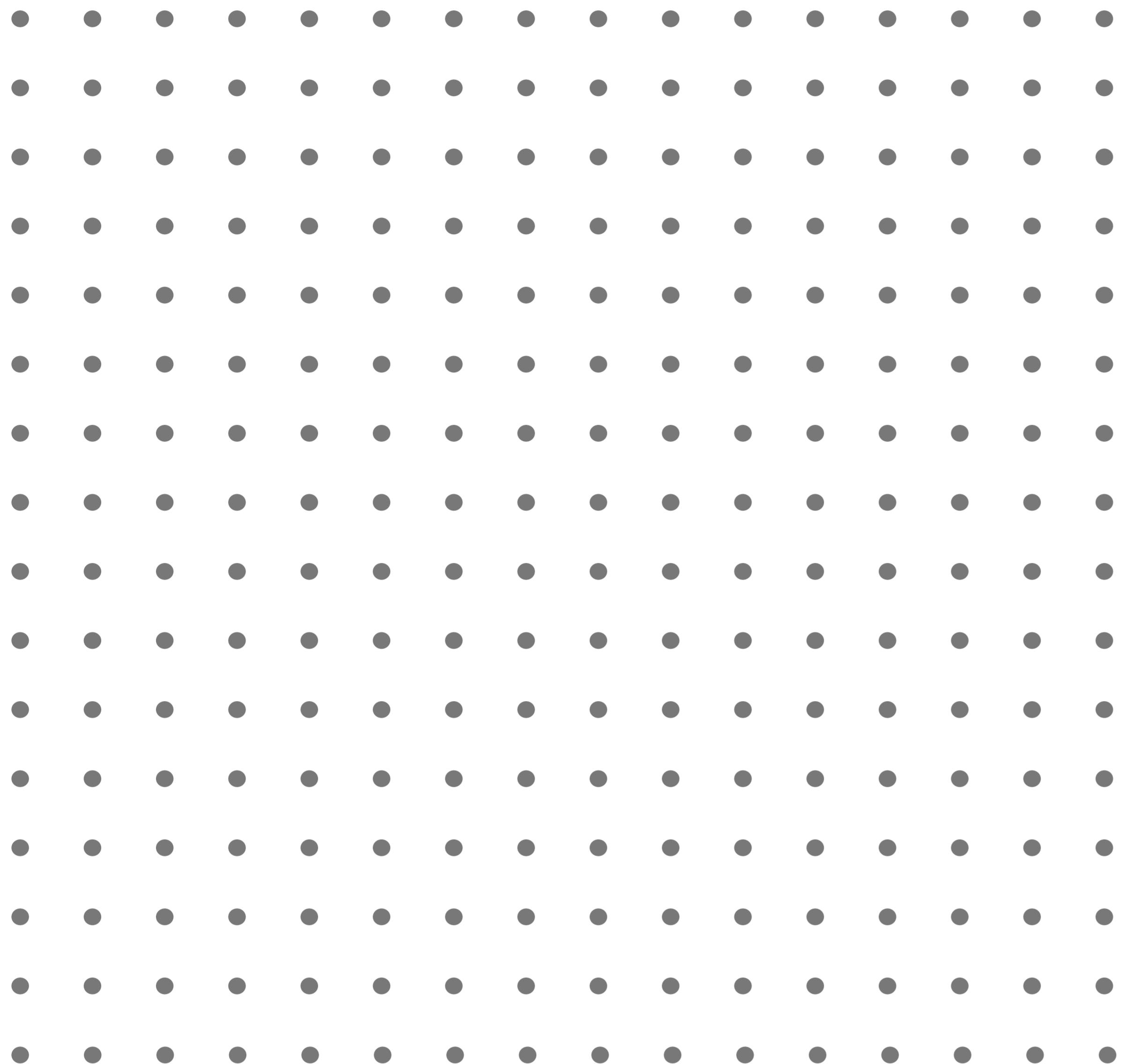


University of Maryland

Client:
Dr. Wayne Phoel



ISR 4 Portfolio

December 19, 2021

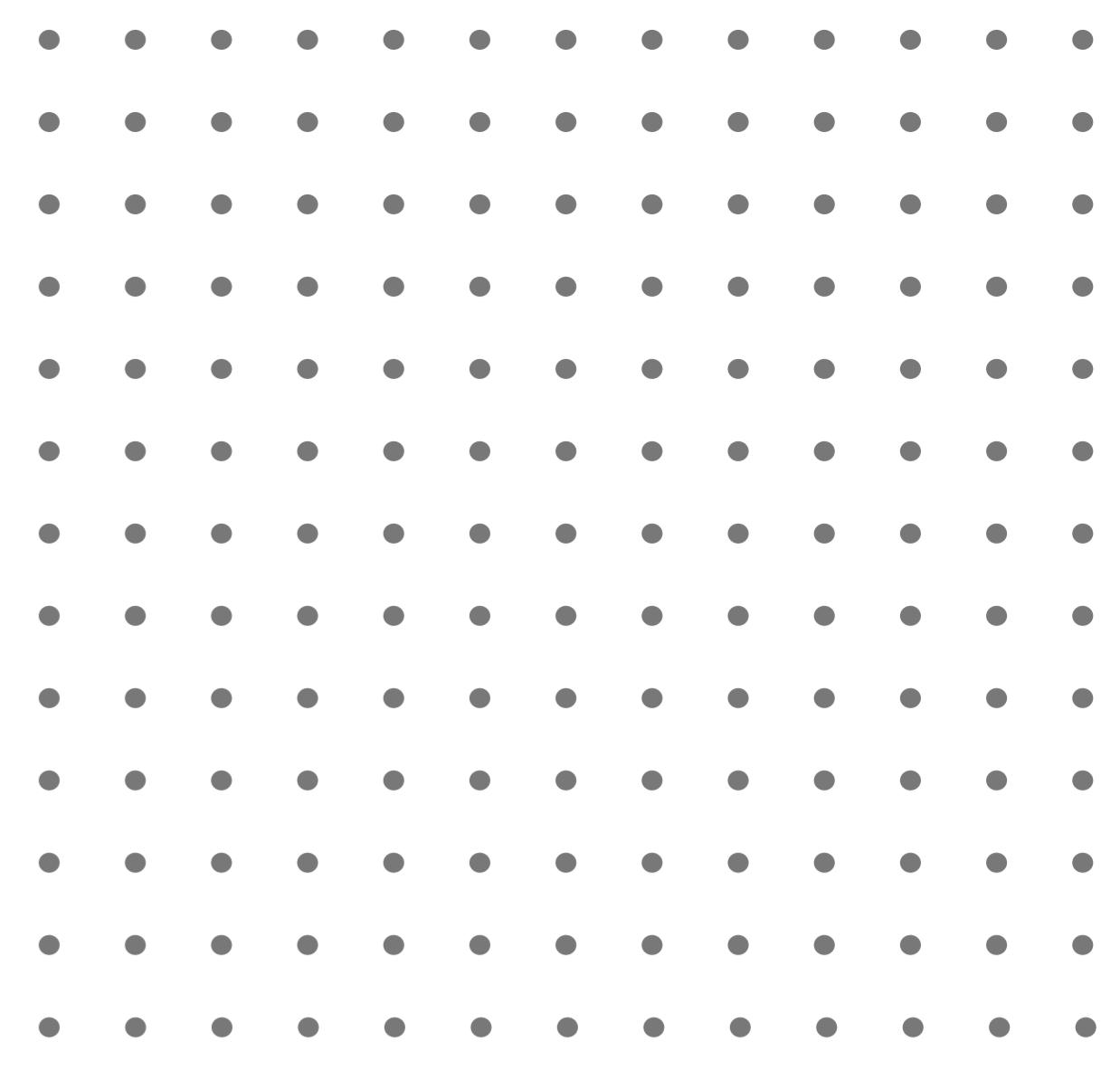
Adviser:

Dr. Wayne G. Lutters

Created By:

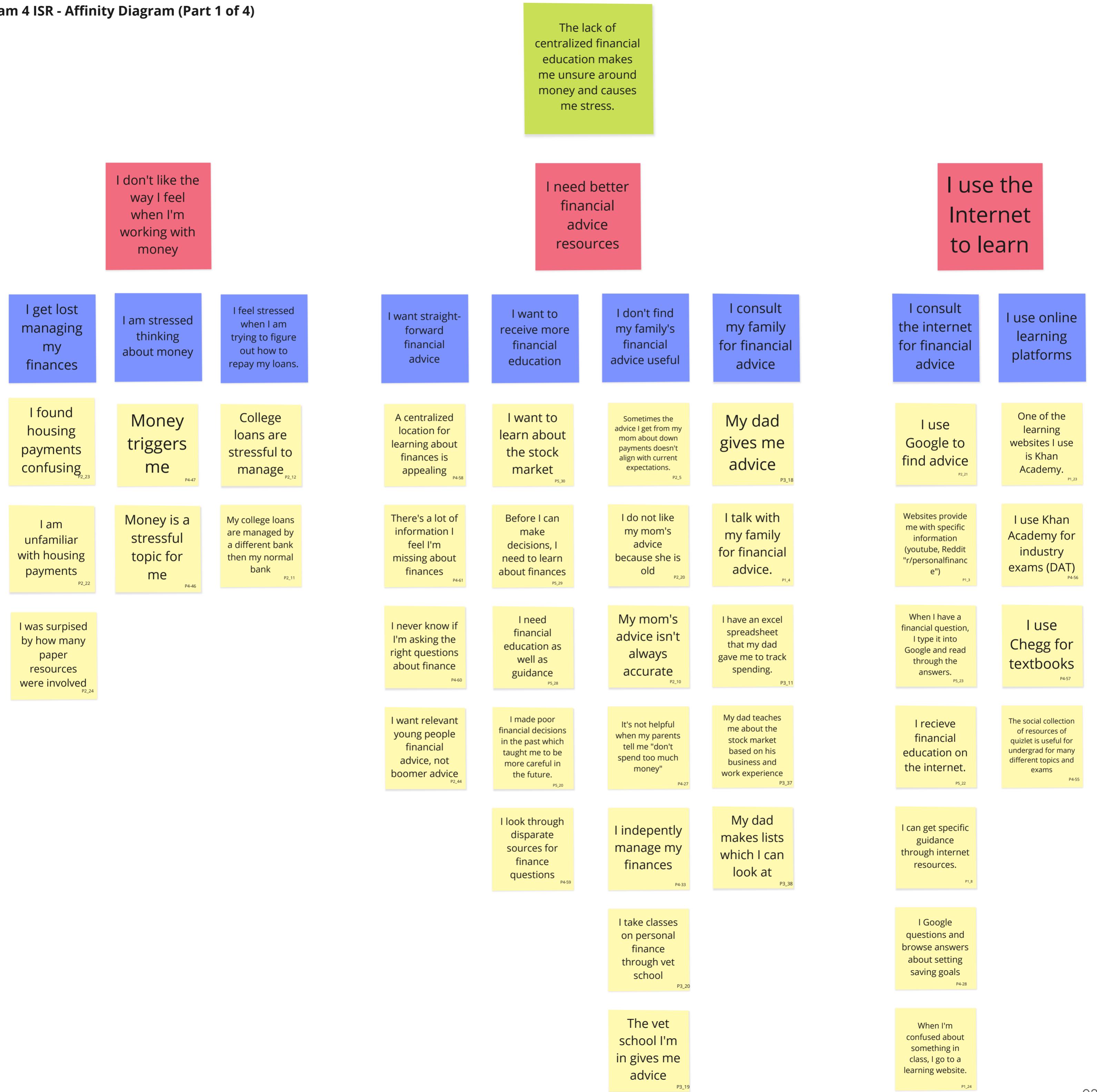
Caroline Berger, Jessica Tsai, Eyimofe Barrow, Alden Brown, Adnan Husain, and Shanaya

Affinity Diagram

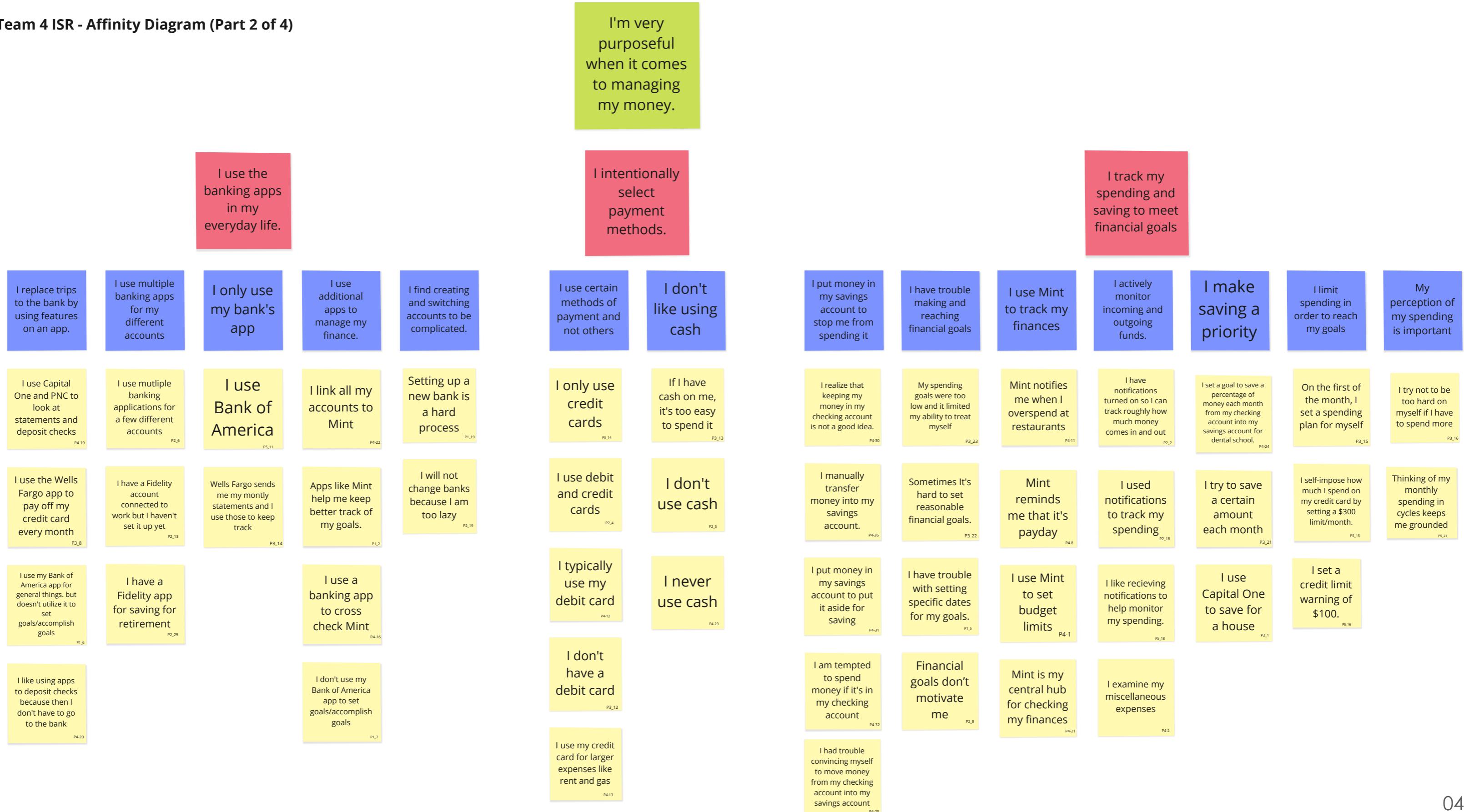


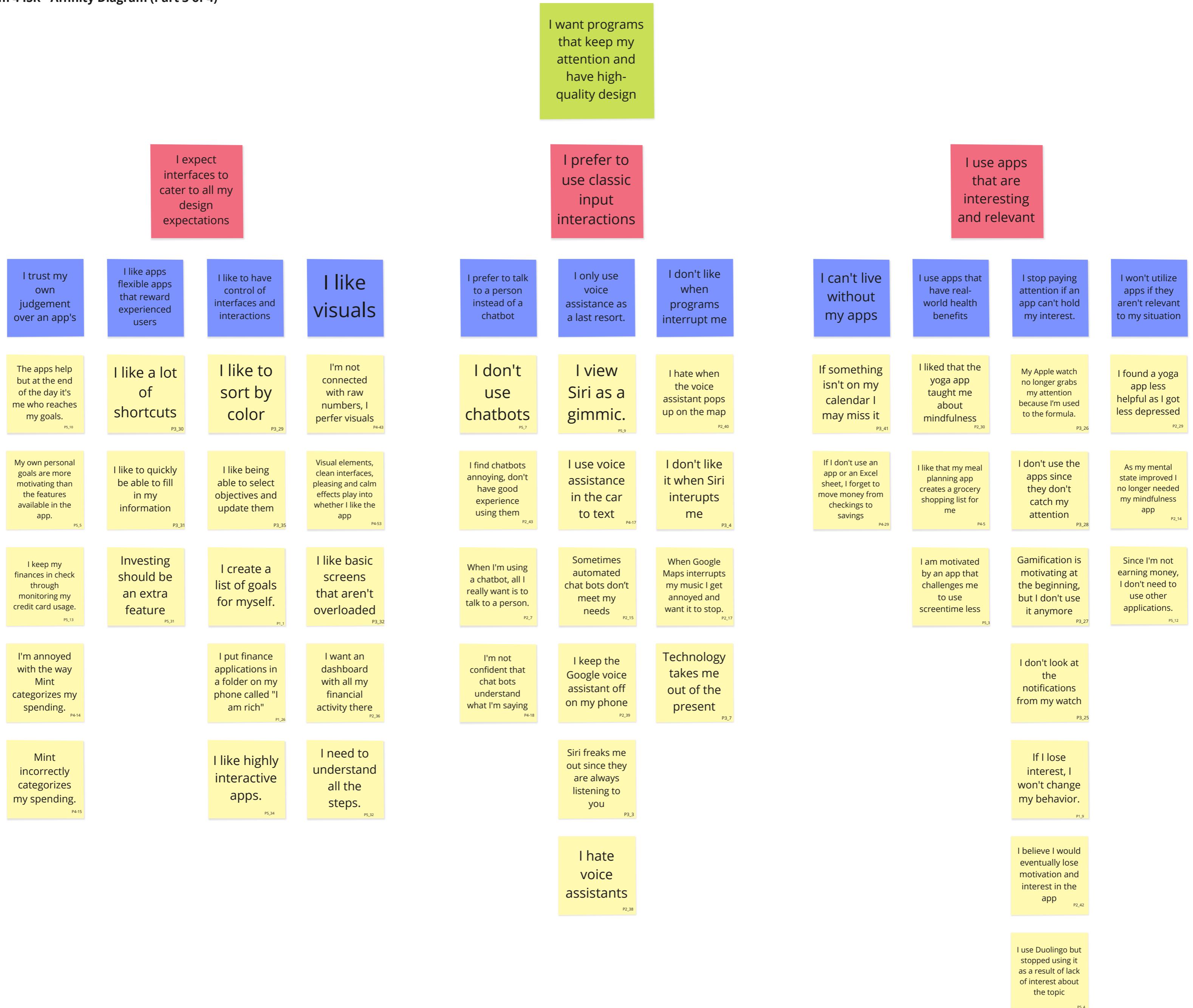
Affinity diagrams help unify large amounts of data by finding relationships between concepts or ideas. The diagram helped the team categorize facts and opinions to diagnose complex problems and identify common issues. The diagram was created after Contextual Inquiry interviews and observations and was based on the Interpretations Sessions that followed.

Team 4 ISR - Affinity Diagram (Part 1 of 4)

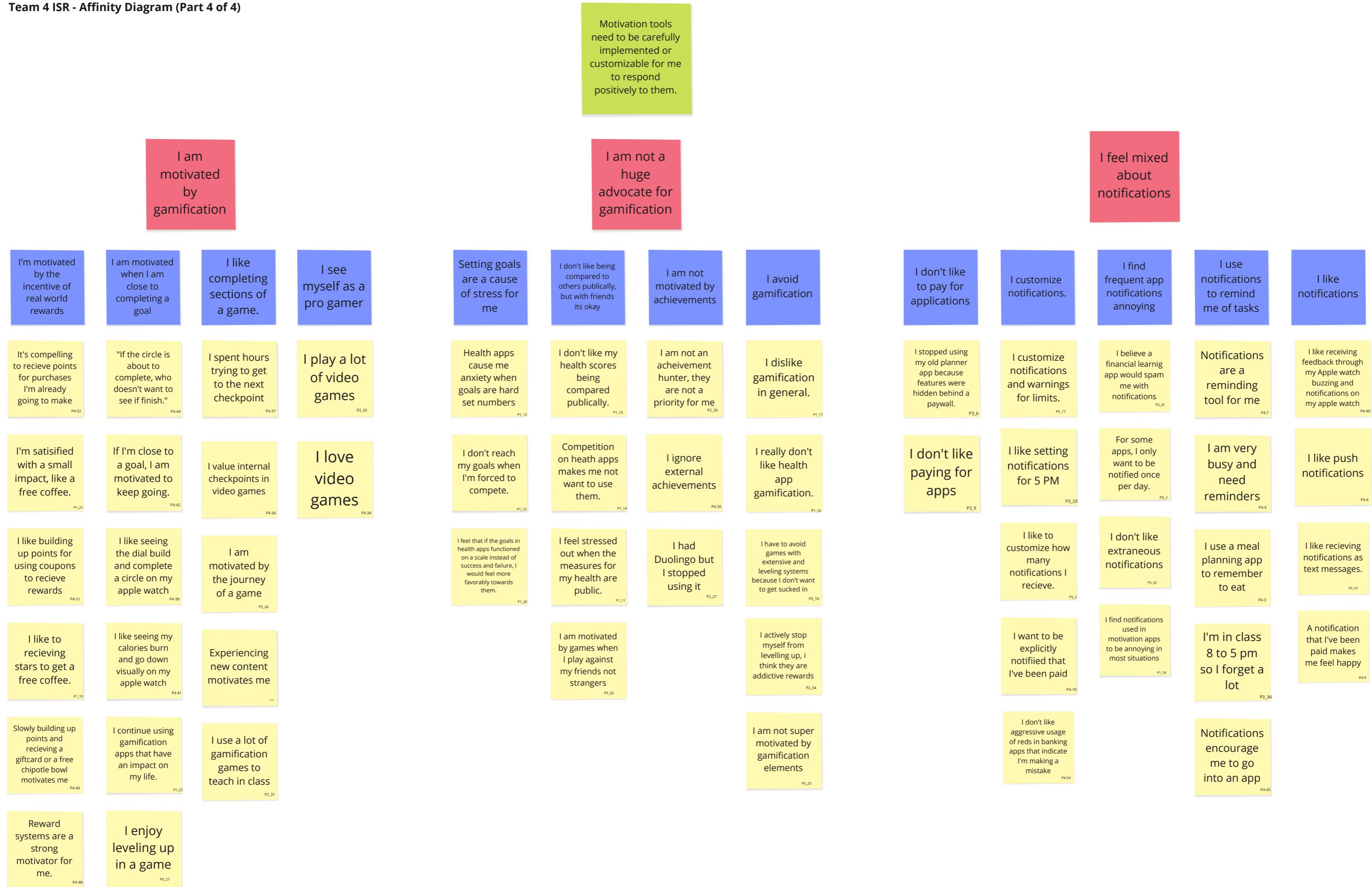


Team 4 ISR - Affinity Diagram (Part 2 of 4)

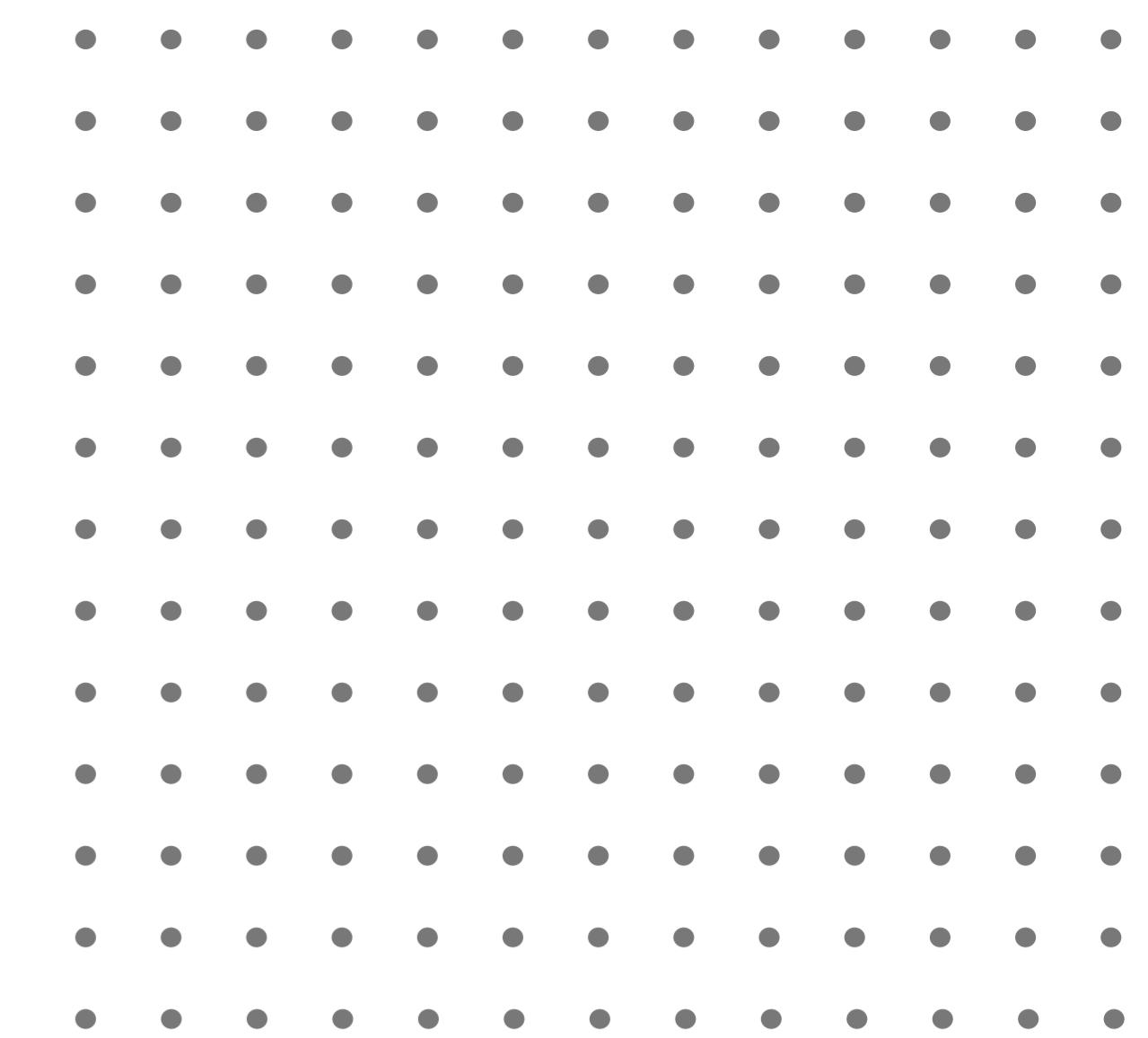




Team 4 ISR - Affinity Diagram (Part 4 of 4)

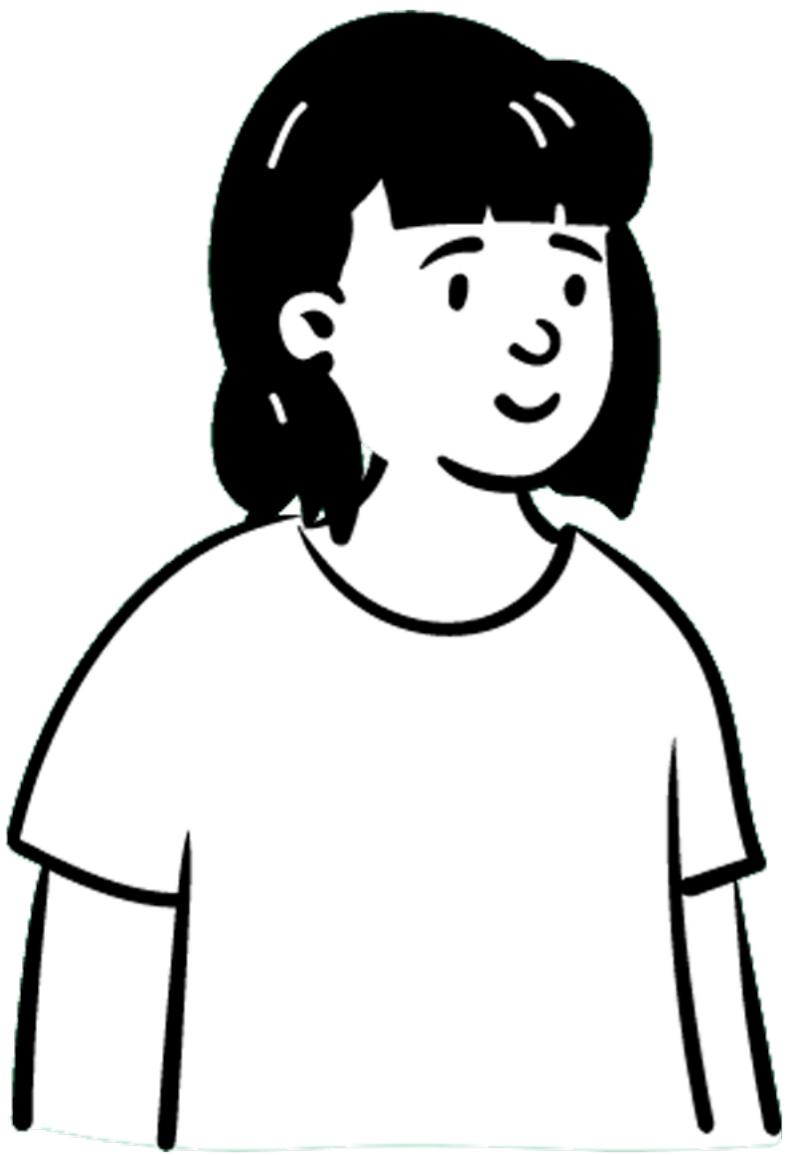


Identity Model



The identity model characterizes the target market as a whole. The identity model gives the team and the client an idea of the different identities of the users, how users see and value themselves and how their characteristics impact how they view finances.

I Am



Active Alice

"I set goals and I reach them."

I am active, on the run, always going place to place. I'm competitive and would like to treat my financial goals like my running goals, in that I achieve each one. I am interested in finances and want to secure a safe financial future but don't have the time to delve into the nitty gritty.



Cautious Cathy

"Just because everyone is jumping off of a bridge doesn't mean I am too."

I am self-reliant. I don't trust the advice of an application over my own insights. I'm an independent thinker and I prefer to do my own research instead of blindly following what other people do. I'm meticulous, self-confident and a planner. I will listen to advice, but I won't make a decision until I've done my own research.

Give me

Quick and easy to find solutions for my specific situation

Goals displayed in a visually satisfying manner

Suggested goals that help me know where to start

Give me

Research or community suggestions that I can independently review

Ability to dig into automatically generated insights and conclusions

Calendar spanning short- and long-term

I Do



Hands-on Hannah

"I often frustrated with how limited banking apps are."

I prioritize saving my money. I currently carefully monitor incoming and outgoing funds and track them using spreadsheets. I have used Mint before, but I am annoyed by how it categorizes my spending. I want an interface that gives me control over categorizing my spending and helps me set attainable financial goals.

Give me

Options to sort spending the way I want

No hidden financial data for my convenience, I want to see all of it



Particular Pauline

"I already know what I have to do, it's on my calendar."

I am particular about the applications I use. I won't use an application if I have to pay for it. I like to customize notifications so that technology doesn't annoy me with interruptions. I hate chatbots and voice assistants, and I would rather talk with a human. I organize, structure, and schedule my time. My goals are time-bound.

Give me

The ability to customize notifications so I'm not interrupted by unwanted info

No features hidden behind a pay wall

Powerful scheduling tools so I can set up my goals the way I want them



Scholar Sarah

"School is my priority... Finances not so much."

I use many online learning platforms to study. I don't have time to play games. Since I'm strapped for time, I delete apps if they aren't relevant to my current goals. If something isn't on my calendar, I'm sure to miss it. I rely on my friends to remind me of information. I have limited time to invest in actively managing my finances.

Give me

Straight forward financial tips that explain what I need to do and how

The ability to integrate my financial deadlines in with my existing calendar

A social media element to keep me on track



Stressed Steve

"Being an adult sucks."

I am constantly worried about my finances. Bills and student loans cause much of my anxiety. Hence, I have to manage my finances well and not overspend. I maintain an excel sheet to manage my finances. I use my credit card only when I have to and put all my savings into a savings account to prevent me from using it.

Give me

Resources that allow me to dig deeper into a financial subject if I want to

In-depth transaction history and summaries to replace manual Excel tracking

Encouragement and rewards for limiting spending and increasing saving

I Like



Goldfish Gary

"The apps should be a joy to use. I hate frustrating apps."

I like interfaces that grab my attention. I prefer calm and clean interfaces with elements of gamification so that I'm constantly engaged. I like playing games with in-depth leveling systems, so if any apps have steps/levels - I enjoy using them more. I don't particularly appreciate getting interrupted.

Give me

- The ability to concentrate without interruption
- An interface that takes me on a journey
- Levelling up in a game-like style



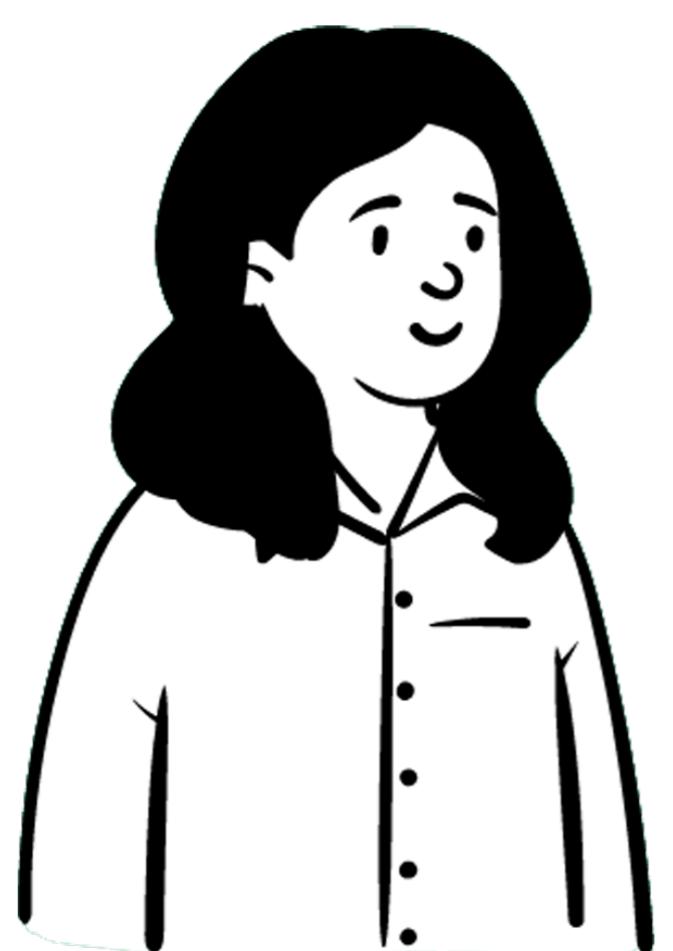
Seeking Sam

"I want relevant young people financial advice, not boomer advice"

I tried to seek financial advice from my family, but I did not find it helpful. I want to be educated on my finances, but I don't know where to go. When I seek advice from the internet, I am often overwhelmed by the amount of information. I want straightforward financial advice so that I can make intelligent saving decisions.

Give me

- Consolidated financial information
- Information upfront that doesn't require me to query
- Personally tailored financial advice



Custom Cate

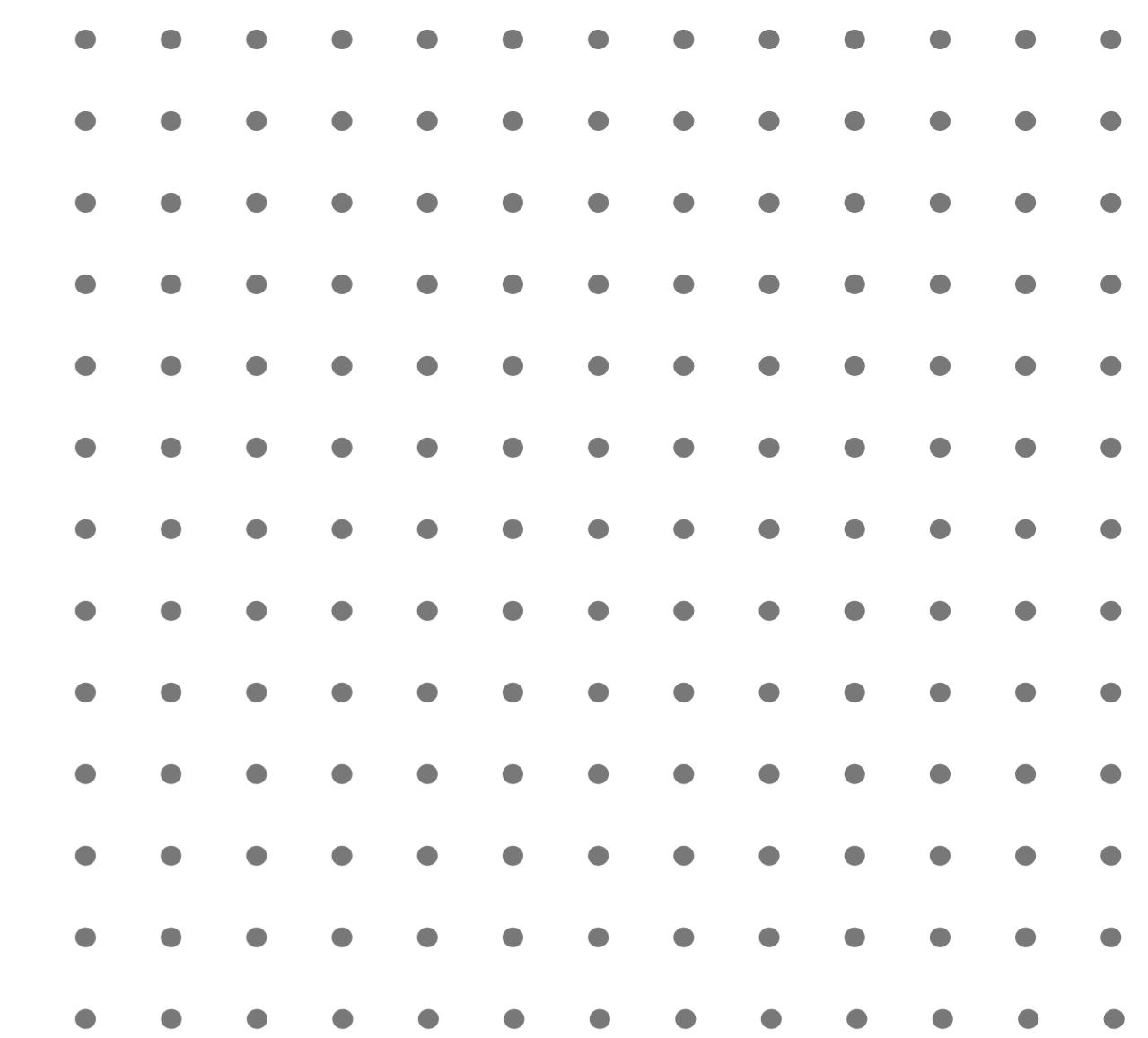
"I like apps that let me customize my experience with them."

I like flexibility when dealing with financial decisions and the apps that I use. I like to set my own limits to credit card spending and set custom notifications to particular activities related to my bank account. I rarely ever use cash and depend on cashless methods like apple pay to get my transactions done.

Give me

- Ability to set goals tailored to my unique circumstances and wants
- Custom notifications tailored to recent activities
- Integration with apple pay to track purchases

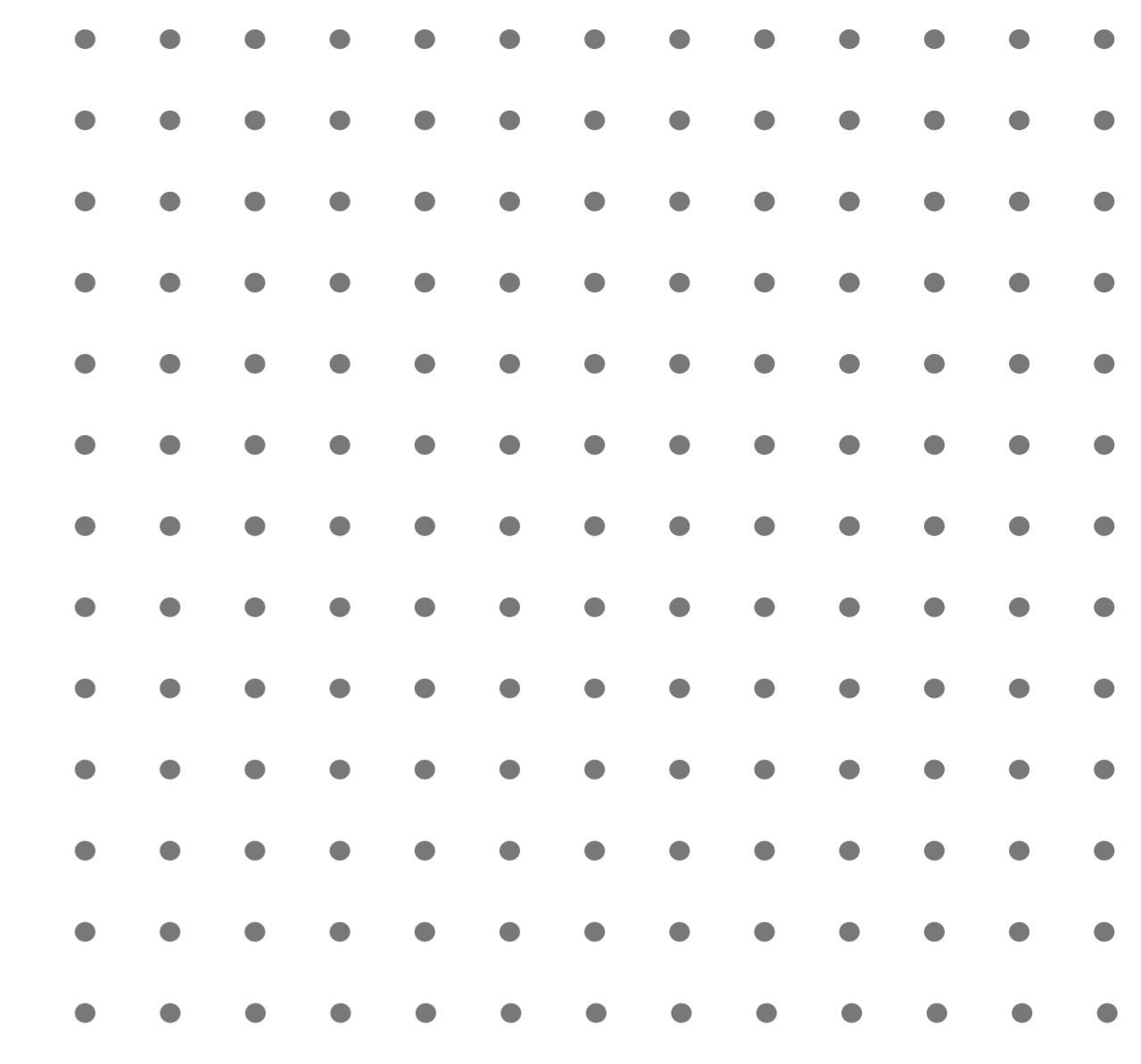
Journey Map



Journey Maps illustrate a specific process a person goes through to reach a goal and gives the team an idea of where to improve the person's experience. A journey map provides a bird's eye view of the entire customer journey which includes a timeline of a series of user actions, user's thoughts & emotions and opportunities for improvement.

SEEKING SAMANTHA		Scenario	Expectation		
About Samantha is a recent graduate who is setting financial goals and managing her finances for the first time.		After graduating and getting her first job, Samantha realized she knows nothing about finances. She wants to be educated and smart with her finances. However she doesn't know where to start seeking this financial education. She has talked to her parents before but she doesn't find their advice relevant or helpful.		Being able to learning financial information and setting financial goals in an easily digestible way	
Phases <i>How does Samantha go about seeking financial information?</i>	Need for Financial Information	Advice	Seeking Information via Internet	Intaking Information	
Actions <i>What does Samantha do in each phase?</i>	<p>Struggles with making and reaching financial goals</p> <p>Confused by managing finances</p> <p>Stressed thinking about money</p> <p>Stressed managing loans</p>	<p>Consult my family for financial advice</p> <p>Don't find my family's financial advice useful</p> <p>Receive advice from family member about a topic that they have work experience in</p> <p>Consult my dad on a spreadsheet to track spending</p> <p>Advice doesn't match my expectations</p>	<p>Google financial information</p> <p>Overwhelmed by amount of information available</p> <p>Doesn't know where to start when researching financial info</p> <p>Don't know the right questions to ask</p>	<p>Browse answers about setting financial goals</p> <p>YouTube and Reddit provide specific information /answers</p> <p>Learns from situations similar to hers</p> <p>Browse learning websites</p>	
Feeling <i>How does Samantha feel in each phase?</i>	<p>The diagram illustrates the emotional journey of Samantha through five phases. It starts with 'Struggles with making and reaching financial goals' and 'Confused by managing finances', leading to 'Stressed thinking about money' and 'Stressed managing loans'. This leads to 'Consult my family for financial advice' and 'Don't find my family's financial advice useful', which results in 'Receive advice from family member about a topic that they have work experience in'. This leads to 'Consult my dad on a spreadsheet to track spending' and 'Advice doesn't match my expectations', resulting in 'Doesn't know where to start when researching financial info' and 'Don't know the right questions to ask'. Finally, it leads to 'Google financial information' and 'Overwhelmed by amount of information available', which results in 'I'm learning so much!' and 'I don't know what to do with all of this info'.</p>				
Opportunities <i>What could we improve or introduce?</i>	Help individual to specify what information they need	Provide individuals with the reliable and relevant space for advice	Provide a centralized location with suggested topics for all things finance	Provide a space for people in similar situations to engage in open dialogue and learn from others	Categorize the central location with different financial topics of interest to allow for digestible browsing

Design Concepts



Team 4 ISR - Conceptual Design 1



9:41

Hey there, Jonathan!

Scan the QR code with your mobile device

You're on track to surpass your 'Food & Drinks' budget **15 days** ahead of schedule.
[See Solution](#)

BUDGET - Dec'21 [Edit Budget](#)

65%

\$650 \$1000

SPENDING LEVELS

Food & Drinks ON TRACK **GROCERIES** HIGH SPENDING

TRENDING TOPICS ↗

- How to make a budget that works for you [View](#) 609 120
- How to build your credit from scratch [View](#) 201 56

View More

FINANCIAL GOALS

- Create a Budget 15 mins to set up | COMPLETED
- Pay off Debt 10 mins to set up

View More

ANALYTICS & INSIGHTS

Your savings are up by **15%** but you're spending more on take-out

FINANCE 101

Get your Basics Right
Beginner's guide to finance [Begin Course](#)

Home Goals + Community Insights

9:41

Goals

December 2021

M	T	W	T	F	S	S
1	2	3	4	5		
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Goals for Dec 08

- Save Money for new TV You're ON TRACK to complete this goal [View Goal](#)
- Food & Drinks Budget You're OFF TRACK to complete this goal [View Goal](#)

Home Goals + Community Insights

9:41

Community

Investments

TOP RESULTS (4)

- How do I Invest my money well? [View](#) 421 67
- Getting the basics right with Investing. [View](#) 150 24

View More

COMMUNITY QUESTIONS

- What are different types of investments that I can put in my 401k? [View](#) 68 20 Answers
- How are investments taxed? [View](#) 25 12 Answers
- How should a person in their early 20s invest money? [View](#) 68 20 Answers

Home Goals + Community Insights

9:41

Account & Insights

BUDGET - Dec'21 [Edit Budget](#)

65%

\$650 \$1000

PERSONALIZED INSIGHTS

- You're on track to surpass your 'Food & Drinks' budget **15 days** ahead of schedule.
[See Solution](#)
- You're spending too much money on streaming services. Evaluate and unsubscribe.
[Learn More](#)
- Want to pay off your college loans? Begin your journey by creating a financial goal for yourself.
[Learn More](#)

TOP TRANSACTIONS

- PizzaHut \$123
4 transactions
- Amazon \$188
3 transactions
- Subway \$84
2 transactions

View Transactions

SPENDING LEVELS

Food & Drinks ON TRACK **GROCERIES** HIGH SPENDING

Edit Categories

Home Goals + Community Insights

