

Describe the problem or opportunity that you plan to address in your Interaction Design project. Your narrative should include:

1. What is the problem in brief?
2. How will your project change the status quo? For whom?
3. What is (at least) one naïve design idea (rough sketch)? How does this idea address what you see as the core problem?
4. What information do you need to collect? How will you collect it? How will you meet your target users, or who can serve as effective proxies for them?
5. How will your team work together to accomplish these goals (as well as your individual learning goals)?

Your project should be (an interface for) a system driven by software. It may be embedded in a hardware system, it may be a purely software application, or it may be a web/mobile/tablet site.

A good project will be big enough to support multiple possible implementations and designs, but not so big that you can't make effective progress on it. Remember that, when you get to the implementation stage, you will have 7-10 days to draft a rough working prototype. (You won't do this until mid-semester and by then you'll have a fairly concrete design developed, of course.)

The goal of this assignment is not to convince me that you have all the answers but that you are in a good position to obtain the answers. If you already know all of the answers, the discovery phase (the next couple of assignments) is likely not going to be very interesting.

1. What is the problem in brief?
  - a. The issue we would like to address is impulsing purchasing and overconsumption. With the effectiveness of targeted online marketing and social media, resisting the urge to order a superfluous product can be difficult. Thus, our team would like to protect users from poor spending habits by ensuring their non-essential items will be truly cherished and uninfluenced by corporate advertisements.
2. How will your project change the status quo? For whom?
  - a. For nearly everyone, money is not a commodity to be spent frivolously. However, this does not mean that recreational purchases should be avoided at all costs. Instead, our project aims to improve these purchases by promoting sober choices with their funds. Anyone who falls victim to buying impractical items on a whim will find benefit from this product.
3. What is (at least) one naïve design idea (rough sketch)? How does this idea address what you see as the core problem?
  - a. One possible approach to addressing this issue is by adding items to a wishlist when a user attempts to make an impulse purchase. Users could create a self-imposed time lock on the item, preventing them from purchasing it on the spot. At the end of the month, users would get to review their current wishlist and personally rate their previously desired items. This way users get to visually see how much money they have saved overall, as well as make informed financial decisions on products they will legitimately enjoy. We hope to make this monthly wrap-up an event

that individuals will look forward to, an interactive “game” that could potentially gather data to help other consumers on decisions of their own.

4. What information do you need to collect? How will you collect it? How will you meet your target users, or who can serve as effective proxies for them?
  - a. We will need to collect a wide variety of information, first determining what users want to see in a banking application. One important piece of information will revolve around the user's spending habits. Whether or not they have difficulty saving money and the way they spend their disposable income. We will collect this information by interviewing a wide variety of people including students, employees, and other professionals. This will allow us to gain a wide variety of points of view and will allow us to pick and choose what we want in an application based upon information/requests that we have received during our interviews.
  - b. We will also need to come up with a list of questions that will emphasize the features that we want to include for our project. Another piece of information we will need is to test our User Interface and make sure that it is coherent and seamless. And does not cause any confusion for the user. We want to create a product that is engaging and easy to use, that way we will be able to gain a high number of returning users! This way we will be able to meet our target audience!
  - c. We need to determine what patterns and ads influence users to make such purchases, as well as how to prevent impulse purchases while allowing for necessities. Whether it be for in-app purchases for mobile games or snacks at a register, we would like to find the root cause of the issue. In order to collect this information, we'll conduct interviews regarding user spending, as well as checking their purchase histories. Once this information is obtained, we'd like to design a prototype and reconnect with the users in order to test its effectiveness. As for identifying the target audience, we would need to find individuals who struggle with financial responsibility.
5. How will your team work together to accomplish these goals (as well as your individual learning goals)?
  - a. Our team will work together in lots of different ways in order to accomplish these goals. The idea we have for this project is super ambitious, we want to create an amazing application with a great User Interface that will allow users to see their money in a whole new way. This will be extremely difficult but in order to accomplish this we will need to be working together, meeting regularly, and making sure that we get relevant feedback from all the users we interact with during the development phase. This will allow us to make changes as we see necessary and adapt our project in order to make the biggest impact across all users that will be using this application!
  - b. In order to accomplish these goals, our team will have to work collaboratively and ensure that all members contribute equally. By maintaining strong communication throughout the project, address potential issues as they arise and submit a complete project that all members are proud to call their own.

Potential Interview Questions:

- Ask people about their impulsive buying habits

- Ask if they look at reviews thoroughly before buying
- Ask how long do they wait before buying a certain product
- Take a photo of some recent purchasing regrets to see how it can accumulate
- Source or reason for impulsive purchases
- Talk about saving habits and what consumers do to save money
- Do they find it difficult to make budgets? why?
- Ask about features that they would want to see in a banking application!

