

HOW MIGHT WE...

How might we provide visually intuitive, personalized financial recommendations based on transaction history to users who are not data savvy?



MANU MBA

ANANYA CS



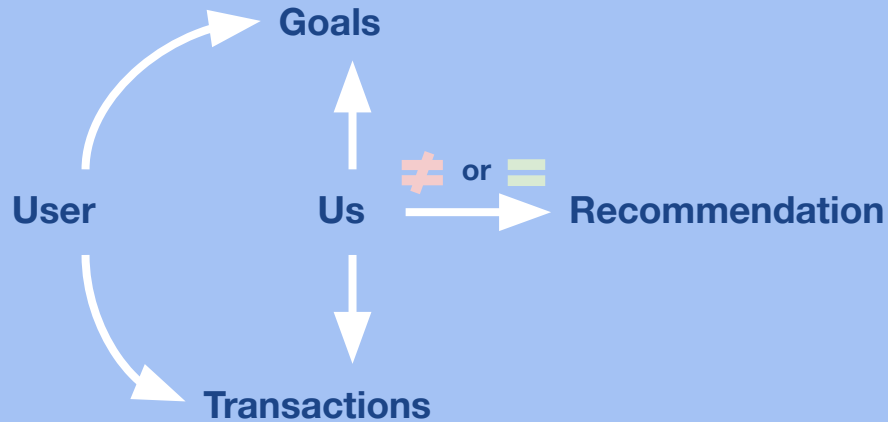
YIQI DESIGN

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BRIDGE

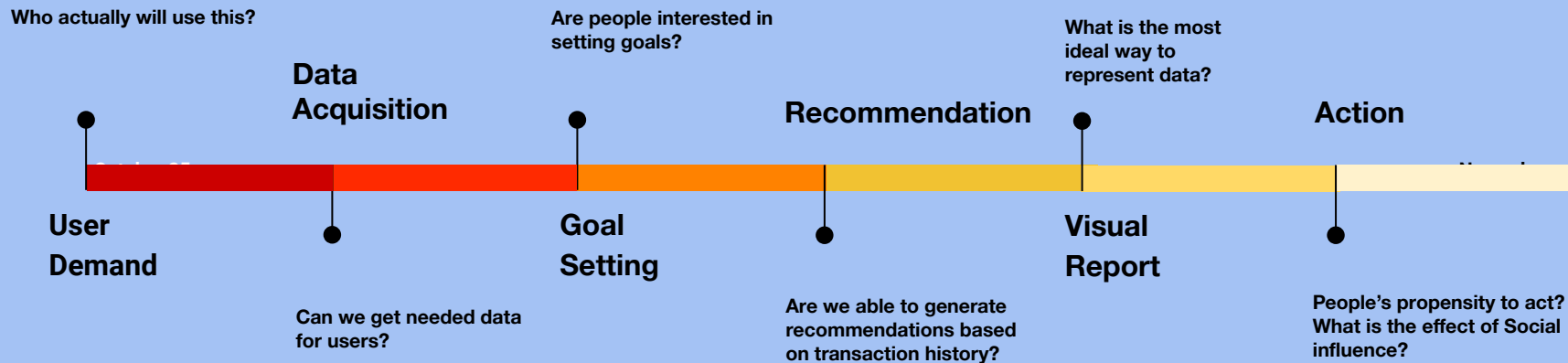


An application that (1) records your financial goals, (2) generates recommendations to improve your finances, and (3) helps you stay on track to make your financial dream into reality

Key Aspects

1. Transaction History - Bank Accounts and Credit Cards through APIs
2. Goals - App provided and Individual Generated. Short term e.g. Spending on Food, Long term e.g. Saving for Retirement
3. Recommendations - Comparing Transaction History against Goals and issuing helpful advice
4. Motivation - Social Influence through competitive financial incentive schemes

Key Risks



Experiment Plan

- Recruit individuals and track their spending. See if goal setting, recommendations and social influence are valuable
- Test multiple aspects in parallel over approx 2 weeks
- Different Groups
 - Own goal vs provided goal
 - Recommendation vs no recommendations
 - Within recommendations differing methods of visualizing
 - Social Influence vs Independence

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Q&A