CSC491 – Competitive CUJ

Team Name: FinQuest

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TL;DR

We documented the setup process for Finimize, one of FinQuest's direct competitors and examined its effectiveness in achieving a select JTBD.

User Goal

"As a beginner investor, I want to receive a learning pathway tailored to my goals and knowledge, so that I can learn finance concepts in a structured and relevant way."

Detailed Summary of Findings

User Persona

The user is a 22-year-old university student who is tech-literate but has limited investing experience. They have never used Finimize before and want to learn about finance in a structured, goal-oriented way to build long-term wealth. Their main expectation is to find an onboarding process that tailors learning materials to their background and financial goals.

Tools Used

- Google Chrome

- Finimize web app (desktop version)

Highlights and Lowlights

Experience Area	Observations	Severity
Fast Site Access	Finimize's homepage loaded instantly, with clear CTAs ("Join for Free") visible on first scroll. No unnecessary interstitials or pop-ups.	Great

Smooth Sign-Up Flow	Account creation was frictionless thanks to Google sign-in. No redundant forms or verification emails before entry.	Great
Poor Onboarding Personalization	After sign-up, there was no guided setup or prompt to define goals or knowledge level. Users had to manually locate the "Personalize your Finimize experience" option hidden in the profile menu.	Severe
Lack of Feedback on Personalization	Even after submitting preferences, there was no visible indication of what changed — no confirmation message, recommendations, or customized dashboard. The personalization felt purely cosmetic.	Severe
Unclear Information Architecture	The educational material was nested under "Guides," which wasn't intuitive. For a first-time learner, "Learn," "Courses," or "Start Here" would communicate purpose better.	Moderate
Quality of Educational Content	The articles were concise, written in plain English, and included relevant examples. The tone was friendly and confidence-building for beginners.	Great
Content Relevance	Despite submitting preferences, the displayed articles didn't seem tailored to them. The same general categories appeared for all users.	Moderate
Visual Design and UX	Clean typography and mobile-friendly layout, but navigation relied too heavily on text links rather than cards or visual pathways.	Moderate

Key Insights

1. **First-time experience lacks structure.** Finimize doesn't guide the user through a learning path. The absence of onboarding flow means new users have no clear "first step," which leads to aimless browsing instead of focused learning.

2. **Personalization exists but feels broken.** The option to personalize experience exists but is buried and has no tangible effect. This breaks user trust. If users take time to input preferences, they expect immediate visible benefit.

3. **Information architecture mismatches intent.** A beginner seeking structured education expects progressive modules or milestones. Finimize presents a content feed instead, making it harder to perceive progress or mastery.

4. **Content quality is the strongest differentiator.** The writing quality is high: clear, well-sourced, and friendly. It makes financial concepts approachable and could be

repurposed well in an educational context.

5. **No gamification or progress feedback.** There are no completion indicators, streaks, or badges that could motivate ongoing engagement for users learning over weeks or months.

6. **User trust depends on visible tailoring.** Finimize's brand projects authority, but users expect evidence that the product understands them. The lack of adaptive content undermines that perception.

Product Recommendations

1. **Add structured onboarding.** On first login, ask users about experience level, goals, and interests. Immediately show a personalized "Start Here" pathway.

2. **Show tangible personalization.** After preference setup, surface relevant guides, highlight progress, and label content as "recommended for you."

3. **Improve navigation naming.** Rename "Guides" to something more intuitive ("Learn" or "Courses") and use a modular layout for lessons.

4. **Implement feedback loops.** Track reading history and adjust recommendations accordingly. Offer users periodic summaries or quizzes to reinforce learning.

5. **Streamline information hierarchy.** Separate "news" (daily briefings) from "education" to prevent cognitive overload.

6. **Add progress indicators.** Show completion percentages or skill milestones to give users a sense of advancement and accomplishment.

Competitor Product Analysis (*Finimize*)

Finimize delivers a highly polished experience that is centred on financial news curation and community insights. Its strengths lie in clarity, brevity, and also consistency, with daily briefings that aim to break down topics into digestible summaries. This creates a slick, low-effort content experience. The mobile app is clean and fast, offering text and audio options for those who like to multitask. The community and events lend perceived credibility, while the subscription model provides predictable access to premium analysis. Finimize is a solid choice for users who are already investing or just want to stay reliably informed about markets without needing deep educational scaffolding.

However, Finimize also has its weaknesses: it's a consumption-based platform rather than a competence builder. In other words, Finimize provides knowledge about markets but not the practical skills for investing. The experience lacks assessment loops, adaptive learning, or gamified mechanics to help users genuinely sustain skill growth over time. Progress tracking in Finimize is limited to reading history, and personalization rarely extends beyond topic selection. For beginners, particularly Gen Z, the experience can feel passive and unstructured, with limited immediate application to their own financial behaviors.
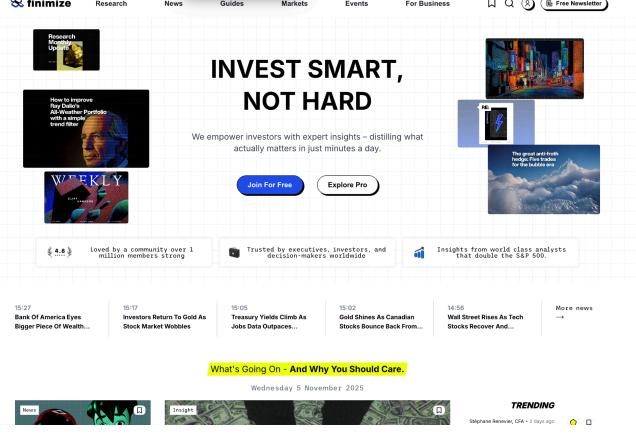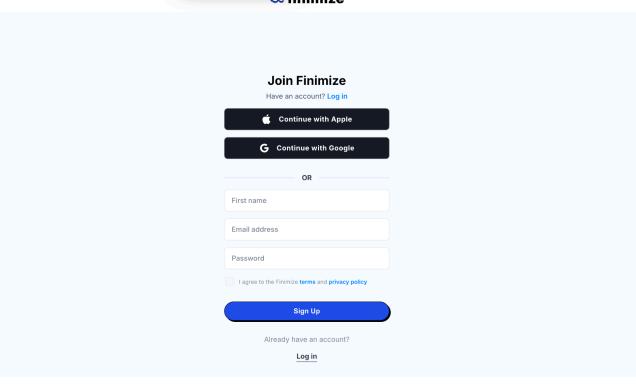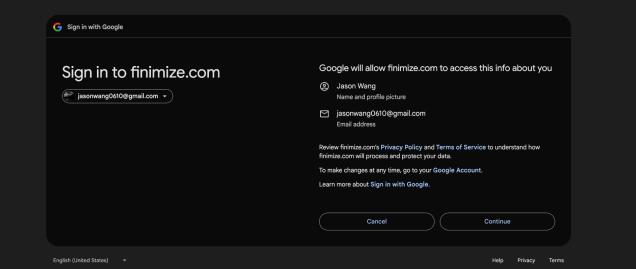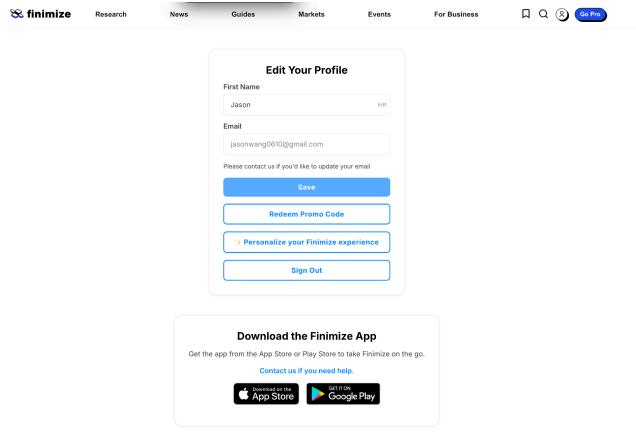
FinQuest differentiates itself through interactive, mastery-oriented learning that connects education directly to user portfolios. Instead of static reading, it uses adaptive micro-lessons, AI-driven recommendations, and gamified streaks and badges to convert learning into measurable progress. Our learning engine integrates with portfolio data, surfacing contextual modules when users take real investment actions – effectively bridging the gap between theory and practice. FinQuest wisely avoids competing with Finimize on real-time news curation or event hosting. Instead, FinQuest doubles down on competence over content, offering users the tools, structure, and motivation required to become confident, long-term investors – a goal that Finimize's news-driven experience simply cannot achieve.
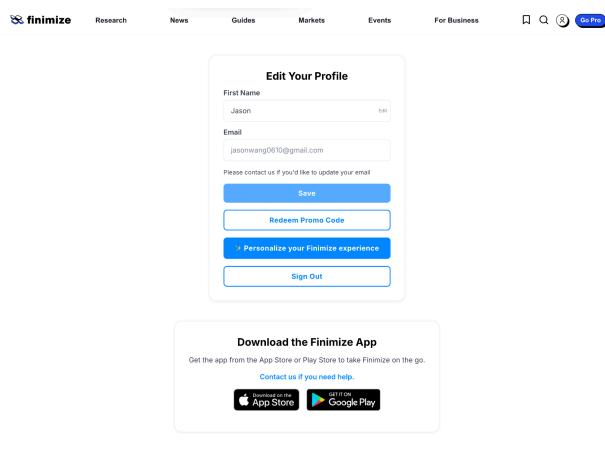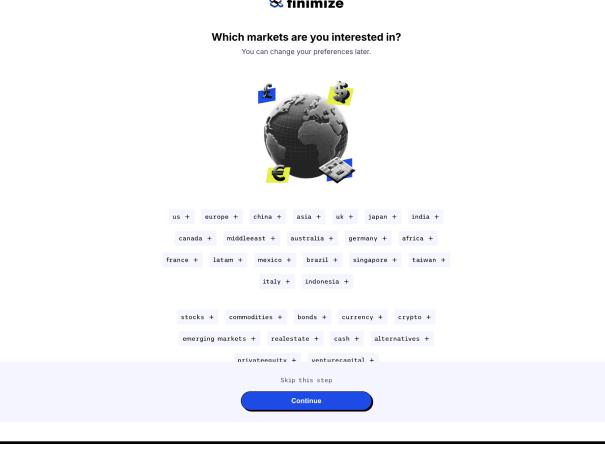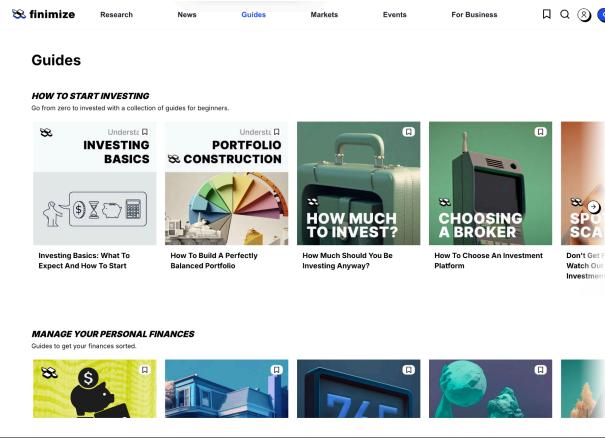
CUJ Overview Table

Task description	Time taken	# context switches
Creating a Finimize account	30s	2
Setting up content preferences	2m	1
Finding educational content	45s	1
Consuming educational content	5m	1

End-to-End User Journey Documentation

#	Step Description	Screenshot

1	Open Finimize website	
2	Click "Join For Free" button	
3	Create a new account with Google	
4	Navigate to user profile	

5	Click on "Personalize your Finimize experience"	
6	Complete form by selecting relevant options	
7	Navigate to the "Guides" tab	

8	Open article	

How To Build A Perfectly Balanced Portfolio

Key elements of portfolio construction include diversification, rebalancing, and how to measure investment success.

Carl Hazeley
10 mins

Understand
PORTFOLIO CONSTRUCTION

🎧 Listen

Diversification: the key ingredient in investment portfolio construction

So, if you've decided that investing is for you, the next step is obviously: what should I buy? *Right*? First up though, it's really important to understand how your investments interact *with each other* within your "portfolio"...

Your "portfolio" is the collection of different investments you've amassed: how your pot of money is spread across things like cash in the bank, stocks, bonds, or real estate – or alternatives like classic cars or bitcoin.

Introducing correlation

A key concept worth understanding is **correlation**: a mathematical description of

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9	Read article	

...When choosing a provider, just make sure you're aware of all the fees you might need to pay. Providers can charge for depositing money, trading to rebalance your portfolio – and even for withdrawing funds.

That's it for our Pack on Portfolio Construction. Here's a reminder of the key points:

- **Correlation is king.** Splitting your money across assets that move independently will boost your risk-adjusted returns.
- **There are lots of different ways to split your investments** – some conservative, some more aggressive.
- **When measuring how well your investments have performed**, you should make sure you check the returns compared with the risk-free rate of return.
- **You can save money** on advisor fees by building your own portfolio and rebalancing it periodically.

Mentioned in story

🍎 **AAPL**
Apple Inc

BH **BRK.A**
Berkshire Hathaway Inc.

apple berkshire hathaway bitcoin conglomerates consumer discretionary financials hardware inflation information technology insurance investment management macroeconomics portfolio portfolio construction portfolio management retail samsung electronics software stock picking strategy tech warren buffett bonds cash commodities crypto currency realestate stocks