

Key Points

A few of the key insights that was discovered during interviews and Google form submissions, assembled on FigJam

Pain Points

Have conversations with friends about banking



Have no knowledge of any terms or what to do with their money



bad spending habits



Balancing between savings and spending



Motivations

Bigger traditional banks having all the fees and barriers that prevent me to be interested in joining



Would like to know more ways on what you can do with your money



Does not use advisor for advice but just to open accounts at banks.



Family members are also not very strong with finances thus never held discussions about them



Behaviours

Felt a stigma that if they go to a financial advisor for advice/help that they had to be a client



Having someone to guide you with tips



Using an excel sheet for planning and setting goals to keep finances on track



Reading about companies/brands quarterly reports on their own



*For this project, I conducted 3 phone interviews and received 9 Google form submissions