Issue 1:

Why #1: Why don't we add multi-factor authentication as an option for users?
Answer: Because its out of our scope
Why #2: Why is it out of our scope
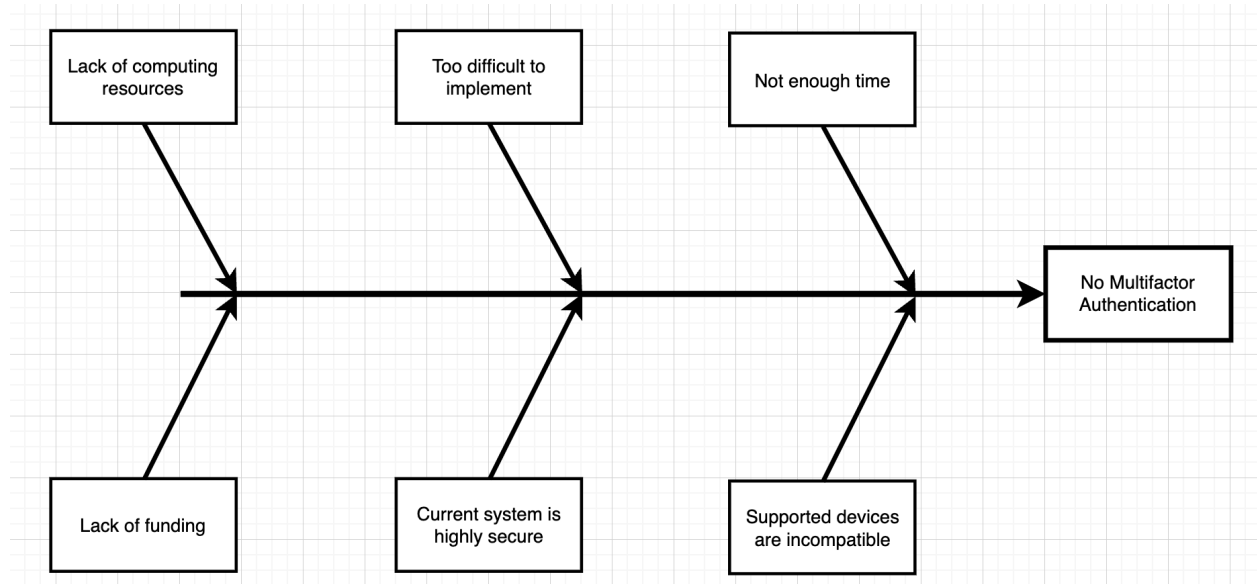Answer: Because we don't have the time or resources to add it
Why #3: Why don't we have the time or resources to add it
Answer: We only have a limited time and knowledge, and little funding
Why #4: Why do we have limited time and knowledge?
Answer: We were never taught and only have 3 weeks

Root Cause: We haven't learned how to implement MFA, and we have only 3 weeks left to learn.

Issue 2:

Why #1: Why don't we have a Joint Accounts option?
Answer: Because it cannot be implemented
Why #2: Why can it not be implemented
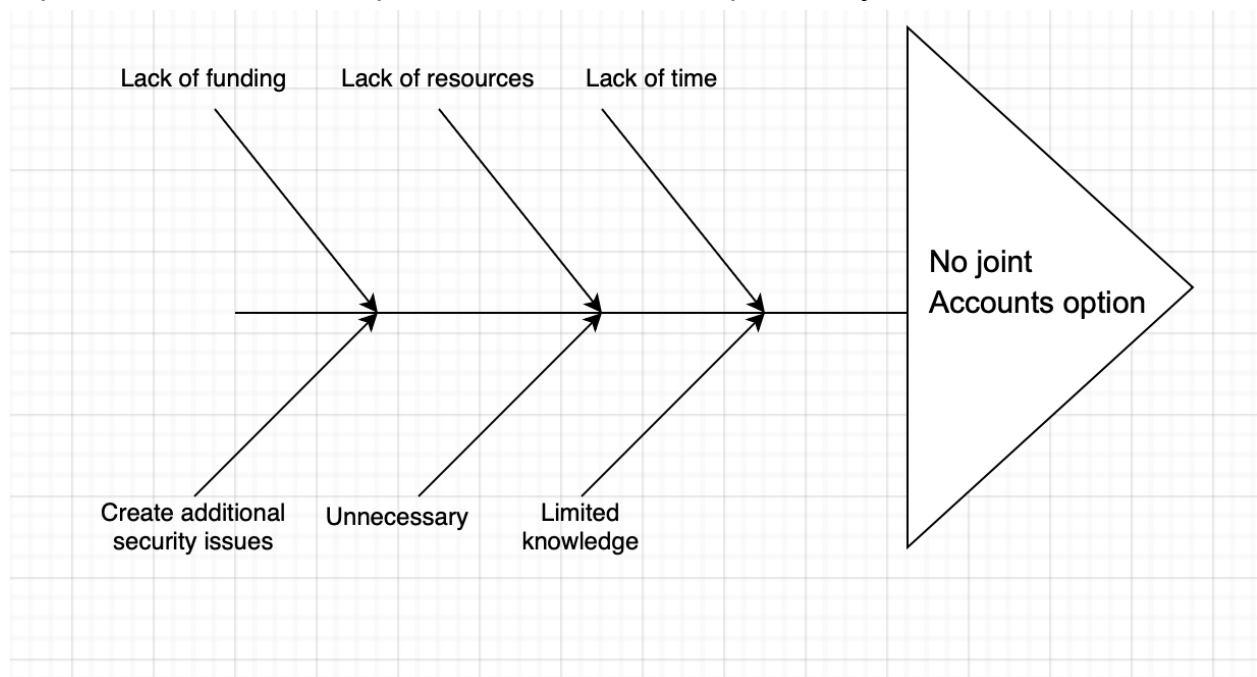Answer: Because our account system is not developed well enough
Why #3: Why is our account system not developed well enough for joint accounts?
Answer: Because our database implementation is not sophisticated enough to handle joint accounts?
Why #4: Why is the database not sophisticated?
Answer: We do not have the resources for a sophisticated database implementation

Root Cause for not having a Joint Accounts - We do not have the resources for a sophisticated database implementation which is required for joint accounts.

Issue 3:

Why #1: Why don't we have a feature where you can share your budget with another user?
Answer: The feature had not come up when brainstorming potential features
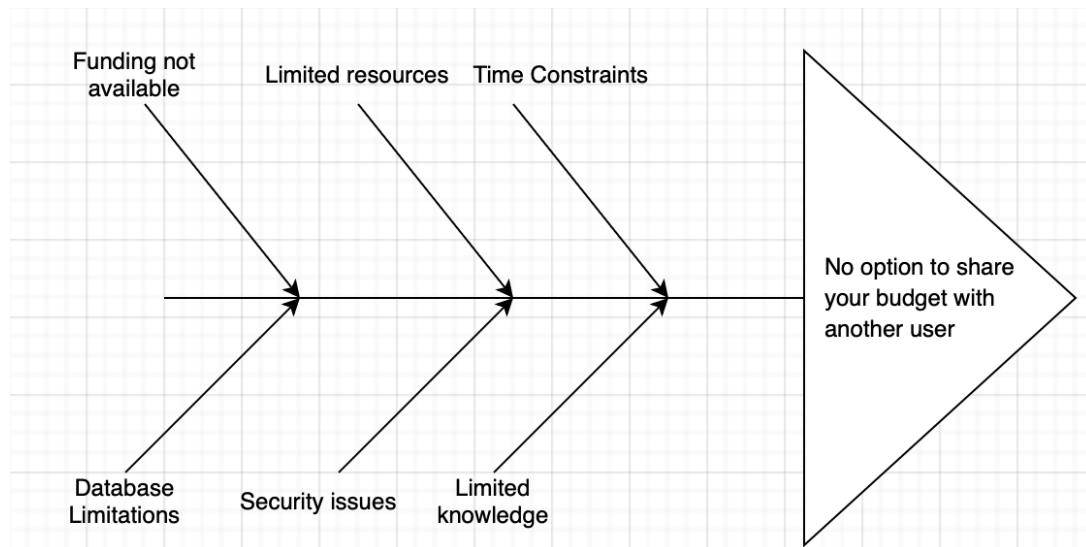Why #2: Why did the feature not come up?
Answer: We did not adequately consider all the use cases for the typical user.
Why #3: Why didn't we consider the use case for the typical user?
Answer: We had limited time to research, and were unable to conduct research about desired use cases for our target demographic.

Root cause analysis for not having a feature where we can share our budget with another user —> Not enough resources for properly understanding our target demographic and the features they might want.

Issue 4:

Why #1: why don't we add the ability to add cards to users e-wallet
Answer:The feature is out of scope for the class
Why #2: Why is the feature is out of scope for the class
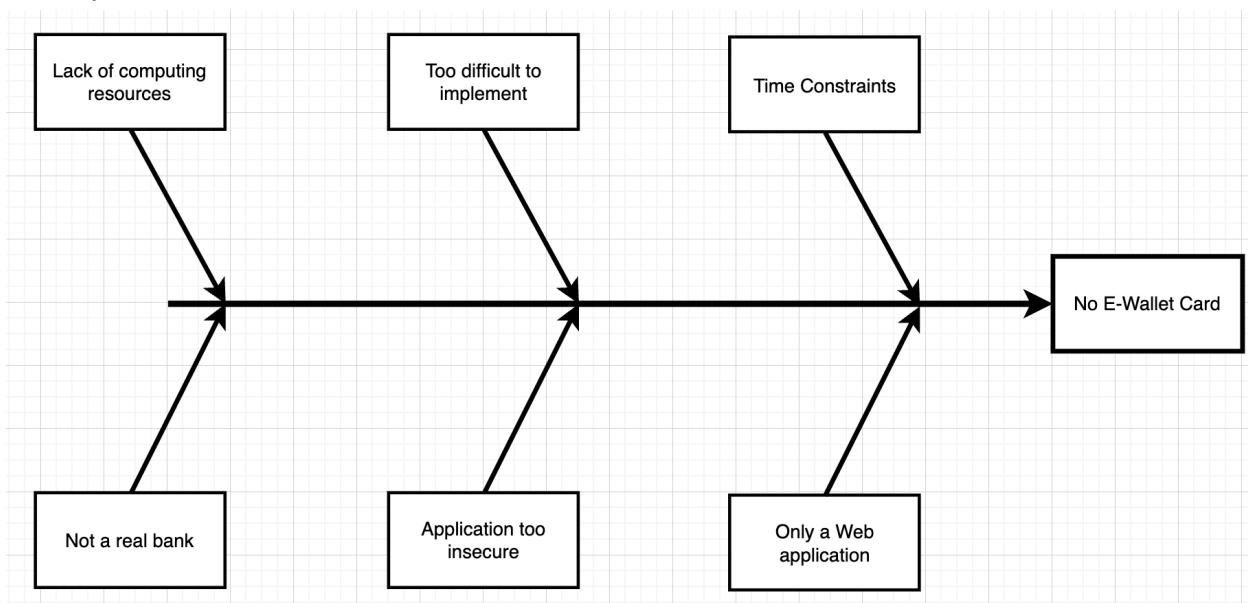Answer: Given the time constraint, it would not be feasible
Why #3: Why is it not feasible?
Answer: We don't have the knowledge to implement this feature in time.
Why #4: why don't you have the knowledge?
Answer: The software required to develop an e-wallet feature is beyond our experience

Root cause analysis for not adding the ability to add cards to user e-wallet -> is beyond our experience.

Lack of computing resources

Too difficult to implement

Time Constraints

No E-Wallet Card

Not a real bank

Application too insecure

Only a Web application

Issue 5: Recurring Payments

Why #1: Why does the user want to implement recurring payments?
The user wants to make it easier to pay bills on a regular basis.

Why #2: Why is it important to make bill payments easier for customers?
Making bill payments easier can increase customer satisfaction and reduce the likelihood of missed or late payments.

Why #3: Why is reducing the likelihood of missed or late payments important?
Missed or late payments can result in fees and penalties for customers, which can negatively impact their financial situation and their relationship with the bank.

Why #4: Why is it important to maintain a positive relationship with customers?
Maintaining a positive relationship with customers can lead to increased loyalty, repeat business, and recommendations to friends.

Why #5: Why is a good relationship with customers important?
Customers are more likely to stay with our bank and recommend us to friends, which can lead to increased revenue for the bank and a stronger competitive position in the market.