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Project Deliverables

Empathize

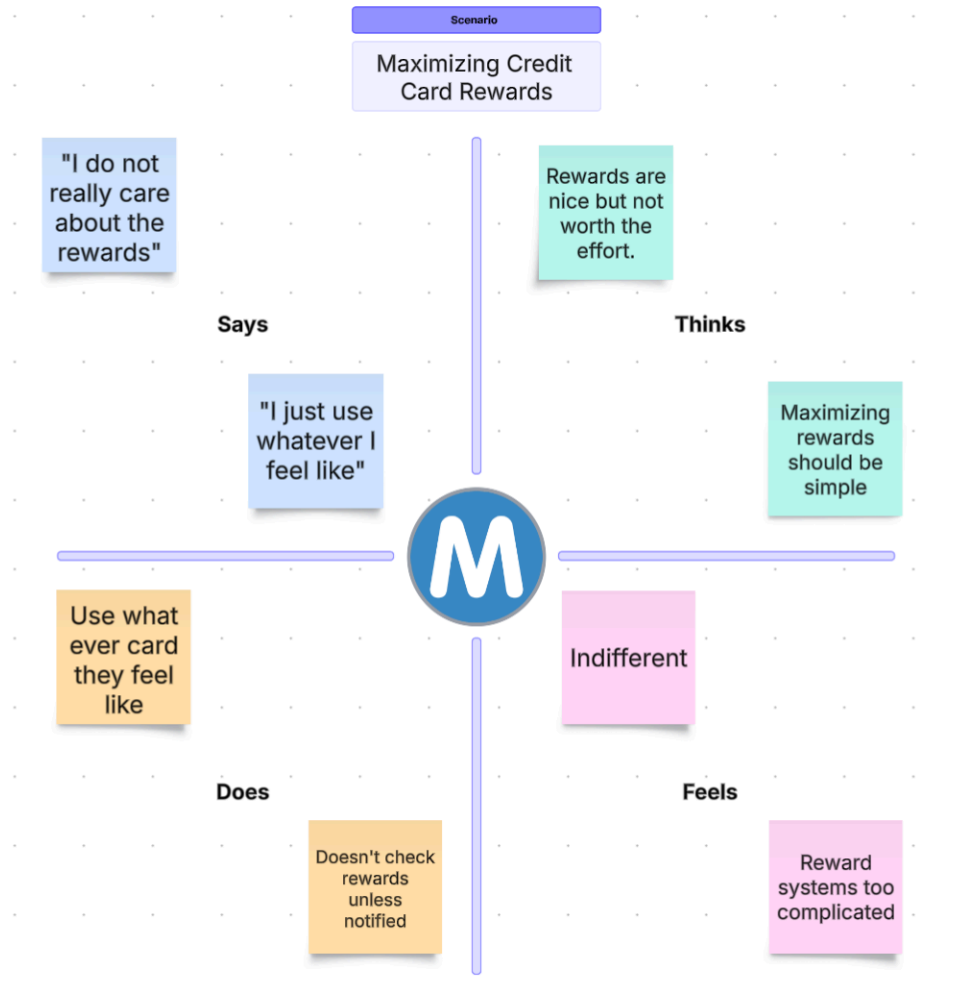
Goal: Understand the users and context deeply.

Deliverables:

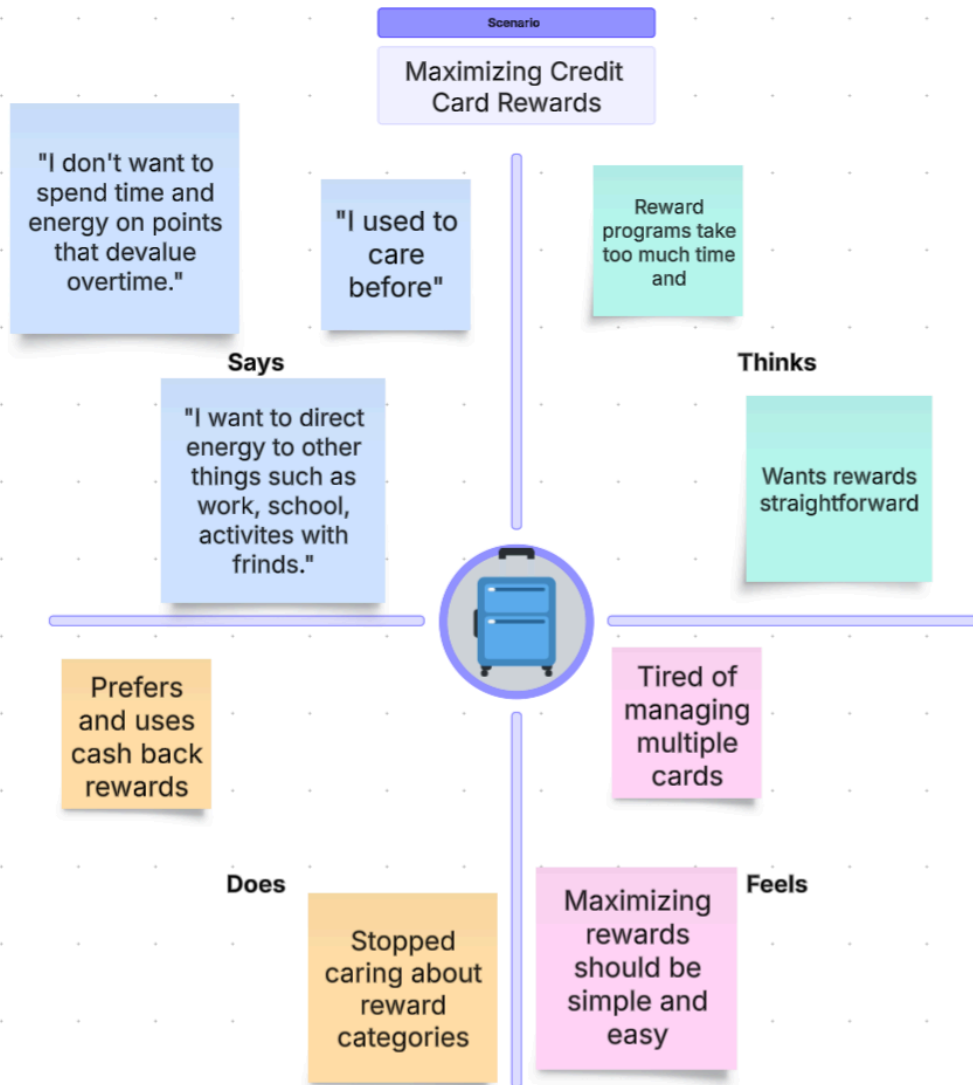
- **User research plan** (who, how, what you'll study)
- **Interview transcripts & observation notes**
- **Empathy maps / journey maps**
- **Key insights** (quotes, pain points, opportunities)
- **User research plan**
 - **Who:**
 - people who have multiple credit cards that offer different types of rewards (points, cash back, miles)
 - **How:**
 - conduct interviews exploring users' attitudes, decision making, and habits with reward credit cards
 - **What we'll study:**
 - how users decide which card to use for a purchase
 - How they track or redeem rewards
 - Feelings about credit card reward programs
 - Common pain points and opportunities for improvement
- **Interview transcripts & observation**
 - **Interview 1 (Montserrat - regular consumer)**
 - Has four credit cards
 - **Behavior:**
 - "I do not really care about the rewards"
 - Does not pay attention until they look at it or get notified
 - "I just use whatever I feel like"
 - Does not take into account rewards back for each card

- Attitude Toward Rewards:
 - Would maximize rewards if it were simple
 - Too much information and effort required
- Interview 2 (Henry - regular consumer and a recent frequent traveler):
 - Has three credit cards
 - Behavior:
 - “I used to care before”
 - Looked into the rewards benefits of each card
 - Uses a cash back rewards card over points based rewards card
 - Likes the instant gratification
 - “10,000 points in points gets me \$100”
 - “At least with cash back I know what I am getting in terms of rewards”
 - Attitude Toward Rewards:
 - “I don’t want to spend time and energy on points that devalue overtime. I want to direct energy to other things such as work, school, activities with friends.”
 - Too complicated - there is too much stuff to keep track off (categories)
 - Takes too much time and effort
 - If going to maximize rewards, it must be simple otherwise it is not worth it
- Interview 3 (Jared - military personnel):
 - Has more than one credit card
 - Behavior:
 - “Mostly taking advantage of money backs and points like I have a card that gives like 3% back on gas and eating out so I use that when going out”
 - Uses cards strategically
 - “Yeah use the rewards but I’ve been holding points incase I wanna buy something big or need a plan ticket”
 - Attitude Toward Rewards:
 - Values accumulating rewards for meaningful redemptions
 - “Definitely watch a youtube channel like caleb hammers for more finance”
 - Values financial literacy
 - Views rewards as a smart financial tool
- Observations

- All interviewees would like a way to maximize rewards from credit cards
- More often than not it requires too much effort and time to keep track of the reward categories for each card
- One person takes the time to maximize rewards and become financially literate
- Empathy maps / journey maps
 - Monserrat



- Henry



- Jared



- Key insights
 - Quotes:
 - "I don't want to spend time and energy on points that devalue overtime. I want to direct energy to other things such as work, school, activities with friends."
 - "I used to care before"
 - "I do not really care about the rewards"
 - "Mostly taking advantage of money backs and points like I have a card that gives like 3% back on gas and eating out so I use that when going out"
 - Pain points:

- Too complicated to manage rewards
 - Rewards feel irrelevant or not worth
 - Time consuming to understand reward categories for each card
- Opportunities:
 - Be able to provide a simple way to maximize credit card rewards
 - Make rewards feel worth it and have some meaning to it

Define

- Point of View (POV) Statement
 - Despite owning 4-5 credit cards with different reward structures, most users consistently underutilize their benefits because the mental effort required to optimize each purchase decision isn't worth the perceived reward.
- How Might We (HMW) Questions
 - HMW make credit card reward optimization feel effortless instead of overwhelming?
 - HMW help users maximize rewards without requiring them to memorize or track multiple card categories?
 - HMW simplify the decision of which card to use at the moment of purchase?
 - HMW make rewards feel more immediate and tangible instead of abstract points?
 - HMW automate reward optimization so users benefit without active effort?
- Problem Framing
 - **Problem Statement**
 - Credit card users with multiple rewards cards are leaving value on the table because existing reward programs are too complex and time-consuming to optimize effectively in daily life.
 - **Why This Matters**
 - Users lose hundreds to thousands of dollars annually in unrealized rewards
 - Decision fatigue from tracking multiple card categories
 - Complexity causes complete disengagement with rewards programs
 - **Current Solution Limitations**
 - Manual tracking requires constant memorization
 - Card issuer apps don't provide cross-card comparisons
 - Existing solutions don't help at point of purchase
 - **Success Criteria**
 - Decision time under 5 seconds at purchase

- Zero memorization required
 - Works passively without daily user input
 - Shows clear, quantified value
- User Personas
 - **Persona 1: Casual Monserrat**
 - **The Indifferent Optimizer**
 - Has 4 credit cards
 - Uses "whatever card I feel like"
 - Doesn't track rewards unless notified
 - **Quote:** *"I do not really care about the rewards... I just use whatever I feel like."*
 - **Needs:** Zero-effort, automated optimization
 - **Persona 2: Frustrated Henry**
 - **The Burned-Out Traveler**
 - Has 3 credit cards
 - Switched to simple cash back over points
 - Used to optimize but gave up
 - **Quote:** *"I don't want to spend time and energy on points that devalue overtime. I want to direct energy to other things such as work, school, activities with friends."*
 - **Needs:** Simple rewards with instant gratification
 - **Persona 3: Strategic Jared**
 - **The Motivated Maximizer**
 - Multiple credit cards
 - Uses cards strategically by category
 - Saves points for big purchases
 - **Quote:** *"Mostly taking advantage of money backs and points like I have a card that gives like 3% back on gas and eating out so I use that when going out."*
 - **Needs:** Better tools for tracking and decision support

Ideate

Goal: Generate a wide range of creative solutions.

Deliverables:

Brainstorming outputs / idea sketches

- **Idea A (The "What Card?" Widget):** A phone home-screen widget. The user taps a category (e.g., "Dining," "Gas," "Groceries") and the widget's face updates to show the best card to use from their wallet *right now*.
- **Idea B (The "Passive Educator" App):** An app that links to card accounts (like Mint). *After* a purchase, it sends a notification: "You spent \$50 at Safeway on your Amex (1x points). Next time, use your Chase Freedom (5x this quarter) to get \$2.50 back instead of \$0.50."
- **Idea C (The "Smart Wallet" App):** A simple app where users manually input their cards *once*. At the point of purchase, they open the app and select the merchant category. The app instantly recommends the top card and a runner-up.
- **Idea D (The "Physical Sticker" System):** A low-tech solution. We provide users with small, color-coded stickers (e.g., "Blue = Gas," "Red = Restaurants") to place on their physical credit cards. This relies on them learning their *own* system.
- **Idea E (The "Online Checkout" Extension):** A browser extension that, at the checkout page, highlights the credit card entry field and shows a small pop-up: "For this purchase, use your Amazon Visa (5% back)."
- **Idea F (The "Value Translator" Feature):** A feature to be added to any app concept (like A or C). When a card is recommended, it doesn't just say "Use Chase (3x points)." It says: "On this \$50 purchase, use your **Chase card** to get ~\$1.50 back." This directly addresses Henry's pain point.
- **Idea G (The "Goal Tracker" Dashboard):** An app feature where users set a tangible goal (e.g., "Flight to Hawaii - 50,000 points"). The app then frames every recommendation in the context of that goal: "Use your Amex to get 200 points closer to your Hawaii flight."

Concept clusters or prioritization matrix (feasibility vs impact)

	Low Feasibility	High Feasibility
High Impact	* Idea B (Passive Educator): High impact, but linking to bank accounts is too complex for 10 days.	* Idea C (Smart Wallet App) + F (Value Translator): (TOP PICK) Solves the core problem at the point of sale. A prototype is very achievable in Figma.

	* Idea E (Browser Extension): High impact for online, but a working extension is too complex.	* Idea A (Widget): Very fast for the user. Easy to prototype the concept, though a <i>functional</i> widget is complex.
Low Impact		* Idea D (Stickers): Low-tech and simple, but still requires the user to do the work and remember their own system. Doesn't truly solve the "effortless" goal.
		* Idea G (Goal Tracker): Nice feature, but <i>secondary</i> to the main problem of "which card to use right now." Adds complexity to the prototype.

Storyboard or concept cards for top ideas

Concept: The "CreditCardRewardsMaximizer" App (A simple, point-of-sale decision tool)

Persona: Frustrated Henry (The Burned-Out Traveler)

Storyboard:

- Panel 1: Context

- Henry is at a busy gas station, standing by the pump.
- He has his wallet in hand, looking stressed, with 3 credit cards visible.
- **Thought Bubble:** "Ugh, which card is best for gas? My Chase? Or the BofA? I can't remember..."

- Panel 2: Action

- Henry pulls out his phone and opens the "CreditCardRewardsMaximizer" app.
- The app screen is simple, with large buttons: "Dining," "Gas," "Groceries," "Travel," "Other..."

- He taps the "Gas" button.

- **Panel 3: Result**

- The app instantly shows a new screen.
- **Top Card:** "Use your **Chase Freedom**"
- **Value:** "You get **5% back** this quarter!"
- **Tangible Value (Feature F):** "On a \$60 fill-up, that's **\$3.00 cash back.**"
- **Runner-up (small text):** "Or, use BofA (2% back)"

- **Panel 4: Emotion**

- Henry smiles, feeling confident and relieved.
- He pulls out his Chase Freedom card and pays at the pump.
- **Thought Bubble:** "Nice. That was easy." He has saved money with zero mental effort and walks away feeling smart.