

Generative Research

Domain

Credit Cards and maintaining proper record of their transaction.

Research Questions

1. Do you use credit/debit cards?
2. How many cards do you own?
3. How often do you use them?
4. Where do you use them?
 - i) Internet payments
 - ii) ATM withdrawal
 - iii) Paying for dinner/lunch
 - iv) Shopping
 - v) Any other
5. Do someone else use your card?
6. What problems do you face using the current credit card system?
7. How do you remember your current balance?
8. Do you have a hard time remembering your pin?
9. Do you keep a log of your transaction?
10. What do receipts mean to you?
11. Your card is stolen. Tell me your first unbiased thoughts.

Methods

- Contextual Inquiry
- Interviews
- Observation
- Interviews to Social Networks and Messenger
- Site tours
- Talk aloud

Recruits

Total 9 participants were recruited. A special care was taken that they should belong to the same age group, working background, interest, and economical group. I successfully managed to reach a wide range, from a student to a HR of a certain company to a mother of two.

How did I capture data?

Data from all the participants was collect using different methods. New questions came up in the process from initial few methods; those were properly added to the research questions. Duplicate data was clubbed, no redundancy was ensured. Many observations where made during all the methods, especially at site visit i.e. ATM.

Affinity Analysis

Themes

The recognized themes are:

- 1) Usage
 - a) Number of cards a person uses
 - b) Frequency of his use
 - c) Purpose
 - d) Sharing
- 2) Remembering
 - a) Current balance
 - b) Pin
 - c) Logs
 - d) Data in Receipt
- 3) Issues
 - a) Inconvenient to carry multiple cards
 - b) Others
 - i) Cards get blocked sometimes
 - ii) No problems
 - c) Security
 - d) Locking and Reporting when stolen

Photos



Fig 1. Affinity Analysis



Fig 2. Remembering, Issues and Usage in detail

Design Ideas

- 1) Create a system that facilitates carrying only 1 credit card, and be able to use all.
Quotes backup: "I can't sit properly, due to 4 credit cards"
"It is very inconvenient to carry multiple credit cards, I need a solution for it"
- 2) Remembering app, that remembers data like:
 - a) Card Number
 - b) Pin
 - c) Card Network
 - d) CVV
 - e) Expiration date
 - f) Current Balance
 - g) All the Transaction

Quotes backup: "When I use multiple cards, I often end up mixing pins, and keeping logs is a mess" and all the quotes in theme Remembering.

- 3) Card Locking and Reporting System in case of loss
Quote backup: all the quotes from theme security
- 4) Advisor (can advise which credit card to use in different places, using metadata)
Quote backup: all the quotes from Purpose

Conclusion

I have got 3 major ideas for an app. Remembering, being the easiest to achieve is the choice I select. But would like try to make something for all-in-one card system, as an ambitious project.