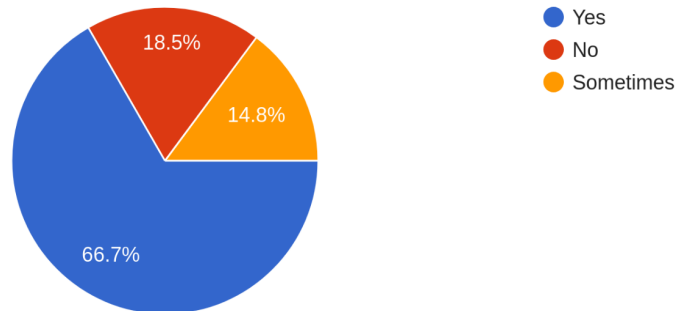


Data Analysis

Budget Management Analysis

Do you track how much money you receive and spent every month?

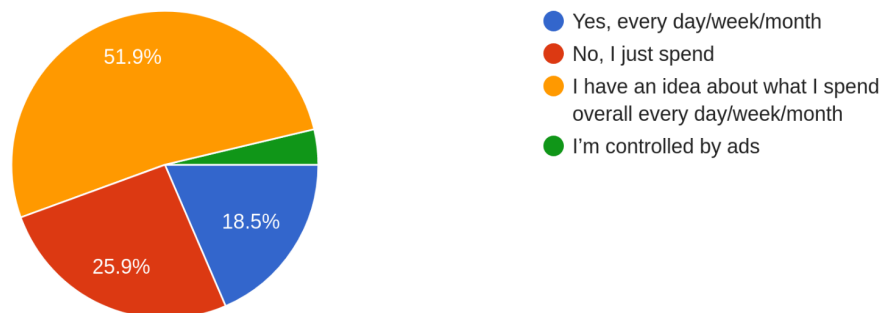
27 responses



Only approximately 67% of the stakeholders track what they receive and spend every month, which we were not expecting since we thought almost everyone tracks their expenses.

Do you control the amount of money you spend in each category?

27 responses



This data needs to be correlated with the first graphic, meaning that only 18.5% of people out of 66.7% of the people that measure money periodically measure how much they spend in each category, which is approximately 12.4%.

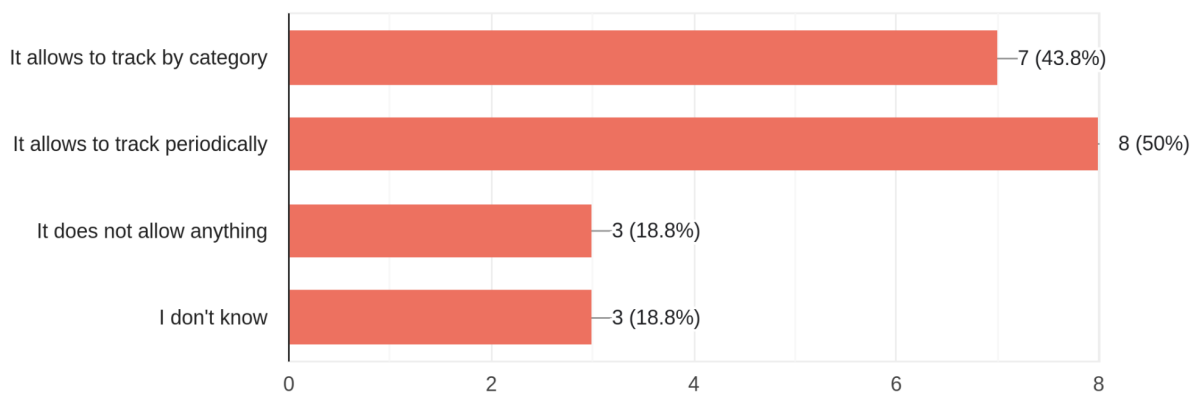
After performing thematic analysis in the open-ended questions, we can observe two main points in the stakeholder's comments.

The first one resides in the fact that students might spend more than the monthly budget, and there is no way to currently limit it.

Secondly, many users would like a graphical way to restrict and represent the amount of money they spend on each category.

Does your bank application allows the following functionalities: Track how much money you spend periodically (weekly, monthly)? Track how much mo...spend by category (Insurances, Food, Utilities)?

16 responses

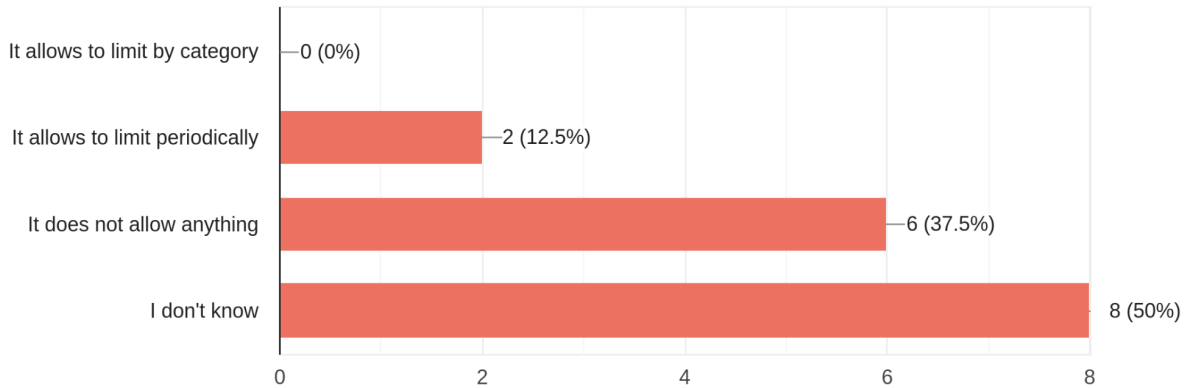


To obtain certainty about the fact we want to research, in the second google form, we ask if the bank application provides a way to track by category and if it allows a spending limit by periodicity or by category, which got us exciting results.

Most banks support tracking the user's money periodically or by category. However, some users argue that it needs visual improvements to better understand where the money is spent. In addition, some users use other applications to track their expenses because the bank does not provide this feature.

Does your bank application allows the following functionalities: Limit how much money you spend periodically (weekly, monthly)? Limit how much mon...spend by category (Insurances, Food, Utilities)?

16 responses

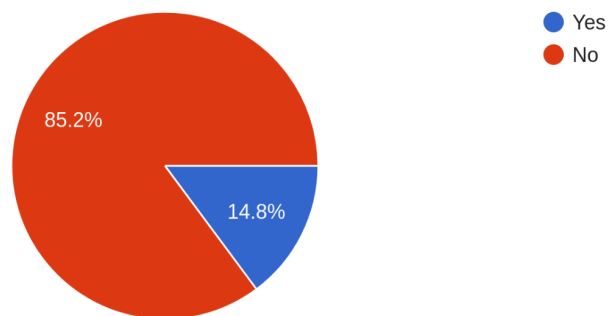


Curiously, half of the stakeholders analysed don't know if the application provides a way to limit spending by category or periodically and 37.5% state that the bank application doesn't allow either, which is confirmed by the open-ended questions in both iterations of the survey.

Savings Management Analysis

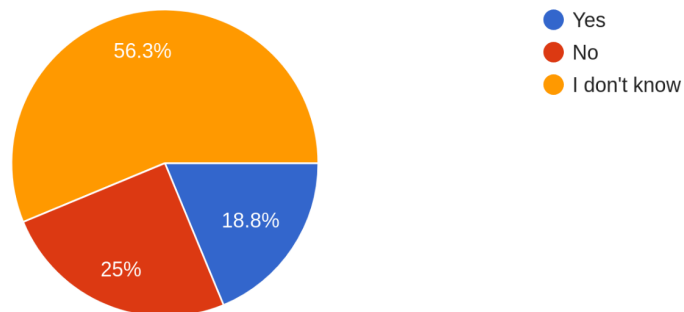
Are you familiar with the different types of savings accounts your bank offers you?

27 responses



Does your bank application offer a savings plan simulator?

16 responses

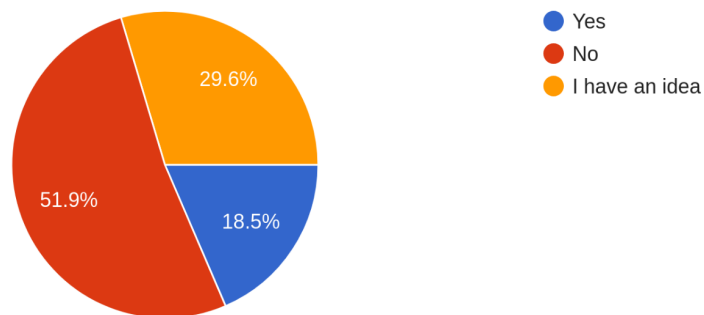


37% of the analysed users don't have a savings account, but most know how to create one. However, 85.2% don't know the different types of savings accounts their bank offers, which is confirmed in the second iteration, where 56.3% don't know if their bank offers a savings plan simulator, but they would like to have one.

Investment Management Analysis

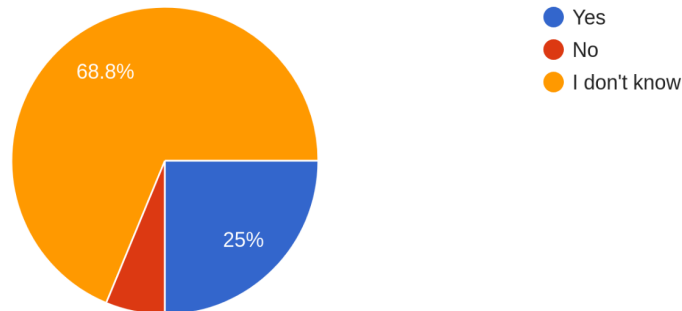
Do you know how to invest your money?

27 responses



Does your bank provide an investment guide regarding the risks and benefits?

16 responses



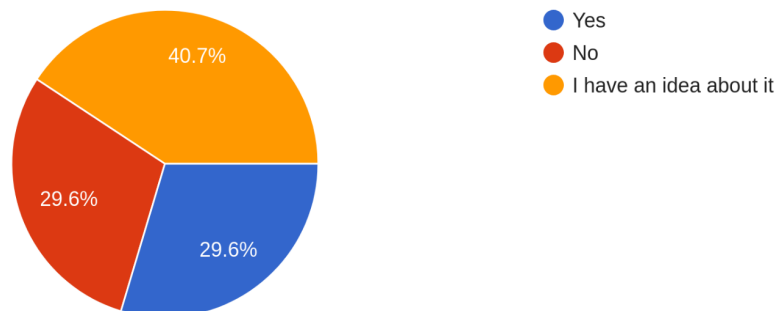
In the first survey, we found that almost 52% of students don't know how to invest their money. In the second, we clarify the initial theory because practically 70% of the students don't know if the bank provides a guide about investments, the risks and benefits of it.

In the open-ended questions, we could confirm that the majority would like to learn more about investments in a simple and clarifying way regarding the associated benefits and risks.

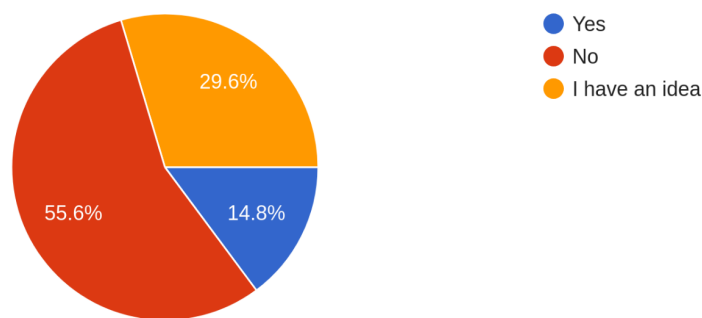
Health Insurance Analysis

Are you familiar with the different levels of cover of insurances?

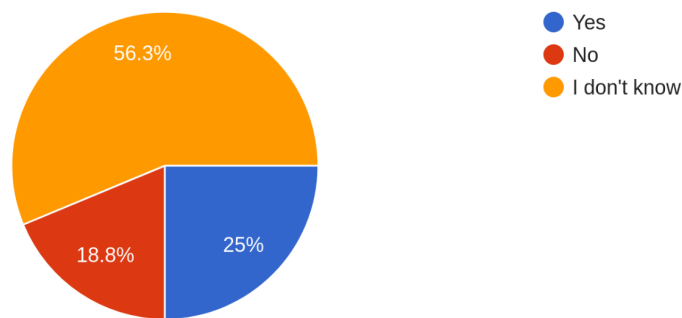
27 responses



If so, do you know the generally excluded expenses from health insurances?
27 responses

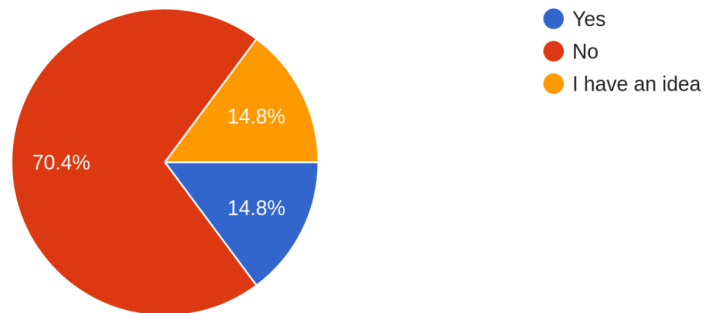


Does your bank application allows you to create health insurance?
16 responses



Do you know the difference between "Sistema de Rede Convencionada" (conventioned network system) and Sistema de Reembolso" (refund system)?

27 responses



Regarding Health Insurance, we found that approximately 30% of the students are familiar with the different insurance coverage levels, and almost 56% need to learn about the generally excluded expenses. Furthermore, more than half of the users analysed in the second iteration of the survey wonder if the bank allows the creation of health insurance.

Students are not informed about how Health Insurance operates, namely Sistema de Rede Convencionada and Sistema de Reembolso.