

Financial Literacy

16 responses

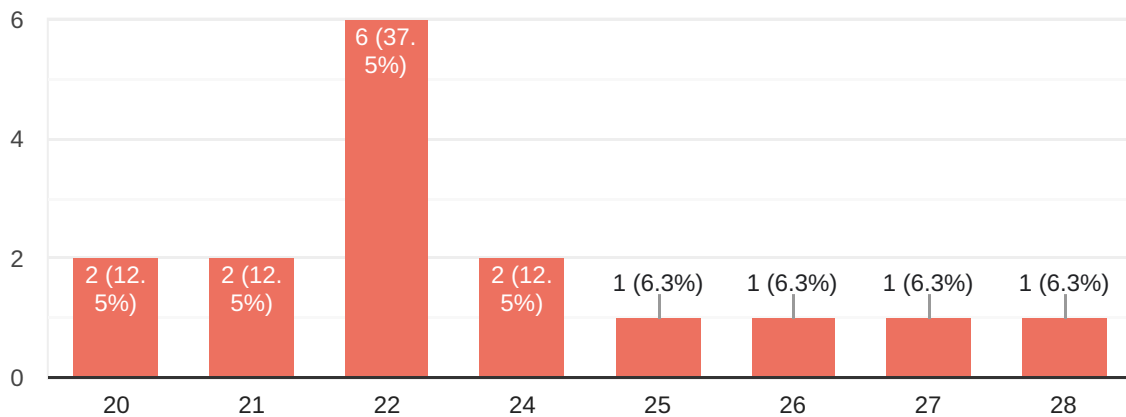
[Publish analytics](#)

Personal Information

Age

 Copy

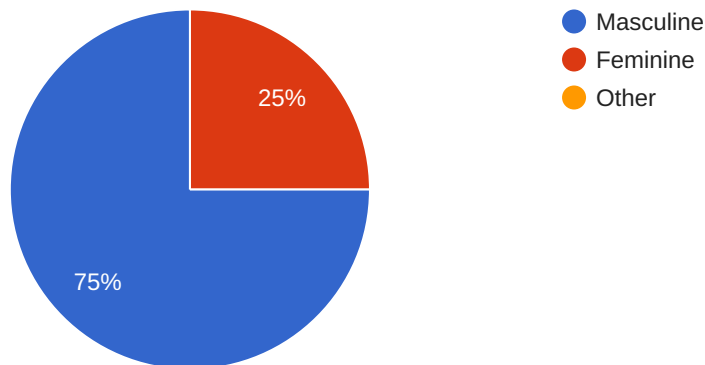
16 responses



Gender

 Copy

16 responses



Budget Management



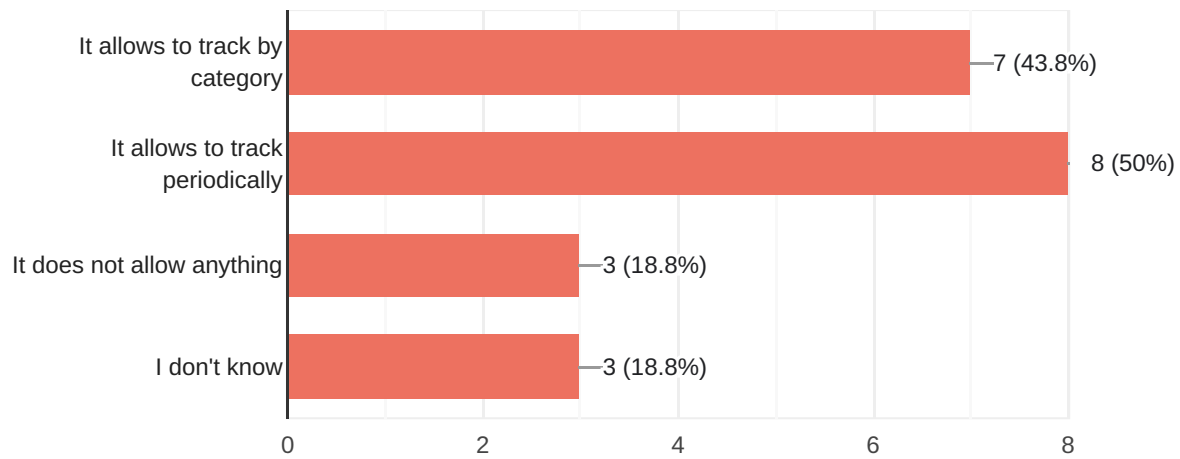
Does your bank application allows the following functionalities:



Track how much money you spend **periodically** (weekly, monthly)?

Track how much money you spend by **category** (Insurances, Food, Utilities)?

16 responses



If yes, what would you like to change about it? e.g., be easier to use? Why?

If not, would it be a feature that you would like to have? Why?

16 responses

-

I would like them to provide a feature that allows tracking how much money I spent by category

I would like for it to track my spendings

Actually, I wouldn't change anything. It's user-friendly.

Yes, it would help me to control the money that I spent and where I could save it.

Already satisfied

yes

A better organised way of seeing what I spend, weekly, monthly, ... so I can keep track with that kind of information

Yes, because I'd like to understand where I'm spending my money on. I use an app to track my spendings, and that's where I track by period and category, but it's separate from my bank app, which is less convenient.

I would like to have this feature because that could improve my expenses management.

Making the main page a personalizable dashboard, with widgets maybe?

If I could filter by category, it would be indeed useful.

To see spending by card/account.

It's actually user friendly

The feature of tracking by category could be a manner to know exactly how to save money by looking for the category that have generally more expenses.

Yes i would like to have because In that way you can be conscious of your spendings and in a way be more responsible



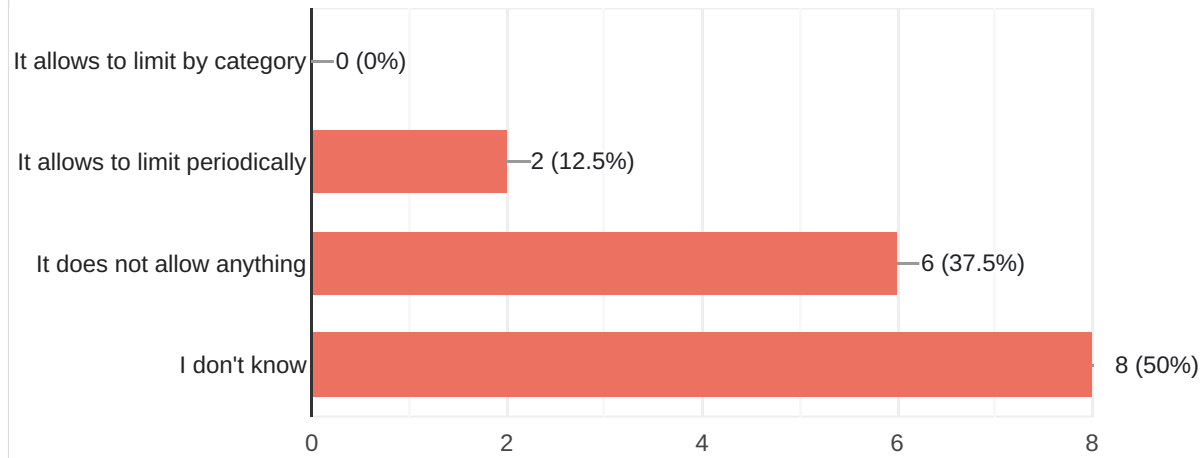
Does your bank application allows the following functionalities:



Limit how much money you spend **periodically** (weekly, monthly)?

Limit how much money you spend by **category** (Insurances, Food, Utilities)?

16 responses



If yes, what would you like to change about it? e.g., be easier to use? Why?
If not, would it be a feature that you would like to have? Why?

16 responses

-

I would like the app to limit the amount of money by category, just by letting us set up a limit and warn us when we pass that value

I would like a limit

Actually, I wouldn't change anything. It's user-friendly.

No. I like to spend the money when I want.

Nothing

Yes, so I could avoid overspending.

In my opinion this feature does not make sense because it becomes a barrier in emergency situations. It would only make sense on users that have special conditions (shopping addicted people).

I think limiting specifically by category is a great idea. Not being able to spend more than x on items that aren't food/house/bills would really help me control my impulse buys

I don't think I'd make use of that, but it would be nice to have it as an option (either).

It's easy to use. When i have a doubt I usually call them or read the FAQ

It would be interesting to have a functionalitie that you could allocate the money for your monthly expenses.

Yes i would like, for example in a car you can add speed limit or in your internet, why not money? It would be easier to save money and to organize our gains



What are the features that your bank application doesn't provide, but you like to have regarding managing your budget?

16 responses

-

Besides a graph that tracks the amount of money spent per month (which it already provides) i would like to see a graph that also states the amount of money spent for each category within the same month. Did would help me control if there are any categories where I am spending too much money

A spending tracker

Virtual account manager

Categories.

Giving discounts/better deals

A better way to visualise my spends and earns

Setting a weekly limit for spendings

A few interesting features would be, viewing the expenses in different timeframes (weekly, monthly, yearly) and the ability to categorize them would be a major improvement as well.

Having a spending limit at certain stores. For example, I tend to spend a lot of money whenever I go to book stores, so being able to block wook/Bertrand/FNAC whenever I have a large to-be-read pile, would be amazing

Savings & Goals

I do not need any additional features to manage my budget.

At the moment it provides what i need daily

Distribute the money by categories

Like suggestions on how to Invest, or how to save money to achieve a certain objective for example

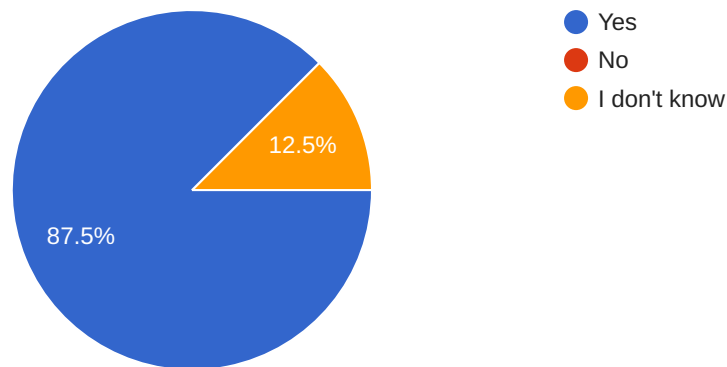
Savings Planner



Does your bank offer different types of saving accounts?

 Copy

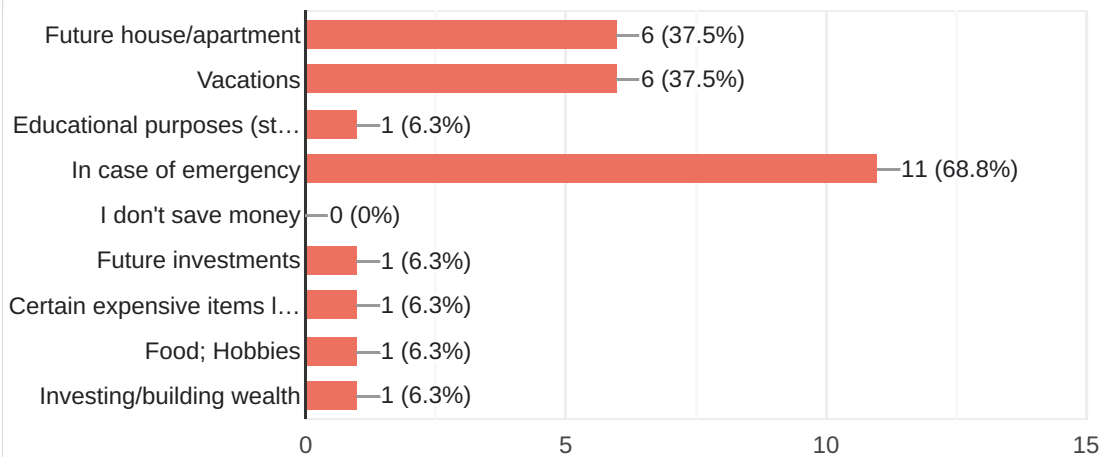
16 responses



What do you save money for?

 Copy

16 responses



How do you calculate the amount of money you want to save for a future purpose (such a project or a house)?

16 responses

-

I usually save 15% of my income

I don't really do that

I save 20% of my income.

I don't.

By spending less

How much it costs and how much I can save per month regarding other expenses

I don't calculate the amount, I just keep saving little by little

See when I want to achieve the money goal and calculate how much I should save per month

70% of the money that i earn goes to savings

Depending on what I'm making, I always try to have at least around 40-50% for doing activities or going on small getaways, or eating out. Everything else goes into specific saving vaults

I don't, usually I just save as much as I can per month

I save as much as possible every month, but dont calculate anything really

Based in the incoming

By having an idea of the future investment and by talking to the bank about the conditions that they offer to know how much money do I need to have so that the bank can lend me some part.

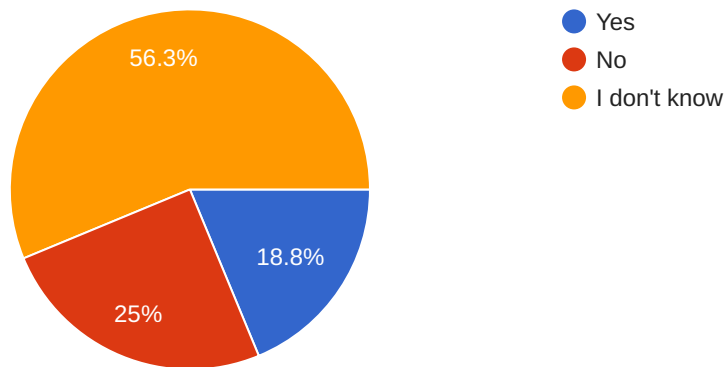
Honestly I dont calculate, but i try to save as many as possible



Does your bank application offer a savings plan simulator?

 Copy

16 responses



If **not** would you like to have it?

If **yes** what do you would like to improve on it?

15 responses

I don't know but if not I would like to see one

Yes I would like to have it

Yes.

yes.

I don't use it

-

Yes

Yes, that could be a major improvement

Yeah sure, it could be interesting

Not sure if it has it, but I would like to have it

At the moment, I don't earn a lot of money (still a student) so I don't really care, just try to save as much as possible. When I get a "real" job, I might make a more serious saving plan.

Actually I don't know

I would like to have a better description of the different savings plans.

I don't know if it has, but I would like it to be helpful, simple, clear, and organized



Mention some difficulties or curiosities you may have regarding this theme. What would you like to know more about savings?

16 responses

-

I would like to know what are the best strategies to save money (e.g. select a % of the income - what is the best value?) and a simulator that would calculate the final value in my account if I was able to save a % of it.

nothing

I don't have any difficulties or curiosities about this theme.

I don't think about it

How much we lose to inflation

The best way to save money (with a special account, etc)

How to commit fully and realistically to saving

At the moment nothing.

Nothing really. I'm pretty organised when it comes to the savings part. It's the overspending the leftover that's my issue

Recommended amounts; Guides to potential expenses on moving out

I kinda know the basics

How to have profit by saving the money.

About investing the money in a safe way with good returns

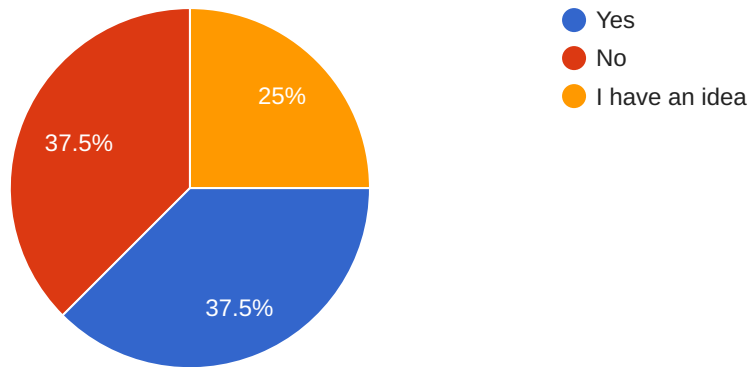
Investments Planner



Do you know how to invest your money?

 Copy

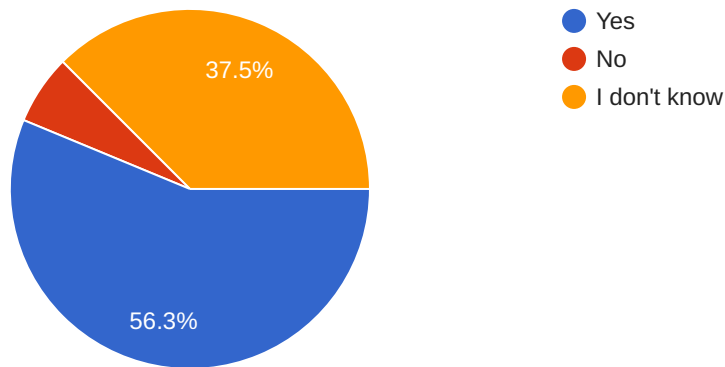
16 responses



Does your bank application allows you to start an investment?

 Copy

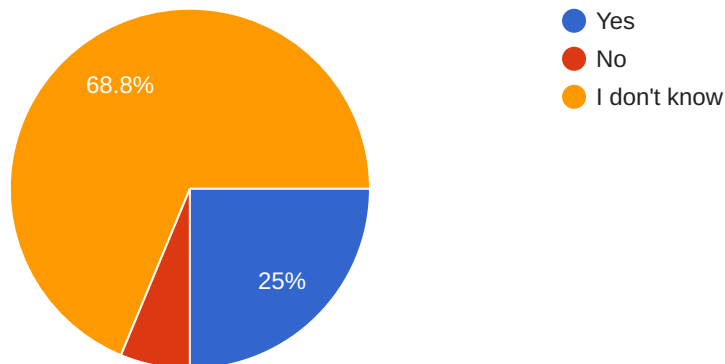
16 responses



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

 Copy

16 responses



If **yes**, what does it offer and what additional information would you like to see in the guide?

If **not**, would you like them to have it? What information would be useful to know?

16 responses

-

I don't know if they do but I would like to see what are the type of investments we can do and what are the benefits of it. I don't know anything about investments so any guide easily accessible information be useful

I don't know

I would. A guide about Crypto, angel investing, stocks etc.

They offer to start invest even from low as 1 euro

A quiz ti the best option for me to invest

I don't know much about investment so I don't even know what information I'd like to see

Honestly, bank account management applications should be only related to the users bank account management. Investments related features should be on a hole different platform, mainly to keep the application simple to use, otherwise this would make a home banking app really complex for users.

There's no option for people who didn't know?

Not really

—

Actually dont know

I never had the interest to invest so I am not familiar with that.

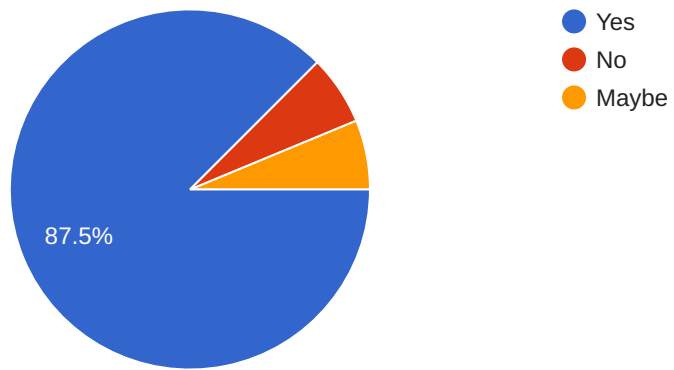
Yes i would Like, but it needs to be Weider and helpful for begginers and experienced at the same time (without false information and misguiding...) to know how to Invest, the apps, the safe ways, and the risks



Would you be willing to invest if you knew more about the topic?

 Copy

16 responses



What are the risks associated with the investments?

16 responses

-

I only know that we can lose it all

I can lose the money I invest

Don't have the return on investment.

lose all the money

Losing invested money

capital at risk; loss of capital

Losing money mainly

Losing all ur money

Losing money is a risk on every investment

Depends on the type of investment. If it's investing in, for example, public debt, you can't take out that money for usually at least a couple of years - which could mean that if you suddenly have an emergency and really need that money, you won't have access to it.

Investing in stocks is difficult to learn and highly risky, since you never really know which stocks are going to rise and which aren't - unless of course you're doing insider trading, which is illegal, so not an option really.

Don't know

My money: "Did you do it?"

Me: "Yes"

My money: "What did it cost?"

Me: "Everything"

You can lose the money you invested and worse time, time is money

Loss of money mostly

The more the risk, the more you gain, but the more you can lose, that's simple



Mention some difficulties or curiosities you may have regarding this theme. What would you like to know more about investments?

16 responses

-

I have know idea how investments work so it would be really useful to have some information to guide me on that. I would like to know more about the risks, since it is fundamental

I would like to know more

Learn more about high-risk investments.

Im not interested in investing

There are a number of guides with information about how to start investing, whats the better time to start investing etc etc. So if people are interested in that, all that needs to be done is research and studying on how to invest.

I don't know enough about the topic to start investing and the lack of knowledge intimidates

How to invest safely and in the long term

At the moment, nothing

Nothing really

I'm not really interested, so I don't care enough to learn if I'm honest

im good thx

Which ones are more viable, it's a hudge market

I would like to have a primary contact with that and by that I mean I would like to know how to make a small investment and still could profit a little from that.

Like where i can Invest or the best places to Invest. On how to Invest safely and with good profit

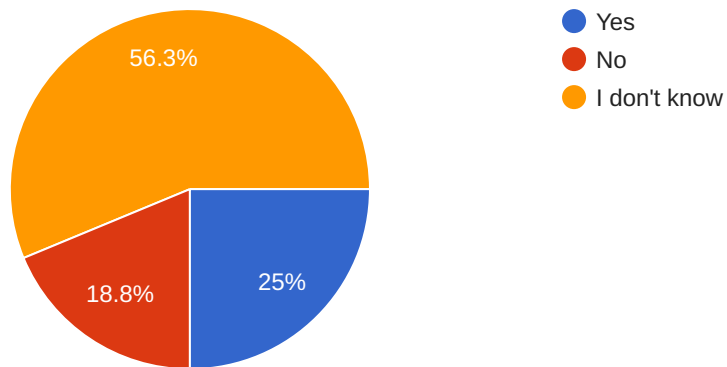
Health Insurance



Does your bank application allows you to create health insurance?

 Copy

16 responses



If yes, would you like to change anything about it, e.g., be easier to create? Why?
If not, is it a feature that you would like to have? Why?

16 responses

-

Yes, for sure! If I trust my bank with my bank account I would also trust it with my health insurance and probably they could provide some benefits to user's that have both a bank account and an health insurance (e.g. some discount)

I don't know

Yes. It's actually a good backup if the public national health service fails with you.

Yes. Because it protects from all risks.

No

I don't know

Not particularly

Same idea as the investments features.

No, I prefer searching for my own insurance

Well I'm aware of it existing, I haven't really messed with it enough to have a concrete answer

—

I haven't searched for it, so I can't really have an opinion about it

I never used it.

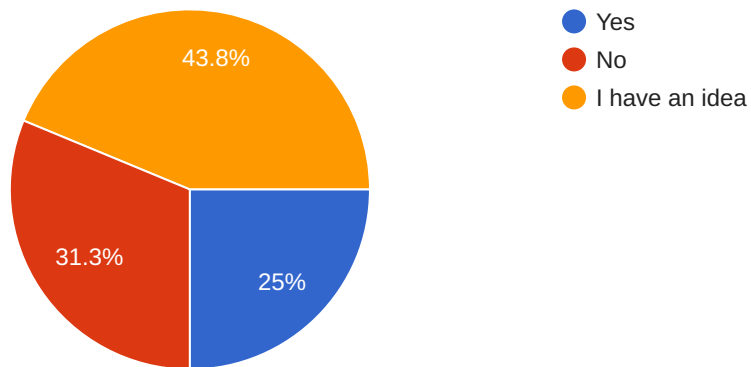
Yes it would be useful on trips or when you know you can be in danger



Do you know how to make an **insurance**?

 Copy

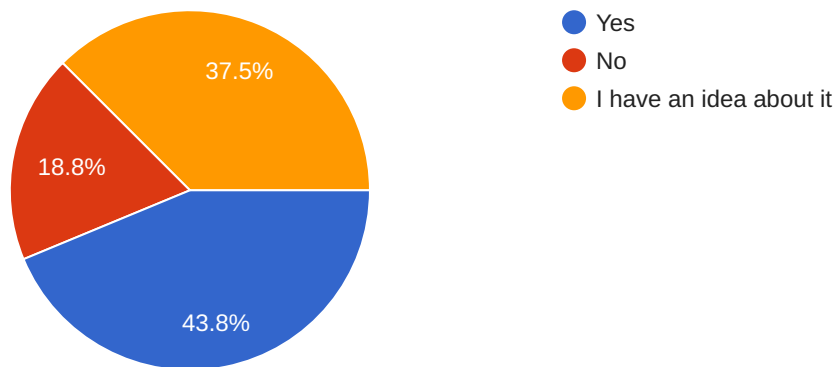
16 responses



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

 Copy

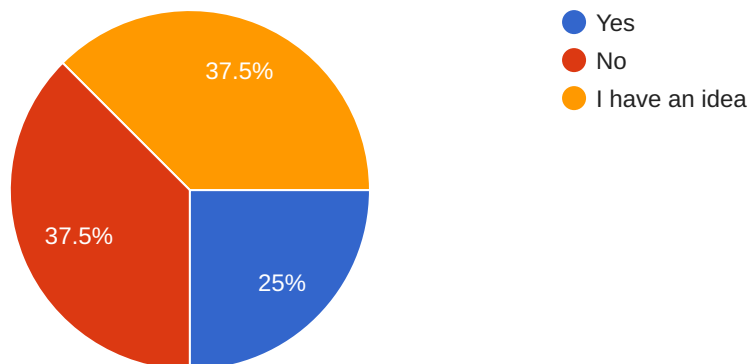
16 responses



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

 Copy

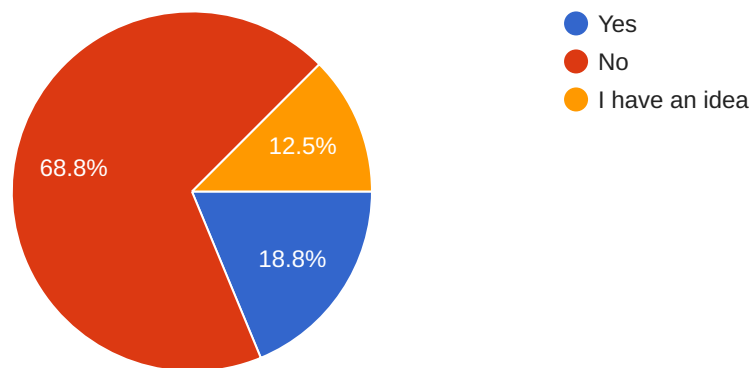
16 responses



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



16 responses



Mention some difficulties or curiosities you may have regarding health insurances. What would you like to know more about it?

16 responses

-

I know almost nothing about it

Nothing, for the moment.

additional costs

If it's worth it in the country I live in

Which insurance has the widest coverage

A the moment nothing, because i never had to create one

Nothing really. I have close family that works in insurance. If anything, I unwillingly know too much about it

Nothing in particular

insurance = good

I haven't searched for it, so I can't really have an opinion about it

What advantages does it have?

I cant answer, i dont know sorry



Thanks a lot for the collaboration <3

This content is neither created nor endorsed by Google. [Report Abuse](#) - [Terms of Service](#) - [Privacy Policy](#)

Google Forms

