

User Research Analysis

Wally

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User Interviews

The Problem

People need a way to make payments without needing a physical card because they don't want to rely on having to carry their wallet around. They want to enjoy a smooth and secure payment process via their phone. We will know this to be true when we see how many transactions people make using the WALLY app.

Research Goals

Qualitative interviews were conducted with four participants. The interview goals were:

Behaviour

To better understand user behaviour around the activity of digital payments

Functionality

To determine which tasks users would like to complete using a payments app

Pain Points

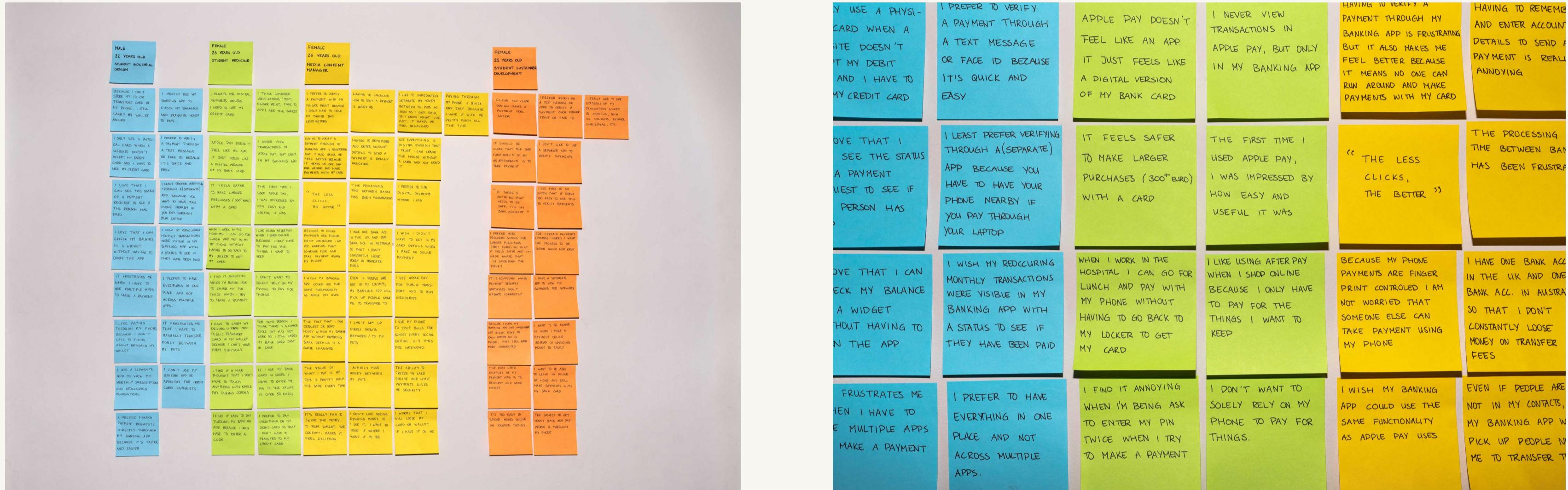
Documenting user pain points with existing payment apps on the market

Context

Collecting data on the context in which users would like to use a payments app

Participant Data

The interview data of each participant was analysed by grouping the data into four different categories of ‘Needs/Goals’, ‘Behaviour/Attitude’, ‘Frustrations’, and ‘Quotes’.



Participant One

Name

Kim

Age

26 years old

Occupation

Medicine Student

“For some reason I think there is a chance Apple Pay may not work, so I still carry my bank card on me.”

Behaviour/Attitude

I always use digital payments unless I need to use my credit card.

I think combined verifications (text, finger print, face ID) are the safest.

Apple Pay doesn't feel like an app. It feels like a digital version of my bank card.

I find it easy to pay through my banking app because I only have to enter a code.

I never view transactions in Apple Pay, only on my banking app.

It feels safer to make larger purchases (€300+) with a card.

The first time I used Apple Pay I was impressed how easy and useful it was.

Needs/Goals

When I work in the hospital, I don't want to go to my locker to get my card to pay for lunch.

I don't want to rely on my phone to pay for things.

I prefer to pay everything on my debit card so that I don't have to transfer to my credit card.

I like using afterpay so I only have to pay for the things I want to keep when I shop online.

Quotes

“For some reason I think there is a chance Apple Pay may not work, so I still carry my bank card on me.”

Frustrations

I find it annoying when I'm asked to enter my pin twice when I make a payment online.

I can't have my driving license and public transport card on my phone.

With my bank card, I have to enter my pin if the payment is more than €50.

Participant Two

Name	Behaviour/Attitude	Quotes
Tess	I immediately separate my money across pots as soon as I get paid.	"The fact that I can request or send money without entering bank details is a game changer"
Age	Paying through my phone is quick and easy because I always have it on me.	"The ability to freeze my card online gives me security"
Occupation	I use Apple Pay for public transport and groceries. I use my phone to split bills 2-3 times per weekend.	"I worry that I'll lose my card or wallet if I have it on me"
Needs/Goals		
Media Content Manager	I prefer to verify a payment with finger print because it's so easy. I wish I didn't have to enter my card details when I make an online payment. My banking app will pick up people nearby, even if they're not in my contacts. It's really fun to swipe the money into your wallet. It makes it feel exciting to get paid. I prefer to use digital payments wherever I can. I wish my banking app could use the same functionality as Apple Pay uses.	Having to calculate how to split a payment is annoying. The processing times between banks has been frustrating. Not everything is digital enough that I trust I can leave the house without my card and not need it. Having to remember and enter account details to send a payment is really annoying. I can't set up direct debits to my pots. I don't like seeing pending money. If I see it, I want to move it to where I want it to be.

“The Less clicks,
the better”

Participant Three

Name	Behaviour/Attitude	Quotes
Rense	I only use a physical card when a website doesn't accept my debit card.	"I like paying through my phone because it means I don't have to think about bringing my wallet with me when I go out"
Age	I mostly use my banking app to check my balance and transfer money to pots.	
Occupation	I use a separate app to view my monthly subscriptions and reoccurring payments.	
Needs/Goals		
Student Industrial Design	Because I can't store my ID or transport card on my phone, I still carry my wallet around. I prefer to verify a payment through text or face ID because it's quick and easy. I love that I can see the status of a payment request, to see if it's been paid or not. I love that I can check my balance on a widget without having to open the app. I wish my reoccurring transactions were visible in my banking app.	It frustrates me when I need multiple apps to verify a payment. It frustrates me that I have to manually transfer money between pots.

"I prefer to have everything in one place instead of across multiple apps"

Participant Four

Name

Avalon

Age

25 years old

Occupation

Student Sustainable Development

Behaviour/Attitude

Clean and clear design makes a payment feel safer.

I use face ID so often that it feels too easy to use to verify payments.

I have a separate app to view my payments per category.

The most used feature of my payment app is the request and send money feature.

Needs/Goals

It should be clear that the core functionality is to take a payment.

For certain payments I want the process to be super quick and easy.

I want to be aware when I make a payment online instead of spending money too easily.

I prefer receiving a text or code to verify a payment over finger print or face ID.

I prefer more requirements for larger payments to feel safe and conscious of making the payment.

I want to be able to leave my phone at home and still make payment with my card.

Quotes

"I really like to see statistics of my transactions and payment behaviour"

"If there's anything that should be safe, it's my bank account"

"The easiest way to get money back and pay people is through my phone"

Frustrations

I don't like to use a separate app to verify my payments.

It's confusing when a payment request status doesn't update correctly.

It's too easy to spend money on random things online.

“If there is anything that should be safe, it’s my bank account”

Affinity Mapping

Affinity Mapping

Once the interview data had been categorised per participant, the data was written on sticky notes. Each category defines a different colour. These then were used to create an affinity map to discover the different areas the app should pay attention to.



Functionality

I prefer to have everything in one place and not across multiple pots.

For certain payments I want the process to be super quick and easy.

I prefer more requirements for larger purchases to make me feel safe and aware of the payment.

I want to be aware of then I make a payment online instead of spending money too easily.

Apple Pay doesn't feel like an ap. It feels like a digital version of my bank card.

I wish my banking app could use the same functionality as Apple Pay uses.

Usage

I prefer to use digital payments where I can.

I always use digital payments unless I need to use my credit card.

When I work in the hospital I don't want to go to my locker to get my card to pay for lunch.

I only use my physical card when a website doesn't accept my debit card and I have to use my credit card.

I use Apple Pay for public transport and to buy groceries.

Hesitations

I don't want to solely rely on my phone to pay for things.

For some reason I think there is a chance Apple Pay may not work so I still carry my card just in case.

I want to be able to leave my phone at home and still make payments with my bank card.

Not everything is digital enough that I trust I can leave the house without a card and not need it.

Paying

I like paying through my phone because I don't have to think about bringing my wallet.

Having to calculate how to split a payment is annoying.

Having to remember and enter account details to send a payment is really annoying.

The fact that I can request or send money within my banking app without entering bank details is a game changer.

I like using afterpay when I shop online, so I only have to pay for what I want to keep.

Paying through my phone is quick and easy because I have it with me pretty much all the time.

It's too easy to spend money online on random things.

If I use my bank card in shops I have to enter my pin if the value is over €50.

It frustrates me when I have to use multiple apps to make a payment.

The first time I used Apple Pay, I was impressed by how easy and useful it was.

I can't use my banking app for Apple Pay for credit card payments.

Verification

I think combined verifications (Text, finger print, face ID) are the safest.

Having to verify a payment through my banking app is frustrating but it also makes me feel better because it means no one can run around with my card and take payments.

I prefer to verify a payment through a text message or face ID because it's quick and easy.

I find it easy to pay through my banking app because I only have to enter a code.

I use face ID so often that it feels too easy to use this to verify payments.

I prefer receiving a text message or code to verify a payment over finger print or face ID.

I don't like to use a separate app to verify payments.

I find it annoying when I'm being asked to enter my pin twice when I try to make a payment.

I prefer to verify a payment with my finger print because I only have to move my thumb two centimeters.

I least prefer verifying through a separate app because you need to have your phone nearby if you pay through your laptop.

Because my phone payments are finger print controlled I am not worried someone else can take payment using my phone.

"If there's anything that should be safe, it's my bank account"

Safety

Clean and clear design makes a payment feel safer.

It should be clear that the core functionality of an app is to take a payment.

It feels safer to make larger purchases (€300) with a card.

I find it a nice thought that I don't have to touch anything with Apple Pay during covid.

I prefer making payment requests directly through my banking app because it's faster and easier.

The ability to freeze my card online and limit payments gives me security.

I worry that I will lose my card or wallet if I have it on me.

Getting Paid

The easiest way to get money back is through my phone.

Even if people are not in my contacts, my banking app will pick up people near me to transfer to.

I use my phone to split bills for almost every social outing, 2-3 times per weekend.

"The less clicks, the better"

The fact that I can request or send money within my banking app without entering bank details is a game changer.

The most used feature of my payment app is to send and request money.

I love that I can see the status of a payment request to see if the person has paid.

I don't like seeing pending money. If I see it, I want to move it where I want it to be.

It is confusing when payment request statuses don't update correctly.

It's really fun to swipe the money to your wallet. The confetti makes it feel exciting to get paid.

Frustrations

I can't set up direct debits between my pots.

I wish I didn't have to enter my card details when I make an online payment.

Because I can't store my ID or transport card in my phone, I still carry my wallet around.

I have to carry my driving license and public transport card in my wallet because I can't have them digitally.

The processing time between banks has been frustrating.

It frustrates me that I have to manually transfer money between my pots.

Money Management

I mostly use my banking app to check my balance and transfer money to pots.

I have a separate app to view my payments per category.

I wish my reoccurring monthly transactions were visible in my banking app with a status to see if they've been paid.

I have one bank account in the UK and one in Australia so that I don't constantly loose money on transfer fees.

The value of what I put in my pots is pretty much the same every time.

I use a separate app to view my monthly subscriptions and reoccurring transactions.

I prefer to pay everything on my debit card so that I don't have to transfer to my credit card.

I never view transactions in Apple Pay, but only in my banking app.

I love that I can check my balance in a widget without having to open the app.

I really like to see statistics of my transactions.

I actively move money between my pots.

I like to immediately separate my money between my pots as soon as I get paid, so I know what I've got.

Insights

One

Not one payment app let's users set up direct debits between your pots, so users have to transfer money between pots manually even when the amount is the same each month.

Example: We could create a direct debit feature that allows people to set up automatic transfers between their pots on a certain date.

Three

All users want a way to easily request money but can't always work out if the money has been paid.

Example: We could have a payment request feature that doesn't ask for account details but uses Wally users that are in the user's contact list, as well as create a shareable payment link, and with a status feature to see if the request has been paid.

Two

User's still have to carry their wallets around even if they pay through their phones because they can't store some cards such as ID card digitally. This is a negative incentive to move to digital payments and use Wally.

Example: We could have the feature of storing your ID card and other cards such as public transport card in your Wally app.

Four

User's want a verification process to be safe and depending on the value of the payment they are willing to take more steps to verify the payment. Some people prefer different ways of verifying payments than others.

Example: We could have a limit on payment values that go through without verification, and the option for the user to select a way of how they prefer to verify their payments over certain values.

The end.