

# Discussion

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I propose *interfaces* and *workflows* to see financial interactions through the filter of sustainability.

What kind of sustainability info do college students care about? How would college students prefer to interact with the AI? What role would college students prefer the AI to take? How can college students trust AI? What can college students do to aid sustainability efforts? How might AI assistants help college students find shopping, saving, and investing opportunities?

“Systemic change through financial actions driving policy and market changes encourage broader industry shifts towards greener practices”.

Overconsumption-driven extractive business practices contribute to the degradation of Earth’s natural ecosystems, pollution of water, air, and soil, deforestation, diminishing biodiversity, climate instability, extreme weather, modern slavery, worsening human health, and other environmental and social challenges (cite). Companies are attuned to consumer demand however widespread greenwashing makes it tiring to find sustainability-focused companies and requires extensive time for research. Even for highly motivated people, it’s difficult to know what’s sustainable.

## Results

The research helps me (and others) to avoid reinventing the wheel and duplicating existing approaches. It aims to help app developers maximize impact by aiding complementary additonality.

and make high-quality products. If used wisely, money can help build communities of sustainable impact.

## Define Words

Define every word in the title: “The Journey from Consumer to Investor: Designing a Financial AI Companion for Young Adults to Help with Sustainable Shopping, Savings, and Investing”

- Journey - behavioral change takes time
- Consumer, purchase goods without thinking about the effect
- Investor, thinking about the return
- Design, decisions
- Financial, dealing with money
- AI Companion, automated sidekick
- College Students
- Help, be of assistance
- Sustainable Shopping
- Savings, in this context I mean Sustainable Savings, that is reducing one’s environmental footprint
- Investing, activity of thinking longer-term

## Research Limitations

- This work is focused on user experience design and does attempt to make a contribution to economics. Sacred Economics is use as-is as a framework and visualization tool.
- First, finance is a highly regulated industry and the proposed user experience designs may be limited by legal requirements. This study does not take such limitations into account, rather focusing only on the user experience.
- Finally, ESG needs data to give us an accurate understanding of the realities inside companies and the user experience design does not address the underlying data quality problem further than by providing a link to the data source.
- Research Reason: While many people are working on AI models, there’s a lack of people working on “Human-AI interaction”. Sustainability is the context. How can we better team up to solve the challenges we face this century? The huge externalities.