Quiz

1. What is the main question or central issue in this case?
   1. How should HelloWallet be marketed? (price, distribution model, social commitment, etc.)
2. What is HelloWallet’s appeal to potential customers?
   1. Savings in financial products (bank accounts, credit cards, etc.), and creating a savings plan.
3. Which of the following is NOT a factor that might keep people from using the service?
   1. Lack of familiarity with the internet.

**ASSIGNMENT QUESTIONS: “HelloWallet”**

1. How do the concepts of behavioral finance create opportunities for HelloWallet?
   1. Webpages of lists of behavioral biases, find relevant ones. w/ compelling argument
2. How do the concepts of behavioral finance create challenges for HelloWallet?
   1. Same as 1 with different
3. What are the market forces that create opportunities and challenges for adoption of HelloWallet?
   1. Some described in case, modern case, you apps and programs the alter the market forces
4. How should HelloWallet allocate its resources for its two distribution channels?
   1. Should they concentrate on one or the other distribution, Direct to customers, or through employers
5. How should HelloWallet price its service for its direct-to-consumer channel and its enterprise channel?
   1. More of marketing than finance
6. Should the company have a free trial and, if so, when should it take credit card information?
   1. Psychological, right away will scare customer.