*RESEARCH PLAN*

*Bill Payment on time.*

**Interviews Q/A: -**

**What is your profession?**

USER 1:- Student

USER 2:- I am doing job

USER 3:- Business owner

USER 4:- Student

**How many bills approximately you pay in month?**

USER 1:- 6-8 APPROX

USER 2:- 10-15

USER 3:- I don’t know but many as I own multiple stores

USER 4:- 4-5

**Do you know about late payments rules and regulation?**

USER 1:- Yes most of

USER 2:- Yes

USER 3:- yes but not for all of them

USER 4:- No

**Did you ever missed any payments? And what was that?**

USER 1:- yes, it was gas bill.

USER 2:- 3-4 time like memberships and internet connection, credit cards

USER 3:- yes sometime.

USER 4:- yes once I missed credit card payment so they charged me $25.

**Do you use Auto-pay?**

USER 1:- yes

USER 2:- yes in some places

USER 3:- No. WHY? USER3:- I have to manage my funds so I am not using auto pay as they directly cut money from bank every month.

USER 4:- Yes

**How can we avoid this problem?**

USER 1:- Autopay

USER 2:- may be by providing more autopay option in all areas

USER 3:- I think we should remove late fees. Else, there is no solution.

USER 4:- may be by giving extension. And making people aware of all this