Lab 4 Milestone 1 Appendices

Group Information

Project Title: Banking : Banking / saving / bill tracking

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Group Name: GOLD

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Appendices
Appendix A – Introduction Script
Appendix B – Task List/task scenarios and interview questions
Appendix C – Coding Sheets

Note: each Appendix should start on a new page.

Appendix A – Introduction Script

Instructions: fill in the parts that are in the [square brackets] and other changes if need be… this is to be read to each of users when you first meet them. By doing this script, it ensures that it doesn't matter which researcher talks with the participants (consistency) and ensures you don't forget something.

Hello, we are a team of passionate UX Designers. We are team "GOLD"

We are studying the topic of banking: spending/saving/bill tracking using mobile. In order to find out more about this, we have chosen an application based on this topic. This application is about banking aspects that is sending reminders for bill payments. It enables users to analyze the expenditures which in turn helps to reduce unnecessary expenditures and helps in saving money. It also aids in saving interest on the loans.

We have come up with 4 different tasks that we are going to ask you to perform on our device using this application. The first task that we would like you to perform is to set reminders for bill payments. Another task we would like to have is a walkthrough to perform the analysis of your expenditure. Thirdly, we would like you to perform is use the application which will encourage you when you are planning to save money. The last task you can perform in our application is to get an estimation of saving interest on the loan.

After you perform the tasks, we have a short interview with specific questions about your experience using the app and also about banking: spending/saving/bill tracking in general.

The process should take 37.5 minutes. Please let us know of any questions that you have at any time.

Appendix B – Task List/task Scenarios

TASKS AND QUESTIONS

Task 1:
The first task we would like you to perform is to set reminders for bill payments.

Using the application, you want to get the reminder for bill payment of your credit card as you have missed the due date last month. For this month, you do not want to miss the due date as it is affecting your CIBIL score. So, you are setting the reminder for reminding you for the bill payment two days before the due date which will give you alerts every 6 hours from two days prior.

Questions:
After doing this task, we have a few questions we would like to ask you:
1) What features in the application you used to set the reminders for the bill payments?
2) What did you like/dislike about the setting reminder feature?
3) How did you use to set alerts previously?
4) What would you like to have added or improved to the existing feature?

Task 2:
The second task we would like you to perform is an analysis of your expenditure.

Using the application, you want to set your budget as last month you spent too much in restaurants and cafes. Due to this, your budget is disrupted, and you want to track expenditures for the coming months. For this, you need to get some insights to help you analyze your expenditure. For analyzing the data, you are using the reports feature which displays the charts such as pie charts, bar charts, etc. that give you in-depth insights into income and expenses.

Questions:
After doing this task, we have a few questions we would like to ask you:
1) How have you used to analyze your expenditures previously?
2) What features in the app did you use to analyze the data?
3) What would you like to have added or improved to the existing feature?
4) What did you like and/or dislike about using this feature?

Task 3:
The third task we would like you to perform is to use the application which will encourage you when you are planning to save money.

Using the application, you want to plan to save money to buy a new car. For this, you need to set a goal which encourages you to save money for buying a car. This application can track your expenses and can help you control some avoidable expenses by suggesting some ways to cut off or reduce some unnecessary expenditures.

Questions:
After doing this task, we have a few questions we would like to ask you:
1) How did you use to save money previously?
2) What did you like and/or dislike about using this feature?
3) What features in the app you used to set the goals to save money?
4) What would you like to have added or improved to the existing feature?

Task 4:
The last task we would like you to perform is getting an estimation of saving interest on the loan.

Using the application, you want to get an estimation for paying off your loan amount as early as possible which will help you to save interest amount. Consider that you bought a house that is having loan instalments for 25 years. Now, you get a promotion in your job and your salary has increased so you are able to pay 1000 bucks more each month. It will become a tedious task to calculate manually or ask a loan agent for new estimations. Now, you want to find out how much interest you can save and how quickly you might be able to pay off your loan.

Questions:

After doing this task, we have a few questions we would like to ask you :

1) By using what ways did you use to save interest from your loan?
2) What features in the app did you use to save interest on loans?
3) What did you like and/or dislike about using this feature?
4) What would you like to have added or improved to the existing feature?

End of Study Questions

Finally, we have a short interview to find out more about your overall experience using the application and the application in general. We have organized the questions by themes:

Theme 1

First, we will ask you questions about avoiding unnecessary spending :

Questions :
1) How do you identify an expense which is unnecessary?
2) What methods do you opt for to avoid spending on not-required things?
3) Which are the ways that encourage you to stop overspending?

Theme 2

Next, we will ask you questions about making a budget for specific categories :

Questions :
1) How do you usually make categories for budgeting?
2) What parameter do you use to consider for making a budget?
3) How much you can save by making a budget for specific categories?

Theme 3

Next, we will ask you questions about getting future predictions about spending & saving:

Questions :
1) What kind of budgeting or spending forecast do you think will help to save?
2) Why getting prediction in the application is better rather than conventional calculations?
3) How can the prediction help you save money monthly?
4) How does getting savings predictions to motivate you for financial planning?

Appendix C – Coding Sheets
Coding Sheet   Participant ID: _____

Researcher: _____   Date: _____

Task 1:
You didn't remember to pay your credit card bill last month. You are supposed to pay every month by the 26th. You can use the application to remind you. Using the app, create a reminder to pay your bill two days before the due date which is the 26th. Set the frequency of reminders to give you alerts every 6 hours from that day.

Observations [take notes while participant does the tasks]:

Post-task Questions:
Q1. What features in the application you used to set the reminders for the bill payments?

Q2. What did you like/dislike about the setting reminder feature?

Q3. How did you use to set alerts previously?

Q4. What would you like to have added or improved to the existing feature?

Task 2:
Last month you have spent too much in restaurants and cafes. Due to this, your budget is disrupted, and you want to track expenditures for the coming months. For this, need to get some insights to help you analyse your expenditure. For analysing the data, see the charts that give you in-depth insights into income and expenses.

Observations [take notes while participant does the tasks]:

Post-task Questions [leave room to take notes]:
Q1. What did you like and/or dislike about using this feature?

Q2 What would you like to have added or improved to the existing feature?

Q3 What features in the app did you use to analyse the data?

Q4 How did you use to analyse your data previously?

Task 3:
You want to buy a car and need to start saving money. For this, you need to set a Goal which encourages you to save money for buying a car. The application can track your expenses and can help you control some avoidable expenses.

Observations [take notes while participant does the tasks]:

Post-task Questions [leave room to take notes]:
Q1. How did you use to save money previously?

Q2 What did you like and/or dislike about using this feature?

Q3 What features in the app did you use to set the goals to save money?

Q4 What would you like to have added or improved to the existing feature?

Task 4:
You bought a house that is having loan instalments for 25 years. Consider that now you get a promotion in your job and your salary has increased so you are able to pay 1000 bucks more each month. It will become a tedious task to calculate manually or ask a loan agent for new estimations. Now, You want to find out how much interest you can save and how quickly you might be able to pay off your loan

Observations [take notes while participant does the tasks]:

Post-task Questions [leave room to take notes]:
Q1. What would you like to have added or improved to the existing feature?

Q2 What features in the app did you use to save interest on loans?

Q3 What did you like and/or dislike about using this feature?

Q4 How did you use to save interest from your loan?

POST-STUDY INTERVIEW QUESTIONS:

THEME 1: Theme 1
We will ask you questions about avoiding unnecessary spending :

1) How do you identify an expense which is unnecessary?

2) What methods do you opt for to avoid spending on not-required things?

3) Which are the ways that encourage you to stop overspending?

Theme 2
We will ask you questions about making a budget for specific categories :

1) How do you usually make categories for budgeting?

2) What parameter do you use to consider for making a budget?

3) How much you can save by making a budget for specific categories?

Theme 3
We will ask you questions about getting future predictions about spending & saving:

1) What kind of budgeting or spending forecast do you think will help to save?

2) Why getting prediction in the application is better rather than conventional calculations?

3) How can the prediction help you save money monthly?

4) How does getting savings predictions to motivate you for financial planning?