Interview n. 2

Chat-GPT chat: <https://chat.openai.com/share/252c7597-6ac9-405b-9ec9-4bc0c59fbc99>

## Potential targets listed:

* Millenials and Gen Z
* Small Business owners
* Freelancers and gig workers
* Tech-Savvy Investors
* Financially Underserved or Unbanked Populations
* Students and Young Professionals
* Retirees and Seniors
* Socially Responsible Investors

## Persona created

Name: Sarah Thompson

Age: 26

Occupation: Digital Marketing Specialist

Location: Urban area

Background: Sarah is a Marketing graduate. She's tech-savvy and always on the lookout for the latest trends and innovations. She's passionate about sustainability and social justice issues. Sarah is currently renting an apartment with two roommates and is focused on building her career and saving for the future.

## What is your relationship with money?

The main themes that have arisen from this interview are:

* Spending consciously, like supporting ethical brands and avoiding unnecessary expenses
* Budgeting and savings, for groceries, transport, and investments through budgeting apps
* Financial goals such as student loan fund or emergency fund
* Beginner-friendly investment options, with easy guidelines and diversified portfolios
* Investment in sustainability-centered companies

## How do you manage your money?

* Budgeting apps, specifically for real-time expense tracking and easy identification of expensive transactions (with the aim of reducing them)
* Automatic transfers for savings accounts and automatic bill payment management
* Emergency funds are fueled regularly and kept in high-yield savings accounts or money market accounts for easy access and liquidation
* Debt repayment methods to repay debt faster, when possible
* Investment based on her core values (sustainability) and on diversified funds
* Regular check-in on the financial situation, also with the aid of a financial advisor

## In the apps you are using, is there any missing feature? Or is there a feature you wished to be simpler?

* Need for simplified investment choices and an intuitive interface to compare her options
* Tailored recommendation system for her financial strategy
* Improvement of educational resources and tutorials in the app
* Integration of specialized third-party apps such as expense tracking apps, payment processors, or investment management tools
* Possibility to track investment in sustainable and impact-focused initiatives

## At the end of the month, do you think you have spent too much money?

Usually she's mindful but it sometimes happens that she spends too much. When this happens it is seen as a good opportunity to learn how to manage the money in a better way, through relocating money or considering new earning possibilities.

## Can you identify possible causes to why, at times, you spend too much money?

* Lack of budget tracking results in difficulty managing efficiently your funds
* Impulse purchases when emotional
* Social pressure to upkeep her social status
* Unexpected expenses disrupting her budgeting schedule
* Inconsistent income, especially as a student or a newly graduate
* Convenience spending, such as takeout or Uber
* Special events or celebrations, such as birthdays and parties