Interview n. 2

Gemini chat: <https://g.co/gemini/share/61d7cf24dc4f>

## Potential targets listed:

* Young professionals
* Nearing retirement
* Small business owners

## Persona created

Name: Maya Patel

Age: 28

Occupation: Marketing Associate at a Tech Startup

Tech Savvy: High - Comfortable using multiple apps and digital tools.

Financial Personality: Ambitious and future-oriented. Seeks to be financially independent and build wealth.

## What is your relationship with money?

* Confident and ambitious in saving money for the future
* Overwhelmed by not-so-beginner-friendly financial advice
* Good with saving money and tracking income and expenses

## 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)
* Spreadsheets for complex goals, such as vacations and student loans
* Need for automated AND manual transfers
* Financial blogs and articles, to keep up to date with her knowledge about financing

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

* Lack of diversified goals and financial strategies related to these goals
* Divided budgeting apps and savings accounts and lack of graphs for savings accounts
* Lack of user-friendly tools that explain investment basics
* Lack of categorization system for transactions
* Lack of suggestion of ethically driven financial investment choiches

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

At times yes, when social instances pressured her to do so. At times, no, when she keeps track of her expenses more efficiently.

As a constant pressure, she has student loans, which take a huge chunk of her income.

## Do you think the commodity of contactless payments represents a possible cause to spending too much money?

* reduced awareness of spending, fast convenience, and lack of visual reminders definitely increase the risk of overspending
* Spending visualization tools can improve the issue of lack of reminders
* Spending limit on contactless payments can be an improvement

## How do you send money to somebody else? Or how do you split a common expense between group members (friends, family etc.)?

* Money Transfer Apps (Venmo, Cash App, Zelle), but require both parties to have the app downloaded
* Bank Transfers, takes a bit longer but can be sent to anyone without a money transfer app
* Split Bill Apps integrated with oney transfer apps