Found needs:

1. **NFC Payments**: Contactless and Nfc payment are definitely more appreciated by user compared to cash payments, however the interviews have shown that with the latter the users are more aware of their expenses while the first make them more carefree, thus making them less aware of their expenses, and that when you are trying to save money is never good. In brief, we think that the need here is for a more visual/physical feedback (in a sense like when you remove the cash from your wallet when buying something), and also maybe for a clear log of the expenses
2. **Digital** **Allowance** (Paghetta): For the same reason, i.e. we are going towards a cash free world, the need for a way of giving the allowance in a “digital” way popped up.
3. From the interviews we’ve noticed how money management, especially for the people of our age or less, comes with a great deal of anxiety, that is oftentimes reflected in 2 kinds of behaviours: spending them no matter what and not spending them at all. In this we identified the need of having a way to manage money in a lighter, yet responsible, way.
4. **Graphs/Charts**: A lot of people expressed the need for clear ways to visualise income and expenses
5. Also, the need for a division of the available budget in more that one “pile” each with a specific function/objective arised
6. Finally, we noticed that people either have a lot of apps to manage their money or none at all. This could mean that there is a need for an app that make things easier both for those that have none, but also for those who have a lot, that has to make all expenses and budgets convey in one single app to track them (don’t know how doable it is though)
7. **Easy Money Transfer**: Sending money in a more easy and flexible method.

Ideas to satisfy the needs:

1. Money alert
2. AI expenses advisor
3. Percentage advisor
4. Ideazione di progetti (come in hype)
5. conto condiviso con genitori
6. conto per minorenni
7. paghetta function (pagamento ricorrente)
8. grafici sulle spese
9. reminder di spendere
10. adviser su come fare regali
11. Bonifico ricorrente per abbonamenti condivisi (paypal ricorrente)
12. lista abbonamenti
13. Portafoglio virtuale regolabile (wall-e)
14. gamification approach
15. timer per acquisti online
16. divisione del budget
17. categorizzare le spese

Categories for transactions

1. Salary/Wages: Regular income from employment, including bonuses and overtime pay.
2. Freelance/Contract Work: Earnings from freelance jobs, consulting, and gig economy work.
3. Groceries: Purchases made at supermarkets, grocery stores, and other food retailers.
4. Dining Out: Expenses at restaurants, cafes, fast food joints, and bars.
5. Housing: Costs related to rent or mortgage payments, property taxes, and home maintenance, as well as rental income if you own property.
6. Utilities: Bills for electricity, water, gas, internet, and phone services.
7. Transportation: Spending on fuel, public transportation, car payments, maintenance, and ride-sharing services.
8. Investment Income: Returns from investments, including dividends, interest, and capital gains.
9. Entertainment: Expenses for movies, concerts, sports events, streaming services, and other recreational activities.
10. Healthcare: Payments for medical services, prescriptions, health insurance, and wellness products.