Interview 1

10/20/2024

1. Introduction to Product
   1. "We are developing a finance app targeted at helping college students manage their money. Does this sound like something you would use? Why or why not?"
      1. Yes, because its good to track your money and know where it is going.
2. Current Financial Management
   1. "How do you currently manage your personal finances (e.g., budgeting, saving)?"
      1. Split everything he makes 60 savings/40 and checks account every month
   2. "What tools or apps, if any, do you currently use for managing your finances?"
      1. none
   3. "What challenges do you face when trying to manage your money?"
      1. Unexpected expenses and not being able to view all expenses at once
3. Feature Expectations
   1. "What features would you find most helpful in a finance app?"
      1. Types spending pi char
   2. "How important is it for you to have features like automatic expense tracking, savings goals, or financial tips?"
      1. The most important part of the app
   3. "Would you prefer an app that offers spending alerts or savings advice? Why?"
      1. Savings advice, because spending alerts are too late, but savings will grow your wealth
4. Budgeting Preferences:
   1. "When budgeting, do you prefer to manually input data, or would you prefer automated tracking linked to your bank account?"
      1. Manuelly
   2. "How often would you want to review your budget and spending trends (e.g., daily, weekly, monthly)?"
      1. Monthly
5. User Experience;
   1. "What design or interface features make an app easy or difficult for you to use?"
      1. Banner ribbon at top
   2. "How important is simplicity in an app versus having more advanced financial tools?"
      1. Simplicity with the option for more advanced features
6. Personalized Features:
   1. "Would you be interested in receiving personalized financial recommendations based on your spending habits?"
      1. Yes
   2. "How important is it for the app to help you set and track financial goals?"
      1. 9 highly important
7. **Social and Educational Elements:**
   1. "Would you be interested in features like community challenges for saving or social sharing of financial goals?"
      1. No
   2. "How much do you value educational resources like articles or tips on financial literacy within the app?"
      1. Have an option to see it if wanted
8. **Concerns:**
   1. "What concerns do you have when using finance apps (e.g., privacy, security, difficulty)?"
      1. How securely it can be connected to account and what information it access from that account
   2. "What would make you stop using a finance app?"
      1. Surprise charges or if it was subscription service, information leaks
9. **Notifications and Alerts:**
   1. "How often would you like to receive notifications or alerts from a finance app? What types of alerts (e.g., spending, savings goals, budgeting limits)?"
      1. Weekly
10. Final Thoughts
    1. "If you could create the perfect finance app, what key feature(s) would it have?"
       1. Pi chart of types of spend / saving
    2. "Is there anything you wish existing finance apps offered that they don’t?"
       1. None