Interview 4

10/23/2024

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. No, because I have a good understanding of money already
2. Current Financial Management
   1. "How do you currently manage your personal finances (e.g., budgeting, saving)?"
      1. I have accountant and a personalized budget
   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. Figuring out where to save money
3. Feature Expectations
   1. "What features would you find most helpful in a finance app?"
      1. Comparing current rates of companies past and present
   2. "How important is it for you to have features like automatic expense tracking, savings goals, or financial tips?"
      1. Very
   3. "Would you prefer an app that offers spending alerts or savings advice? Why?"
      1. Yes savings advice, spending isn’t a worry
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. Manually input
   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. One that doesn’t need to be updated all the time
   2. "How important is simplicity in an app versus having more advanced financial tools?"
      1. More advanced financial tools depends on wealth
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. Pretty 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 not interested in
   2. "How much do you value educational resources like articles or tips on financial literacy within the app?"
      1. Small
8. **Concerns:**
   1. "What concerns do you have when using finance apps (e.g., privacy, security, difficulty)?"
      1. Privacy losing of password and information
   2. "What would make you stop using a finance app?"
      1. Getting my password stolen or having passwords stolen in general
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. Yes budget limits
10. Final Thoughts
    1. "If you could create the perfect finance app, what key feature(s) would it have?"
       1. Easy of use and understanding and see high outcome with use of the app
    2. "Is there anything you wish existing finance apps offered that they don’t?"
       1. None