

# User Interviews



PlutoPay

# User Interviews

## Understanding the User

To create further empathy, I proceeded to conduct interviews for the four people who agreed to be interviewed. My goals are to:

- Understand the motivation of users to use a financial app like the one we want to create.
- Determine which features they like and dislike from the way they currently use peer-to-peer payment apps and money transferring methods. Identify any hesitancy to use similar cashless payment and remittance methods.
- Listen for and identify what hurdles/pain points our users encounter in their journeys. Identify user “wishlist” for their “ideal” app experience to meet their goals.

For the interviews, I focused on three categories for data gathering: their Behavior or Attitude, Needs or Goals and their Frustrations.

# User Interviews: Participants

Understanding the User



Alan C, 35

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Software Engineer

Seattle, WA



Annette R, 36

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Art Director and Designer

London, UK



Carlito V, 51

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Software Engineer

Allen, TX



Nicki K, 37

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Biological Scientist

Chicago, IL



## Interview Participant: Alan

Uses PayPal,  
Venmo,  
Facebook Pay,  
Google Pay and  
Samsung Pay

Likes  
personalized  
unlock -  
fingerprint or  
facial recognition

Likes ability  
to invoice on  
peer-to-peer  
app

Convenience -  
easier to split bills  
& collect  
payments for  
social  
expenditures

Prefers credit card  
for online payments  
especially ones with  
reward points  
systems

Likes buyer  
protection of  
credit cards

Prefers to use  
credit card for  
international  
travel

Some countries  
have cash-only  
venues

Prefers phone  
and chat for  
customer service

Lets credit card  
do the  
conversions and  
looks at it after  
trip

Like convenience  
of credit cards  
and no foreign  
transaction fees

Why start  
something new  
when credit cards  
are widely  
accepted?

Might be nice to  
do precise  
conversion to  
home currency  
while shopping

Worried that  
can't access app  
when there's no  
internet or data

Ideally would be  
nice to have a  
singular app that is  
universally accepted  
so no need for  
multiple backup  
methods

Something like Google  
Pay (ability to pay  
vendors) blended with  
Venmo (ability to  
exchange money  
between contacts)  
would be totally fine.

In some countries it's  
easier to get another  
phone to protect data  
(work) - would be a pain  
to redownload and  
reconfigure.

Hears about apps  
through word of  
mouth - usually  
critical mass of  
users



## Interview Participant: Alan

### BEHAVIOR / ATTITUDE

Hears about apps through word of mouth - usually critical mass of users

Why start something new when credit cards are widely accepted?

Uses PayPal, Venmo, Facebook Pay, Google Pay and Samsung Pay

Lets credit card do the conversions and looks at it after trip

### NEEDS / GOALS

Might be nice to do precise conversion to home currency while shopping

Ideally would be nice to have a singular app that is universally accepted so no need for multiple backup methods

Something like Google Pay (ability to pay vendors) blended with Venmo (ability to exchange money between contacts) would be totally fine.

Likes ability to invoice on peer-to-peer app

Likes personalized unlock - fingerprint or facial recognition

Likes buyer protection of credit cards

Prefers phone and chat for customer service

Convenience - easier to split bills & collect payments for social expenditures

Prefers credit card for online payments especially ones with reward points systems

Like convenience of credit cards and no foreign transaction fees

Prefers to use credit card for international travel

### FRUSTRATIONS

Worried that can't access app when there's no internet or data

Some countries have cash-only venues

In some countries it's easier to get another phone to protect data (work) - would be a pain to redownload and reconfigure.



## Interview Participant: Annette

Uses apple  
pay on  
phone

Apps: always  
have it on  
hand

Easy Access  
and quick

Easy with just  
the wave of  
the phone

Already have  
several accounts  
and don't want to  
open another one

Bank cards  
and PayPal  
preferred

Uses whichever  
makes checkout  
easier - stored  
payment method

Does not like  
when a  
signature is  
needed

TransferWise  
and PayPal  
preferred for  
international  
remittance

Likes when  
you can  
choose the  
currency to  
send

Wiring money  
is a hassle bc  
you need to  
know right  
codes

Annoying to have  
to call customer  
service to get info  
just for quick  
money send.

Different  
country  
restrictions:  
ABA, SWIFT,  
IBAN

Online currency  
exchange might  
need to set up a  
new account - not  
preferred

Prefer to call  
customer  
service as long  
as the wait is  
not too long.

Suggestions or  
referral from  
friends to try  
new apps



## Interview Participant: Annette

### BEHAVIOR / ATTITUDE

Suggestions or referral from friends to try new apps

TransferWise and PayPal preferred for international remittance

Uses apple pay on phone

Uses whichever makes checkout easier - stored payment method

### NEEDS / GOALS

Apps: always have it on hand

Easy Access and quick

Likes when you can choose the currency to send

Prefer to call customer service as long as the wait is not too long.

Bank cards and PayPal preferred

Easy with just the wave of the phone

### FRUSTRATIONS

Online currency exchange might need to set up a new account - not preferred

Does not like when a signature is needed

Different country restrictions: ABA, SWIFT, IBAN

Wiring money is a hassle bc you need to know right codes

Annoying to have to call customer service to get info just for quick money send.

Already have several accounts and don't want to open another one



## Interview Participant: Carlito

Quick and  
easy

Sending and  
receiving  
money from  
family, friends,  
officemates

No physical  
contact

Easy to use

Apps and CC  
when available.  
Limited options

Accepts  
debit cards

Wide number  
of partners in  
foreign  
countries

Do not like  
expensive  
service fees

Ideal:  
AppleWallet  
or masterpass

Online chat  
and phone  
for support

Uses Paypal  
locally

Uses Venmo  
locally

International  
transfer: RINA,  
Western Union  
and PNB  
remittance

Ideal to send  
money in USD  
and recipient  
get funds in  
local currency





## Interview Participant: Carlito

### BEHAVIOR / ATTITUDE

Uses Paypal  
locally

Uses Venmo  
locally

International  
transfer: RINA,  
Western Union  
and PNB  
remittance

Sending and  
receiving  
money from  
family, friends,  
officemates

Apps and CC  
when available.  
Limited options

### NEEDS / GOALS

Ideal to send  
money in USD  
and recipient  
get funds in  
local currency

Quick and  
easy

Wide number  
of partners in  
foreign  
countries

No physical  
contact

Accepts  
debit cards

Easy to use

Ideal:  
AppleWallet  
or masterpass

Online chat  
and phone  
for support

### FRUSTRATIONS

Do not like  
expensive  
service fees



## Interview Participant: Nicki

Likes peer-to-peer apps since there's no fees

Likes apps since it makes it easy to deposit money from app to bank

QUICK: Does not want to have to wait to receive and deposit a check

Prefer not to download and give banking info to several apps

Uses payment method preferred by vendor

Likes when PayPal saves her address and email and pre-populates it for purchases

Likes credit cards since it universally accepted

Likes she doesn't have to worry about conversions in purchases

Does foreign exchange at kiosk in airport

Likes low fees

Conversion apps make it easier to track how much you're spending for budgeting

Wallet App would be ideal

Wants records purchases, makes mobile payments/transfers, mobile deposits, international conversions and calculator, etc. all in one.

Prefers email or call for customer support

Customer service: Doesn't like being told or to go to an FAQ page - she checks that first

Hears about apps through news and emails and user reviews

Word of mouth usually best



## Interview Participant: Nicki

### BEHAVIOR / ATTITUDE

Word of mouth usually best

Hears about apps through news and emails and user reviews

Uses payment method preferred by vendor

Likes credit cards since it universally accepted

Does foreign exchange at kiosk in airport

### NEEDS / GOALS

Wallet App would be ideal

Likes peer-to-peer apps since there's no fees

Prefers email or call for customer support

Likes low fees

Likes apps since it makes it asy to deposit money from app to bank

QUICK: Does not want to have to wait to recieve and deposit a check

Conversion apps make it easier to track how much you're spending for budgeting

Likes she doesnt have to worry about conversions in purchases

Wants records purchases, makes mobile payments/transfers, mobile deposits, international conversions and calculator, etc. all in one.

Likes when PayPal saves her address and email and pre-populates it for purchases

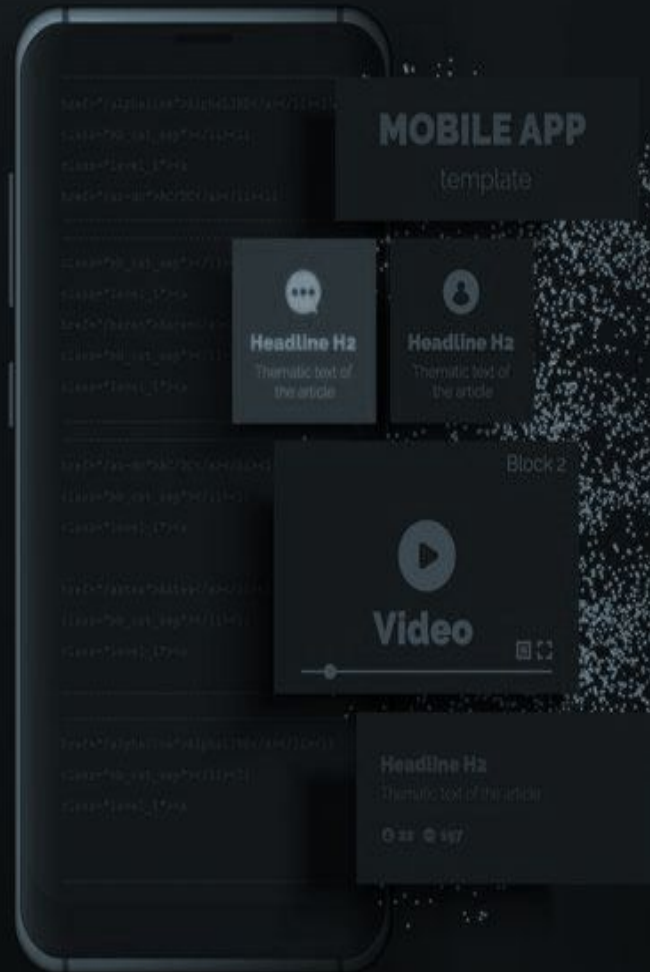
### FRUSTRATIONS

Customer service: Dont like being told or to go to an FAQ page - she checks that first

Prefer not to download and give banking info to several apps

# UX

USER  
EXPERIENCE  
design



THANK YOU