User Interviews

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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

Software Engineer Seattle, WA Annette R, 36

Art Director and Designer
London, UK

Carlito V, 51

Software Engineer
Allen, TX

Nicki K, 37

Biological Scientist
Chicago, IL



Interview Participant: Alan

Uses PayPal, Likes Likes ability Convenience -Prefers credit card Likes buyer for online payments personalized easier to split bills Venmo, to invoice on protection of especially ones with & collect Facebook Pay, unlock reward points credit cards peer-to-peer payments for Google Pay and fingerprint or systems social Samsung Pay facial recognition app expenditures Why start Prefers to use Lets credit card Like convenience Some countries Prefers phone have cash-only do the of credit cards something new credit card for and chat for conversions and when credit cards and no foreign venues international customer service transaction fees are widely looks at it after travel accepted? trip Might be nice to Worried that Ideally would be Something like Google In some countries it's nice to have a do precise can't access app Pay (ability to pay easier to get another Hears about apps singular app that is vendors) blended with conversion to when there's no phone to protect data through word of universally accepted Venmo (ability to (work) - would be a pain mouth - usually home currency internet or data so no need for exchange money to redownload and critical mass of multiple backup between contacts) while shopping reconfigure. users would be totally fine. methods



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

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

Likes

personalized

unlock -

fingerprint or

facial recognition

Ideally would be

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 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

FRUSTRATIONS

Worried that

can't access app

when there's no

internet or data

Prefers to use credit card for international travel

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

Some countries have cash-only venues



Interview Participant: Annette

Easy with just Already have Bank cards Uses apple Apps: always Easy Access several accounts the wave of have it on and quick and PayPal pay on and don't want to the phone phone hand preferred open another one Uses whichever TransferWise Likes when Annoying to have Does not like Wiring money makes checkout and PayPal is a hassle bc to call customer you can when a easier - stored service to get info preferred for you need to choose the signature is payment method just for quick international know right currency to money send. needed remittance codes send Different Online currency Prefer to call Suggestions or exchange might referral from country customer need to set up a restrictions: service as long friends to try new account - not ABA. SWIFT. as the wait is new apps preferred **IBAN** not too long.



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

Sending and Apps and CC Quick and receiving No physical Easy to use Accepts money from when available. contact debit cards easy family, friends, Limited options officemates Wide number Ideal: Do not like Online chat **Uses Paypal** Uses Venmo of partners in AppleWallet expensive and phone locally locally foreign or masterpass service fees for support countries Ideal to send International transfer: RINA. money in USD Western Union and recipient and PNB get funds in remittance 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

Ideal:

AppleWallet

or masterpass

Accepts debit cards

Online chat and phone for support

FRUSTRATIONS

Do not like expensive service fees

Easy to use



Interview Participant: Nicki

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

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 ema
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

cards since it universally accepted

Does foreign exchange at kiosk in airport

NEEDS/GOALS

Wallet App would be peer-to-peer apps since there's no fees or call for customer support

for fee

Conversion appermake it easier to track how much youre spending for budgeting

Likes she doesnt have to worry about conversions in purchases

FRUSTRATIONS

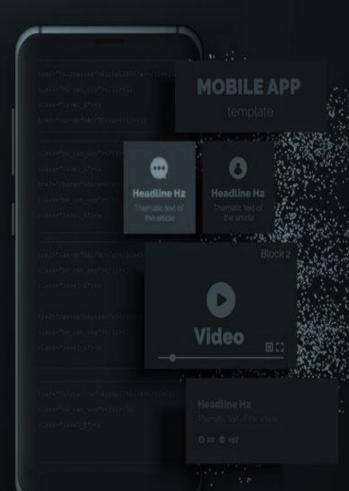
Customer service: <u>Dont</u> like being told or to go to an FAQ page - she checks that first

Prefer not to download and give banking info to severa apps

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



USER EXPERIENCE design



THANK YOU