

2.2: Surveys & Interviews For "Usyra"



Research Goals

1. To better understand user behavior around managing financial transactions and using digital payment web application.
2. To identify the key tasks users want to accomplish, such as bill-splitting, real-time transaction tracking, and secure money transfers.
3. To document user pain points with existing financial apps, including challenges with security, onboarding, and platform inconsistencies.
4. To gather data on the contexts and scenarios in which users rely on financial web app across different devices (mobile, desktop, tablet).

Three participants

Jahid, 26 (Freelancer)

Delower, 34 (Small business owner)

Juwel, 36 (Government Employee)

Interview Script

Welcome [Participant Name],

I appreciate your time in this interview. "Usyra", my financial app, offers secure, fast, and easy money transfers. Security issues, complicated onboarding, and variable device experiences are addressed by this web app.

I'm wondering about your financial web application experiences and expectations for real-time notifications, bill-splitting, and secure transactions. Your input will help me create a user-friendly web app. This 12 - question interview will cover your pain issues, desired functionality, and app accessibility and usability suggestions.

Please give your honest opinion and any relevant details. Ask questions regarding the project.

Thank you again for participating!

Survey Questions

Survey question itself using Google Form, and I will add some information to explain why I'm asking these questions and what I'm hoping to achieve before I share them with participants via phone call or facebook.

1. Approximately how often do you use financial apps for sending or receiving money?

- A. Daily*
- B. Weekly*
- C. Monthly*
- D. Rarely*

2. Which of the following features do you find most useful in a financial app?

- A. Bill-splitting*
- B. Real-time exchange rate alerts*
- C. Biometric authentication*
- D. Multi-platform notifications*

3. Would you use a financial app that provides real-time notifications for transaction updates and exchange rates?

- A. Yes*
- B. No*

4. On which devices do you most often use financial apps for managing transactions?

- A. Mobile*
- B. Desktop*
- C. Tablet*

5. How important is transparency in fees and exchange rates when using a financial app?

- A. Very important
- B. Somewhat important
- C. Not important

6. Have you ever stopped using a financial app due to a poor user experience (slow performance, confusing interface)?

- A. Yes
- B. No

Interview Questions

Every question that I'm asking the participants. During each interview, I'll be sure to explain what the procedure will be and what my goals are. The aim of the interview is really to have a conversation. So I'll just use my script as a guideline, and depending on how the conversation is going, I will either skip questions or ask relevant follow-up questions as we go.

- 1. How do you currently use websites or apps to manage your financial transactions?*
- 2. What are your favorite features of the financial apps you use? Why do you find them helpful?*
- 3. What challenges or frustrations have you experienced with financial apps you've used? Why were these issues problematic?*
- 4. How important is connecting with others (sharing expenses or receiving payment updates) in your experience with financial apps?*
- 5. How do you feel about the security features in financial apps you've used? Are there any specific features you think are missing?*
- 6. If you could improve one thing about the financial apps you use, what would it be and why?*
- 7. How often do you rely on financial apps for tasks like bill-splitting or group payments? Why?*
- 8. Do you feel confident that your financial data is safe when using apps? Why or why not?*
- 9. What motivates you to choose one financial app over another? Is it security, ease of use, or something else?*
- 10. Have you experienced any inconsistencies in functionality or design when using financial apps across multiple devices?*
- 11. How valuable are real-time notifications (transactions or exchange rate alerts) to you? How often do you use them?*
- 12. Are there any financial app features or tools you wish existed but haven't seen yet?*

Pain Points

Concerns about security and trust in financial apps.
Challenges with complex or time-consuming onboarding.
Inconsistent user experience across devices.

Desired Features

Biometric authentication, Smart Device, Key-locker and encryption for security.
Real-time notifications for transactions and exchange rates.
Easy-to-use bill-splitting functionality.

Inclusivity

Seamless onboarding for all skill levels.
Multi-platform compatibility (mobile, tablet, desktop) web app application.
Support for users of diverse financial and technical backgrounds.

Key Learnings

Security is a top priority - Users seeking biometric verification, encryption, and other capabilities to safeguard their data and transactions.

Simplified onboarding - Participants stress a rapid and user-friendly setup process.

Real-time notifications - Highly valued by users for transactions, exchange rates, and other financial activities.

Device consistency - Mobile, tablet, and desktop experiences must be seamless.

Transparency and customization - Transparent fees and configurable alerts are crucial for trust and usability.

Overall Summary of Interviews

Insightful interviews identified customer requirements, pain spots, and expectations for financial web app like “Usyra”. Participants openly discussed their web app concerns, notably security, onboarding, and usability. They also liked real-time notifications and bill-splitting, which support the web application goals. In general, the interviews highlighted consumer expectations and innovation prospects.