

# **Intuit Design Frontier**

# User Persona

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**Who am I:** Andy

**I am :** a recent graduate working a full time job

**I am trying to:** save up for a big trip with friends 5 months from now

**But:** I lack discipline in my spending to save

**Because:** The event is so far away and sometimes I forget to save for this event.

**Which makes me feel:** Unmotivated



# The Ideal State

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**In a perfect world:** I can spend money on my trip immediately *without worrying about overspending* or planning ahead each spending category during my trip.

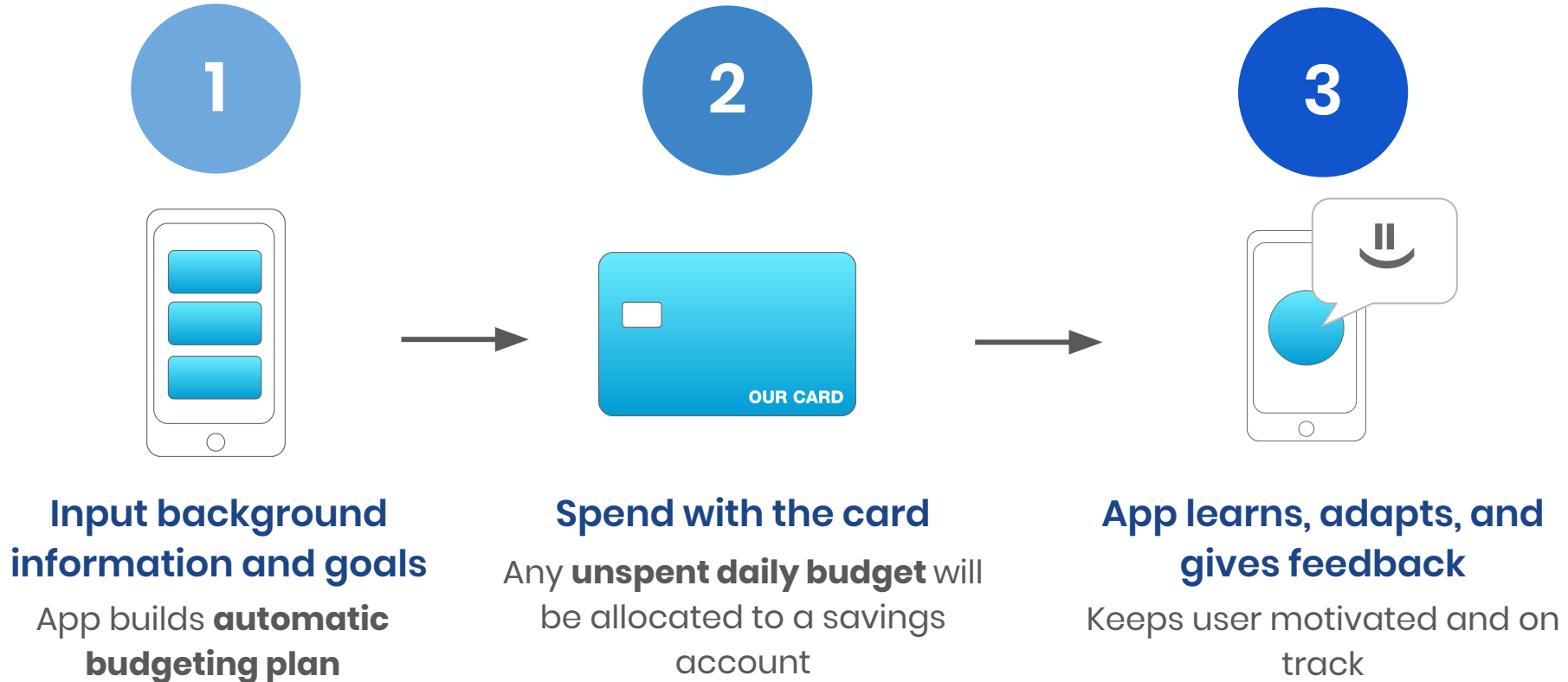
**The biggest benefit to me is: I don't have to partition my resources** or miss out on any fun activities that I want to do on the trip due to poor planning

**Which makes me feel:** comfortable, carefree and relaxed.

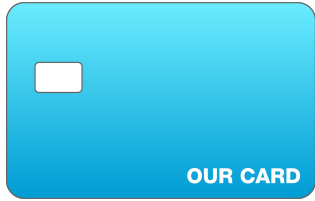


(happy and carefree!)

# Solution Overview



# Physical card and application prototype



Card will be issued and customer will download the app

1



How much do you make a month?

How much do you make a year?

What are you trying to save up for?

How much are you trying to save?

When are you trying to achieve this goal?

NEXT

User fills out personal info

2



Awesome! Now, list out all categories that you spend on weekly.

groceries X

gas X

food X

NEXT

User fills out spending categories

3

# Application feature



4



Your goal is saving up for vacation to Japan!

Your progress



SPENDING BUDGET FOR TODAY

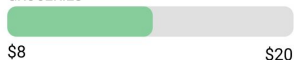
FOOD



GAS



GROCERIES



SUBSCRIPTION SERVICES



SHOPPING



**Goal tracker and daily  
spending budget**

User's progress

Personal spending budget

Notification to notify if they are  
overspending

**Notification example:**

You spent \$3 more than your  
budget for shopping!

# Assumptions

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1. Customers will use the card **consistently**
2. **Every place accepts** the card
3. Every user **has a phone**
4. People **do not spend over** their restriction
5. The card is accepted and accessible by **all banks**
6. The app will **distribute budget** accordingly

# Hypothesis statement

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**If** we make a new card and create a financial planner app.

**Then**, people use will the app and do not have to manually manage their finance, plans, and goals.

**Next**, we will measure by how many transactions are made by using this card.

**If** the number of this card transactions are more than all other (other cards, cash, check, etc.) => successful metric



# Experiment plan

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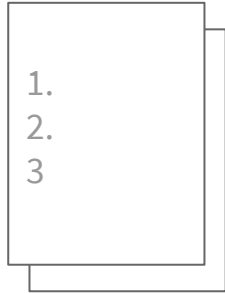
**Leap of Faith Assumption:** People will be using one card consistently for a majority of their purchases.

This scenario ensures that our app is accurate with its data.

To test whether this assumption is true, a questionnaire will be used with questions geared more towards determining whether people are likely to converge towards using one card.

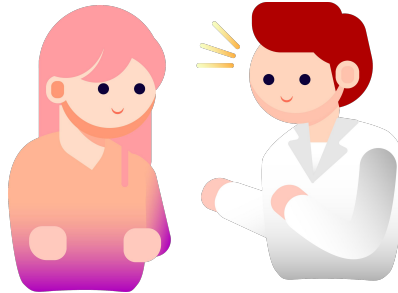
# Experiment design

1



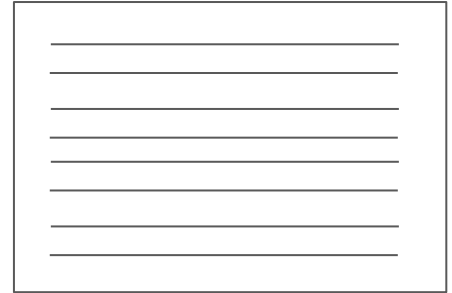
**Create questionnaire  
about methods of  
payment**

2



**Perform public survey**

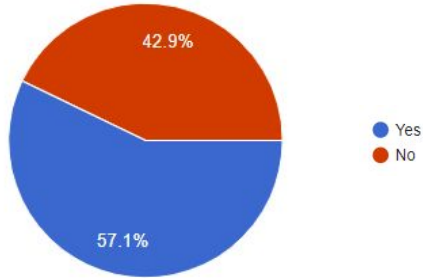
3



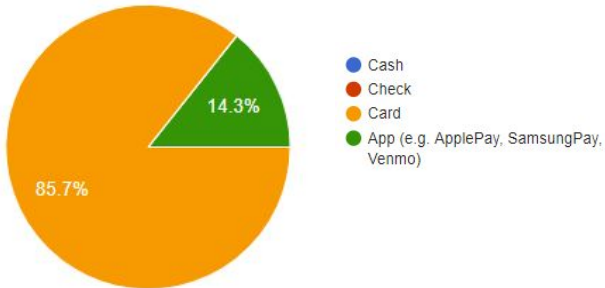
**Analyze responses to  
determine viability of  
product**

# Experimental Results

## Do people save up?



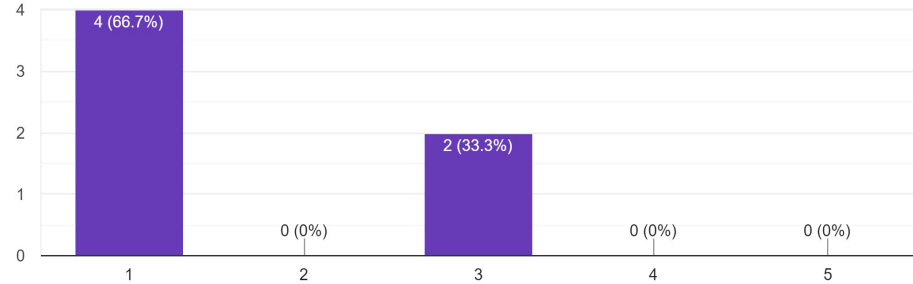
## How do people pay?



## Card usage habits:

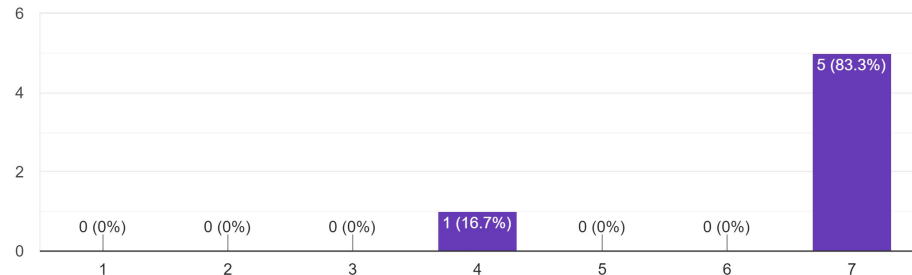
How many cards do you use?

6 responses



For your most used card, how many days do you use it in a week?

6 responses



# Conclusions

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1. People want to save
2. People use their card for most purchases
3. People use the card consistently

**Our application, in order to work, relies on these things.**

# Intended User Experience

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The user should feel more **incentivized to save money** by using our card.

They would prioritize our card over their other cards because the card would financially plan for them automatically so that they could accomplish any goals they may have.

The card and app would be connected to all of their accounts with various banks to give them an accurate and free financial plan that they wouldn't need to create themselves or with the help of a financial advisor.

The card and app would help monitor spending activity and thus provide overall statements describing card use as well as positive feedback for complying to budget plans.

# Back to Andy

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## Andy said...

*“**In a perfect world**, I can spend money on my trip immediately **without worrying about overspending** or planning ahead each spending category during my trip.”*

## We accomplished this by:

1. Creating a solution that automatically budgets while allowing you to spend
2. Identifying major assumptions about our solution
3. Testing our LOFA to determine the viability of our product