Blake Brandon, Nathan Traxler, Sai Ma

Chatcapital

Break down the taboo of sharing personal finance

Overview of talk

- Team Mission
- Design & Prototyping
  - Selected Interface & Rationale
  - Low-Fi Prototype
  - Tasks Flows
- Testing
  - Experimental Method
  - Experimental Results
- UI Changes
- Summary

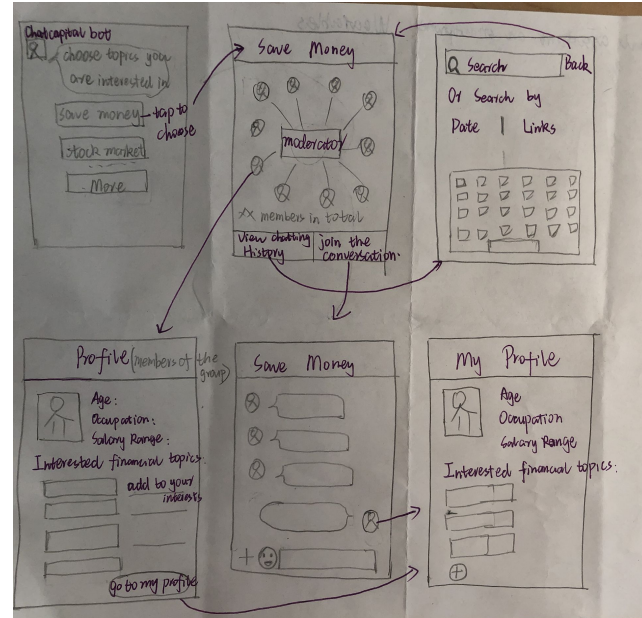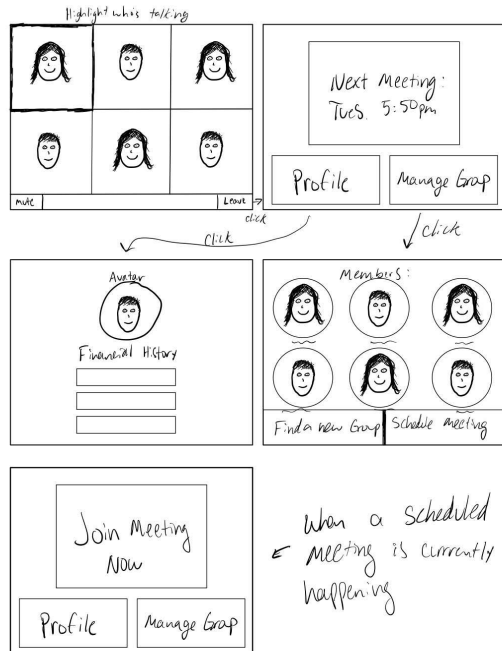# Team Mission & Value proposition

Problem:
The barrier of not being able to talk about finance because it is so personal, and many people may only get into finance due to negative experience.

Mission:
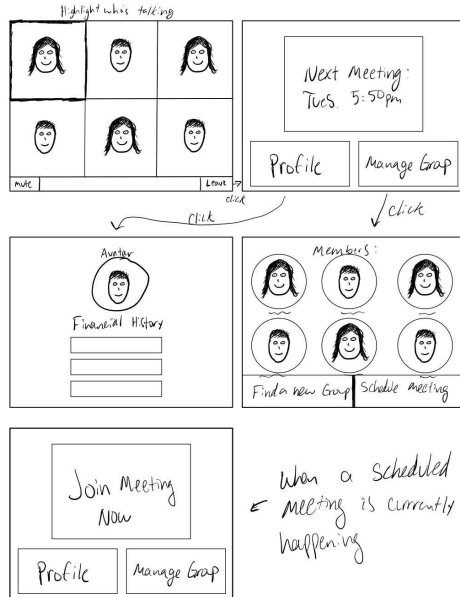Break down the taboo of sharing personal finance

Selected Interface & Rational

Synchronous avatar/audio meetings vs. asynchronous messaging app

Selected Interface & Rational

Synchronous avatar/audio meetings vs. asynchronous messaging app

Pros	Cons
- Creativity - Easy to find a new group - Adds an element of fun to talk to the different emojis - Allows customization without losing anonymity - Next meeting date clearly laid out or easy to join active meetings	- Current design feels limited, can only interact and get help on scheduled intervals - Unclear what finding a new group looks like

Selected Interface & Rational

Synchronous avatar/audio meetings vs. asynchronous messaging app
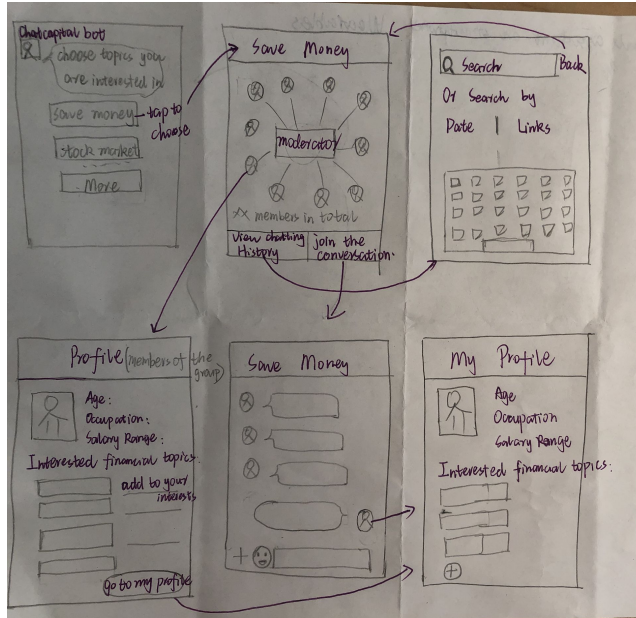
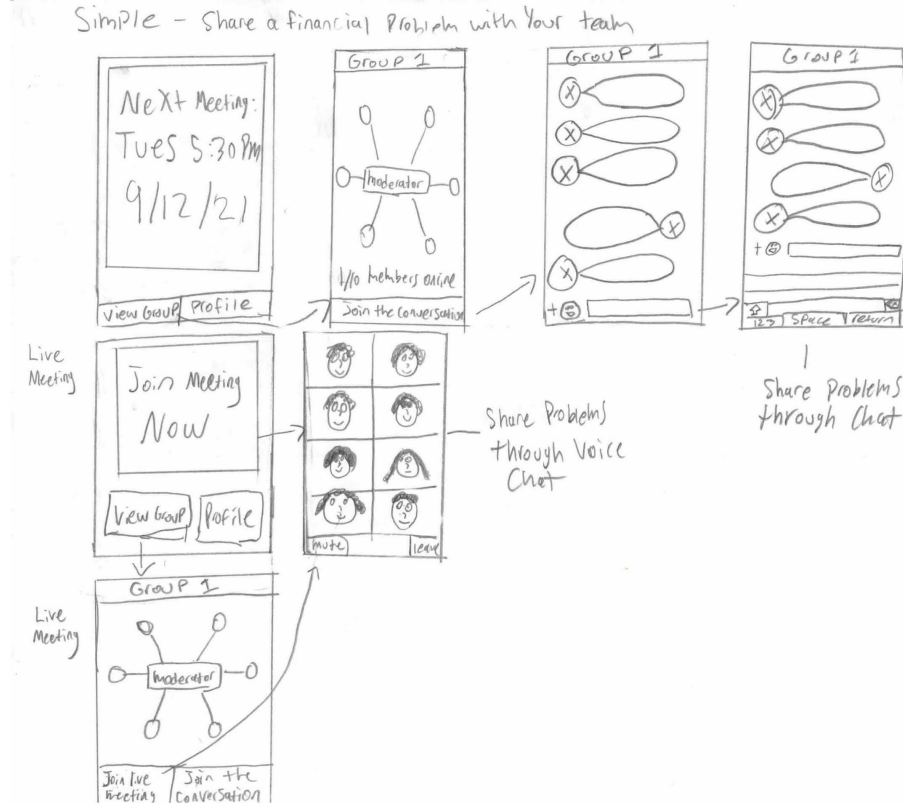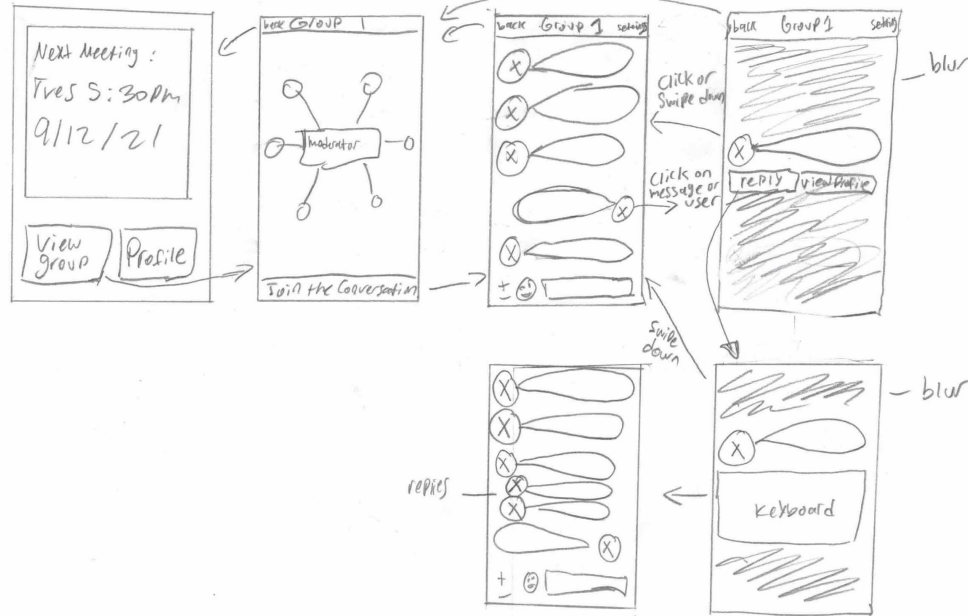| Pros	Cons
- Intuitive - Design of support group screen feels like an electronic support group - Conversational when choosing interested financial topics - Asynchronous - Easy to view chatting history; searching by keywords would enable users to find relevant information more quickly - Easy for users to add more interested financial topics when looking at others' profiles	- Uniqueness - many apps with messaging interfaces or profile screens - Would need to limit information on other user's profiles - There is no option for searching all topics

Low-fi prototype structure
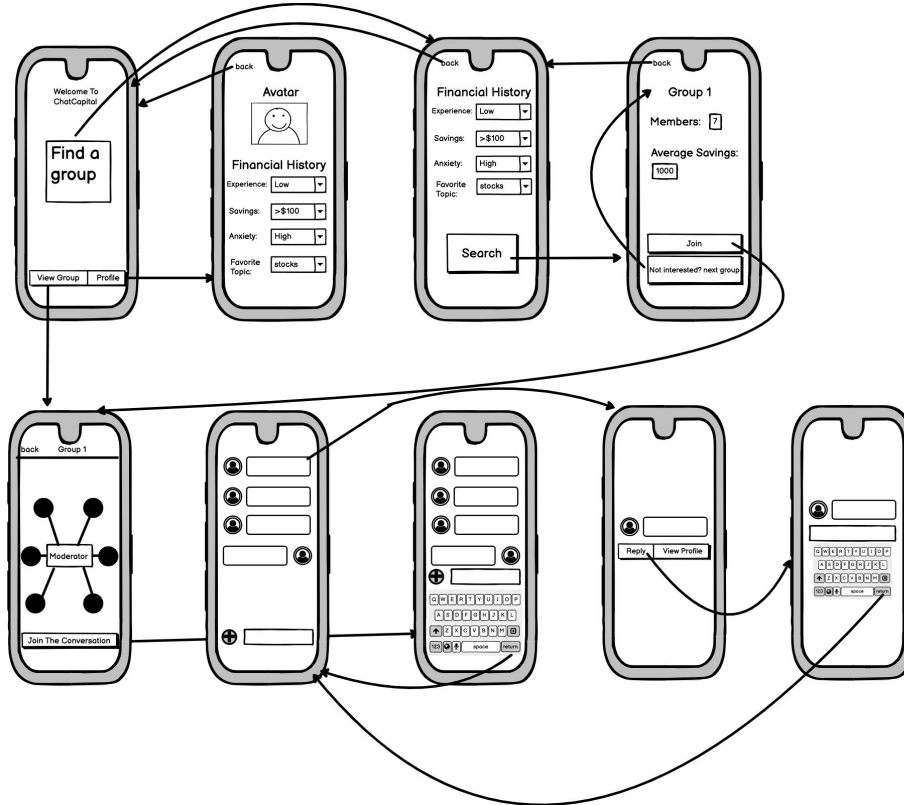
Simple Task

Moderate Task

Complex Task

Complex - Find/get matched with a team that fits your financial goals

Only Users not already in a group

Chat Capital
Find a group
Profile

Financial History
Preloaded from Profile
Preferred Meeting Times
Search

Group 1
Members: 7
Meeting Times:
Average savings:
Join   Search again

Avatar
Financial History
Preset Finance Search Settings

Next Meeting
Tues 5:70pm
9/12/21
Already in a group
View group   Profile

Group 1   Settings
Moderator

Members
Find new group   Schedule meeting

Experimental method

Participant 1: a new graduate from The Chinese University of Hong Kong (CUHK). She will work as an editor and become financially independent from her parents.

Participant 2: a recent graduate and entrepreneurship minor at The University of Oregon. Currently working as a personal trainer as he searches for a long term job.

Participant 3: A recent Stanford graduate who majored in MS&E. Currently works for a COVID testing startup.

Experimental results

Participant 1:

Errors:

- The participant did not see the value of filling out her profile
- Has concerns around "how to define my anxiety level" when filling out financial history.
- "What if I regret skipping a group? I wish I can easily navigate across all of them.
- Wanted to know how to view groups she is already in when clicking "View group." "it seems i can only view group 1 right now?"
- Feel confused about the function of the "moderator."
- Not sure if the chatting is one-on-one or group chatting.
- Doubt the "return" button on the keyboard could actually function to return to the previous page.
- The participant points out that the return buttons are inconsistent, with some on the upper screen and some on the bottom.

Experimental results

Participant 1:

Success:

- Overall easy to use.
- The participant can complete all of the three tasks smoothly. (find groups, share with teams, respond to teams)
- The home page has a balanced use of space. The participant said she felt comfortable when seeing such a non-cluttered page.

Experimental results

Participant 2:

Errors:

- No navigation (back button) out profile screen
- No save button or confirmation that profile preferences have been updated
- Home screen confusing. Unsure if top section is button or just title.
- No unique confirmation or screen after joining a group
- Chat screen doesn't clearly show which comments people are replying to.

Experimental results

Participant 2:

Success:

- Participant was easily able to complete tasks
- Participant knew to setup profile preferences before searching for a group
- Participant got a good feel and was excited about how groups would work after completing complex task

Experimental results

Participant 3:

Errors:

- Unsure if he has/needs a profile (need a login/signup screen)
- No navigation (back button) out of profile screen
- No save button or confirmation that profile preferences have been updated
- No ability to move back to home screen after making a group
- Did not notice that he could click on individual group members to respond to them directly

Experimental results

Participant 3:

Success:

- Participant was able to complete each task fairly easily if including the missing back buttons
- Understood that it was a group conversation
- Knew exactly how to interact with messaging screens

Suggested UI changes

- Update group selection process
  - Consider swipe based option that allows users to swipe between top groups that matched their search criteria
- Adjust switching groups flow
  - More clearly lay out how many groups users can be in at once
- Chat
  - Update chat screens to show moderator function and show replies
- Include login/signup screen for entry to app
  - Replace home screen with the login/signup (add profile/new group bars to top/bottom group visual screen)

Summary

- Team Mission
- Design & Prototyping
  - Selected Interface & Rationale
  - Low-Fi Prototype
  - Tasks Flows
- Testing
  - Experimental Method
  - Experimental Results
- UI Changes
- Summary