



**A cryptocurrency  
mining game experience**

by Chao, Nino, Taylor

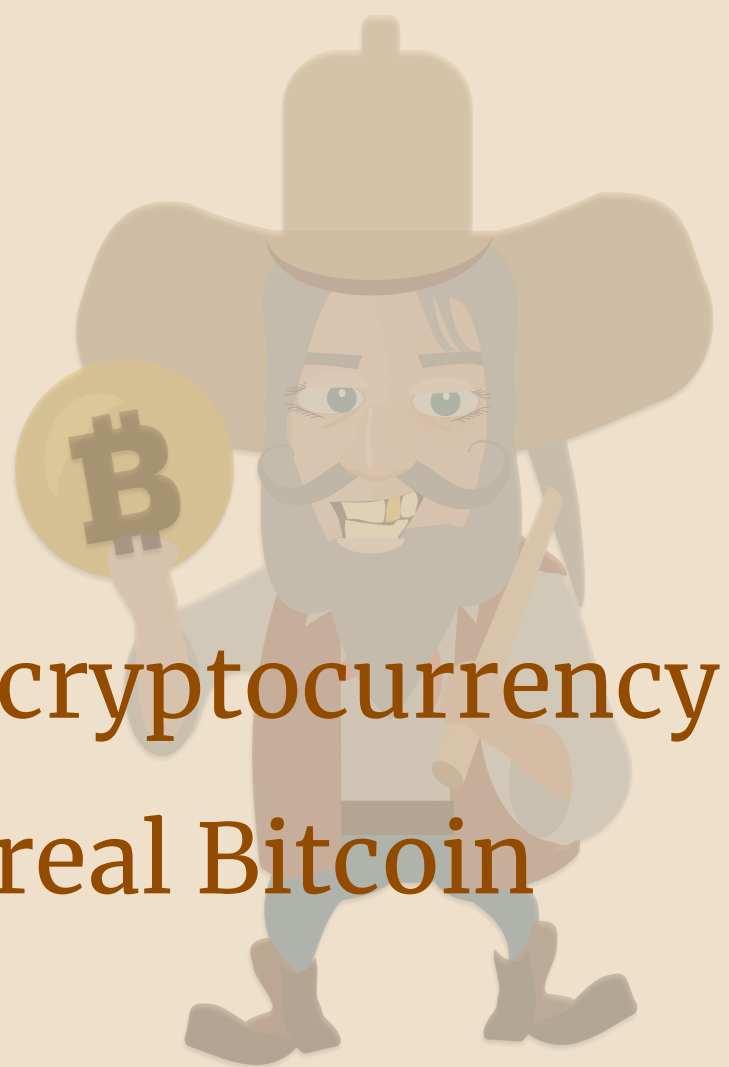
play



**PLAY** with friends

**LEARN** about cryptocurrency

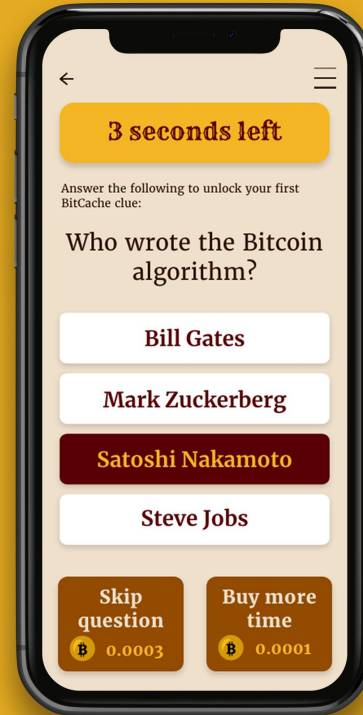
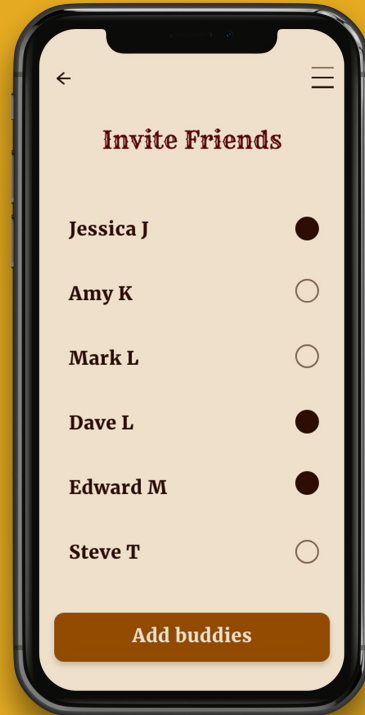
**EARN** real Bitcoin



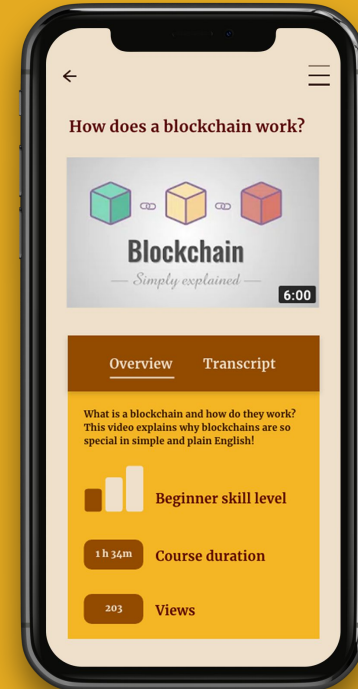
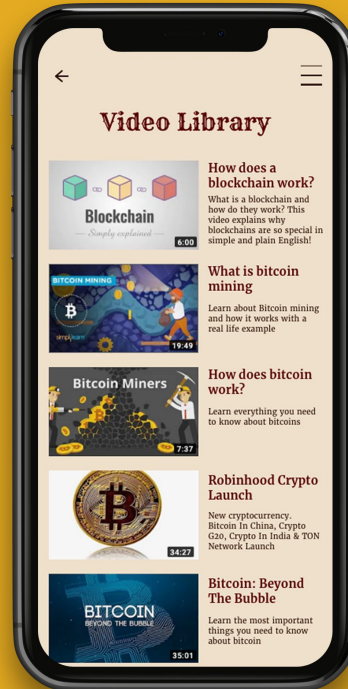
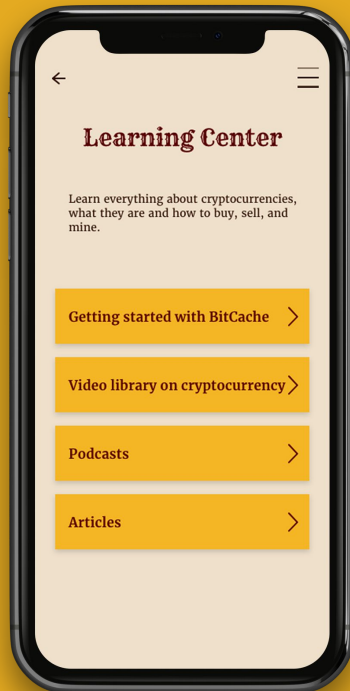
# A location based **find & seek** game



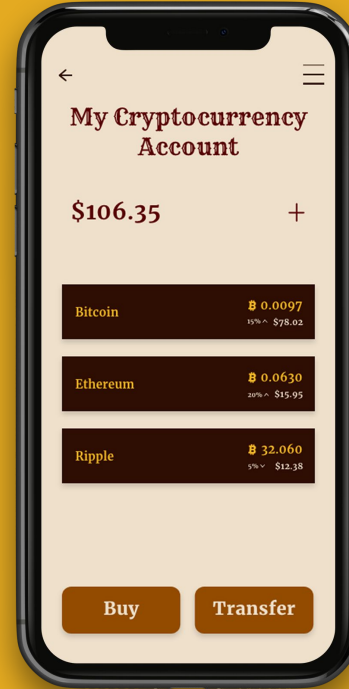
# Play with friends



# Learn about cryptocurrency & blockchain topics



# Earn real Bitcoin



# Interviewees



1 Katie



2 Prithika



3 Alfonzo



4 Karla



5 Winnie



6 Arash



**“They (parents)  
literary taught  
me everything.”**



**Learn**

Independently

**“Financial  
independence is a  
pretty big thing for  
me”**



**Earn**

More money

**“It was a very big  
influence-- my  
conversation with  
my 3 friends [buying  
cryptocurrency].”**



**Play**

Social aspect



**Bankless Ben**

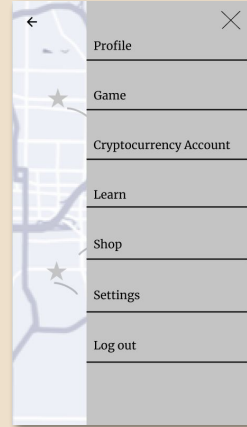
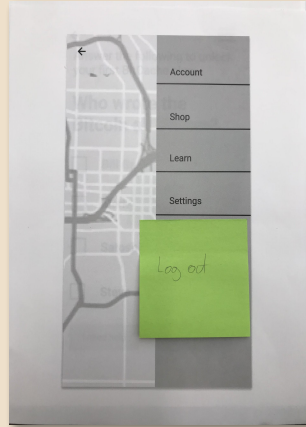
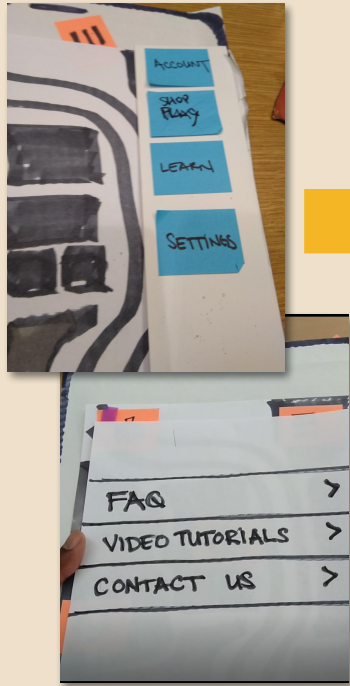


**Saver Sandy**



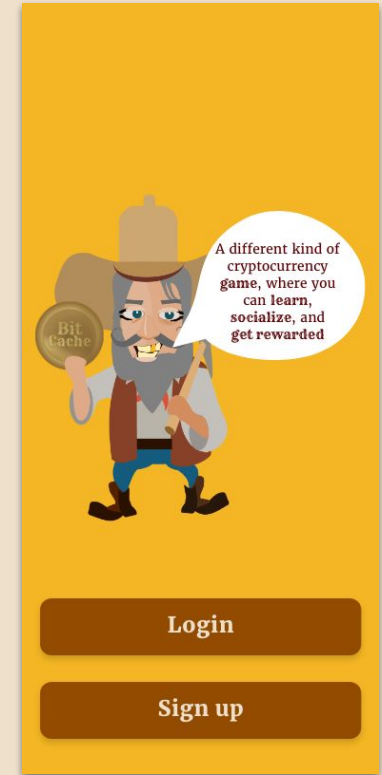
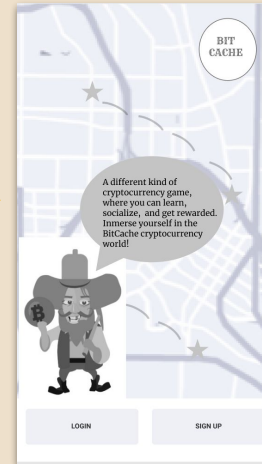
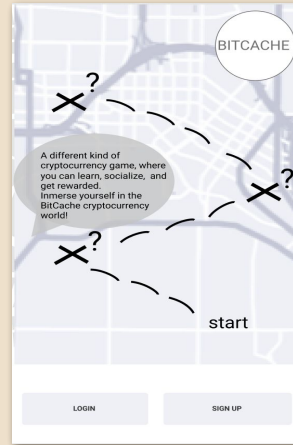
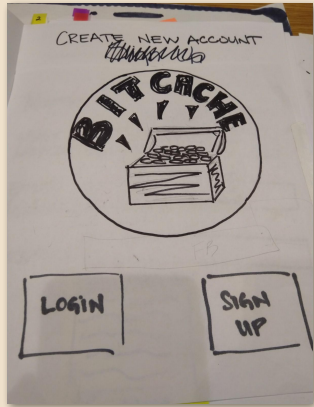
# Refined IA

Design iteration 1-4



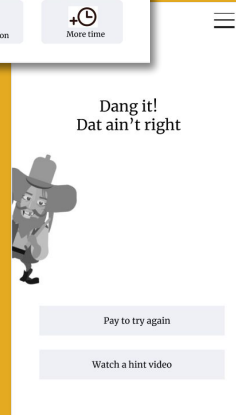
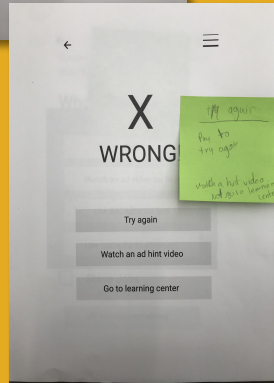
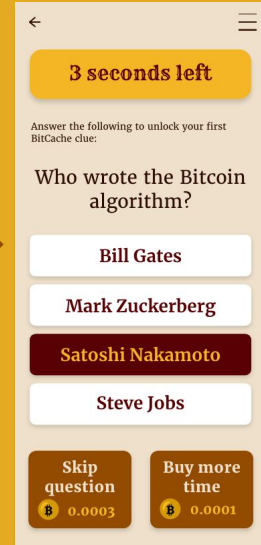
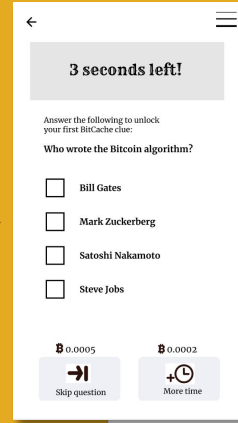
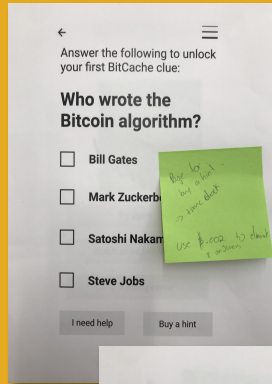
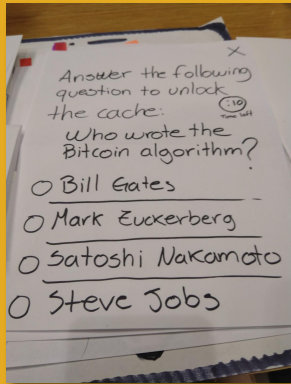
# Clarified game concept

Design iteration 1-4



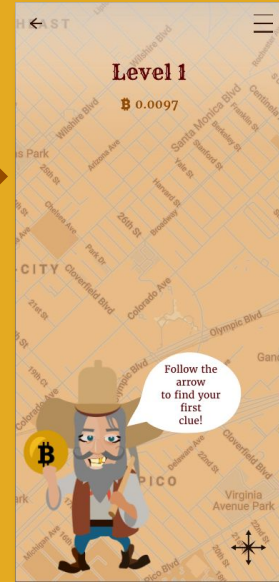
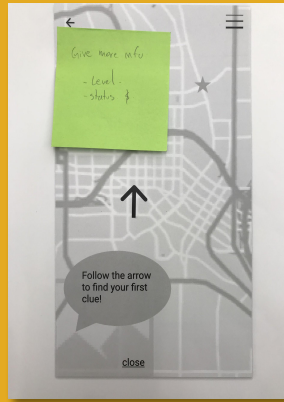
# Defined voice

## Design iteration 1-4



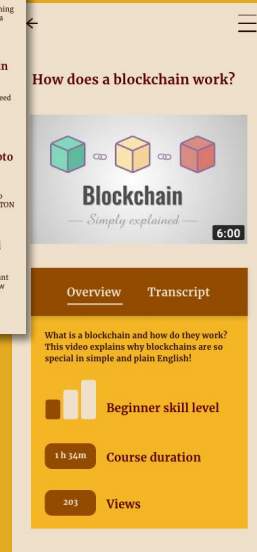
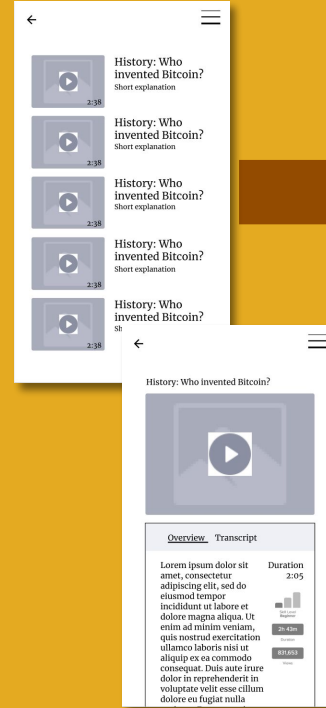
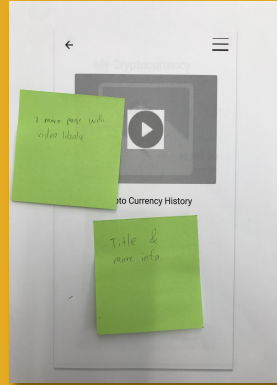
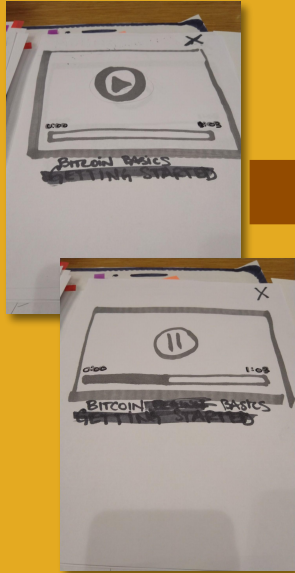
# Improved wayfinding

Design iteration 1-4

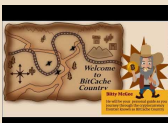


# Developed video library

Design iteration 1-4







play



## **Bitty McGee**

He will be your personal guide as you journey through the cryptocurrency frontier known as BitCache Country



Thank  
ya'll!





# Hidden Bonus Slides

# Credits

**Secondary research** Lisa, Marianne, Steve

**Expert interviews** Lisa, Marianne, Steve

**Personas** Lisa, Marianne, Steve

**Storyboard** Lisa, Marianne, Steve

**Lo-fi Prototype** Lisa, Marianne, Steve

**Prototype testing** Lisa, Marianne, Steve

**Flow** Lisa, Marianne, Steve

**Micro-interactions** Lisa, Marianne, Steve

**Use case video** Lisa, Marianne, Steve

**Final decks** Lisa, Marianne, Steve

*\*Names in alphabetical order*





# Ben's User Journey Experience

## Scenario

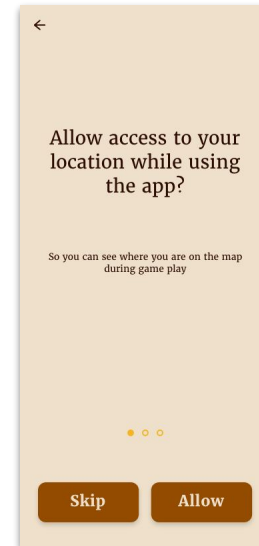
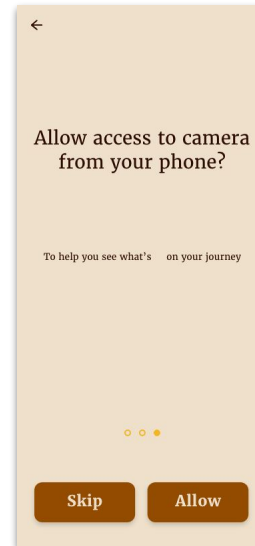
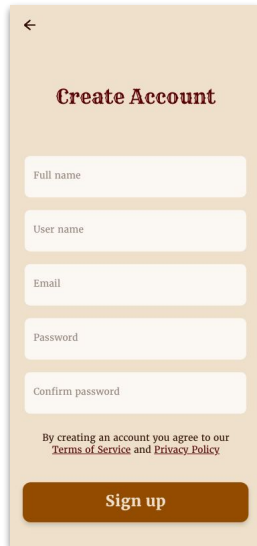
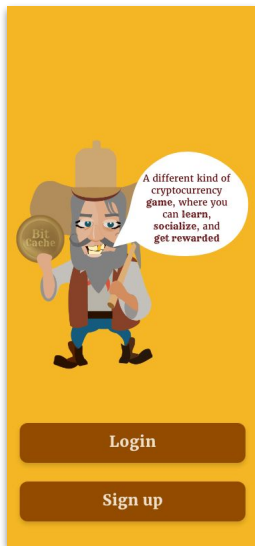
Heard about the rising value of Bitcoin but doesn't understand what Bitcoin is.

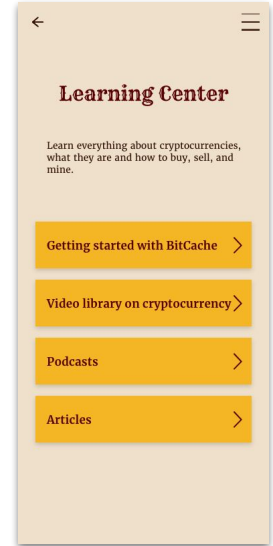
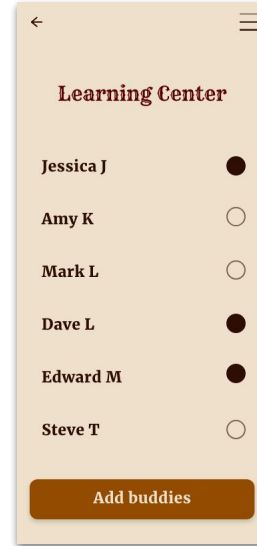
## Goals

- To learn about what cryptocurrency and blockchain is.

STAGES	Awareness/ Interest	Consideration	Interaction with app	Retention
Touchpoints	Internet, podcasts, friends/family, articles		Mobile phone	Texts, emails, alerts
Doing	Reading, talking, listening	-Looking up information on the internet -Asking others	-Playing with app -Inviting friends to play -	-Promotional emails -Prize incentive
Thinking	-I'm so confused! -I don't understand! -What do these terms mean?	-There's no much conflicting information, what's the truth?	-Oh, this is fun -It's not difficult to understand	-It's like free money! -This is easier than work
Feeling	-Overwhelmed -Confused	-Wary -Skeptical	-Delight -Happiness	-Confident
Positive emotions				
Negative emotions				
Opportunities	Easy to digest information	Provide reliable source of information	More knowledge of how to do what user needs to do	Add incentives for users to grow fan base

# Hi-Fi Screens





←

☰

## Buy

Select the type of currency

Bitcoin

Ethereum

Ripple

Payment Method

Bank  Cheking

Amount

0.000

Buy

←

## Log In


User name or email

Password

[Forgot password?](#)

Login

☰



## Howdy Ben!

₿ 0.004

Play game >

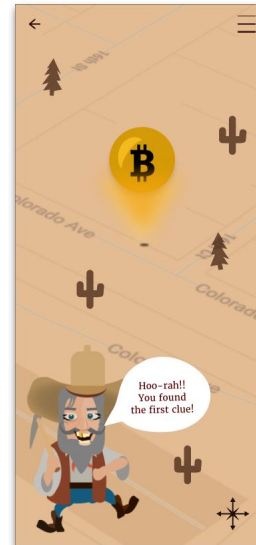
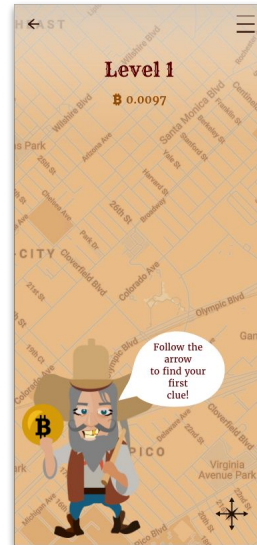
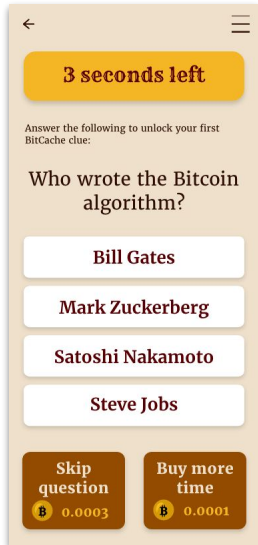
Invite friends >

Crypto wallet >

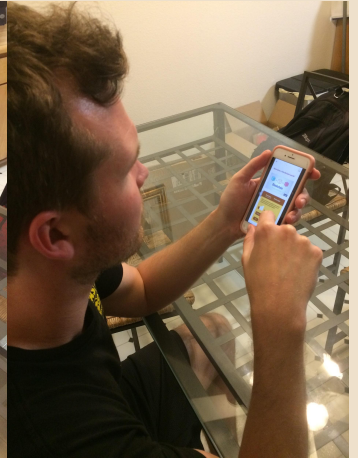
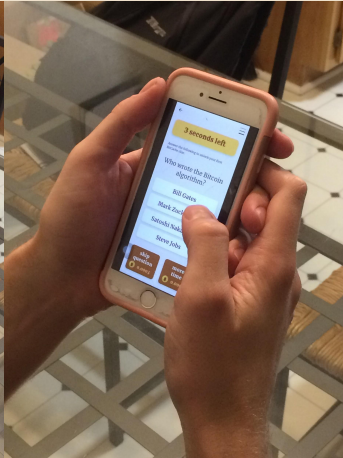
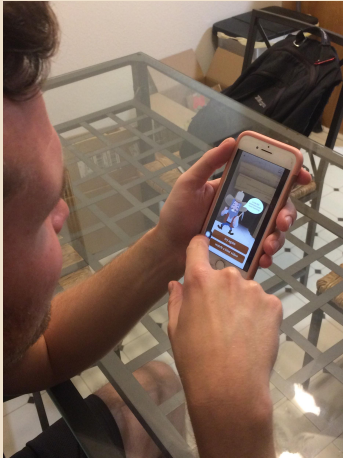
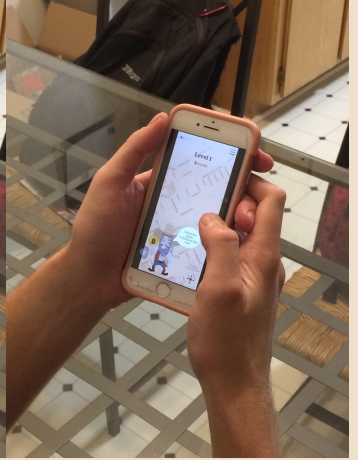
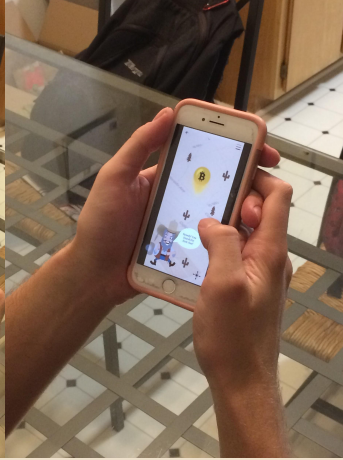
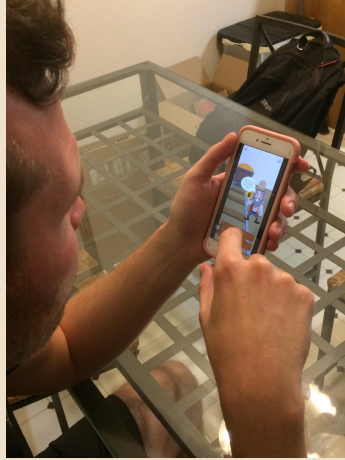
Learning center >

Shop for merchandise >



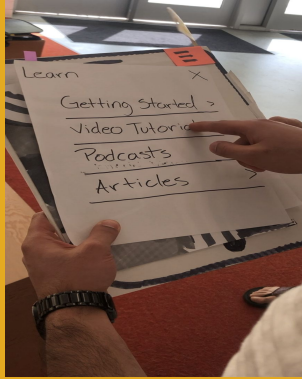


# Hi-Fi Prototype testing

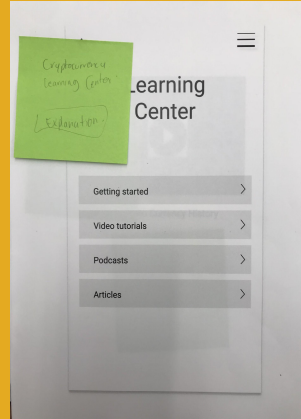


# Learning center

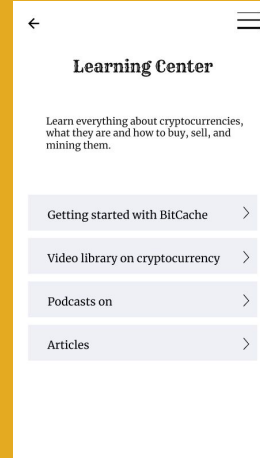
Design iteration 1-4



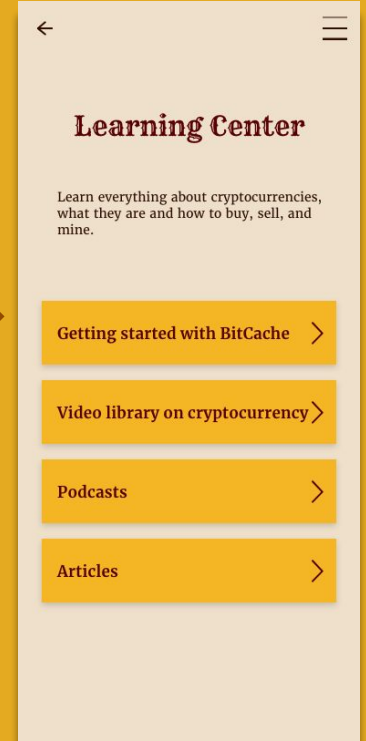
Window needs better descriptions.



Add title and more information about the video



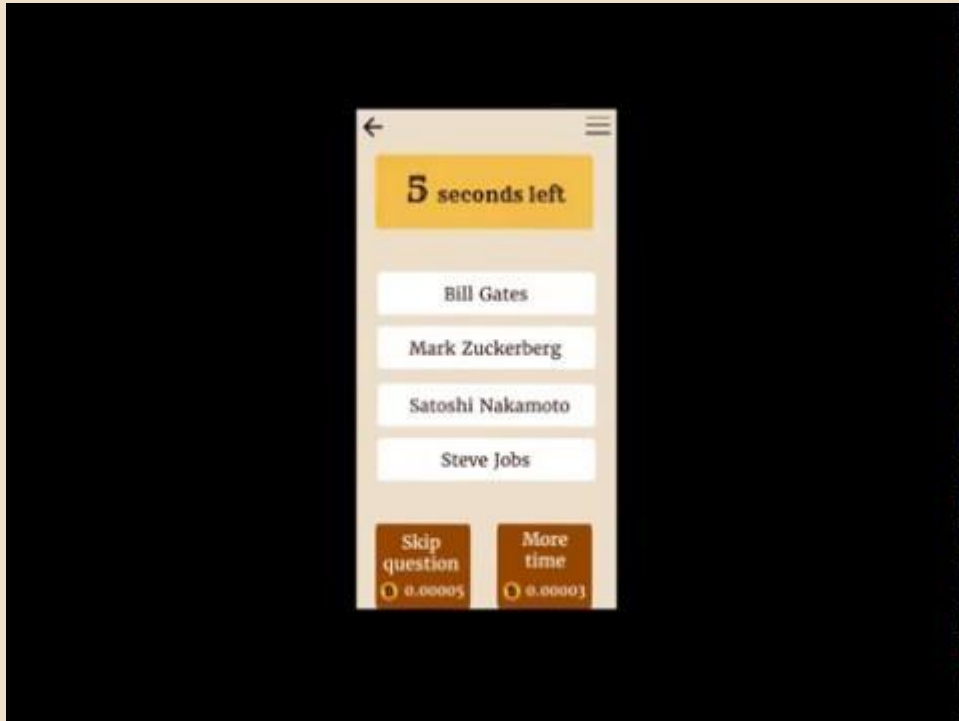
Add one more page with video library



Moment-after:  
if the user selects  
a wrong answer



# Micro-interaction 1



Countdown timer during quiz

# Micro-interaction 2



After the user selects an incorrect answer

# Micro-interaction 3



After the user selects the correct answer

# Use case video

**What?** BitCache is an online mobile gaming app that allows users to learn about cryptocurrency and blockchain topics, gain hands-on experience in real cryptocurrency transactions, and create a shared experience that will forever change traditional investing experiences of the past.

**Who?** Millennials, or anyone who is looking to try new ways of investing.

**When?** Learning on the game app can be done anytime, day or night.

**Where?** Access the app anywhere you have internet connection. The app is meant to be used on the go--because in today's society, modern and savvy investors value mobility.

**Why?** Our users want to find new ways to invest that will ultimately put more money into their pockets instead of the banks', and all while having fun too!

**How?** By using a gaming approach, we can provide users with a new way to learn, invest and save that is different from the methods they learned from their parents.



# Heading Rye regular 24pt

## Sub-Heading Merriweather bold 14pt

Paragraph Merriweather regular 12pt

"Rolling-down-the-track,home-sweet-fiddle nine-pound hammer Juney bug! Steel driving crew dark clouds will gather 'round me Sally Ann where the sun never shines loved another man the buggies and the hacks all formed in line, nine-pound hammer hellhounds on my track fiddle pretty Polly!"

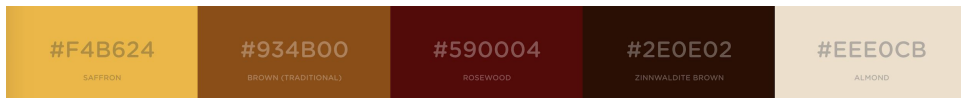
Link Merriweather regular underline 10pt color #590004

Button Merriweather Black 18pt

BUTTON

BUTTON

### Colors



Highlight

Background

CTA

Highlight

Background

### Logo, mascot & icons



Bitty audio link



Profile



Game



Bank



Learn



Shop

### Inspiration images



[Bitty audio](#)



*Welcome  
to  
BitCache  
Country*

## **Bitty McGee**

He will be your personal guide as you journey through the cryptocurrency frontier known as BitCache Country



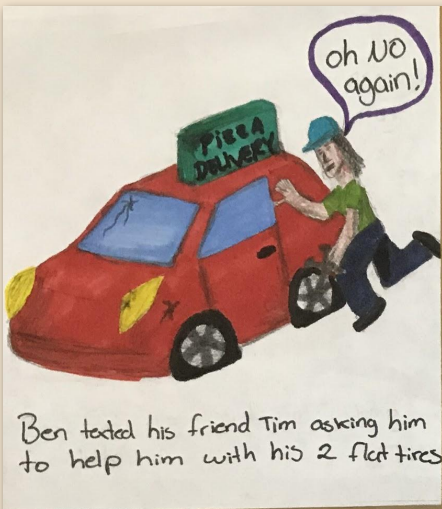


# Game Prompts

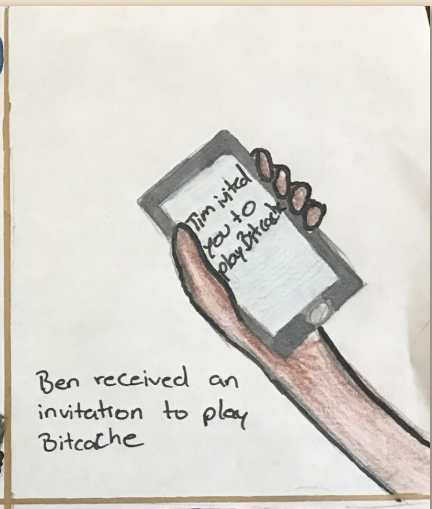
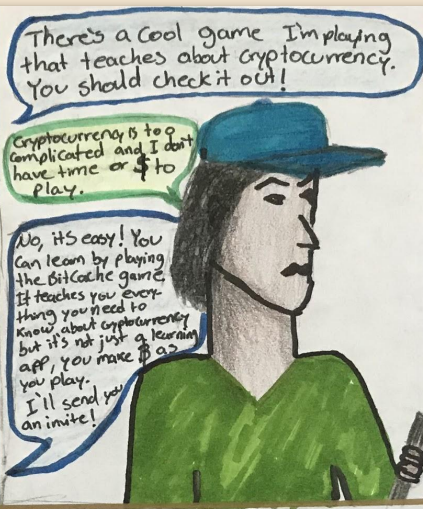
## Some possible prompt from ol' Bitty Magee

- Whatcha waitin' fir, git that gold!
- Hold on there, city slicker, let's check what ya lurnt so far.
- Looks like someone needs more lurnin.
- Now we're talking.
- Eureka, you just hit a double bonanza, if you can tell me this...
- What do you know, yer buddy Glen just joined the hunt. Looks like he's jus yonder.
- Double hellfire, Jehoshaphat if that one big haul!

# Storyboard



Ben tested his friend Tim asking him to help him with his 2 flat tires

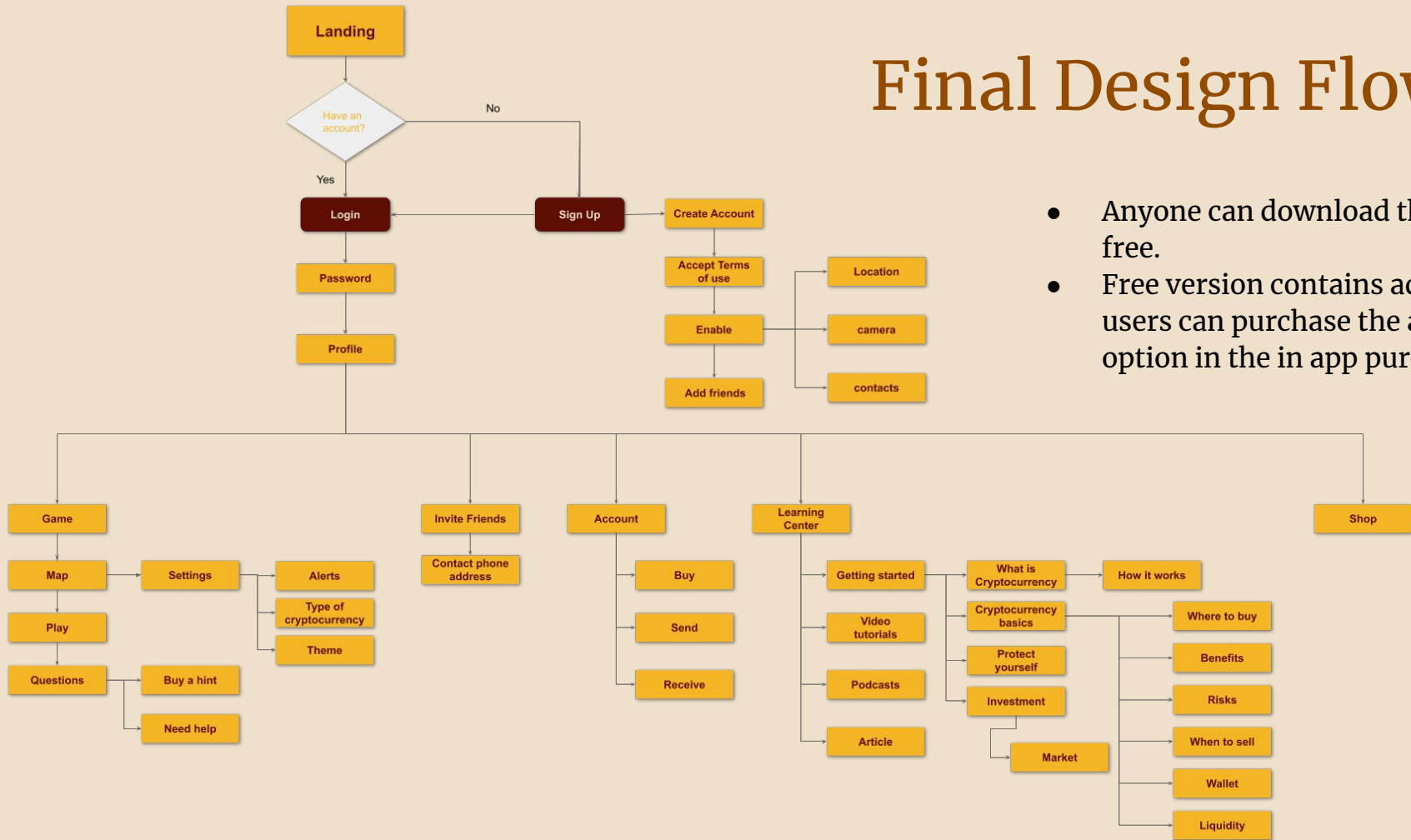


Flow

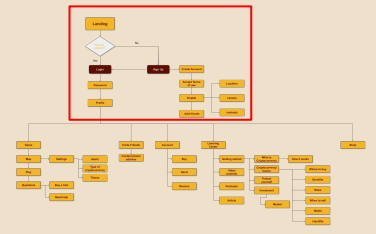
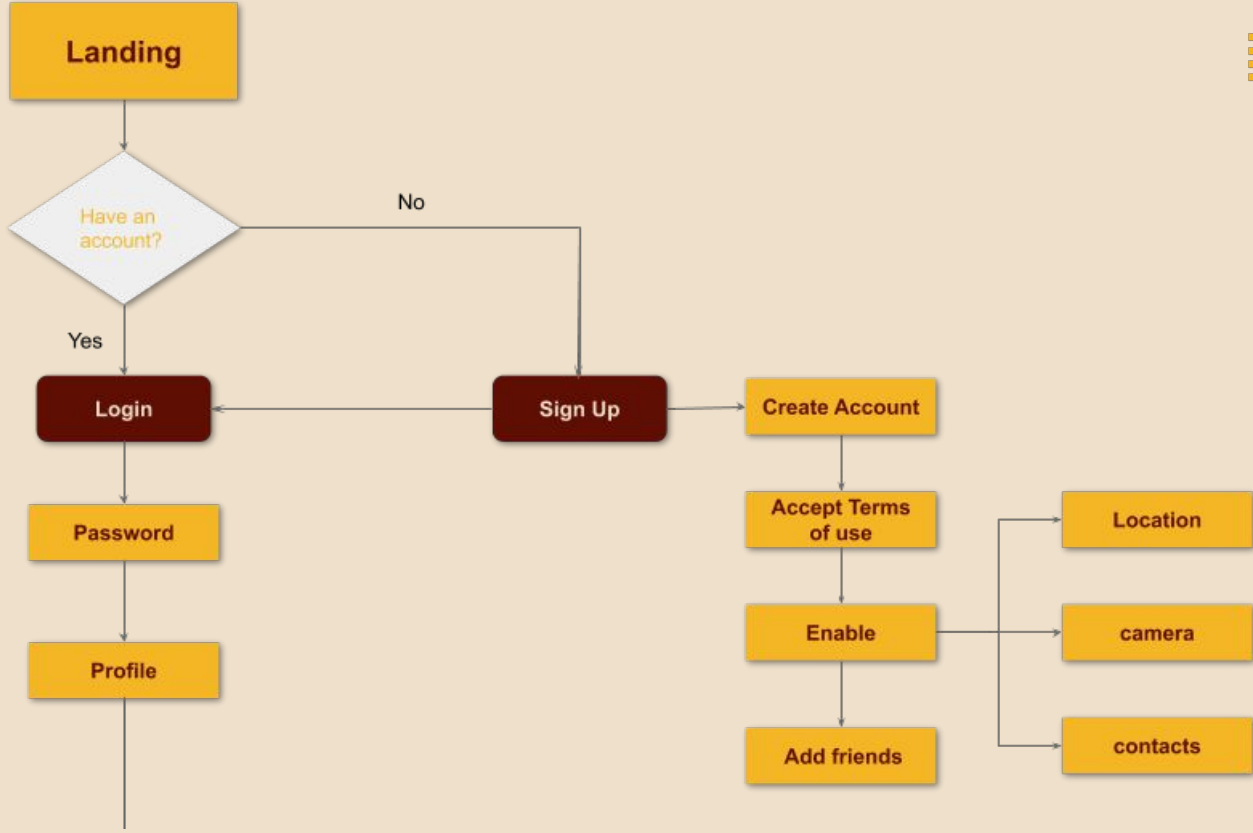


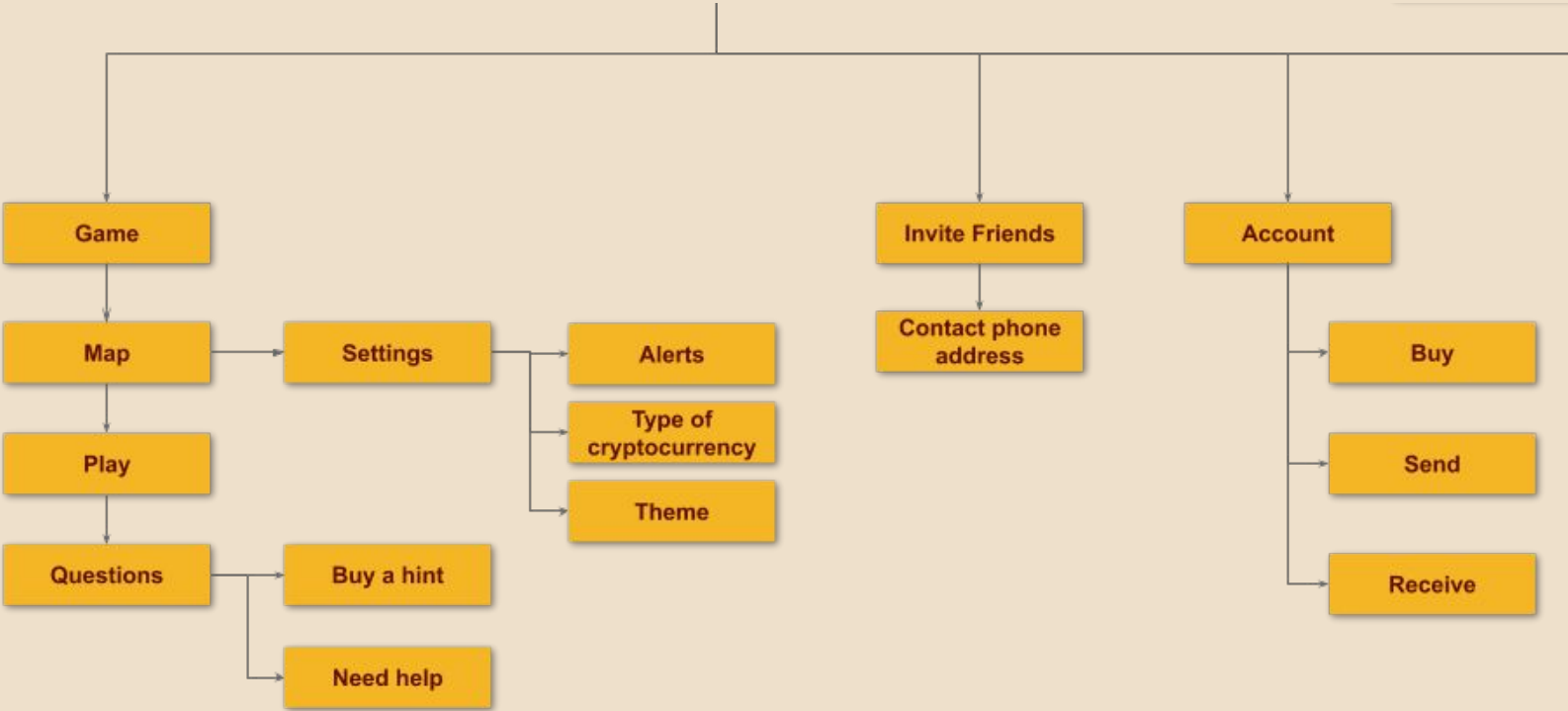
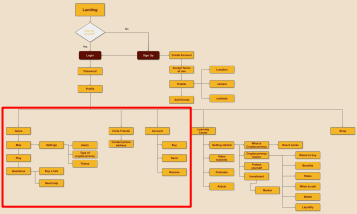
# Final Design Flow

- Anyone can download the app for free.
- Free version contains ads but users can purchase the ad-free option in the in app purchases.









# Prototype Testing

# Prototype v1.3

## Round 3

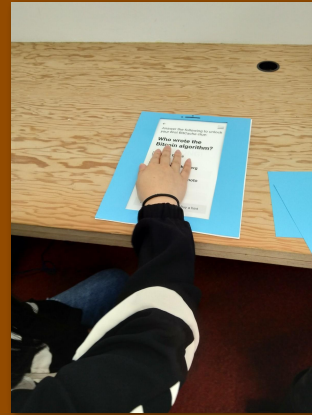


Natasha

Age: 20

[Video 1](#)  
[User tasks script](#)

## Prototype testing



## Team member roles

Interviewer - Marianne  
Videographer - Lisa  
Photographer- Steve



Natasha gave us great feedback on what she thought was missing and what she expected to see happen on each screen



\*Team member Steve was missing from the pics b/c he was our photographer



Natasha gave us 45 minutes of her time which we rewarded with help on her Design Studio 1 assignment.

# Improvement Summary

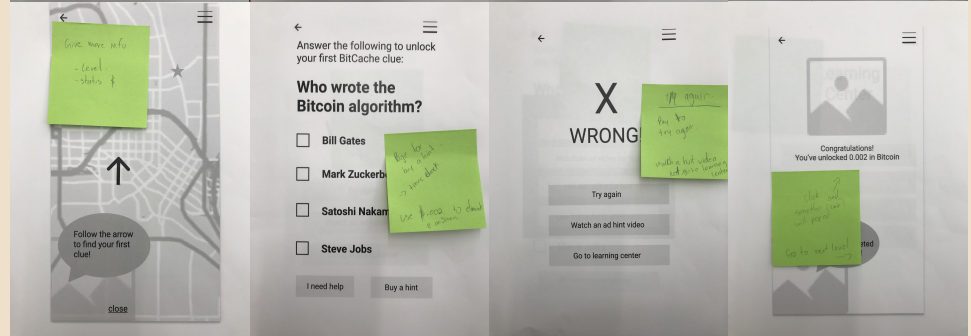
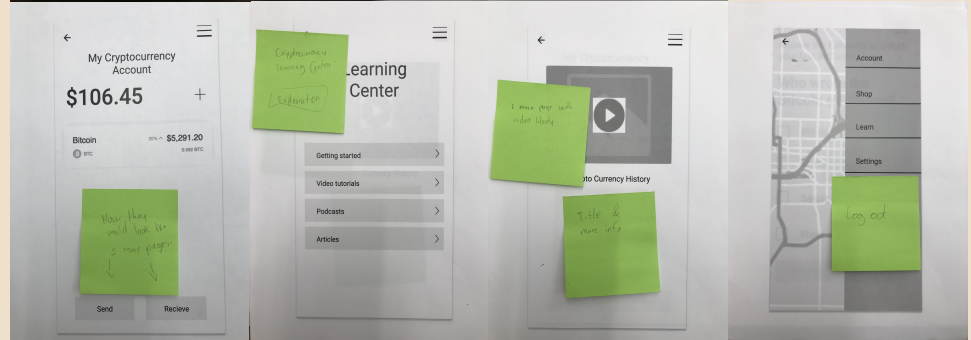
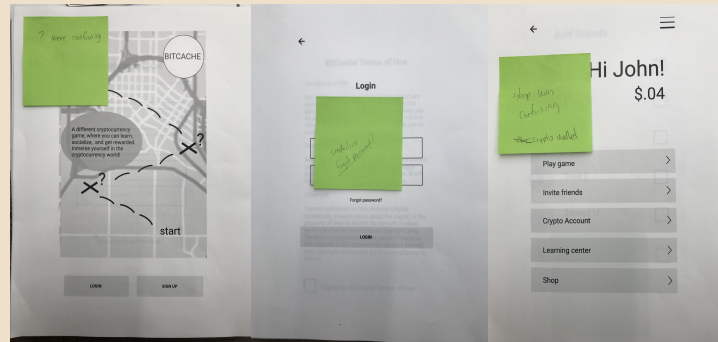
for lo-fi prototype v1.3

- Splash screen needs to have a clearer message to introduce the game
- Tone of prompts should be friendlier
- Improve flow by simplifying information architecture.
- Stronger visual clues, add more icons to guide the player
- Research competing learning games
- Add declarative names like “Cryptocurrency learning center”  
And create a taxonomy for a library of learning resources

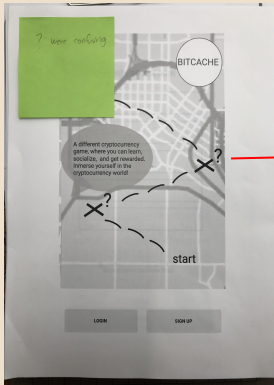
# Insights

- Not everyone knows what Bitcoin is.
- Participant will get confused if screens aren't easily recognizable.
- The purpose of the app needs to be clearer from beginning to end.

# User testing Discoveries for prototype v1.3

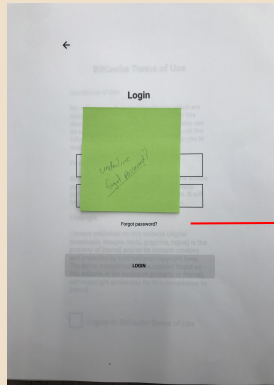






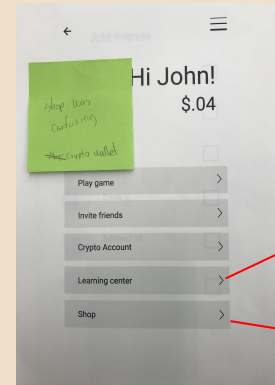
Splash screen

"?" were confusing



Login screen

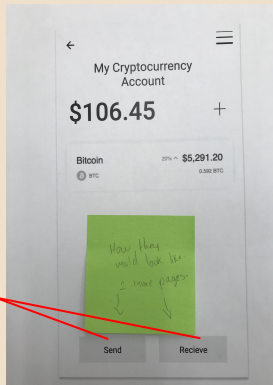
Underline forgot password



Account screen

Change the name to Crypto wallet

Shop bottom was confusing

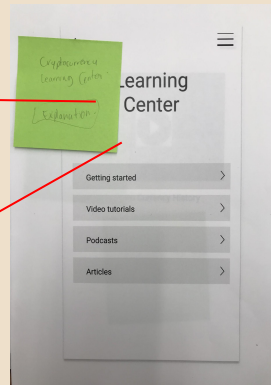


Cryptocurrency account screen

Add 2 more pages of how send and receive cryptocurrency would look like

Change the name to Cryptocurrency Learning Center

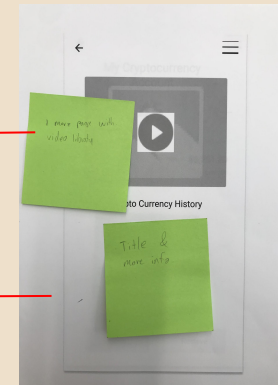
Add small explanation of what it is about



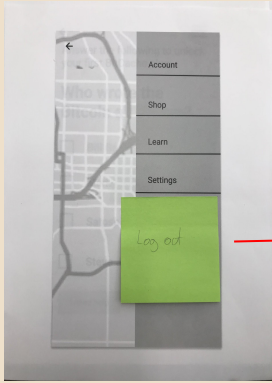
Learning Center

Add one more page with video library

Add title and more information about the video

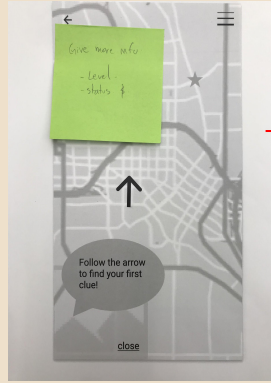


Video tutorial



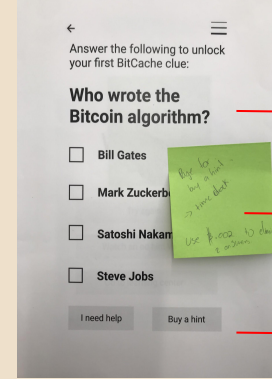
Add log out

Menu



Give more information about the game level and amount of bitcoin

Game map



Add time left to answer

Add 'use \$.002 to eliminate 2 options

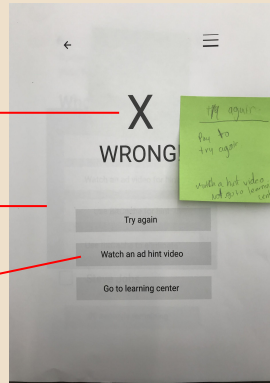
Add a page to buy a hint

Quiz screen

Change for 'Try again'

Add pay to try again

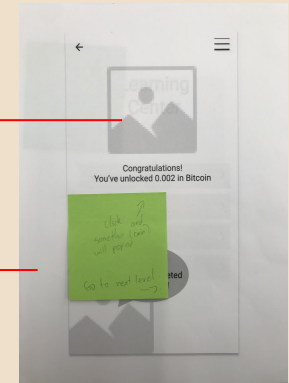
Watch a hint video instead of going to the learning center



Wrong answer screen

Click the image and something will pop out

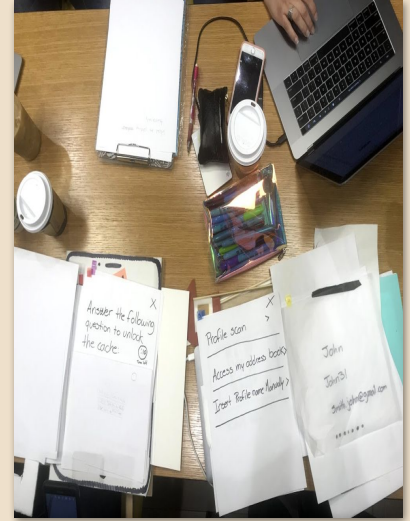
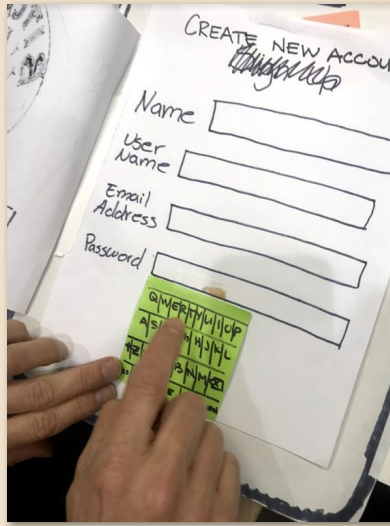
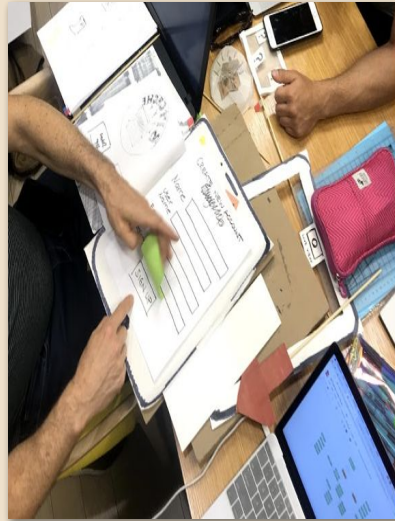
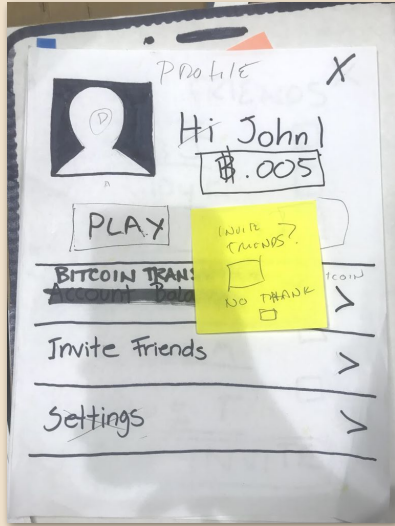
Add go to next level



Level completion screen

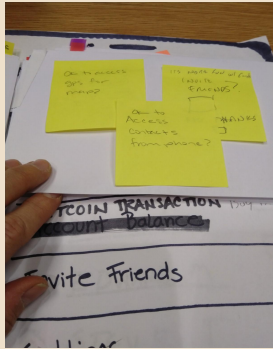
Improvements

# The revision process

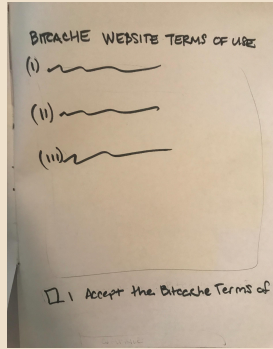


After revising the findings from our prototype v1 - v2 we decided to simplify, discard and add screens that are more relevant to the app we are creating.

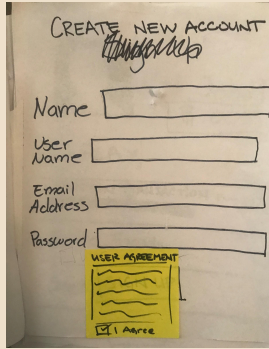
# New screen sketches for v1.3



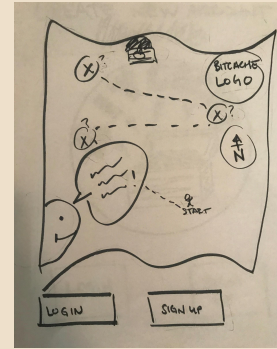
**Sign-up screen:** add notifications to enable phone features



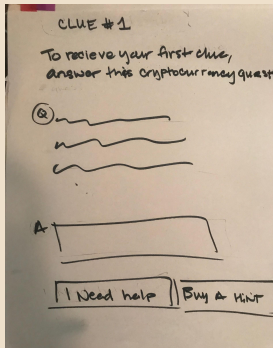
**Sign-up screen:** add terms & conditions language



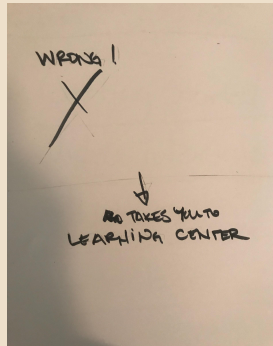
**New account:** add user agreement to app T & C



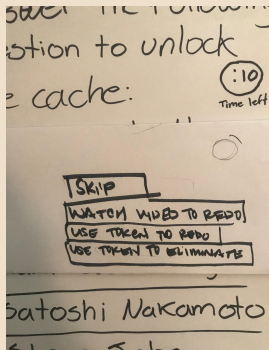
**Landing screen:** add more info for user on game status



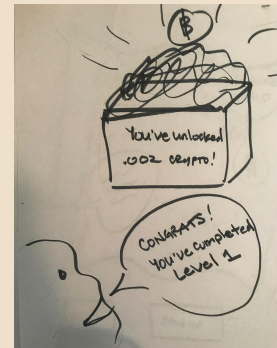
**Quiz screen:** add message when incorrect answer selected



**Quiz screen:** add option to go to learning center for incorrect answer



**Quiz screen:** add countdown timer for quiz



**Map screen:** add level completion updates

# Improvement Summary

for lo-fi prototype v1.3

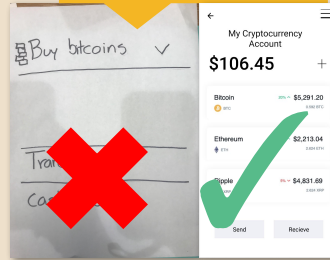
- Added terms and agreement.
- Changed the design of the first page because it was not clear as to what this app is about.
- Enable access to the camera, contacts, and location.
- Introduce more options for users on quiz portion to either buy hints or watch an ad video
- Make next iteration digital for the following reasons:
  - Reached the limits of paper prototype iteration
  - Clarity of message
  - Collaborate remotely
  - Easier transition to Hi-Fi

# Changes from v1.2 to v1.3

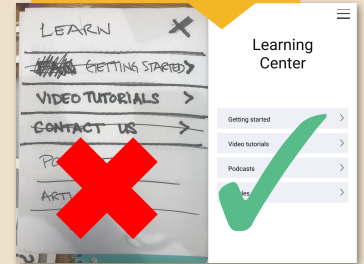
Logo screen with a map to communicate overall game concept.



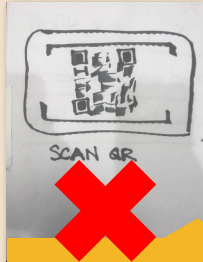
Revised account screen to have account balance and title.



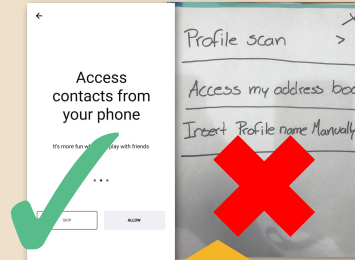
Learn screen became learning center



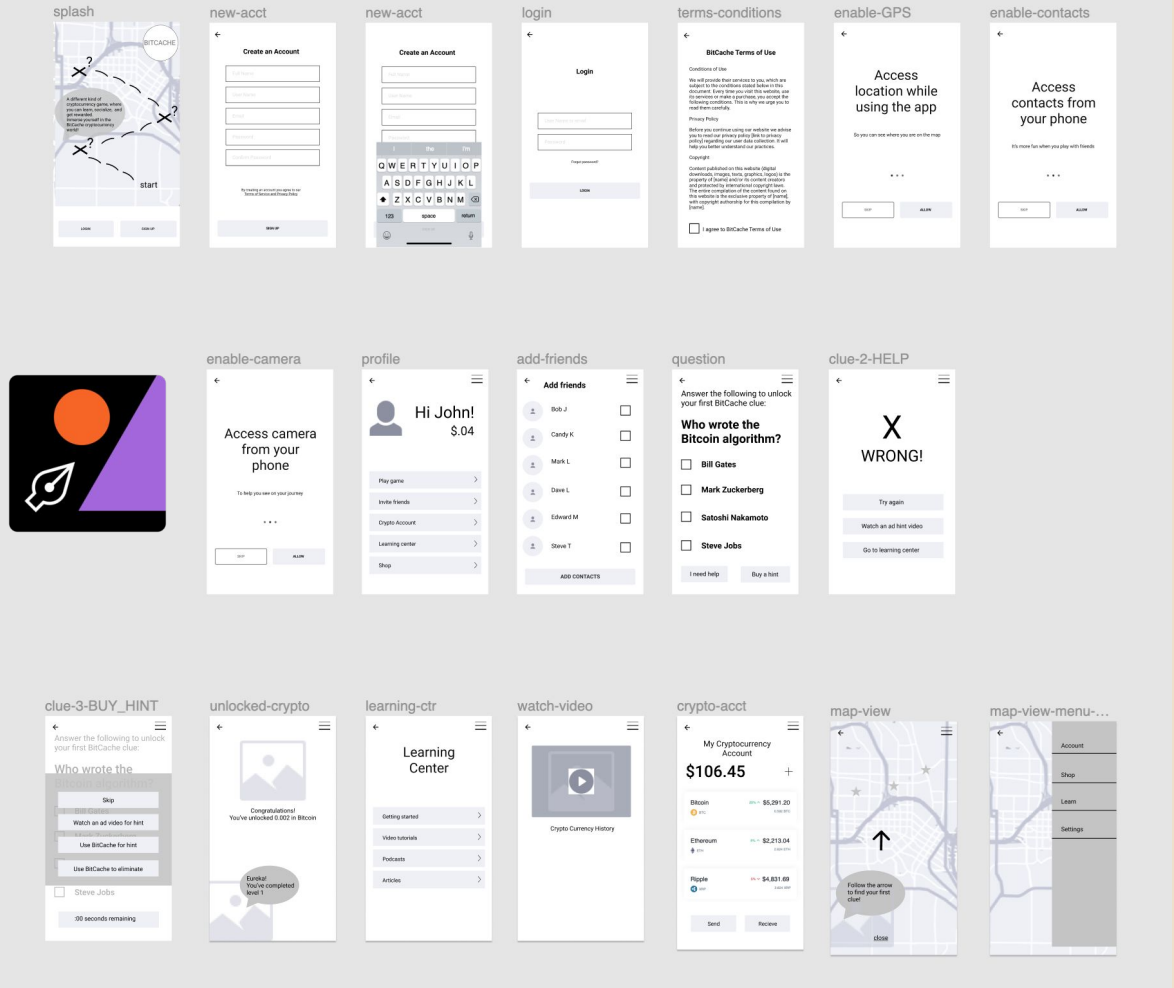
IQ scan deemed an unnecessary Add on.



Profile scan became permission access screen.



# Mid-fi prototype screens in Figma





# Lo-fi Prototype



All assets for prototype v1

# Prototype v1

## Sequence of screens



Login

Sign up

Account

Invite friends

Play game

Game quiz

Learning center

Watch video

Pause video

Fly-out menu

# Prototype v1.2

## Round 2



Tester 1 David

[Video 1](#)

[Video 2](#)

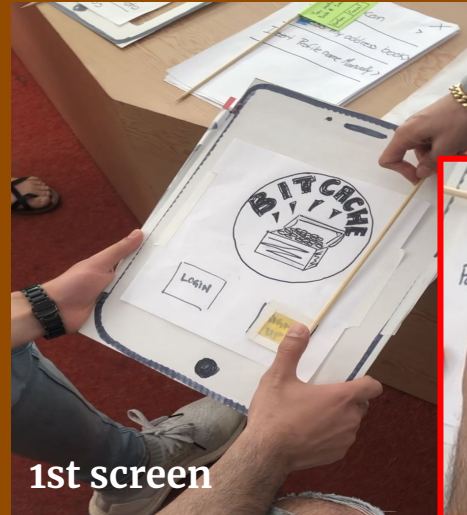
[User tasks script](#)

## Task 1

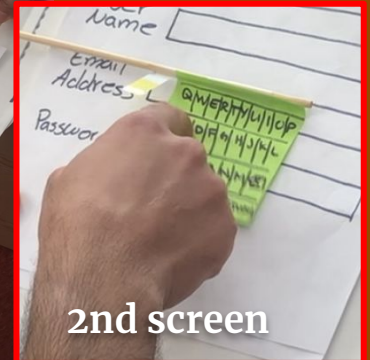
### Create a new account

“It’s pretty simple to understand”

The user had no trouble finding where everything was.



1st screen



2nd screen

### Pain Points

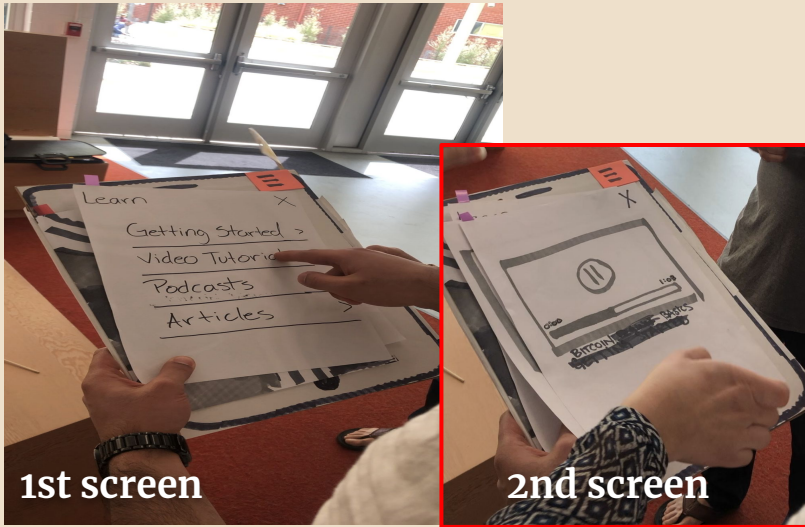
- He was confused with the keyboard as to where the buttons are

# Task 4

## Watch an explainer video

“Oh cool there is a video too”

User was relieved that there is a place to know information if he can't figure it out.

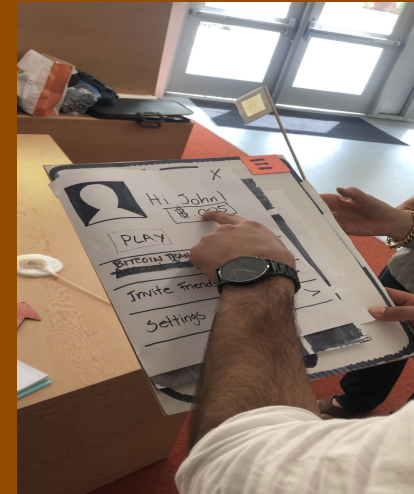


# Task 5

## Check your account balance

“It was fun”

User was enjoying the prototype playing experience.



### Pain Points

- Confused about why he needed to pause.

### Insights

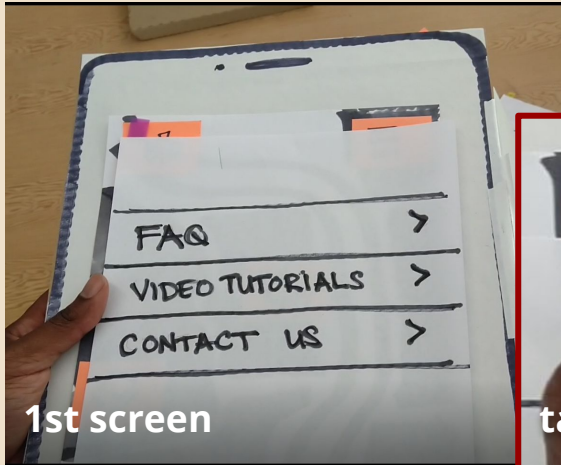
- He knew exactly what to press to complete the task.

# Task 6

## Watch a video to increase your cryptocurrency/blockchain knowledge

“Okay, not sure what’s going on here?”

Window need better descriptions.



### Pain Points

- No exit for this screen

## Summary

### Pain points

- (Team) Not enough rehearsal time to work out bugs in flow.
- Not enough screens to show the user what’s going on
- (User) All operational functions and no game.
- (Team) Too many moving parts (screens & features) for one team member to handle
- (User) Icons too vague/not clear
- (user) confused at some of the functions of the prototype

### Highlights

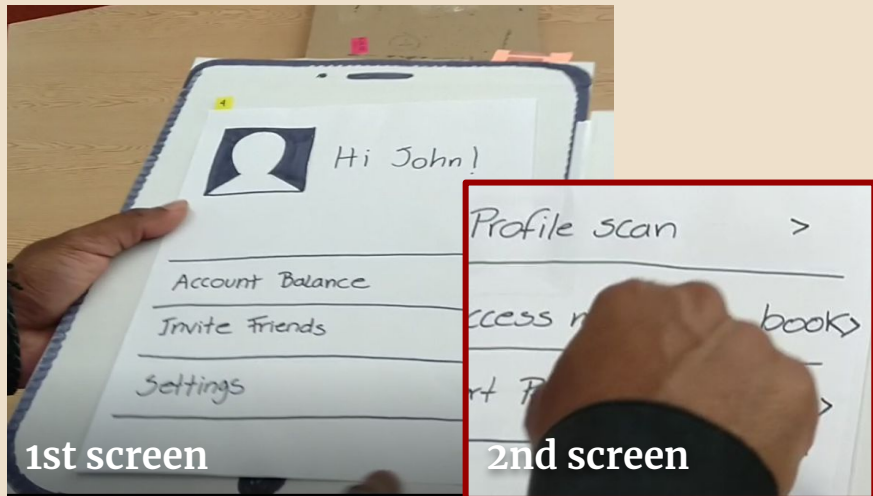
- Watching him go through the process showing gaps and omissions helped to our process

## Task 4

### Continue your last game

“Oh yeah, I definitely have to add Bob.”

He liked the address book options



#### Pain Points

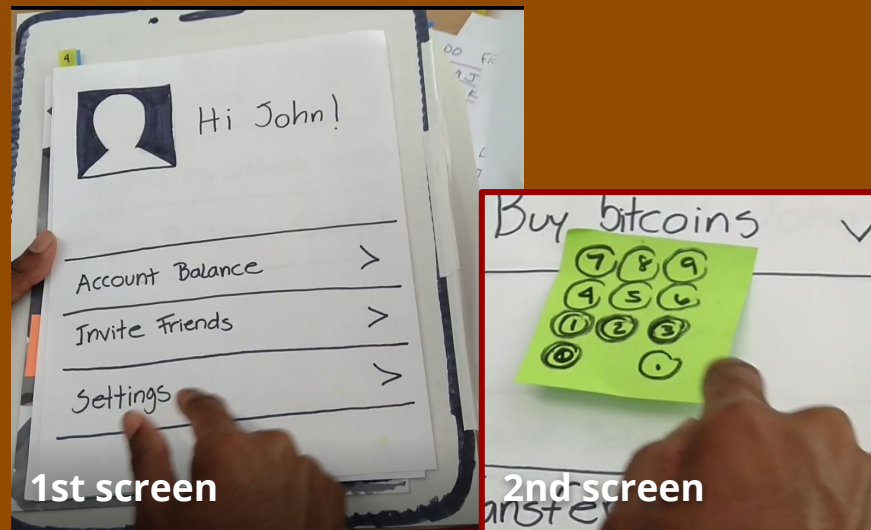
- Not sure where to click within level.

## Task 5

### Check your account balance

“So I can push this button right here?”

Sections not defined



#### Pain Points

- Screen too cluttered with icons.

# Prototype v1.1

## Round 1



Tester 1 Huzaiifah

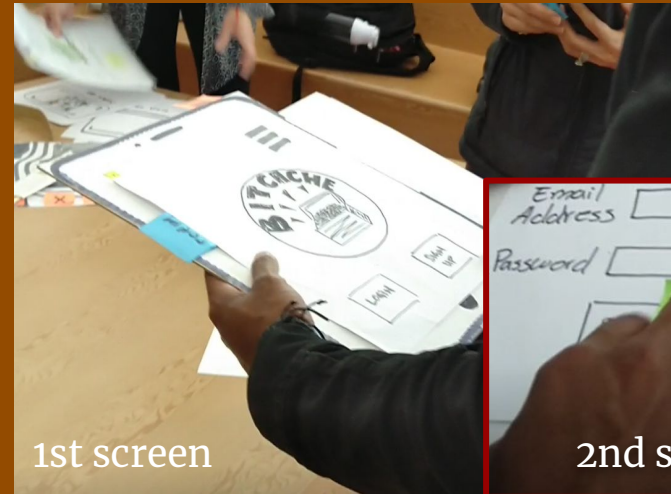
[Video](#)  
[User tasks script](#)

## Task 1

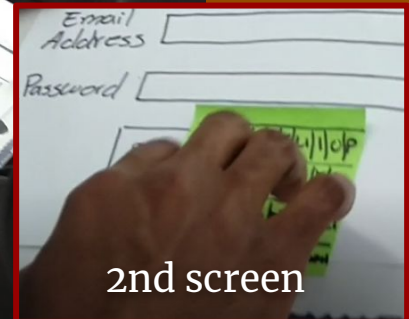
Create a new account

“I’m not sure...this maybe”

Onboarding process was unclear.



1st screen



2nd screen

### Insights

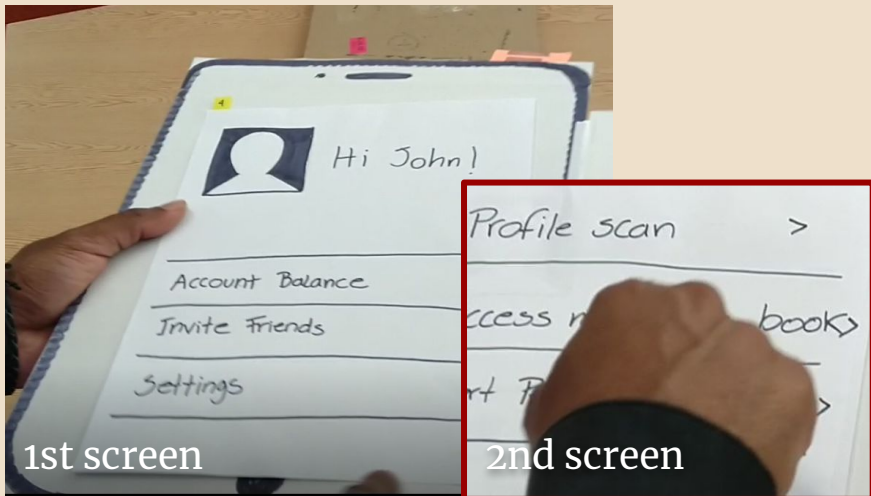
- He got ahead of us, he has plenty of experience signing up.

## Task 2

### Invite your friends to play

“Oh yeah, I definitely have to add Bob.”

He liked the address book options



1st screen

2nd screen

#### Pain Points

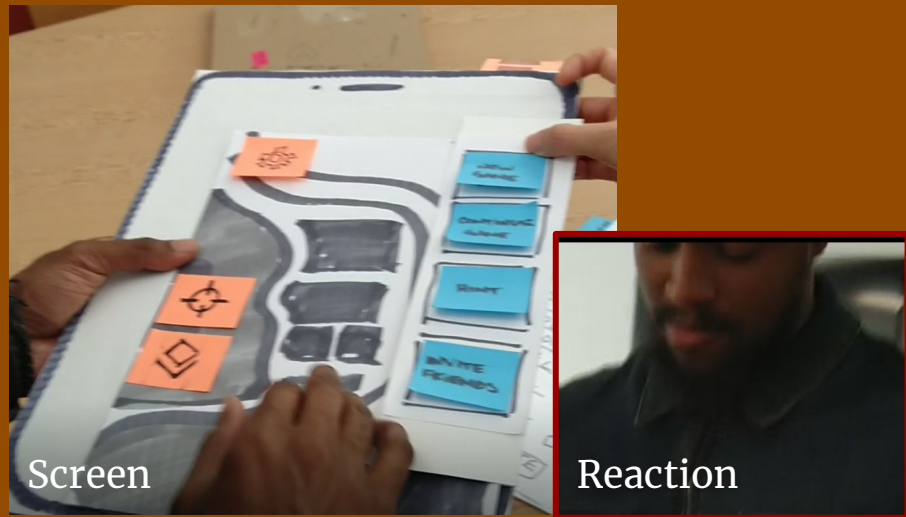
- Not sure where to click within level.

## Task 3

### Start a new game

“So it stops here? Damn, I wanted to play...”

Was disappointed we had not game to play.



Screen

Reaction

#### Pain Points

- Map icon threw him off.

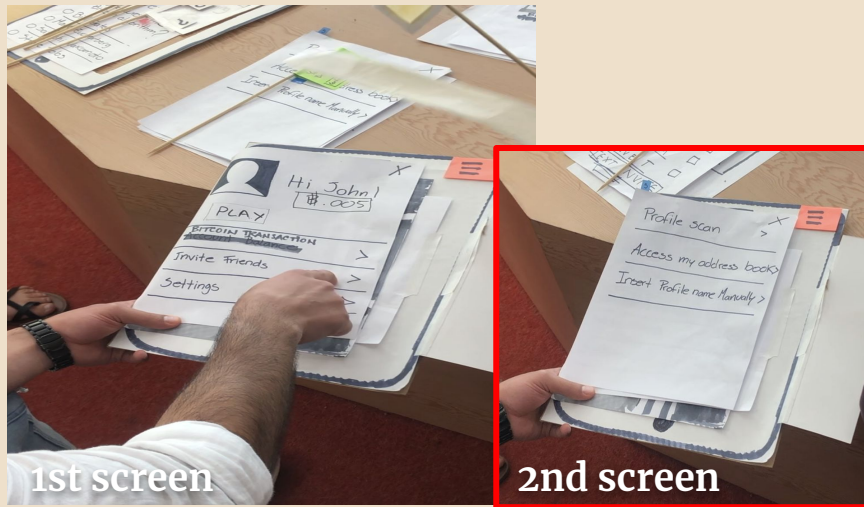


## Task 2

### Invite your friends to play

“Oh cool I can add friends”

The tester got excited that he can play with friends.



1st screen

2nd screen

#### Pain Points

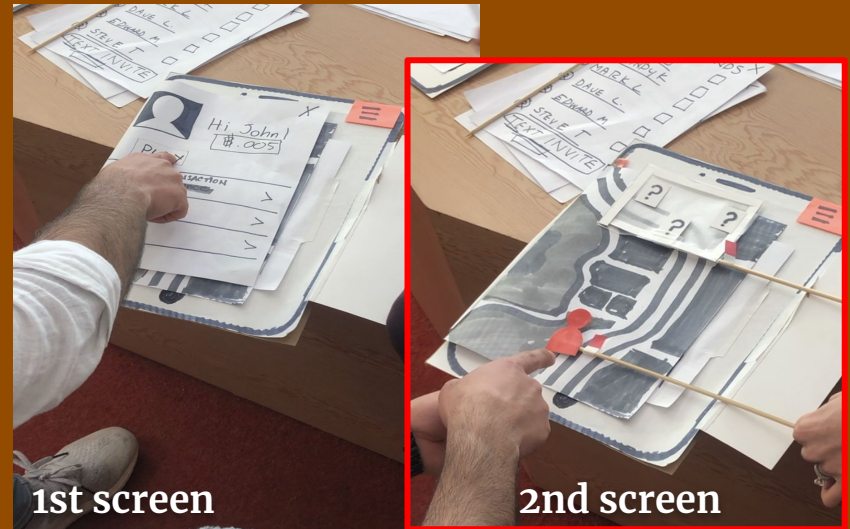
- He had trouble choosing between the two options he had when he wanted to add a friend to the game

## Task 3

### Start a new game

“It’s like a pokemon go map”

User recognized the map structure.



1st screen

2nd screen

#### Pain Points

- He had trouble with the marked location because he wasn't sure if he was suppose to move it or not.

# Summary

## Pain points

- (User) interface was confusing: how to use the keyboard, pause button on video, how to use the camera after pressing the “?” symbol
- (User) difficulty choosing between the two options for adding friends.
- (User) confused about the marked location on the map and whether he should move it or not.
- (User) game play was unclear ie. how to start the game & game goal
- (team) Tasks were not well explained
- (team) got off track with new ideas.

## Highlights

- Overall he enjoyed the prototype and wanted to know if this was going to be on the app store so he can play it.

## Solutions

- (team) Added more options to choose from the keyboard
- (team) Made it more clear of the options to add friends from
- (team) Deleted the second screen to pause the video
- Attached the “game player” icon to the bottom
- (team) Added an icon with a camera that says live view

# What's Next?

## Summary of what we will be testing next

- Incorporate the changes we discovered from our user testing session with Natasha.
- Begin making our quick start demo video showing an overview of how the game works.
- Begin creating the hi-fi prototype in Figma with screen links for user testing on a mobile phone.
- Apps we are considering for our next iteration:
  - ◇ InVision
  - ◇ Figma
  - ◇ Proto.io



**Cryptocurrency/  
Blockchain  
Advisor**



**Financial Advisor**



**Cryptocurrency  
Owner**



**Mr. B** \*requested his identity remain anonymous

**Occupation** Expert speaker in blockchain technology & the cryptocurrency market since 2012

“There is a debate of what bitcoin should be. Should it be a currency method? Should it be a way to store value?”

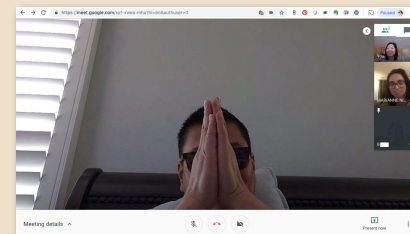
“Bitcoin was worth pennies to being worth thousands of dollars”

“The difference about blockchain technology is that it's immutable, the record put in the blockchain can't be changed”

## Interview Takeaways

- Millennials currently make up the largest user base in the cryptocurrency market.
- People involved in cryptocurrency want to remain anonymous out of fear from robbery/attack.
- He became involved in cryptocurrency after 2 conversations with a friend about it and reading articles.

[Interview Questions](#)  
[Audio](#)  
[Interview notes](#)





# Patrick Kim

**Occupation** Financial advisor @  
Wells Fargo Bank since 2009

“Financial freedom means to me, that you have more money coming in than you have coming out”

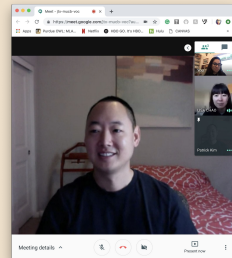
“Life events can cause a client financial goal to change”

“How much risk an investor is willing to take vs the reward that they're seeking”

## Interview Takeaways

- Major life events can greatly impact a person's financial plan
- Risk tolerance is based on the balance of how much you can emotionally handle and what your financial goals are
- There can be a great gap between what a person's financial goals are and what they can financially achieve--the two are not always feasible or realistic

Interview Questions  
Audio  
Interview notes





# Armel Patel

**Occupation** Casual cryptocurrency owner

“It was a very big influence my conversation with my 3 friends [buying cryptocurrency]... If I would have give it a percentage I would probably say 90%”

“I’m not sold on it [cryptocurrency] I’m very skeptical about it since listening to other people talk about it”

“I didn’t invest very heavily into it, so I didn’t feel I need it to much. I did it more out of curiosity”

## Interview Takeaways

- Social influence was the major reason for his cryptocurrency purchase.
- Beside what his friends’ had told him in one conversation, he purchased cryptocurrency with very little knowledge of it.
- He wished he had done his research on cryptocurrency before getting involved--if he had, he would have done things very differently.
- One person (podcast host: Phil Ferguson) was able to change his opinion on cryptocurrency to the polar opposite--and become anti-cryptocurrency.

[Interview Questions](#)

[Audio](#)

[Audio 2](#)

[Interview notes](#)



# Major Takeaway

Social influence has a huge impact on someone's financial perspectives and actions.

Our cryptocurrency owners (both beginner and expert) were convinced to make their first Bitcoin purchase after talking to their friends about it.



# Personas



# Bankless Ben

**Age** 21

**Occupation** Part-time student &  
Part-time pizza deliverer

**Goals** Move out of the house

“I’ve got a job and 2 side hustles but at the end of the month, there’s nothing left to save.”

## Wants

- “To have a respectable job with a **dependable income.**”
- “To **have a good time** with my friends.”
- “A new **Xbox.**”

## Pain Points

- “I don’t like **paying fees** cuz I don’t have a lot of money”
- “I only keep track of my expenses **in my head.**”
- “Everyone’s always telling me what to do but I wanna **do it my way.**”

## Motivations

- “To win **BIG** baby so I can **buy all the stuff I want!!!**”
- “I wanna be rich and famous so I don’t have to deal with the **daily grind.**”
- “Quit being **hassled** by my boss”

## Needs

- “A safe place to keep my **cash**”
- “A **reliable** car that doesn’t overheat on the way back from Vegas.”
- “Have one more roommate so I can **afford rent**”



# Saver Sandy

**Age** 28

**Occupation** Marketing Manager

**Goals** To be financial independent and have enough money saved up for an emergency situation.

“ I’d like to have a decent amount of money saved because I don’t want to feel constrained to make my decisions based on money ”

## Wants

- “Having an emergency fund would give me **peace of mind.**”
- “I only know the traditional ways I learned from my parents but I’d like to **try something new.**”

## Pain Points

- “My insurance didn’t cover my **accident.**”
- “I’m scared making a **bad decision** and losing my hard earned money.”
- “I **don’t know** who to ask for financial advice.”

## Motivations

- “I’m working toward **financial freedom**, having more money coming in than out.”
- “I don’t want to live with my parents.”
- “Seeing my family succeed makes me want to **accomplish the same.**”

## Needs

- “I need to know my bills are **covered.**”
- “I need **to see** where all my money is.”
- “I need a **quick overview** of my spending at all times.”

# Round 1 Interviewees



1 Katie



2 Prithika



3 Alfonzo



# Katie

Age: 24

Occupation: Banking

@Wells Fargo

“Don't want to feel constrained to make a decision based on money. Financial independence is important”

“Financial independence is a pretty big thing for me”

“My younger brother is autistic...my parents need to take care of my brother literally for the rest of their lives, I don't want them to take care of me too”

**Financial assets** Saving account, IRA, 2 credit cards, and ETFs.

**Financial Literacy** Her dad taught her to be responsible with money.

**Motivation** To not be a financial burden on her parents.

**5 year Goal** Have 2 promotions, 2x her current income, be financially independent

**Role Models** Admires her dad because he is intelligent, hard working and a provider.

**Learning Process** Repeating and writing things down.

**Favorite Game** Ticket to Ride because able to play with friends.

**\$10k question** Would invest half and save half of it.

[Audio Interview notes](#)



# Prithika

Age: 22

Occupation: Customer Service

@Boba Bear

“I learn by reading and hearing it”

“If I lived with my family, I’d just be supporting my family”

“I grew up poor and I had to save money myself”

**Financial assets** Saving account and 1 credit card.

**Financial Literacy** Herself and her cousin.

**Motivation** She comes from a poor family and she wanted to come out of that situation. Also needs to take care of her cat.

**5 year Goal** Buy her own house and move to Sacramento to be near family.

**Role Models** Admires her mom because she has seen her struggle and prevail.

**Learning Process** Reading and hearing.

**Favorite Game** Video game God of War because enjoys the story plot.

**\$10k question** Would spend on tattoos, her cat, rent and essentials.

[Interview notes](#)



# Alfonso

Age: 23

Occupation: Manager

@ Boba Bear

“I try to help my parents as much as possible [financially] because I know they struggled for all their lives to try to get me to where I am”

“I don’t have a savings account but I do have money saved out I just rather not to pay fees to hold my money when I just can save it myself”

“I’m more of hands of kind of person...reading is going to help me but at the same time I need to be able to do it”

[Audio Interview notes](#)

**Financial Assets** No savings account, cash savings and 3 credit cards.

**Financial Literacy** Learned on his own.

**Motivation** To help his parents financially and repay them for giving him the opportunities they never had.

**5 year Goal** Own his own hookah lounge.

**Role Models** Admires his dad because he came to this country with nothing and has never heard him complain.

**Learning Process** Having his hands on whatever he’s trying to learn and trying to figure out patterns. Dislikes reading.

**Favorite Game** player unknown Battleground because it requires strategy and skills.

**\$10k question** Would invest half and save half of it.

# Round 2 Interviewees



4 Karla



5 Winnie



6 Arash





# Karla

Age: 21

Occupation: Full-time student

Location: Croatia

“I’ll look immediately for a job and start working as fast as I can, so I can save some money before I start with school”

“I really want to be able to pay it [school] by myself”

“[My parents] I love them so much, that’s the biggest reason but they literary taught me everything that I am today and that I do today”

**Financial assets** Cash in her room

**Financial Literacy** Her parents and high school presentations

**Motivation** To pay for her business school dream by herself

**5 year Goal** Work in international business management

**Role Models** Parents because they taught her everything and made her what she is today

**Learning Process** Repeating

**Favorite Game** Game Episodes because she can create her own characters and choose what’s going to happen next in the story.

**\$10k question** Go on a nice trip and pay for college.

[Audio Interview notes](#)



# Winnie

Age: 20-30

Occupation: Full-time student

Location: Culver City

“its my  
husbands job  
and I am in  
charge of  
spending”

“I am in general  
suck at managing  
my money, and I  
don't want to do  
anything crazy”

“I need a quiet  
place to learn”

**Financial assets** Saving account, IRA, 2 credit cards

**Financial Literacy** Bad at managing money, her husband does it for her

**Motivation** Saving for a house.

**5 year Goal** working in design field

**Role Models** No body

**Learning Process** Take notes and repeat to myself 3 times

**Favorite Game** Doesn't have a favorite game, but when she does she likes to play games that are not competitive

**\$10k question** Put into housing purchase fund

[Audio  
Interview notes](#)



# Arash

Age: 23

Occupation: EMT

Location: Los Angeles

“[live with parents] to save money”

“Invest all of it [\$10k] in the stock market... Tesla, google all the major accounts.”

“I guess I would say by looking at my bank statements... see what I'm spending on, how much I am spending on.”

**Financial assets** Saving account and 2 credit cards

**Financial Literacy**

**Motivation** Be a plastic surgeon

**5 year Goal** Finish his medical school, be plastic surgeon

**Role Models** Parents because they taught her everything and made her what she is today

**Learning Process** Read it back to himself over and over

**Favorite Game** GTA because you can do whatever you want in it

**\$10k question** invest it in stocks market like tesla and google

[Audio Interview notes](#)

# Interview process

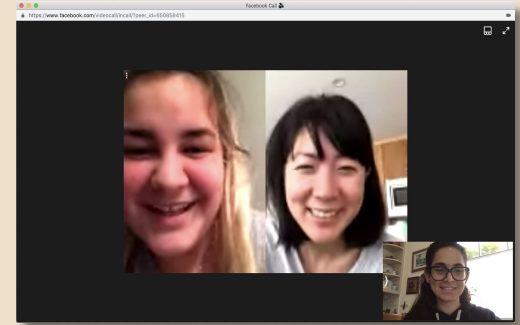
At the coffee shop



On SMC Campus



Remotely



Affinity Mapping  
&  
Mind Mapping

# Interview Subjects

Katie

Alfonso

Arash

Winnie

Karla

Prithika

## Wants

## Needs

## Pain Points

Go to a nice trip

10k  
Catattoos, rent  
essentials

Not burden  
her parents

invested it in  
stocks market like  
tesla and google

10k  
(invest half  
save half)

"Financial  
independence is a  
pretty big thing for me"

finish his  
medical school

Move to Sacramento

"I try to help my parents as  
much as possible (financially)  
because I know they struggled  
for all their lives to try to get  
me to where I am"

work as a  
plastic surgeon

put into housing  
purchase fund

"Don't want to feel  
constrained  
to make a decision based  
on money. Financial  
independence is important"

pay for school

Get 2  
promotions

work in design field

Be financially  
independent

Repay Parents

Start business school / pay  
for it

5 year plan  
Wants to own  
a Hooka Bar

2x  
current income

Help Parents financially

Savings account

Buy a house

Savings account

emergency fund

10k  
(invest half and  
save half)

"If I lived with my  
family, I'd just be  
supporting my family"

invest in single  
stocks without  
violating the law

"My younger brother is autistic,  
my parents need to take care  
of my brother through his life.  
Not all of their lives. I don't want  
them to take care of me too"

"I don't have a savings account  
but do have money saved up  
I just rather not to pay fees to  
hold my money when I just can  
save it myself"

can't invest in  
companies that are  
part of Wells Fargo's  
portfolio

Parents taught her

Dad taught her  
about money

"customer  
service pays the  
bills"

presentations in high  
school

Self Study  
Cousin

"I don't want to pay  
bank to hold my  
money because I don't  
want to pay fees"

Poor Family

No savings account

she needs to work first to  
be able to save money to  
start in a private school to  
study what she wants.

no emergency  
funds/ has parents  
for any emergency

"I grew up poor and  
I had to save  
money myself"

"I am in general suck at  
managging my money,  
and I don't want to do  
anything crazy"

No savings  
account

# Pain Points

"If I lived with my family, I'd just be supporting my family"

invest in single stocks without violating the law

"My younger brother is autistic... my parents need to take care of my brother literally for the rest of their lives. I don't want them to take care of me too"

"I don't have a savings account but I do have money saved out I just rather not to pay fees to hold my money when I just can save it myself"

can't invest in companies that are part of Wells Fargo's portfolio

Parents taught her

Dad taught her about money

"customer service pays the bills"

presentations in high school

Self Study Cousin

"I don't want to pay bank to hold my money because I don't want to pay fees"

Poor Family

No savings account

she needs to work first to be able to save money to start in a private school to study what she wants.

no emergency funds/ has parents for any emergency

"I grew up poor and I had to save money myself"

"I am in general suck at managing my money, and I don't want to do anything crazy"

No savings account

# Wants

Go to a nice trip

10k  
Cat, tattoos, rent  
essentials

Not burden  
her parents

invested it in  
stocks market like  
tesla and google

10K  
(invest half  
save half)

"Financial  
independence is a  
pretty big thing for me"

finish his  
medical school

Move to Sacramento

"I try to help my parents as  
much as possible (financially)  
because I know they struggled  
for all their lives to try to get  
me to where I am"

work as a  
plastic surgeon

put into housing  
purchase fund

"Don't want to feel  
constrained  
to make a decision based  
on money. Financial  
independence is important"

pay for school

Get 2  
promotions

work in design field

Be financially  
independent

Repay Parents

Start business school / pay  
for it

5 year plan  
Wants to own  
a Hooka Bar

2x  
current income



# Needs

Help Parents financially

Savings account

Buy a house

Savings account

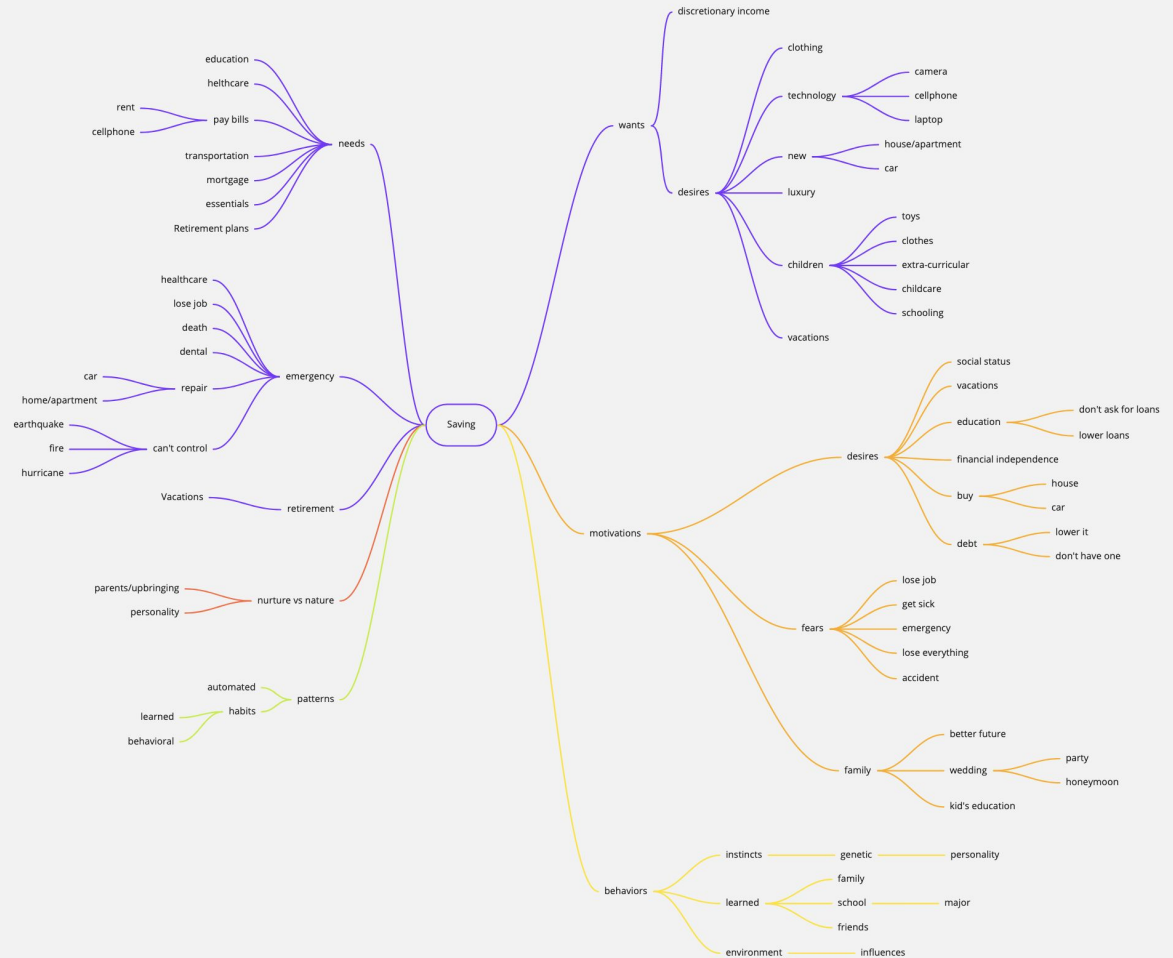
emergency fond

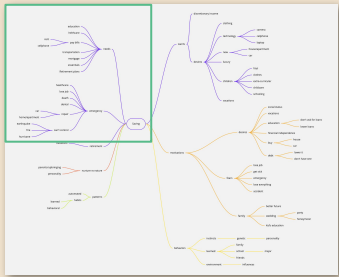
10k  
(Invest half and  
save half.)

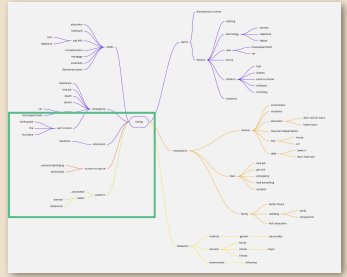
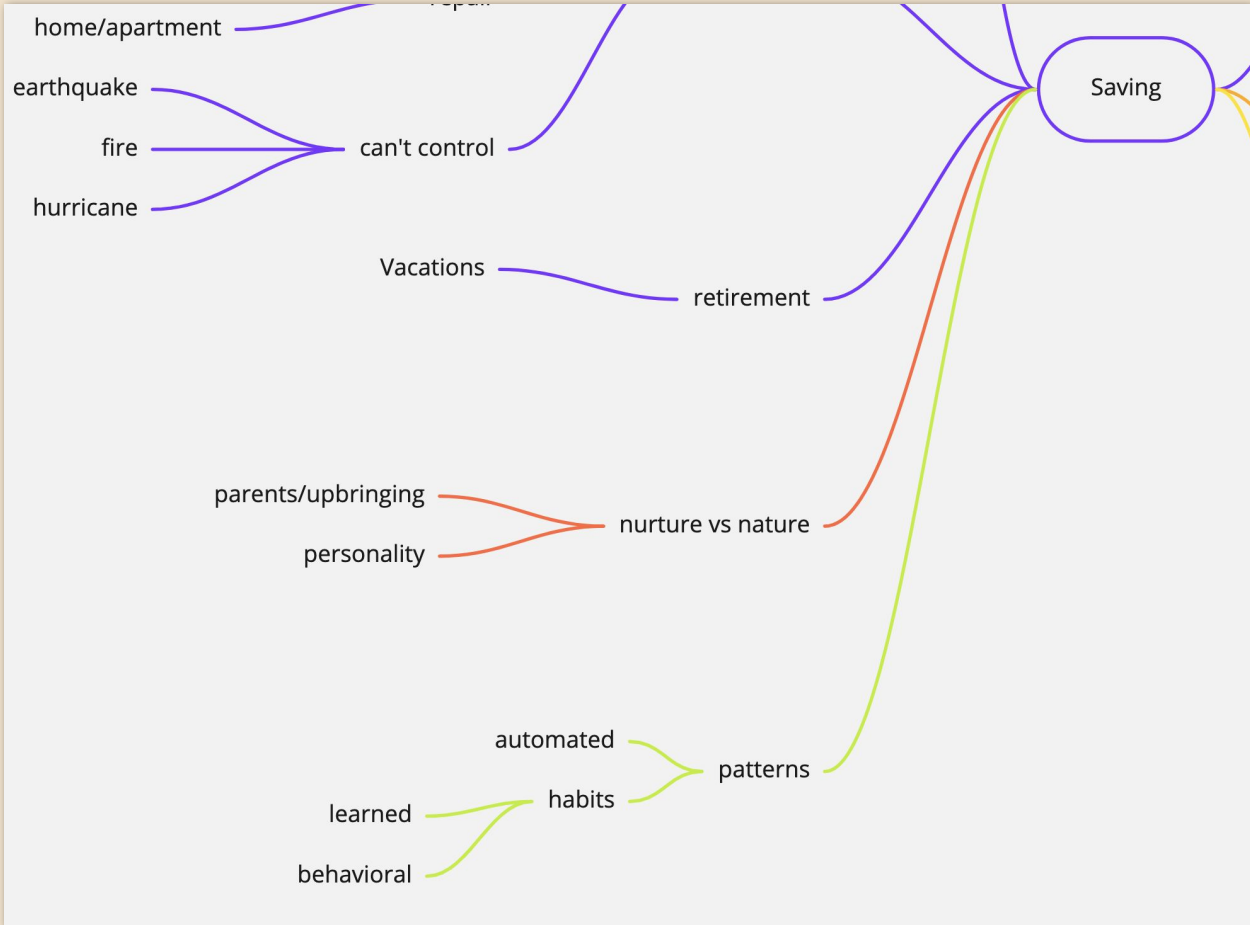
# Savings

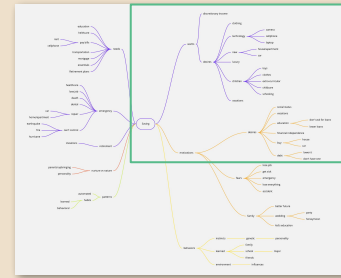
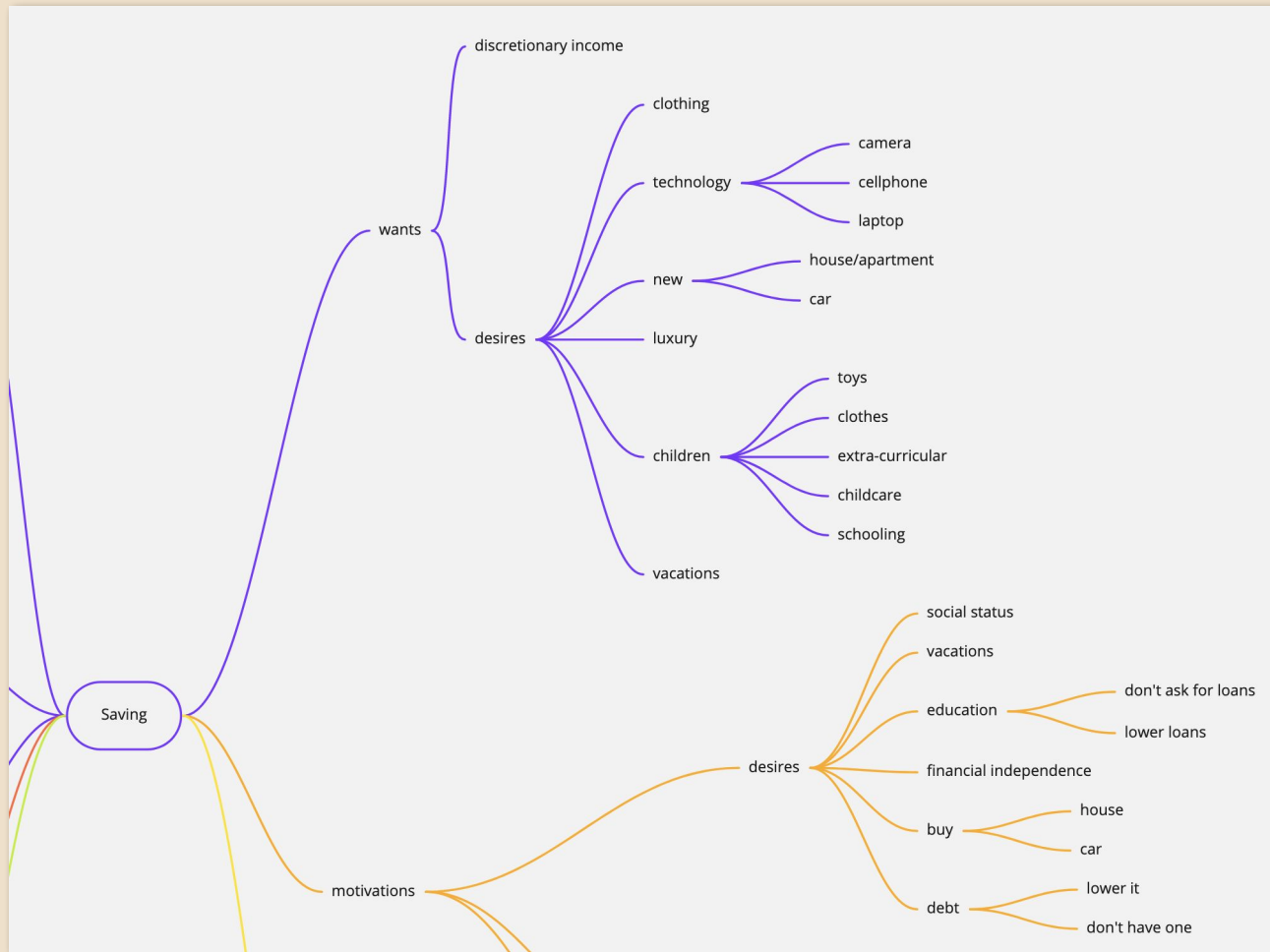
## Main categories

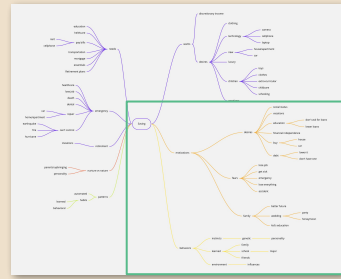
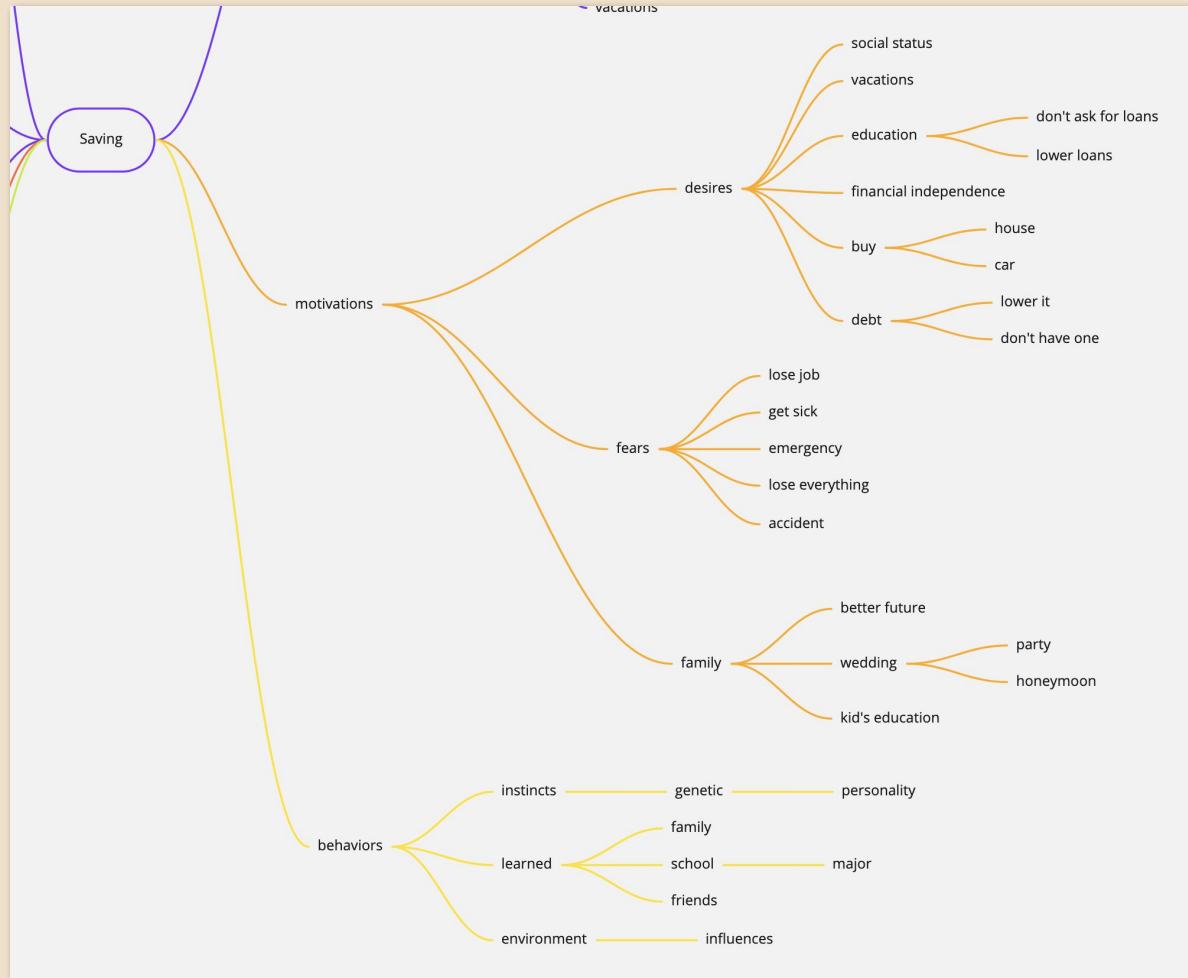
1. Wants
2. Motivations
3. Behaviors
4. Needs
5. Emergency
6. Retirement
7. Nature vs Nature
8. Patterns











# Secondary Research

# Secondary/Desk Research

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## CURRENT financial trends

We chose to examine how digital trends are disrupting traditional financial models and how this might affect people's personal finances.

- **Safekeeping** The move to a cashless system, digitizing of documents have led to a 40% decline in safety deposit boxes.
- **Payments** Apps make payments cheaper and easier. See [Square Cash](#), [Dwolla](#), [PayPal](#), and [Venmo](#)
- **Loans** P2P lenders require less collateral and offer lower rates see [Lending Club](#), [Prosper](#), and [Fundera](#)
- **Investments** Savings accounts rates hover around 2.2% annually, [Scottrade](#), [Schwab](#), [Etrade](#) and [Vanguard](#) accounts have made using a broker obsolete.
- **Security** Cash is a tangible asset and people feel safe knowing their money is backed by the government

## FUTURE financial trends

Research points to Cryptocurrency and the blockchain as the the future of financial interactions. We looked into the advantages and disadvantages of this exciting new technology.

- **Zero Fees** The costs of each transaction are absorbed by the blockchain making them inconsequential.
- **Tax Free** Cryptography makes it impossible for by third parties to track transactions.
- **Security** Bitcoins cannot be stolen remotely. Accounts must be accessed with a unique account code.
- **No "Charge Backs"** Once a transaction has taken place it cannot be reversed.
- **Decentralized** Transactions are direct P2P and no financial institutions are involved.



# *What if...*

learning how to save and invest  
cryptocurrency was fun and easy?

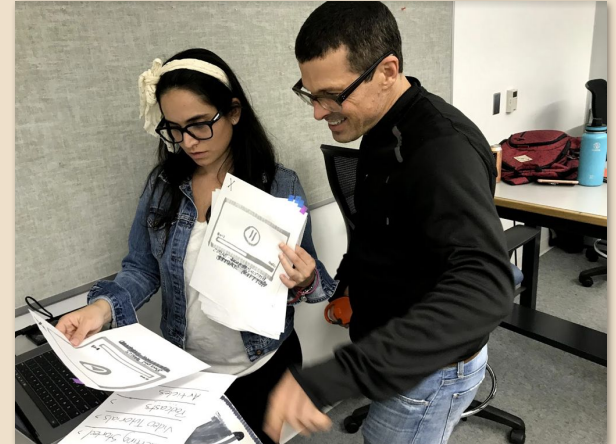
# Team BitCache



(L-R) Marianne, Steve, Lisa



Steve & Lisa discussing new design ideas



Marianne, Steve reviewing the design flow

“

Tell me and I forget,  
Teach me and I may remember,  
Involve me and I learn.

”

*Benjamin Franklin*

