

Contextual Inquiry Review 2d

Acacio Domar, Wanlin Li, Andrea Martin & Elise Neroutsos

For our inquiries we started with an explorational survey of current budgeting and app use across varying backgrounds. We then sat down with two current budgeting app users, who have tried different methods and who have different motivations for tracking.

Inquiries

For the first inquiry we observed mall shoppers trying to reach participants from a wide range of ages and socioeconomic backgrounds. We chose a mall environment in order to reach those who had recently made purchases so we could discuss their discretionary spending decision in the context of a specific event. The participants that we spoke to ranged in age from 20 to 65+, were both families and single individuals, and had a wide variety of financial comfort. No one we spoke to used budgeting apps, but most had at least mental strategies to help them budget. Many people set mental goals, checked banking apps regularly, and were more cautionary towards purchasing larger ticket items while spending freely on smaller ticket items. Some people also said they take out a certain amount of cash out of their accounts to use solely to limit their non-essential spending. A few people had tried applications, but stopped because of user difficulties.

Our second inquiry was with Nicola who is very passionate about tracking personal spending with a focus on increasing her total savings. Nicola works part time at a coffee shop but also receives some money from her parents for rent and groceries. She initially wanted to make budgets for her monthly spending using excel spreadsheets but had problems gauging what her past spending amounts were in order to set realistic goals. From there she started manually entering every purchase she made into another excel spreadsheet, categorizing these purchases and then trying to analyze her spending habits. She stopped this after 6 months because she got tired of manually entering her expenses, she didn't feel like the amount of work she was putting in was resulting in goals that were helping her save and she found it hard to continue without any tangible incentives for her saving. She then tried to use Mint, which she liked because it synced with her bank account but disliked because it had no way to manually enter cash purchases, she felt like there were a lot of extra features that she didn't want, and she didn't always like the automatic categories. She really wanted a way for it to ask her to confirm the categories it had chosen. She then moved on to try an app called Monify which liked more

because it also allowed tracking of income. She quickly stopped using Monify because it again required manual purchase entry, she did not like that it was setting goals for spending instead of goals for saving and she didn't feel like it had flexibility for goals around things like shopping trips, which she would rather set yearly goals for.

The third inquiry that we conducted was with a female UW student. She uses Mint to track her spending. She does this because her parents only send her money at the beginning of each quarter, and she has to control her spending. For the unnecessary spending, she keeps a list of the items she want to buy for each month. At the end of each month, she'll make a decision on whether or not to buy items from her list depending on the budget. But in terms the small amount purchase like coffee, she doesn't have too much control of that. Before using the Mobile application, she used her bank statement to track her spending. She started to look for another way of doing this because she has too many credit cards and it's a lot of work to combine those data. She found the categorize feature on Mint is very helpful to help her understand her spending details. She also likes the creating budget feature. When we asked her about the difficulty of using Mint, she said she felt confused about setting the budget when she started using Mint because she's not sure how much she spent for each category before. It would be helpful if the app can provide some reference on the previous spending. Secondly, the app provides a look-back on her spending but doesn't help too much on managing the it. She usually just check how much she spend afterwards rather than checking the app before making the purchase. She hope the app would have a feature to help her make a decision on her purchase simply. Also, even though Mint provides the detailed cash-flow, and put the spending in categorize, she still can't tell the percentage of her necessary or unnecessary spending.

Identify high level themes the participants share in their practices.

Many participants knew that they should budget and most made mental goals but in practice do not tend to follow goals closely. Participants that did want to make a budget all faced the initial obstacle of not knowing how much they have spend in the past and not being able to come up with reasonable goals for spending. People described spending money on small ticket items without thinking about it whereas taking time to think about and decide not to spend on larger ticket items that they really wanted. Another theme is tracking shared finances/budgeting in families or with more than one person. Inputting purchases into apps has been described as burdensome. Flexibility, or lack of in-app options is limiting for some users.

Do these themes, problems, and practices suggest tasks important to design for?

The themes and problems suggest that there needs to be a way to create spending goals based on past spending. Inputting spending needs to be facilitated to ease burden on the user and track small items the user does not think about. There also needs to be easy ways to review your monthly/daily/yearly progress against the goals you have set in order to make decisions when you want to purchase bigger items. Another need would be a quick and easy way to manually input whether a single purchase is a discretionary spending or not.

Task Analysis Questions

1. Who is going to use the design?

People who are interested in setting up recreational spending budget goals based on past spending habits, or people who have the needs to control their spending. Also could be people who are not satisfied with the tools they're using to manage the spending.

2. What tasks do they now perform?

Mental budgeting, write things down to keep track of spending, monitoring spending with apps designed for overall budgets.

3. What tasks are desired?

- sync with bank
- enter cash purchases
- choose categories for purchases / monitor what charges are entered to those categories
- set goals for spending over different time periods
- review current progress in relation to those goals
- review end of month spending
- coordinate between families

4. How are the tasks learned?

The design will be intuitive based on general past knowledge leading to easily learning the tasks that are repeated regularly (entering purchases, reviewing current spending, etc.). We may also want to add some tutorials for tasks that are performed less often (choosing categories, setting initial goals, reviewing month's spending) in order to make sure they are easily learned by those who do not have experience with data analysis or budget making.

5. Where are the tasks performed?

After/before making a purchase at a retail location. Anytime people want to review the spending or setting goals for future spending.

6. What is the relationship between the person and data?

There are two possible relationships: a single user with their own personal budgeting data tracking or a user that is sharing budgeting data with one or more people.

7. What other tools does the person have?

The person could potentially have bank apps, excel spreadsheets, or other budgeting applications.

8. How do people communicate with each other?

Synced budgets that update balances between multiple users when online.

9. How often are the tasks performed?

Tasks are performed possibly multiple times a day or per week based on user spending and checking/updating budgeting or income information.

10. What are the time constraints on the tasks?

Any manual entering of data should happen within the same day so that the user does not forget. This task needs to be brief, otherwise it is likely that the user will not have time to do it.

11. What happens when things go wrong?

People need to have a way to edit entries if they enter them wrong manually or if the syncing with the bank fills out something automatically that they don't want.

A way to alert you if it has not been able to sync with the bank in a while and purchases might not be up to date. Also a way to show that an entry has not been posted to cloud.

Making unrealistic budgets and needing a way to edit them.