

## User Interview

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In order to better understand and empathize the users you need to first know their current experience. Data and analytics can only tell you the "what" and "how" of it, but dedicated research and talking to people allows you to dig deep and understand the "why" behind their behavior. And the "why" is the most powerful motivator.

**Your goal** is to speak to 3 Gen Z people about their relationship with their money and capture their responses. Please focus on one, and one only, of the following topics:

- How do I use my money? - everyday banking, e.g. current account / card
- What do I do when I have more money than I spend? - e.g. saving and investments
- What do I do when I have less money than I spend? - e.g. consumer loans, mortgage, overdrafts

The interview with each of them should take you no more than 45 minutes.

To better approach the interview, take into consideration the following points:

1. Plan ahead the questions;
2. Explain the purpose of the research to put the participant at ease;
3. Outline why this interview is important for you and how the research will be used;
4. Be respectful of the information you gather;
5. Tell participants that they can choose not to answer questions and can stop at any time;
6. Have the interview recorded on an electronic device or by a note taker, having the permission of the participant;
7. Thank the person for their participation at the end;

During the interview itself:

1. Make sure that you ask clear, open ended questions. This is critical to keeping the conversation going and creating opportunity for the person to tell you stories about her/his life that could lead you to critical insights and ideas;
2. You should ideally capture the participant's impressions, opinions and beliefs;
3. For each answer, be sure to ask "why" or "why not" to dig deeper;
4. Don't lead the participant or judge their input.

Here you can find some example questions:

- What is your favorite thing to do during the day?
- Do you normally need to pay something about it?
- What's your relationship like with [topic ... e.g. money, shopping, etc]
- How do you currently go about [problem / task]?
- How much time do you typically spend on [problem / task]?
- Tell me about the last time you tried to [problem / task]?
- What do you like about how you currently [problem / task]?
- Why do you keep doing [problem / task] ... why is it important to you?
- What type of work arounds have you created to help you with this?
- What's the hardest part about [problem / task]?
- How does this [problem / task] impact other areas of your life / work?
- What other products or tools have you tried out?
- Have you paid for any of these other products or tools?
- How did you hear about these other products or tools?
- What do you like or dislike about these other products or tools?
- Are you looking for a solution or alternative for [problem / task]?

**NBI: Don't be limited by the questions. Use them for inspiration!**