

Huntington Capstone: In-Depth Interview Guide

NAME:

Demographics & Background

- Age:
- Gender:
- Occupation:
- Education:

- How would you describe your comfort level with managing money?

- Where do you live—urban, suburban, or rural?
 - *Probe:* Does your location affect how you manage finances?

- Who primarily manages your finances, and how is responsibility shared?
 - *Probe:* Are there areas where you wish you had more control or support?

- How do you usually learn about managing finances? (Family, school, online resources, self-taught)
 - *Probe:* Are there habits or lessons you've carried into adulthood?

Banking & Systems

- Which bank(s) do you currently use, and why?
 - *Probe:* What do you like or dislike about them?

- What banking apps, tools, or platforms do you regularly use?
 - *Probe:* Are there features you use daily or rely on heavily?

- Do you use multiple apps for different purposes (budgeting, investments, savings)?

- Can you describe a recent smooth experience navigating your banking systems?
- Can you describe a frustrating experience navigating your banking systems?
- How do you feel about notifications, alerts, or spending limits in your banking apps?
 - *Probe:* Are they helpful, annoying, or sometimes ignored?
- Have you ever customized your banking tools or settings to better manage your money?
 - *Probe:* What motivated those changes?

Finance Experience & Pain Points

- Can you describe a recent positive or negative experience managing your finances?
 - *Probe:* What made it positive/negative?
 - *Probe:* How did it affect your confidence or decisions afterward?
- What challenges or frustrations do you often encounter when budgeting, saving, or paying bills?
 - *Probe:* Are there recurring issues?
- Are there financial tasks you find confusing, stressful, or overwhelming?
 - *Probe:* How do you currently handle them?
- Have you ever made financial decisions that you later regretted?
 - *Probe:* What could have helped you avoid those mistakes?
- How do you track your spending and savings currently?
 - *Probe:* Do you use apps, spreadsheets, paper, or memory?

Needs & Solutions

- If you could change one thing about your banking or financial experience, what would it be?

- *Probe:* Why is that change important to you?
- Are there tools, features, or reminders that would help you manage money more effectively?
 - *Probe:* Notifications, visual dashboards, automatic limits, or budgeting prompts?
- How do you currently make financial decisions?
 - *Probe:* What factors influence you (peer advice, apps, habits, emotions)?
- Are there ways design could help you stay in control of spending or saving?
 - *Probe:* Could interfaces, visuals, or nudges make responsible behaviour easier?
- Are there financial habits or tools you wish existed but don't currently?
 - *Probe:* How would they improve your experience or reduce stress?

Optional: Gambling & Positive Play

- Do you ever engage in gambling or betting activities (online/offline)?
 - *Probe:* How often and what motivates you?
- How do you decide how much to spend or when to stop?
 - *Probe:* Do you use rules, self-imposed limits, or other strategies?
- Are there strategies you use to gamble safely or minimize harm?
 - *Probe:* Any apps, reminders, or mental habits?
- Have you ever used banking or budgeting tools to help manage gambling-related spending?
 - *Probe:* Did it work? Why or why not?

- What features or support could help someone gamble responsibly?
 - *Probe:* Alerts, behavioral nudges, or skill-building resources?
- How aware are you of “positive play” or safe gambling practices?
 - *Probe:* Do you think this knowledge changes behavior?
 - *Do you think there is any way to gamble in a way that won't impact you?*

Closing / Reflection

- Are there moments when you feel confident or in control with your finances?
 - *Probe:* What helps you feel that way?
- Are there moments when you feel stressed or uncertain about finances?
 - *Probe:* How do you deal with that stress?
- Is there anything else you'd like to share about how you manage money, use banking tools, or approach spending and saving?