

## Participant 1 (Ann)

### Screenener Question:

- Do you have any experience in investing?
  - **“Not a lot, no, just research, but i don’t really invest”**
    - What is your research process when you want to learn how to invest?
      - **“I like reading books on finance, so for example, I read, “I will teach you how to be rich”, so I read stuff online and I would watch youtube videos to learn things, so I watch videos on investing and on the different types of stocks, and then from talking to friends who invest and asking them for advice.”**
        - Do you ever use blog websites to read articles as well?
          - **I think i have landed on them before. For example, the guy that wrote “I will teach you how to be rich” I have landed on his website before, I think it was [iwillteachyouhowtoberich.com](http://iwillteachyouhowtoberich.com) and there he provides a lot of knowledge on it. It’s not my main source, but I have visited them before and I found that they are useful things there.**
- If not, are you interested in learning sometime in the future?
  - **Yes, I plan on doing that soon since I have a source of income. I will try to learn again right now so i can invest soon.**
    - Is your finance the only obstacle that’s stopping you from investing?
      - **Yes, so having an income is my main obstacle, and feeling more confident is what is stopping me. I feel like I need to be more prepared.**

### Questions:

- Tell me about a time you’ve had a pleasurable experience with a website.
  - **So for me it’s always pleasurable what the website does. So it’s useful, so for example, i love using YouTube and it’s easy to use and it’s intuitive and straightforward. I would say anytime i go on YouTube, and they provide notifications on new videos, i’m able to look at videos that are personalized, so yeah. That’s a pleasurable experience. Something that is personalized to me and is straight-foward to use.**
- a. Can you recall any features from websites that made your experience positive?
  - **Yeah, so Youtube, having personalized videos and subscriptions and then having recommendations. I guess that’s kind of personalized, but having subscriptions and comments are always nice. The fact that they have likes and dislikes so I don't have to waste my time. Search is always important to me on a website. If i don’t want to spend time browsing then i can go search it and it will be faster. Filter is always nice, so I can find things faster.**
    - What about non-social websites?

- It's helpful for example, for a workflow, I like that there is a lot of information. For example, for clubhouse or trello, you can put a lot of information on each card, so the fact that you can put in deadlines and collaboration is huge too. I like being to comment on things with my team so we're always on the same page.
  - Have you ever visited their website?
    - I have, but I don't really go in-depth into them. I just use the tool, but if it's my first time using it, I want there to be an explanation of the features and I want there to be pricing so I know if it's free or not.
- Tell me about a time you've had a frustrating experience with a website.
  - So when a website is really slow, i do not like that. I guess because of this generation we like things to happen right away. So loading time is really important to me and then I like appearance stuff. If it's really ugly and it looks outdated then i might not trust it as much. It's like, "oh, they're not putting a lot of effort into this", so they're not really putting a lot of effort into how the website actually works or the product. Or something that is confusing, if a website is confusing and you don't know how to use it right away, like you have to second guess yourself, that's also frustrating. For example, if you land on a website and it doesn't tell me what exactly the product is or how it's useful in my life, I might just exit because I don't want to waste more time on it.
    - Do you find it useful when there are mockups?
      - Yes, for sure. I like it when they have it in steps, I really like that too because it's really clear.
        - What do you mean in steps?
          - For example, for the mockups, like next to the mockups, it would say like "1" and then it would be like, first do this. I guess kind of like an on boarding thing. Like something to teach you how to use whatever it is in steps.
  - b. Can you recall any features from websites that made your experience negative?
    - i. Definitely hate pop ups. I don't like it when the information or the website is so cluttered. I like to be able to focus one thing at a time on a website, so when there's so much going on that is frustrating. So for example, when i'm on a blog website, i don't want a bunch of ads or things to tell me to sign up or subscribe. I want to focus on the actual content, so the main thing is having so many things at once.
- Can you please describe what is important to you when you visit a website for the first time that you're not familiar with?
  - I think, again, I want to know what that product is and why I should spend time using it. Having to learn more is very helpful. Visuals are really helpful because i don't want

to read so much text and spend so much time figuring out how to use this website or this product. A lot of pictures so it can be straightforward. Pricing, if it cost something, that is something important for me to know. Being able to ask for help when I need it. So support. A way to find support. Oh features, if it has specific features, I want to know these features that it offers and it has reviews. If I'm really looking in-depth, I would want to read that too. I think having demos would be helpful, like videos explaining how to use a product.

- Oh okay, what about videos explaining certain terms
  - **Yeah, that would be helpful. If it was helpful and entertaining.**
    - When you go on a website, do you usually learn more about the company in the About Us page?
      - **I feel like it depends, if it's a tool I would like to read more about what the tool does, but let's say it's about a non-profit... I would go to about us because I'm curious what they do and what their mission is. If I'm applying for a job I definitely look at the about us.**
        - Oh, when you mentioned support, did you mean like a live chat?
          - **Yeah, a live chat works, or having a thing where I can message or email someone.**
- Can you describe to me how you would go about learning more about a company?
  - **So if I was researching a company, I would for sure look at the information about us if I want to read about the company itself and then I could also google it. But usually I look directly on the company's website, but if I want to look at what other people are saying then I would look at other resources to see that their information isn't biased. I look at the team, I look at mission and values. What they are trying to do exactly, how they are helping people, what problem are they trying to solve, and then again, what they offer. If I'm looking for a job, I would go on LinkedIn and read the company's information.**
- If you visit a financial website that you're not familiar with, what are things you would like to see that would make your experience better.
  - **So finances, there's so much that could be covered in finance. So for me, what I look for in education, in a way. Also, again, I would want a financial website to tell me how to use it and what features it has because finance could cover so much. If I go on that website, I need to know what you're offering me, why do I need to use this website, and for finance also, being able to ask for support. So a live chat is really helpful or being able to communicate with the team. Again, a demo would be really helpful as well, so I could see everything in a short amount of time. Resources are really good because I'm still learning about finance, so that would be helpful for me. Video content, I really like video content. I think it would be really helpful in teaching**

**finance. Also, and visuals, so whenever that can be put and then i'm trying to think about the ways i learn. Maybe books recommendations, but yeah.**

- Tell me about a pleasurable experience you've had with a website for financial advice.
  - **Yeah, let me think about it. I forgot to mention a useful thing on a financial website, might be links to other websites that may be helpful as financial tools. Like budgeting apps and stuff like that. When it comes to a frustrating experience, when it's confusing, overwhelming, and hard to use. So for example, i tried using mint before, just a little bit to test it out and I had to do some research on it. I had to do a video on how to use it exactly because there's so much going on. When it comes to a financial website, my main thing is how fast I can learn it or how to use it. If it is not simple, teach me in a clear way.**
- Tell me about a frustrating experience you've had with a website for financial advice.
  - **So when i'm able to find information that I'm looking for right away, for example, when i'm on a banking website and I'm trying to find my account or routing number, I can find the balance right away or the balance I'm looking for.**
    - **Mint: I see what they're trying to do, and I really like that it helps people by adding value to their life. It helps people with budgeting and making it easier because everything is in one place. Convenience is a good thing. I also like that mint allows you to categorize spending. I like that it allows me to track my spending, so i'm able to look back and assess, like, "oh what am i spending too much on or where can I save"**
- What are some features from other financial websites that made your experience positive?
  - **So okay, this is another website that I just thought of. I used credit Karma before and what I really like about them is they make things very clear. For example, visual hierarchy, they emphasize information right away, like, "what's my Credit Score" and then they have a lot of pictures which makes it more fun to use. So the main thing is having information that I am looking for and allowing me to see right away instead of having to dig deep into the website. I really like illustrations.**
- What are some features from other financial websites that made your experience negative?
  - **Again, I would say loading time. If I'm not able to trust it, if it's really blurry, everything looks outdated, I wouldn't like that. If the way to use it isn't clear, right I guess. If i'm not able to find what i'm looking for. For example, on chase, when i'm trying to find my routing and account number, it's not super obvious right away, so i have to kind of dig in and find it.**
- Tell me about a pleasurable experience when you've used a website to learn.
  - **Again, I mentioned YouTube. I really like that because you're learning so much in a short amount of time and if you want to make the video faster, you can do 2x speed. I like using udemy, for example, because they have video content. I like how it helps you practice what you're learning. It gives you practice projects for examples or it tells you how to apply something in your own life. Reading! So books and then usually when I Google something to learn more about it, I do stumble through blog pages and I'll look**

at that sometimes. Skillshare, so yeah, my main thing is video content and practicing what I learn.

- Tell me about a frustrating experience when you've used a website to learn.
  - **No, not really, everything I've used so far has been pretty straightforward.**
- What are some features you hope to have that would make your learning experience better?
  - **I do get frustrated if I can't find what I'm trying to learn exactly, but definitely have a resources section or something that gives me tool recommendations because a lot of time people talk about concepts but it's helpful to have concrete information, like examples of how to apply it. Like, "oh go on Vanguard website or Fidelity". I need it to be specific, when I'm new at doing something, I don't know what to trust, so including tools that're trustworthy and useful. And then again, having a blog section is always helpful. I think that's all for finance. Enough things to read and videos. So I think a video intro may be like, "hey, we want to help you learn some finance, like this section will teach you blah blah blah." Tell me the value of this resources page it's going to give me. So visuals, and then yeah, the fun things and telling me how it's useful. How am I not wasting my time on here, you know?**
- Could you describe to me how you would know if a website is trustworthy?
  - **Appearance, i am bias, but if the website looks really outdated and it looks like it's not being maintained or it's really slow or for example, if it's not giving me feedback, like if i do a certain action and i can't tell if it's loading or not, that kind of puts me off. Oh, and i really do like to hear about websites from people who have used it before. So that's how mainly i gain my trust through recommendations, like, if i've seen other people who have used it and it's successful then that means it'll make me trust it more too.**
  - **I definitely need to know that it's secure. You know how some websites have like an icon or a badge saying secure something, so I definitely need that. I like it when websites have stats. I don't know if it could apply to a new website, but when it says like, "500k have used our service and these are the results or they have been able to successfully, you know what i mean" just showing that it has worked for people in the past and like ensuring that it's secure.**
- Tell me when you knew a website was trustworthy?
  - **So I always, again, trust a website when I hear it through word of mouth or someone recommends it and if I'm on the website, I need to know how it has worked for other people and they are giving me enough information for me to trust it and also having that support. If I need help, am I going to be able to talk to someone? If not, I won't be able to trust it either.**

**Demographic:**

- Age: **27**
- Gender: **Female**
- Ethnic background: **Vietnamese**
- Occupation: **Freelance Designer**

- Devices used most to browse: **Phone**

## Participant 2 (Saul)

### Screenener Question:

- Do you have any experience in investing?
  - I do not, actually.
  - If not, are you interested in learning sometime in the future?
    - I am, yeah.

### Questions:

- Tell me about a time you've had a pleasurable experience with a website.
  - **I kind of always have a pleasurable experiences on websites because they are websites I go to frequently, but just discovering a new website and it has so much information like all the information i am looking for, so it's always pleasurable when a website have all the information i am looking for and it's easily found.**
  - a. Can you recall any features from websites that made your experience positive?
    - i. **I think just easy to follow, the linking from here to here is well done.**
      - 1. What do you mean by linking?
        - a. **Navigation, yes, it's a big part. If I'm on a specific page, and it mentions something that is related, there's like an automatic link there. That is always convenient, but yeah, both those points. Usually a lot of websites I go on have a lot of information, like Wikipedia type places, so databases with information. But if it's more related to companies like stores or banks or anything like that, It's kind of the same thing cause i love it when I'm shopping online and it lists all the options i can have. It's an extensive website. I don't like, for example, like restaurants do have their menus online, which I hate. So i just want to know that the website has the up-to-date information as possible, so i don't mind a lot of websites with a lot of links.**
- Tell me about a time you've had a frustrating experience with a website.
  - **It's usually down to their bandwidth or server not working, that came to mind right away. For design and stuff like that, no easy to find search option or it comes down to not finding the information easily like if i'm trying to contact a business or somewhere. Their contact page doesn't have a phone number or emails, it just lists the name, phone number text field and we'll call you, and that's frustrating. Especially in my job because we have to contact companies all the time and most of the time, they dont have that contact us page, so just like not easy to find information or not helpful.**

- b. Can you recall any features from websites that made your experience negative?
    - i. **Having to sign in for certain information that's not specific for me, like having to have an account to find more information kind of thing. I'm not saying signing up for the bank, like that's great, i wanna have all that security. but having to sign in to get information that is common for everyone. Having to sign in, having to have an account with them, or like user name or password to get into certain features. Usually it's like forums or websites, "to access this, you need to have an account".**
- Can you please describe what is important to you when you visit a website for the first time that you're not familiar with?
  - **Number 1 would probably be like, easy to categorize at the top like the sections, like I love having the sections at the top. If i need to find something right away, then i'm like, "i'm on this restaurant page, for example, menu, there you go or a blank page, "i need to find my routing number, account information, there, kind of thing." straightforward and organized.**
    - If you were to go on a website and you don't really know about there product or service, how would you go about finding more information about them.
      - **Depends on how their website is, if their website is... well i usually Google first. "How do you use..." like if i have not used skype for example, I like googling first, so "how to use skype and if there's a specific, "how do you use skype when you're doing this or what do you do if you don't have this to log into skype", so i like googling first. Sometimes i don't even go to their website first, but i like Googling. I usually go to Wikipedia first, for all my life. That's why I like my general information, that's why I go on Google or Wikipedia because I like them.**
        - If the company is new, how would you go about that.
          - **I'll go on their website to see what they'll say. For newer stuff i also like to check out their social media because it gives me an idea how they are running things, like if they're more modern or if they don't have a social media yet, i don't know, social media and how they use it kind of helps me determine if they're newer or if they're legitimate.**
  - Can you describe to me how you would go about learning more about a company?
    -
  - If you visit a financial website that you're not familiar with, what are things you would like to see that would make your experience better.
    - **I think number 1 would pop to my head, i don't know if it will be helpful for me specifically, but it will be like a chat feature in the bottom right corner, like, "hey, need to find out more information?" like that chat feature. But yeah, just a whole section on their website like "First time investing?" or something like that like making it easier to**

understand, that would be good. Those are the two things that came into my mind. I kind of like information for first time users, like, if they have bullet points and a paragraph and a link to more specific information to what they're saying, like a page has 5 to 6 bullet points. How to invest in this or what does investing means kind of thing, so that it gives you a highlight and if you want to learn more specifically about that, it'll link you to a different page. I would think that would be helpful. I don't know if they have that, but that'd be cool. So you kind of need to find out what you want to find out.

- Tell me about a pleasurable experience you've had with a website for financial advice.
  - Yeah, like, even though I don't invest, I opened a savings account like a year or two ago, and it was very easy to... um... i had help to use which website to use and all that, so i didn't use it for questions per say, but i used it in regards to pleasurable experience. It was easy to kind of link this new bank savings account to my existing checking with a different bank account. It made things easy and interconnected, so I liked that. I do have a friend that is very good at financing, if i didn't have a friend as a guide, I would kind of start googling first, "which is the bank for this and i like to see the pros and cons because I know all of them have pros and cons which will help me make my decision from there. For services, I kind of worked in the services partly, I know that you're way more common to comment on a negative experience than a positive experience or a normal experience. I know some of the reviews would be skewed differently and I wouldn't find what I'm specifically trying to find. It's not like I ignore them, but it doesn't weigh as heavily as pros and cons..
- Tell me about a frustrating experience you've had with a website for financial advice.
  - That same situation as the savings, the website wasn't as modern as it could be. It wasn't super frustrating, but it just felt like it was 10 years ago the design and stuff. Having an outdated looking website would make me think like, they're not keeping up with the times or keeping up with the security like my information if i do sign-up with them, so that's where my thinking goes. I kind of want a modern website so that I can know they are keeping my digital information safe.
    - What do you mean by modern?
      - Like obviously having an app, but also looking like streamline, like, modern as in like Google 10 years ago vs Google now. Even how the links look like you know how there are blue underlines in older websites and if you click on them they turn purple vs. the links look like they are more intuitive.
      - What would attract you to a website?
        - I guess like pictures but not like stock photos too much, not completely stock photos, but i do like illustrations, yeah, i like visual elements. I haven't really thought about the visual elements, but just if they look great.
  - What are some features from other financial websites that made your experience positive?



- I would have to default to my... I used to use a lot of desktop to log in to different banks, but now like app capability is a big thing, so that if I need to do anything with my bank account, I can do it with my app. So app availability and ability to do thing on the app is key now. Also an easy to chat thing or easy way to get help, contacting or something like that because it's a big thing to get help for. I would love to have articles on real-life situations because i feel like for investing it's going to be different for someone that's in their 60s and starting out vs. someone in their teens starting out vs. someone my age quite might middle aged yet, but like that would be a great separation to have ro something to mention in the article just because there's so much variant. Just like those blogs, just like very well informed and clear language. If you used terms like APR, i don't know what APR is, but defining that is a pleasurable thing. Treating us like children if they have to. If it's going to be a blog time for first time users, there's going to be people that already know investing, you may have articles for them, but for first time users, dumbing it down will help.
- What are some features from other financial websites that made your experience negative?
  - I guess, I like the security and the verification aspect, initially when I'm signing up for some banks, but again, I do like my securities, so that's the only thing I could think of. But maybe website wise, just like not enough information or not easy to find information, if i'm researching banks for my savings account.
- Tell me about a pleasurable experience when you've used a website to learn.
  - Just like when I'm able to feel like I learned something. When i go on these website and they say a lot of mumble jumbo, but it's either not dumb down enough or just not exactly what I want to learn about, so my pleasurable experience is like having sufficient information for what I was looking for.
- Tell me about a frustrating experience when you've used a website to learn.
  - Like for example, a blog post i'm reading about, "how to do this and it doesn't make sense or i don't understand because like they didn't dumb it down enough or they didn't address the main questions or there's not enough context.
- What are some features you hope to have that would make your learning experience better?
  - I do like quizzes, because in our job, we have a training website and I do feel like quizzing or a review at the end helps a lot. So maybe a review at the end or a summary kind of thing. If it's like a blog post or a webpage, specifically, "here are all the standards for this and at the end, 'to recap, here are the standards'. I would say, what would be helpful on these information pages, having both a summary in the beginning and then a review at the end.
- Could you describe to me how you would know if a website is trustworthy?
  - Definitely, making sure it has that little lock in the corner, next to the website name, like security wise. How the website looks and the design look is very key to me. Like I mentioned before, if it looks old school, I wouldn't trust it as much because they're not keeping up with the design that's not going on right now or even 5 years ago. I'm going to trust them less with my information. Just checking outside the website about

the company just to see their history and how long they've been in business, I somehow don't know but yea.

- Tell me when you knew a website was trustworthy?
  - **When it hits all those marks. When i saw even though i previously have found the verification frustrating in a sense, but when i saw they were taking it seriously i was like and if it involves my information vs. "just put your thing here" like not vs. give us your phone number and send you a code kind of thing.**

**Demographic:**

- Age: **32**
- Gender: **Male**
- Ethnic background: **Hispanic**
- Occupation: **Customer Service**
- Devices used most to browse: **Phone and Laptop**

### Participant 3 (David)

#### Screener Question:

- Do you have any experience in investing?
  - yes
  - If not, are you interested in learning sometime in the future?

#### Questions:

- Tell me about a time you've had a pleasurable experience with a website.
  - **I had a sharebuilder account and it had great information on it, so just like the amount of data that it had was what I bought the stocks for, my purchases, prices, it was easy to navigate, and it was a clean site.**
    - a. Can you recall any features from websites that made your experience positive?
      - i. **Probably where it showed every purchase of the stock and the stock price that it was purchased at and like how many shares, so it was easy to track the dollar cost averaging to find out how much I paid for a stock at a particular time.**
        - 1. What about websites in general?
          - a. **I'd say ones that are easy to navigate when there's not an excess amount of layers to find certain features. I hate clicking and digging into 10 screens to get into on spot, so just having a shortcut kind of deal and just not complicate things.**
            - i. Was there a website that's like?
              - 1. **One i have right now, the e-trade one, it was a little hard to navigate around because there's just so many buttons and so many options that's kind of overwhelming for not using it too often. Trying to figure it out was a difficult process.**
                - a. How so?
                  - i. **Just finding what buttons to click, what the icons mean, some of them weren't clear.**

- For websites, most of the stuff I've done recently has been on the phone. I haven't been on the website too much, but some of the ones... it's kind of similar where they're kind of like so many layers and things kind of have duplicated information where it seems like the same information was in the last screen type of deal.
- Did you have any positive experience?
  - Like the sharebuilder one, it had a clear distinction of colors, the green and red was a lot and it was broken down a lot like the analytical stuff, so i was able to see all the details and looking back at the purchases was easy to see all the things i have done in the past.
- Tell me about a time you've had a frustrating experience with a website.
  - I would say, recently, trying to log in to buy something and it was hard to see the cart, things weren't adding to the cart, it was hard to navigate and I would lose the cart. It was just really complicated.
- b. Can you recall any features from websites that made your experience negative?
  - i. Well, sometimes, the popups, the internal links are kind of annoying. They try to sell you products and push things on you and sometimes it leads you away from what you're trying to do. Like, a lot of times, zooming in and seeing the difference, like the images, it would not be smooth enough, so if you click on an image and it will explode it to the full screen, but then it is hard to get back to the other one. For most part, it has to do a lot with the images I think.
- What is important to you when you visit a website for the first time that you're not familiar with?
  - Well, it's important to just be clear and easy to navigate either with clear icons that are kind of universal or just explanations.
    - Can you please elaborate?
      - Yeah, they either put too much on a page or have too many options to filter through. The options are good, but if it has too many, it can get overwhelming. Like sorting things, if you're trying to find products or something, but it also has price ones, popular, just a lot of things that aren't useful for the user.
      - Can you tell me about your experience when a website made you want to stay on it?
        - I would say certain websites, i do a lot of shopping on the adidas website, i hunt through 100 pages of images, so you don't know what you can find 30 pages in, so just like interesting products or variety would keep me in there. A variety of products would keep me in there or just images or colors. If it's too plain, then it's not exciting, but If it's clean and done well then its nice. It could be very distracting if there are too many background images.
  - Can you describe to me how you would go about learning more about a company?

- I would go on their website and read more about it or I would check YouTube to get people's impressions on anything because YouTube is helpful for that. Peoples' reviews, mainly the website, maybe for like software, yeah definitely their website. If i'm trying to find out more about a company, then yes, i would definitely do the about us page to see what's there about. If it's something that i'm trying to invest in then for sure. When i invest in stuff, i would like to know about the company, what it's about, and if it's something I have not heard before. Normally when i go on a website, i already know about the company, so i don't have to do much research on it, but it's good to get a good understanding.
- What is important to you when you use a financial website?
  - **Ease of navigation. Information clearly displayed and mostly having your information at a glance. Your accounts or balances at a glance so you don't have to click around to find it.**
- Tell me about a pleasurable experience you've had with a website for financial advice.
  - **I would use investopedia a lot and it would give you a lot of information and really break it down to the basics, so you could really understand it. It would help the learning process to be able to understand other websites. Giving some explanation or a spot, it allows you to explain some of the things that are on the site. Like a teaching tool almost.**
    - Would you say that is something important to you?
      - **Yes, I think so because there are still a lot of stuff, i don't know everything about investing, so it would be important to learn what those key things are in a short description.**
      - Were there a feature that made it pleasurable?
        - **I would say... i mean i think most of the features would show your daily gains and stuff like that, it's good to see a quick thing that you're in the positive or your investments are doing good. Again, it's just the clearness and just having everything in one spot. Being able to see all my accounts, and then diving in them further and cleanly displayed would be helpful.**
  - Tell me about a frustrating experience you've had with a website for financial advice.
    - **Yeah, i think since there's so many terms or things that I take for granted, that not everyone is on the same level, they would throw around a lot of terms on the site where if you don't know the one term, it wouldn't make sense so it's kind of like, it's not breaking it down for someone who's trying to learn or trying to get started can easily grasp it and easily what those terms are. So if you don't understand what a call is in investing, so like, you're not going to understand the rest of the article or how it relates to everything.**
      - What would be the solution to that?
        - **For certain key terms, maybe have them hyperlink so there's another page where it could say what that means or this, "a call", and then you**

**click on it and it gives you an explanation of that term, so then you can continue with the sentence or paragraph to understand if somethings that you didn't understand before.**

- Do you remember a time when you used a financial tool or website to help you learn?
  -
- Tell me about a pleasurable experience when you've used a financial website to learn.
  - **Links to the news articles because that helps you understand more about the company in different points of view and it keeps you up to date of what's happening, currently. Not being straightforward with the numbers and like company information, it gives you news how it's relatable to other companies or other articles because I know on Yahoo Finance, I was reading about one of the companies and it had all the companies that were related to it. So say if Pepsi was doing something with like a different company, it will link them together. If i'm investing, and then it also have another works with another company, maybe i should look into investing in them because they're joining up for something. So expanding the news with other companies that are associated with it. Having things in a sector, like, you know, i'm following Apple, so show me Apple, Microsoft, or Sony. Like different related companies that help you get a better idea or a group of companies in the same industries.**
- Tell me about a frustrating experience when you've used a financial website to learn.
  - **Not too much, I think I mentioned before like key terms.**
- What are some features you hope to have that would make your learning experience better?
  - **Maybe a video or something, hearing someone talk. I used to watch Jim Craner a lot, Mad money. That was good because instead of reading an article, he would explain thing to you and talk to you and show you a lot of different things. It wasn't interactive, but the video was a nice thing to have because reading a financial article isn't always exciting, so sometimes like videos or even if they're like explaining some of the basics things just like a library of videos explaining what a short sell is or an option on a stock.**
- Could you describe to me how you would know if a website is trustworthy?
  - **Not really, most, it has to do with... if you go on a website for the first time, i don't think so. It would only have to be from reputation or reading any reviews on a site that says it was bad or unsafe, so just going on a site, i wouldn't know that unless i knew more about the company.**
- Tell me about an experience when you did not trust a website
  - **I would say that, a lot of foreign sites, I don't trust too much just because... if a website seems a bit short or weird like, it doesn't seem like... if it seems kind of cheap or well thought out I would feel like it's some kind of phishing scheme or something. I wouldn't trust those basic looking sites. If it has glitches within the first 5 minutes being on there, I wouldn't trust it, I would try to find a different product in a different place.**
    - Could you elaborate how you know if a website if shotty?

- Just based on the information... if it's lacking information or product detail or if it has very few reviews or it feels that the reviews are fake like they added from the company type of thing. Just the quality of the website.
  - How would you know if the site is secure and a safe place to be?
    - I would check the HTTP and see if they have a certificate for things like that. If it doesn't have that, i would be weary of it, but i'm not entirely sure how to explain it but just the feel of it, like i don't know, it's hard to explain. If it's made when the internet just started, I guess it's more interactive... like if it uses them most basic pictures or solid backgrounds like most websites used to be a long time ago then i would definitely be weary of using it.

**Demographic:**

- Age: **43**
- Gender: **Male**
- Ethnic background: **Hispanic American**
- Occupation: **Customer Service**
- Devices used most to browse: **Mobile**

## Participant 4 (John)

### Screenener Question:

- Do you have any experience in investing?
  - **yes**
  - If not, are you interested in learning sometime in the future?
    - **yes**

### Interview Questions (Invest):

- Tell me about a time you've had a pleasurable experience with a website.
  - **I really like Reddit because if you have a profile, you can subscribe to your favorite subreddit and community. All the feeds and top post of the sub-reddit, would congregate to your front page. You see things you want to see. You read things you want to read, you look at pictures and memes, you want to find. I really that, i like how you can cater it to yourself. Or you can also go to 'all', where you can everything on reddit. For any sub reddit, jsu not yours. I really like that. In terms of the interface, i mostly use it on my phone, but when i use it on my browser, i don't know, it's just simple. There's upvotes, downvotes, and there's a picture and then you can see the comments and still see the pictures. I like websites that show you things you want to see, you know. And there's not much going on. I use ad-blockers so that i don't get ads, to me that's more pleasurable. Yeah, i hate seeing ads. Yeah, I like website that is simple and straight to the point.**
  - a. Can you recall any features from websites that made your experience positive?
    - i. **Log in with gmail or facebook account. You know how they have that option, I like that, it's a lot easier. I also like it when a website has the option to use paypal.**
- Tell me about a time you've had a frustrating experience with a website.
  - **When it takes too long to load, I really don't like that or when a website is unstable. If it's a website for, you know, a smaller company that i want to buy something from or get a service from, especially for work, they don't really update their website. It's not really... it doesn't have a lot of foot traffic, so they don't put much attention to keeping it updated and stable.**
    - When you say updated, do you mean visually?
      - **Visually and backend. Sometimes when something doesn't work but like obviously their website has been compromised. They are not keeping up with it, you know.**
  - b. Can you recall any features from websites that made your experience negative?
    - i. **I don't really recall any. Most of the websites I go on are big websites like Twitter or Youtube.**
      - 1. What about non social websites?



- a. **Just when things are hard to find. I guess that's one thing.**  
**When i google and i search like news or something about the news... and i'm reading and I'm scrolling. As I'm reading, a pop-up pops up saying, "subscribe to us", I hate that. It makes me leave the website, I don't want to read it any more. I'll subscribe if I wanted to, don't pop it in my face. Or when websites like Forbes give you 3 articles for free per month, so when I search it up on Google, and it pops up as one of the top results. I click onto it and it says I'm out of free articles. I'm like, "then why is this on my feed", you know. Like why are you paying Google to have your article as a top result when you have to pay for it, which is super annoying.**
- **What is important to you when you visit a website for the first time that you're not familiar with?**
  - **Mostly for company's websites, when i visit it, it's just for me to learn more about them. Usually I go on About us, and like to see their history, see what they do, and see what they're currently working on and that's hard to find or impossible to find. Probably because they're satellites and that's not the best example to go with. Yeah i don't know. If i can't find something that i'm looking for on their website, i will just go on google and i try to make my google search very specific. I Guess that's the thing with me.**
    - **If you are on a homepage, what do you hope to see or learn more about?**
      - **If i'm on a homepage, the first thing i want to see is something that they're doing, something big that they're working on or something they just finished working on and launched. Like a project or even their overall goals and mission, like what is the company's purpose, i think i like seeing that. I guess like, I go on a lot of car forums. What i don't like about forums is that they're too clunky. There's too much text and so much little small font, and I really don't like that. Like i said earlier, i like it simple, just enough information and text to inform me what i'm looking at instead of giving me a 2 sentence or 3 sentence long description. I think 2 to 3 sentences is a little bit too much. If i want to learn more, make me click into it and then you can throw it on to me.**
- **Can you describe to me how you would go about learning more about a company?**
  - **Yeah, i mostly go on their about us page, if they have one, but i feel like most company's websites do. I try to find that. If i don't find it, i would go on google and search them up real quick to see if there's anything on google, if not, i'm not going to move on with this company whatever service or products i'm looking for, they obviously don't cater or appeal to me enough.**
    - **What would attract you to what they're selling?**
      - **It has to be what I'm looking for, if it's something that is kind of niche, I want a lot of details on the product or service. Of course, I want to see an option to see if I could contact sales or tech support. I want the**

option to either call them, chat with them or email them. I love it when they have the options of different channels to communicate.

- What is important to you when you use a financial website?
  - I do go on Yahoo Finance a lot. For example, what I like about yahoo finance, is on their homepage, they have a lot of stuff going on, but they are things that are going on right now in the stock market. What I like about their webpages is that it is not spread out across the whole screen. It's like right in the middle, I like that a lot. It's easy for my eyes to move around, but i really like how they have headlines or prices for crypto currencies or for stocks, you know, everything like that. What i also like is if i can my own tailored, like home page, if i log in. of all the companies i'm following. But when i go into a stock for example, i want to see everything about them, i want to see the news that's going on with them, like i'm looking at yahoo finance and i love it so much. I also love Chase's website, it's so simple. Their homepage, the first you see is sign in because you can't do much without signing in, and then, I like how they have the different services, the things they offer. For example, they have savings, checking, credit cards, home loans, car loans. Things that you might be looking for, and they have it right in front. It's simple, and if you want to learn more about it, you click into it and you get to their topic. Like i said earlier, they don't have much text, which i really like. It's like, click her to learn more about it.
- Tell me about a pleasurable experience you've had with a website for financial advice.
  - Hmm... let me log into my chase because I forgot what their website looks like. I bank on my phone usually, I do financial, I do on my phone. Let me log in, give me a sec. I like simplicity, I like simplicity, I like a website, when it comes to finances, I want to see my money, how much do I have, how much do I owe. If I want to, I don't know, just simple. They use their white space very well, there's things I don't want to see and there are things I want to see there. I like a website, especially if it's finance, i like it when it's organized. Break down my investments, give me a section for my investments, give me a section for my savings, give me a section for my credit cards.
- Tell me about a frustrating experience you've had with a website for financial advice.
  - I don't recall any bad experiences, sometimes a certain thing I'm looking for, I have to dig deep into their website. I would have to click links after links to get to different parts of their website . For example, I had the hardest time trying to verify that I received my credit. I had the hardest time trying to look for it on chase's website. There's nothing here that says to verify the receipt of your credit cards. How do I get there, you know? It turns out on the piece of paper that the credit card is glued to, it says visit chase.com/verify to verify your credit card and i'm like, why can't i do it in my chase account, why do I have to go to a specific link or why i didn't get a notification, you know. Or something that says, "hey, we sent you a credit card, click here if you received it". That was super frustrating. It's the little things like that.
- Do you remember a time when you used a financial tool or website to help you learn?
  - I use Seek and Alpha. It's an investment tool, I have an account with them. I like reading their analysts opinions and cases they post of a specific company, i really like

that. It was literally 2 weeks ago. I did a Google search for this ETF ticker that I am interested in and one of the first results was their website. I clicked in and I like what their analyst and their team leaders were posting, but they're there. I like the way they write their pieces, it's factual based and it's not based on opinion. There's some opinion, but it's mostly facts. But the thing is, they got me good because they said, "you got 3 articles left this month", sign up for free. I was like, "Alright, I guess I'm signing up". Now they spam the crap of me, which is really annoying. But that's okay, I can turn that off. It's really though, it's really pleasurable, they have, you know, they have what they think and where the market is going to go and stuff like that.

- Tell me about a pleasurable experience when you've used a financial website to learn.
  - Yeah, the content. If the content is good, I always like it. The whole sign-up to receive more, I don't really like that, but if the content is really good, if the website is really good, then you know what, I'll sign up. I like the clean, simple. Most computers are wide screen, I like my information to be in the middle of that widescreen. I don't have to move my eyes a lot and I'm seeing everything  $\frac{2}{3}$  of the screen in the middle, I love it. For example, I don't use reddit a lot on my browser because everything gets stretched out to fill up my monitor, right and it's so hard to read across the screen because I have to move my neck. Especially if I have my window full screen, I want all my information in the middle. It's clean, you know, it's just headlines. If I want to learn more, I'll click into the headline or that topic. And the whole ribbon on top where it says, you know, whatever, research, latest news, opinion pieces, stuff like that.
- Tell me about a frustrating experience when you've used a financial website to learn.
- What are some features you hope to have that would make your learning experience better?
  - Definitely an account, being able to save your research or, yeah stuff like that. Being able to ask what you're interested in. giving you information and news and whatever. Just give me information on this company that I'm interested in financially. I think that's kind of cool.
- Could you describe to me how you would know if a website is trustworthy?
  - First, I look if they have a certificate, you know, in their URL if they're given a cert. The lock thing, they're usually given to domains only if they are verified and they're legit. Like sometimes, if you go on a website and they say it's not secure, obviously they might have applied for a certificate from another company like Amazon or GoDaddy something came up and it's not trustworthy. They're not legitimate, they never got a certification, but most websites do. If they have that, and I go on the website and I read it, to me, if it's too much opinion, like the pieces they have is opinionated or biased, to me, that's not legitimate.
- Tell me about an experience when you did not trust a website
  - I go on it and there's a lot of ads. If there's a lot of ads on a website, for example, I honestly close it because they're trying to squeeze money out of people. If they don't source, yeah, that's not good for me. I like seeing sources so that I can cross track. When they say connection is not secure, that's like nope, I'm out of here. If it has not enough information I guess, yeha, not enough information to make it seem it's not

legitimate. Like a fake company or whatever, and they have a lot of information or convincing information on their website, then I could be convinced that it's legitimate. I have seen websites, you know, you get your big, kind of like a slideshow you get when you get to the homepage of a website and it's just a bunch of pictures. It's generic, very generic, like statements about their companies and it makes me kind of question it. Generic as in stock images, very generic, vague statements, mission statements of who they are and what they do, stuff like that.

- If you were to go on a website, what would attract you to it?
  - Honestly, clean, professional looking, it's a stable website, no plug-ins and nothing's crashing. Pictures are loading correctly, it's loading correctly on my browser, stuff like that. A lot of information of who they are, have a picture of your CEO and your CFO, you see people, you know. Have an option to contact, have a phone number or an address to contact. Things that make it look real. If i go on like a real estate agent, i want to see pictures of the home they sell, but if i go on like, for example a satellite companies website, I want to see pictures of your satellite, i want to see illustrations or animations of your satellite in space, that's cool, you know. It just depends on the website.

#### **Demographic:**

- Age: **26**
- Gender: **Male**
- Ethnic background: **Vietnamese**
- Occupation: **IT system admin**
- Devices used most to browse: **Mobile and desktop**

#### **Participant 5 (Monica)**

### Screener Question:

- Do you have any experience in investing?
  - **I do not invest at all**
  - If not, are you interested in learning sometime in the future?
    - **Yes, in the future once i get a better understanding of how to do it.**
      - What is stopping you from investing right now?
        - **I don't know how to invest, that's what's stopping me**
- Tell me about a time you've had a pleasurable experience with a website.
  - **One pleasurable experience I've had with a website was a clothing website. What I like about it is how easily and organized it is to navigate things. I didn't have to create an account to checkout items. All I had to do was put things into my cart and check it out without making a whole account with them. I really like the colors, Nordstrom is very neutral. It's just navigating, it's easy to click the buttons, I don't have to press back and forth and it wasn't lagging. There was no lagging, the layout was pretty simple. Also, if I have my questions answered in front of me and I didn't have to navigate to get there. That would be my ideal, that would be a good experience.**
  - a. Can you recall any features from websites that made your experience positive?
    - i. **If there was a basic or live chat thing that lets you easily get in contact with customer service with any questions, i think i would like that feature.**
- Tell me about a time you've had a frustrating experience with a website.
  - **When there is lag time between clicking buttons on a website. It was very slow and it took a very long time to get to where I needed to be, which is unnecessary. Sometimes i have to click it two to three times, i don't know. If you click a button and it doesn't bring you to the page you don't want to go to and it brings you somewhere else, that's also frustrating. Also, random advertisements that are unrelated to the website. Unorganized, not pleasing to the eye, it makes it more, because it is unorganized and the colors are off, it doesn't seem like it would be a secure website. If I went on a website and the layout was jumbled and there was no clever scheme to have it related to the company or the website then that would make me hesitant to use it or trust the website itself.**
  - b. Can you recall any features from websites that made your experience negative?
    - i. **Like obnoxious pop-ups. It'll be like, "oh here" and then you cant see the whole entire website unless you click out of the popup.**
- Can you please describe what is important to you when you visit a website for the first time that you're not familiar with?
  - **Number one, it's very secure looking. It's whatever website i'm on that i'm not resilient with, I usually look at the design, the layout, i go to the about me section, that's like the first thing I do, i go to whatever website and i read what the website actually is and it matches what I want.**
    - Can you please walk to me your experience you did click the about us website?

- If i go on to the website and i go directly to the about us and i read about what the company is about, what their missions and values and how their mission and values reflects to what i see reflects their page. I feel like a big part of that reflects the whole website in general for me and how it would make me trust and use it more. Makes me not weary of using the website. If they didn't have one, i wouldn't think the website is legit at all.
- Can you describe to me how you would go about learning more about a company?
  - If i wanted to learn more about the company, i would go on their website, like i mentioned before, the about us section is very important to me, so i would go to the about us section, read the mission and values, and then look at where the company is located, who is the founder of the company, and basically look at the services to learn more about what type of services the provide. I would look at the people, if there's pictures. I would look at that and learn more about the company and the people they employ. If there's a lot of pictures, I would look at those too.
- If you visit a financial website that you're not familiar with, what are things you would like to see that would make your experience better.
  - People who have worked with or experience working with a financial website or using the service, I would like to see their comments. That is important to me. If I see good or bad comments, I could make my own decision based on that. I would like to see frequently asked questions and answers.
- Tell me about a pleasurable experience you've had with a website for financial advice.
- Tell me about a frustrating experience you've had with a website for financial advice.
  - I guess not finding the answers. If i'm looking to increase more of my savings in my bank account and the task i'm looking at, I can't find anything that is related to what i'm trying to look for then that is frustrating to me.
- What are some features from other financial websites that made your experience positive?
- What are some features from other financial websites that made your experience negative?
- Tell me about a pleasurable experience when you've used a website to learn. (25:42:20)
  - I was trying to learn more about what it's like to teach English in a different country, I had a really good experience because everything I wanted to learn about that program was right there on the front page for me. Questions i had in my head, like how much does it cost, how much it would take is right there. I just had to click that one button, one button right in front of me that would lead me to my questions answered, I really like that.
- Tell me about a frustrating experience when you've used a website to learn.
  - On websites like quora, I can't read more than one forum or two without making an account. It blurs out the website and what I am looking for, so that was frustrating and I did not want to create an account. Well everything has to be making an account, i can't comment if i create an account with them, i can't navigate to the next page unless i create an account.
- What are some features you hope to have that would make your learning experience better?

- I like that whatever questions I had or like things I looked up to learn, It was pop-up recommend things that were related to it. I liked that. It's like, oh you learn how to cook rice and chicken, how about with rice and soup?
- Could you describe to me how you would know if a website is trustworthy?
  - For me, a trustworthy website, I look at the URL and how the name typed is typed in or how it's popped up when you type it in. It needs to be a trademark name, so I look at the URL. at the very bottom of the website, it tells you about the copyright and the year the website has been updated, i look at that. I basically look at the very bottom of the website, all the information about the company, so whether is contact, info, about us, where you can find them, their address, and that's what i look at. How the website is also laid out, if it's not organized and it's jumbled, i wouldn't trust it at all.
    - If it's a product or services they're offering, pictures of the products or if it's a service, the people servicing and seeing them in their environment that helps me get a better judgement and make me curious about the type of company they are. So i'm just like scrolling around on the website.
- Tell me when you knew a website was trustworthy?
  - Like i said before, the thing i look at is the url and the copyright and also the logo to see if it's official.

#### **Demographic:**

- Age: **27**
- Gender: **Female**
- Ethnic background: **Chinese American**
- Occupation: **HR**
- Devices used most to browse: **Mobile**