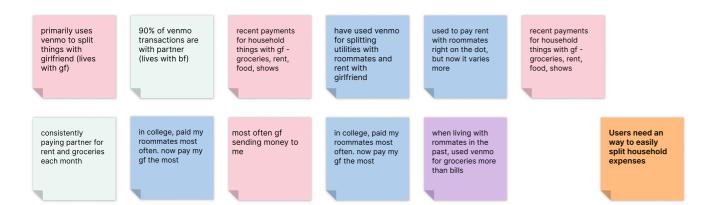
Paying roommates/partner

Participants use Venmo to split household expenses with roommates or partners.



Auto pay

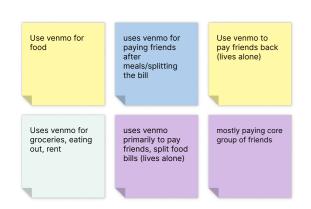
Participants prefer auto payment



Users need to not forget or worry about bills, so they use auto payments

Food/splitting bills

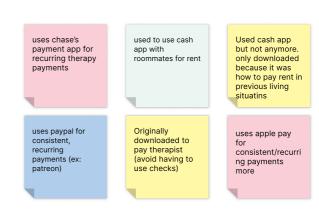
Participants use Venmo for food and splitting bills



Users still need Venmo for what it does best, which is splitting the bill

Other app usage

Participants use other apps that offer recurring payments



Users need an app that can handle recurring payments

Users need

apps have

most people use

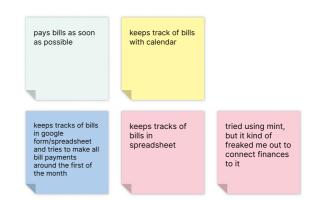
it, so it needs to

Participants use other apps if "person does not have



Bills

Participants use calendars and spreadsheets to keep track of bills

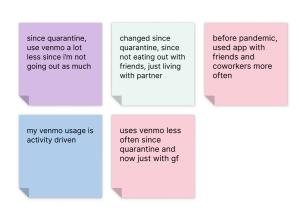


Users need a way to track their finances and bills

SECONDARY

Quarantine

Participants are going out less and using the app with friends less



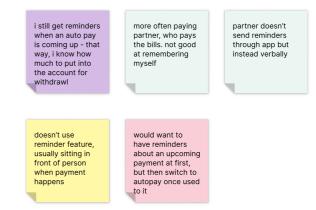
Users are going out less at the moment, so they need to use Venmo in a different way

Users need the

Venmo to stay

Reminders

Particpants don't use reminders in the app, but like to have reminders before payments go through



Users need optional reminders

Social Feed

Participants do not enjoy the social feed



Users need privacy and are not interested in seeing other people's transactions

Length of app useage

Participants have used the app for less than 3 years

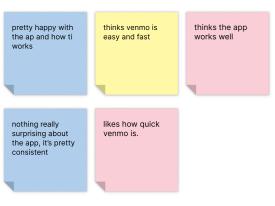


Users that are using the app more have had the app longer, so newer users need time to utilize all the features

Participants have used the app for more than 3 years



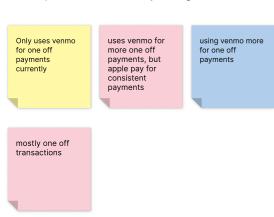
Participants are happy with Venmo



One-off

Likes

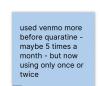
Participants are currently using Venmo mostly for one off payments



Users need to use other apps for recurring payments, but could be using Venmo

Uses < 4x a month

Participants are currently using Venmo on average less that 4 times per month



usage per month varies, sometimes none and sometimes 4 or 5 times uses the app about 2 or 3 times per month, could vary Uses venmo one to three times a month

Venmo transactions are currently activity driven, but users need a way to use the app when they aren't going out as