

## Interview question rationale and organization

Research Question	Interview Question	Question Rationale	Data Grouping
Demographics	Age range: 18-25, 25-35, 35-45, >45 Gender: Male, Female, Other Education Level: High School, Some College, Bachelor's, Grad School Income bracket: <30k, 30-50k, 50-70k, 70-100k, 100-150k, >150k	Understanding the demographics of the participants we sample	Demographics
How familiar is the user with crypto/digital currencies? What is the user's level of expertise?	What're your attitudes towards crypto/digital currencies?	Knowing what they feel about crypto tells us how much they know and the general attitude they have (positive/negative)	Crypto Expertise
What are the current uses people have for cryptocurrencies?	Do you currently own any crypto currencies? What are your current uses for crypto?	Knowing what coins are popular and how they are used determines are important for understanding what functionality would need to be supported in a system	Crypto behaviors and beliefs
"	Have you ever used cryptocurrency to make a purchase? If yes what and why, if no why not?	Understanding the purchasing potential for cryptocurrency can dictate the level of user involvement they would expect to have with managing the currency	Crypto behaviors and beliefs
How did users learn how to manage their crypto? What do they use?	How did you choose a method to store your crypto?	Understanding the expectations for security and storage of crypto would be important for future design implications	Crypto behaviors and beliefs
Does the user see it as a fad or a potential long term financial tool?	How do you see the future of cryptocurrency? (purchasing power as currency, investment?)	Knowing what people expect out of cryptocurrencies can help us gauge the potential impact this disruptive technology could have	Crypto beliefs
"	Do you think cryptocurrency has a future as a currency in daily life? Why or why not? If yes, any coins in particular?	If seen as a currency, we hypothesize that it could be treated as other digital money and need ways to manage it. This could be important as a basis for why integration with banking would be important. If not important, it's good to understand the expected role crypto will have and see where that fits into online banking if at all.	Crypto beliefs
"	Do you think there are any industries or areas where you think cryptocurrency works or has potential as a currency?	Can help gauge interest in crypto as a currency and the potential future implications that may increase crypto's usage	Crypto beliefs

What are the risks people associate with cryptocurrency?	How safe does managing cryptocurrency feel? What are the risks that worry you?	Understanding the risks people feel are associated with crypto can help us determine if there are ways to mitigate these anxieties in a potential solution	Crypto fears
What are the primary reasons the user interfaces with online banking?	How do you use online banking?	Determine whether they use a traditional bank and/or a competitor like PayPal, Venmo, Mint. See if they use the five main types of banking our industry Shepard provided	Online banking behaviors
What are their current wealth management habits?	Can you walk me through your process for checking your wealth - including all your accounts, investments, and loans?	Understand people's current wealth management habits and discover if there are any pain points or opportunities	Online banking behaviors
What are new ways we can change online banking?	Would you want your crypto to be a part of your online banking profile? Why? Why not?	This is a key point we want to understand, is there any interest in having online banking with crypto, and what drives this interest	Online banking + crypto beliefs
	Would you want to manage your wealth through an online aggregator?	Understand how people want to manage their online wealth in general	Online banking behaviors
	Would you prefer to see all your wealth in your online banking profile?	"	"
	How do you feel about linking all your finances to your banking portfolio?	"	"