

Aspiration

# Aspiration Mobile Apps

Early Exploration: Impact Information on Home View

# In This Deck

## Impact Basics

- Placement 4
- Timeframes 5

## Key Impact Stats

- Data Presentation 7
- Data Justification 8
- Data Updates 9
- Celebration of Progress 11
- Inactivity Encouragement 12

## Overall Carbon Reduction

- Cumulative Impact 14
- Timeframes 15
- Equivalencies 16
- Graph Data 17

## Next Steps

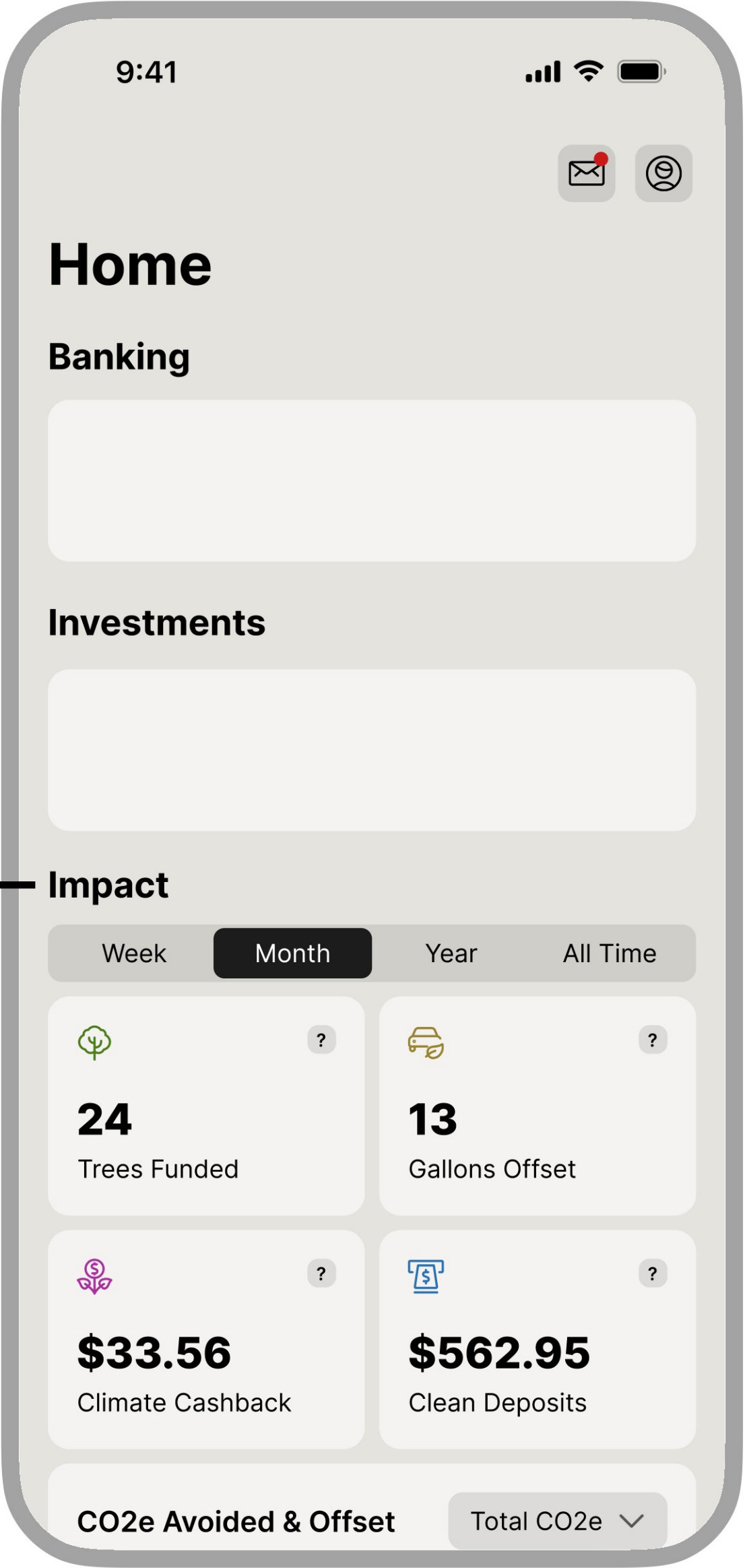
- Open Questions 19

# Impact Basics

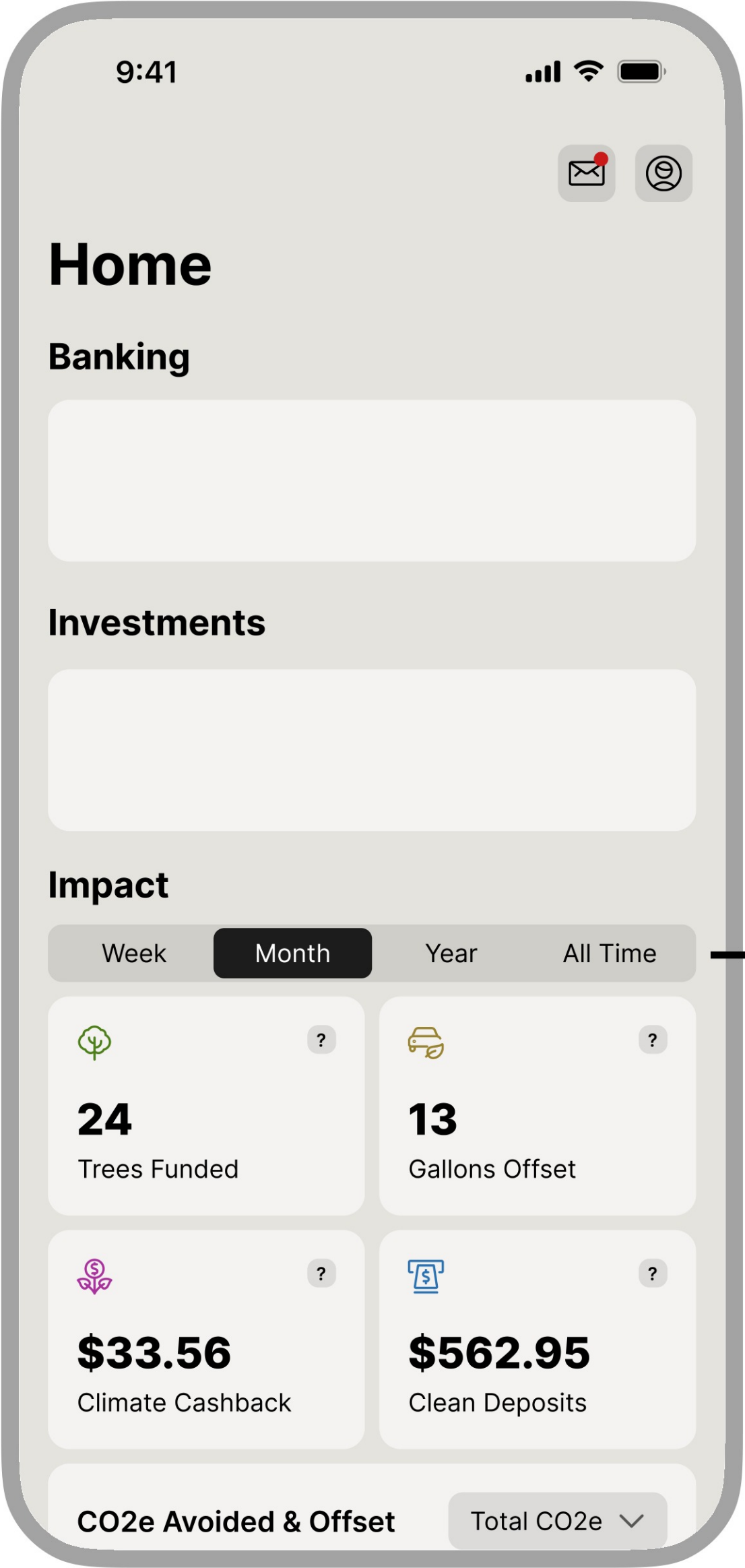
# Placement

**Impact should be visible on the main Home view.** Aspiration differentiates itself from other banking options through it's focus on climate and sustainability. Data related to a user's impact should therefore be presented along with data about a user's finances.

**Impact should support banking, but not supersede it.** When an Aspiration user opens the app, their banking information should always be presented first. Impact is important, but a customer's ability to have an impact is dependent on their account being funded and usable for daily banking needs.



# Timeframes



**Users should be able to understand their impact over time.** A user should be able to toggle between different standard time intervals to contextualize their impacts over time.

**The default timeframe should adjust to user behavior.** Highly active customers who have more impressive short-term stats may benefit from seeing the Week view by default, while less active customers may find other intervals more interesting. This view should be adaptive, and avoid defaulting to an interval where multiple stats have 0 values.

# Key Impact Stats

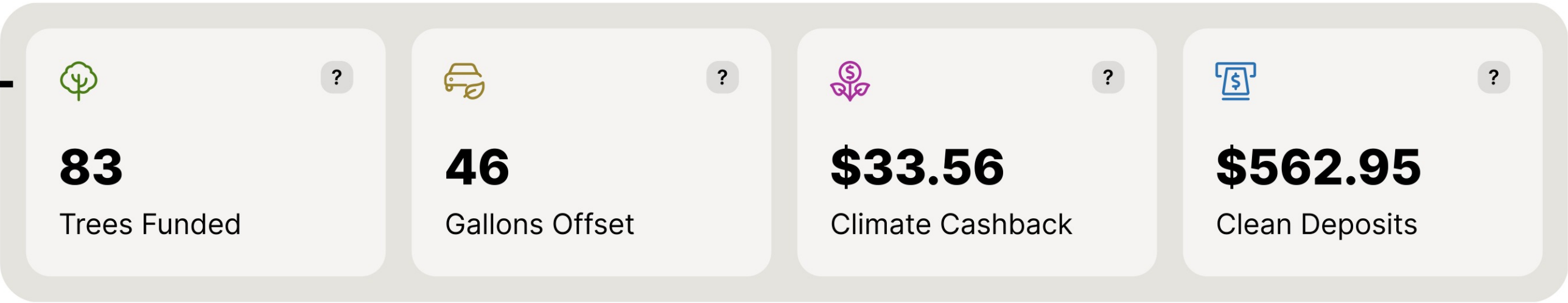
# Data Presentation

**Key Impact Stats should be simple and easy to understand.** Information should be presented to users in a simple way that feels measurable and trackable at a glance. Labeled numbers can provide simple, at-a-glance updates to a user about their progress.

**Consistent iconography can help reinforce associations with each Key Impact Stat.** Once established, these icons can appear across the app to help a user know when a transaction or other info is related to a Key Impact Stat.

**Aspiration should teach users what impact data to care about.** It's up to us to determine what metrics and statistics we can back up with robust data and sustainability education.

**The way we present impact data should always promote progress.** Users shouldn't be shamed or made to feel guilty for the negative effects of their spending behaviors. The data we present should generally focus on cumulative good.

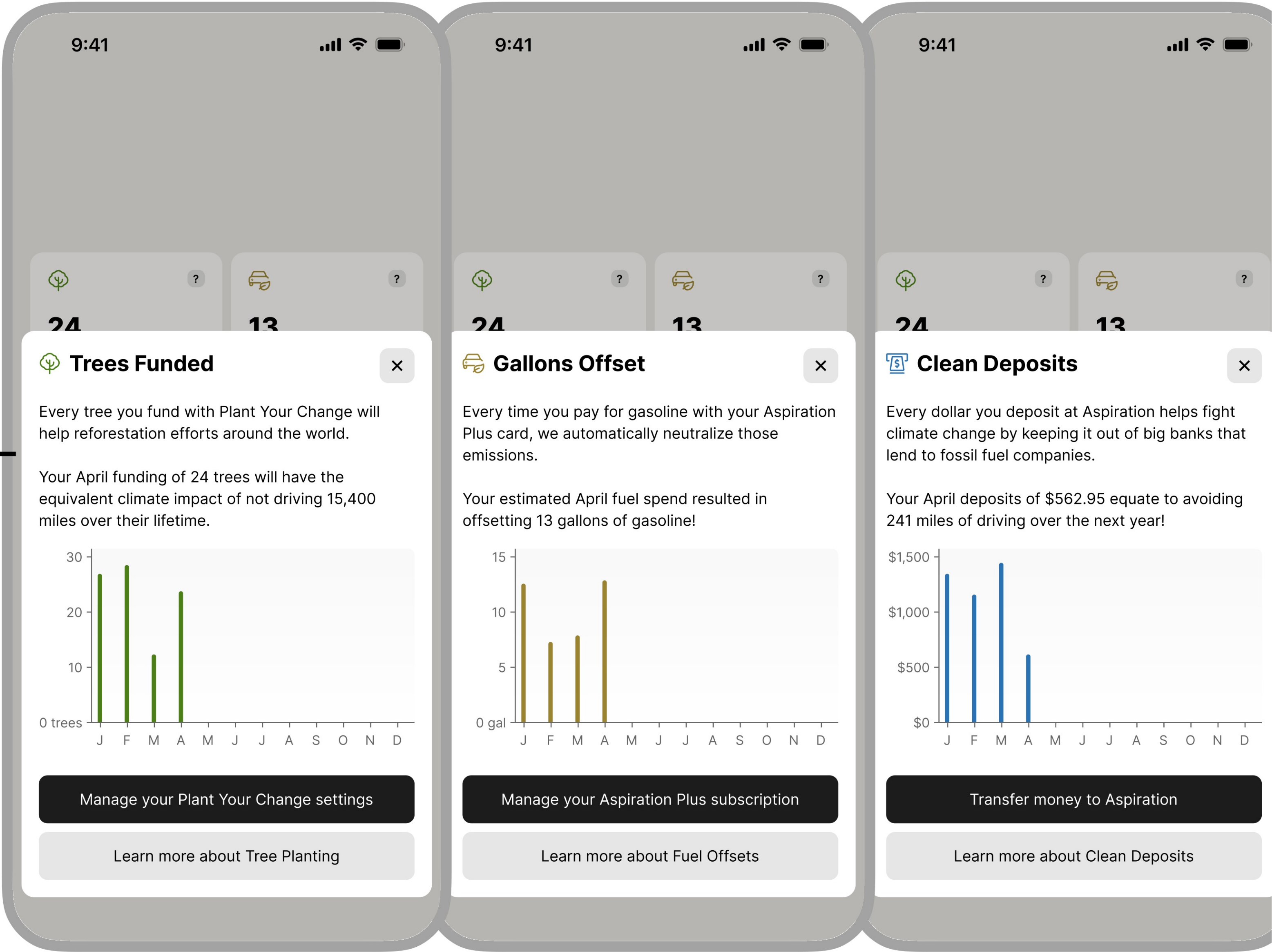


# Data Justification

**Aspiration should provide justification for all data users can track.** Any numbers we show users should be backed by information about why that number is important and relevant.

**A user should be able to go deeper with provided data.** While it’s important to keep the metrics we help a user track simple, we should support users who want to learn more or get more detailed data about their behavior. When tapping on a Key Impact Stat, we should provide equivalency and historical data, and provide a link where users can learn more about the Stat and understand how we arrived at the numbers provided.

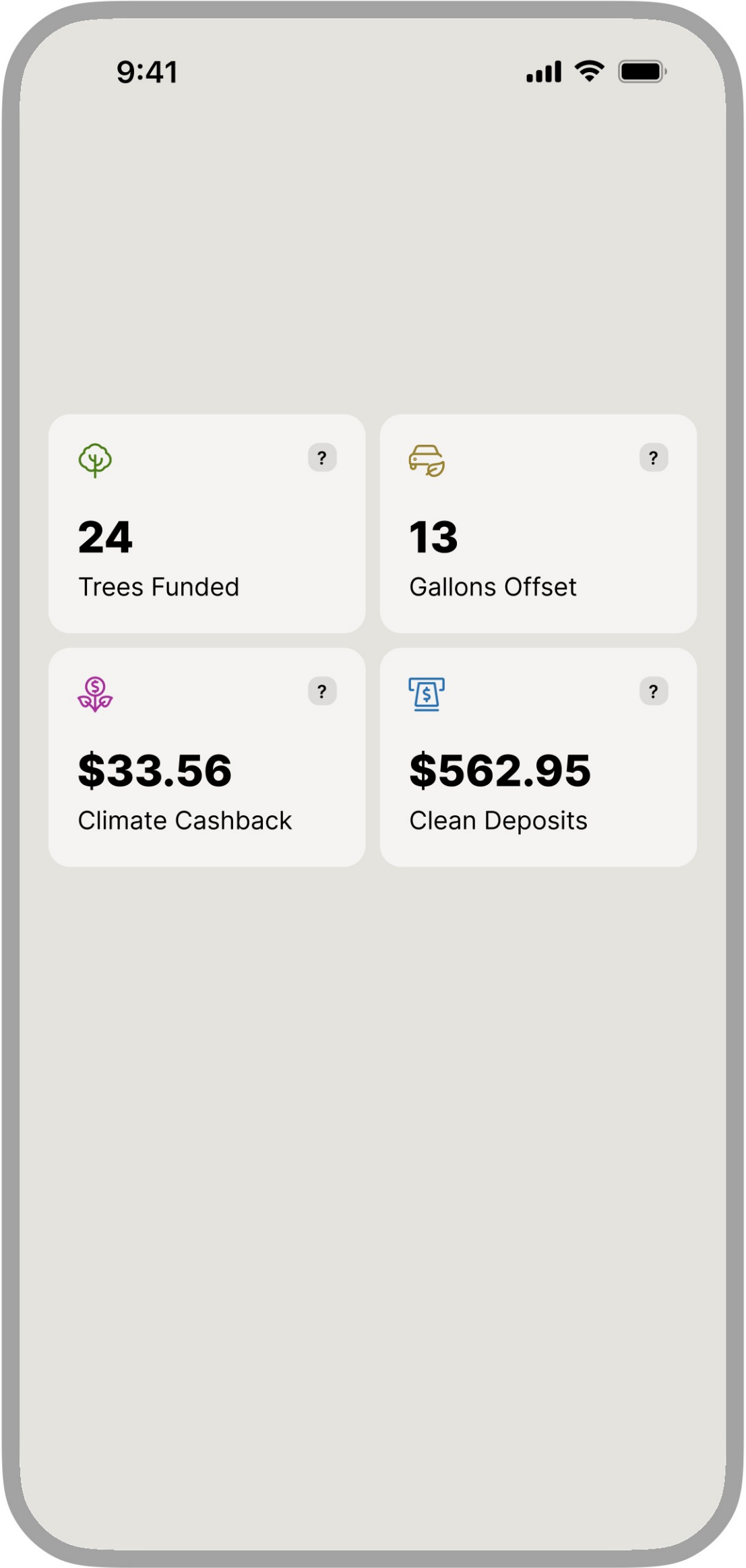
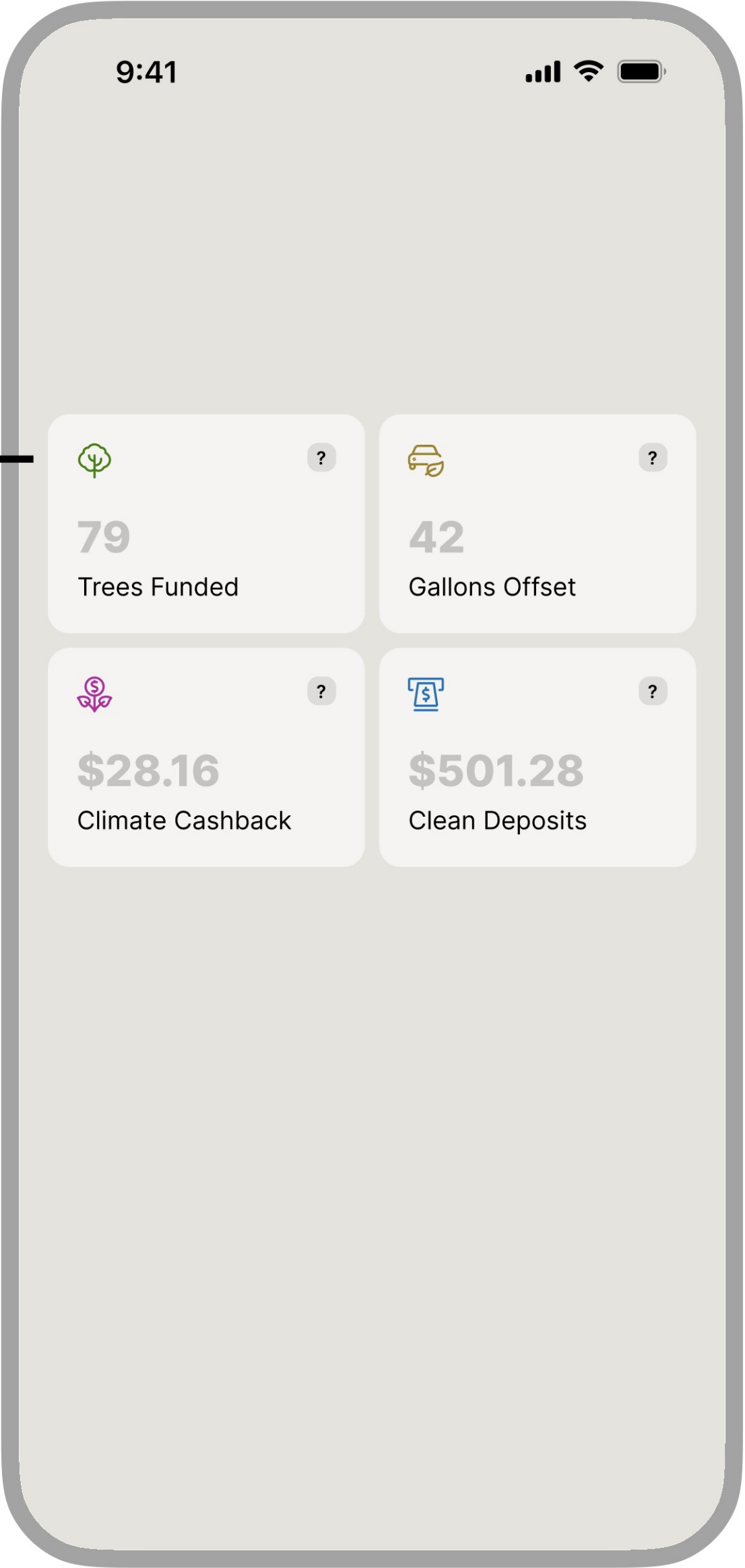
**A user should understand how to affect Key Impact Stats.** Aspiration should provide links to the relevant Aspiration programs and services that influence these stats, so a user can increase their impact further.



# Data Updates

**Aspiration can leverage stale data to show progress.** Impact can often feel intangible because a number alone does not indicate change over time. By displaying old data for Key Impact Stats before updating to current numbers, a user can experience their growing impact in real time.

**Data should be cached to show a user's progress visually.** When a user visits the page, data from their previous visit should be displayed immediately. This outdated data should pulse or otherwise indicate that it's being updated. Once the latest data is available, it should increment from the old number to the new one.

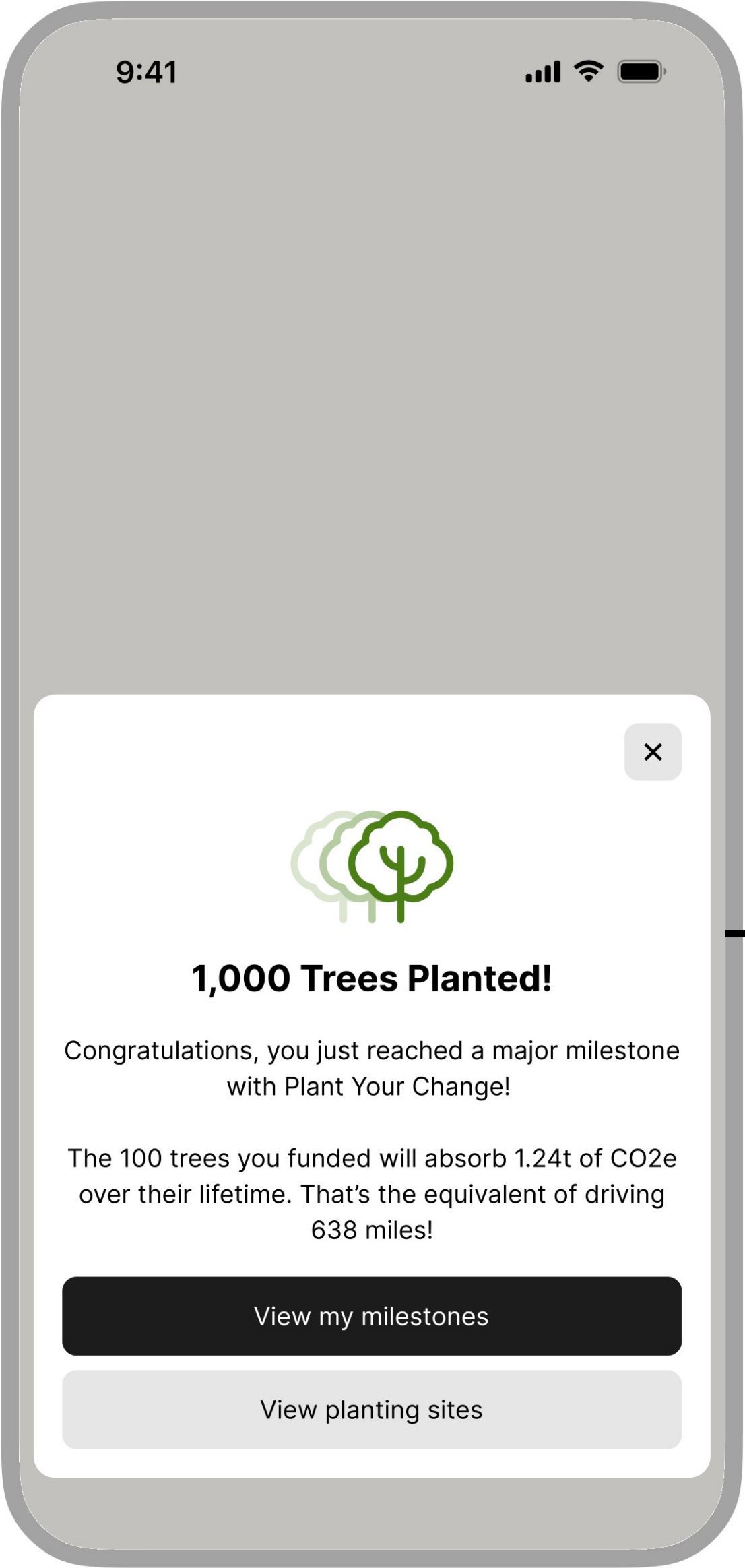


# Data Updates

**Data updates should be visible.** Old data should not be updated until the user has scrolled the view enough that the data is visible within the viewport. The change in these numbers is only meaningful if the user can see it happen.



# Celebration of Progress



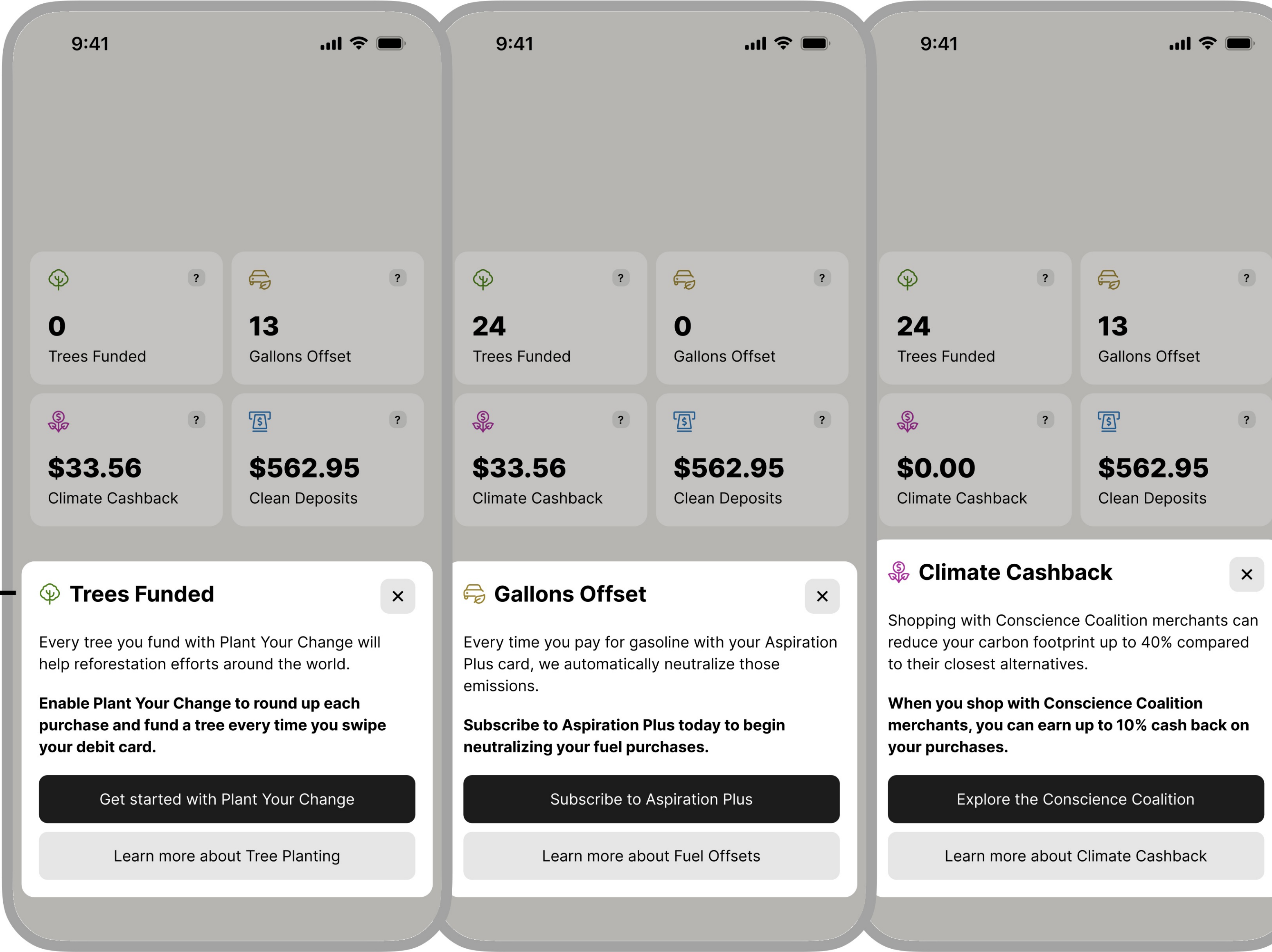
**Aspiration should celebrate customer milestones.** We should map out trigger points for each data metric we plan to show users. When those trigger milestones are reached, we should notify the customer of their progress in a celebratory way.

These celebrations should be presented to a user when logging in, and should also be available in a user's Notification Inbox.

Key Impact Stats

# Inactivity Encouragement

**Aspiration should help users increase their impact.** If a user isn't engaging with one of Aspiration's services, we should make it easy for them to start. We should explain the impact of engaging with that Key Impact Stat, and tell them what Aspiration features or tools factor into that impact.

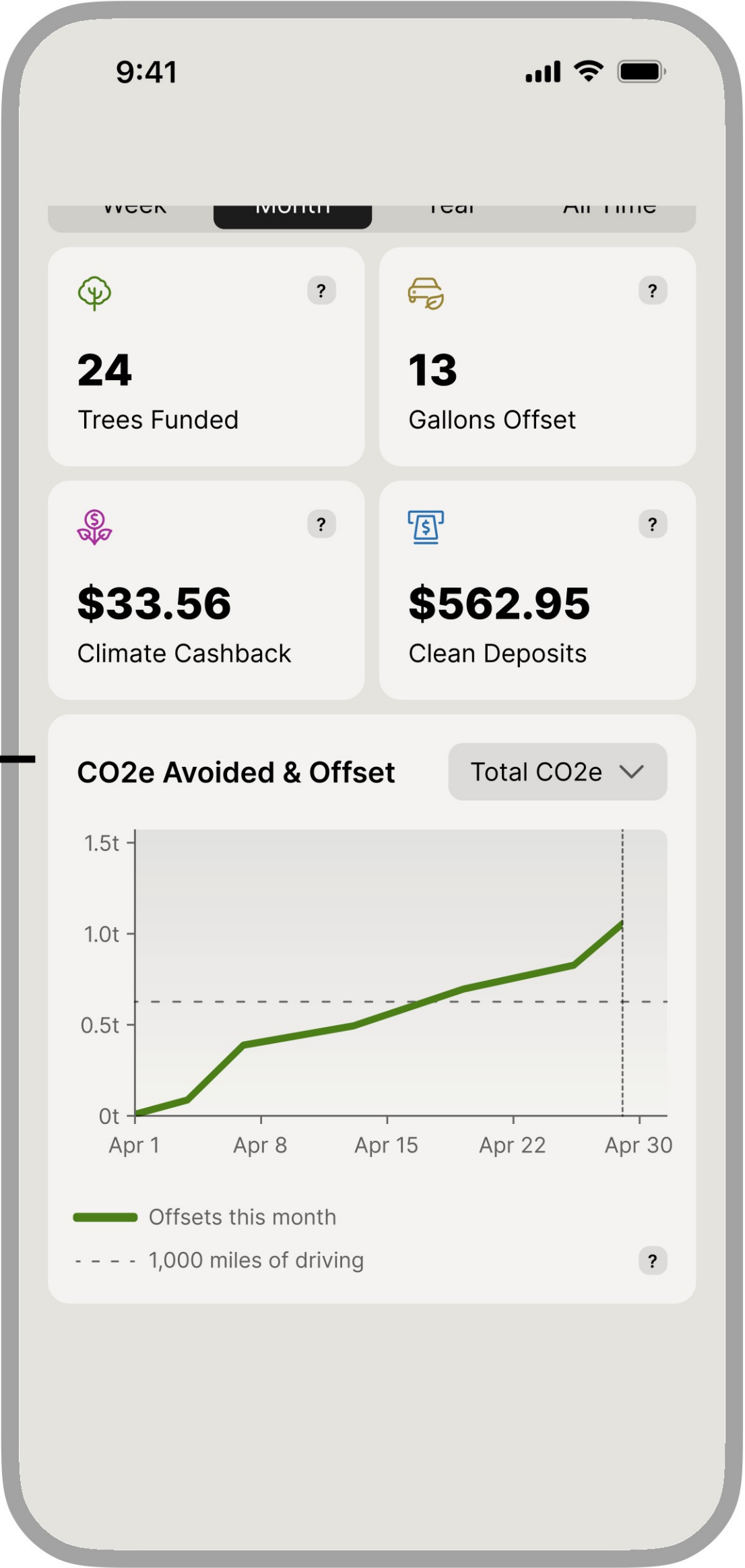


# Overall Carbon Reduction

Overall Carbon Reduction

# Cumulative Impact

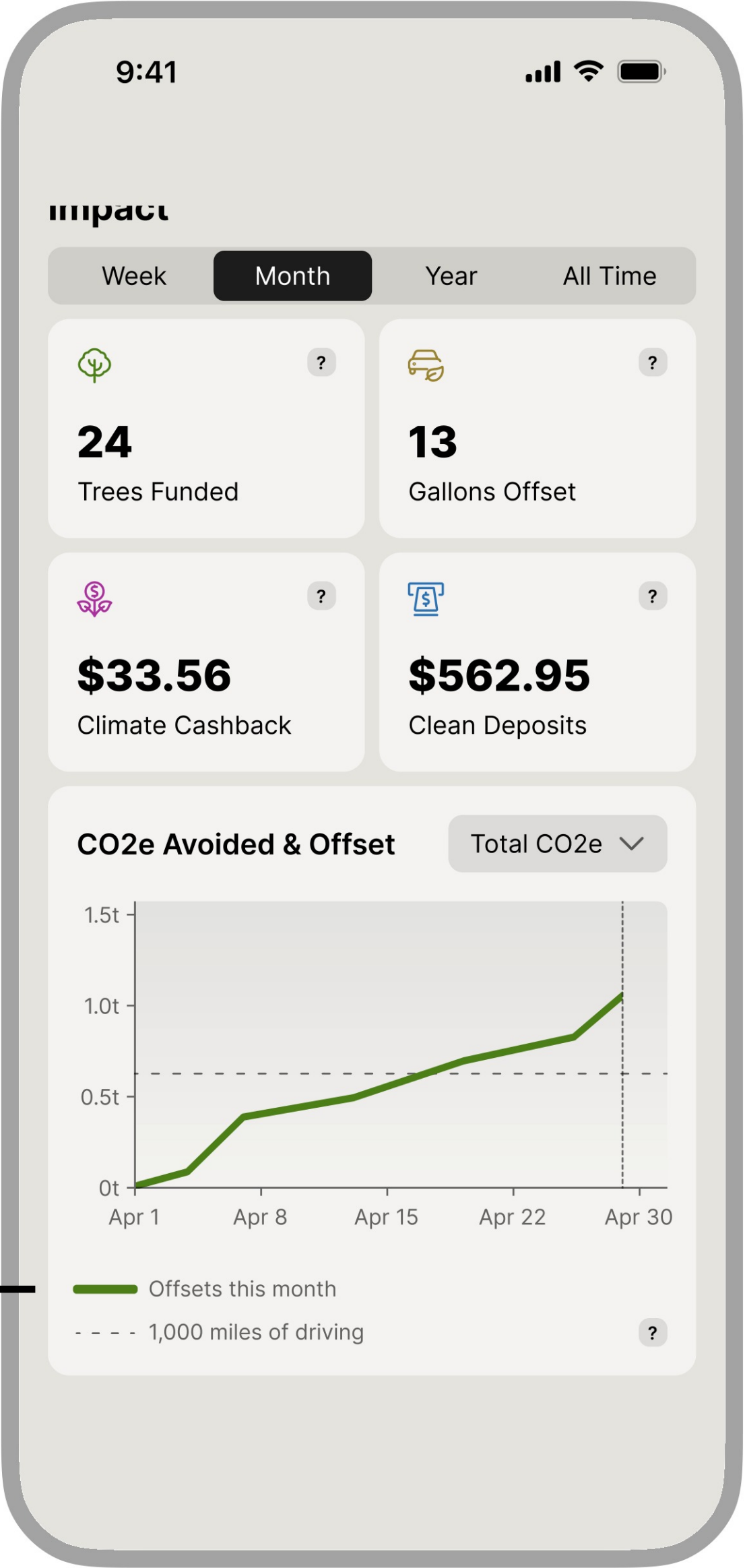
A user should be able to see their progress over time. Aspiration should provide a graph of CO2 emissions that the user has avoided or offset over time, to remind them about the cumulative impact of various Aspiration tools and services.



Overall Carbon Reduction

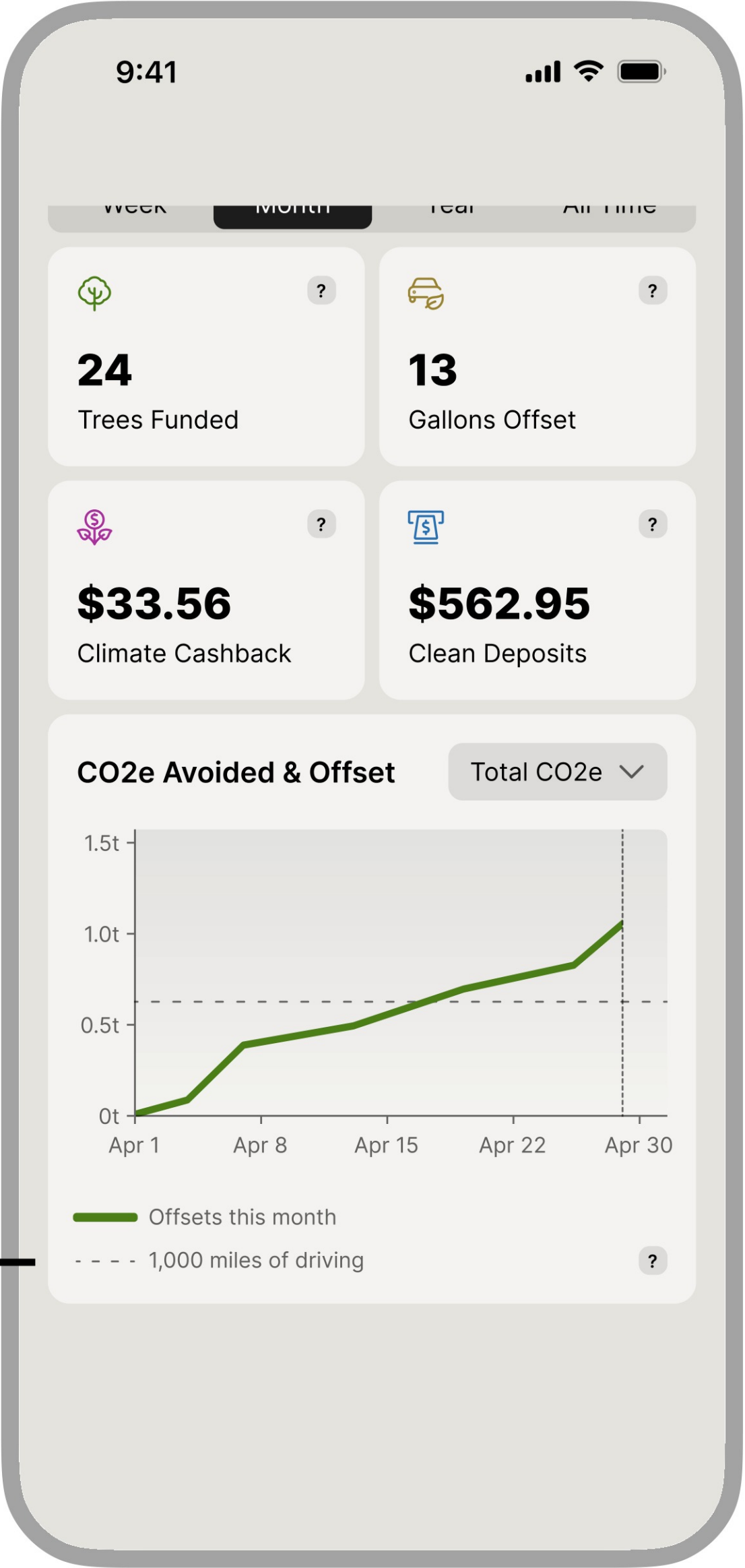
# Timeframes

**Graphs should be dynamic and adapt to the user's selected data timeframe.** When a user selects a timeframe above the Key Impact Stats, that timeframe should also change the range for the overall CO2 graph.



Overall Carbon Reduction

# Equivalencies

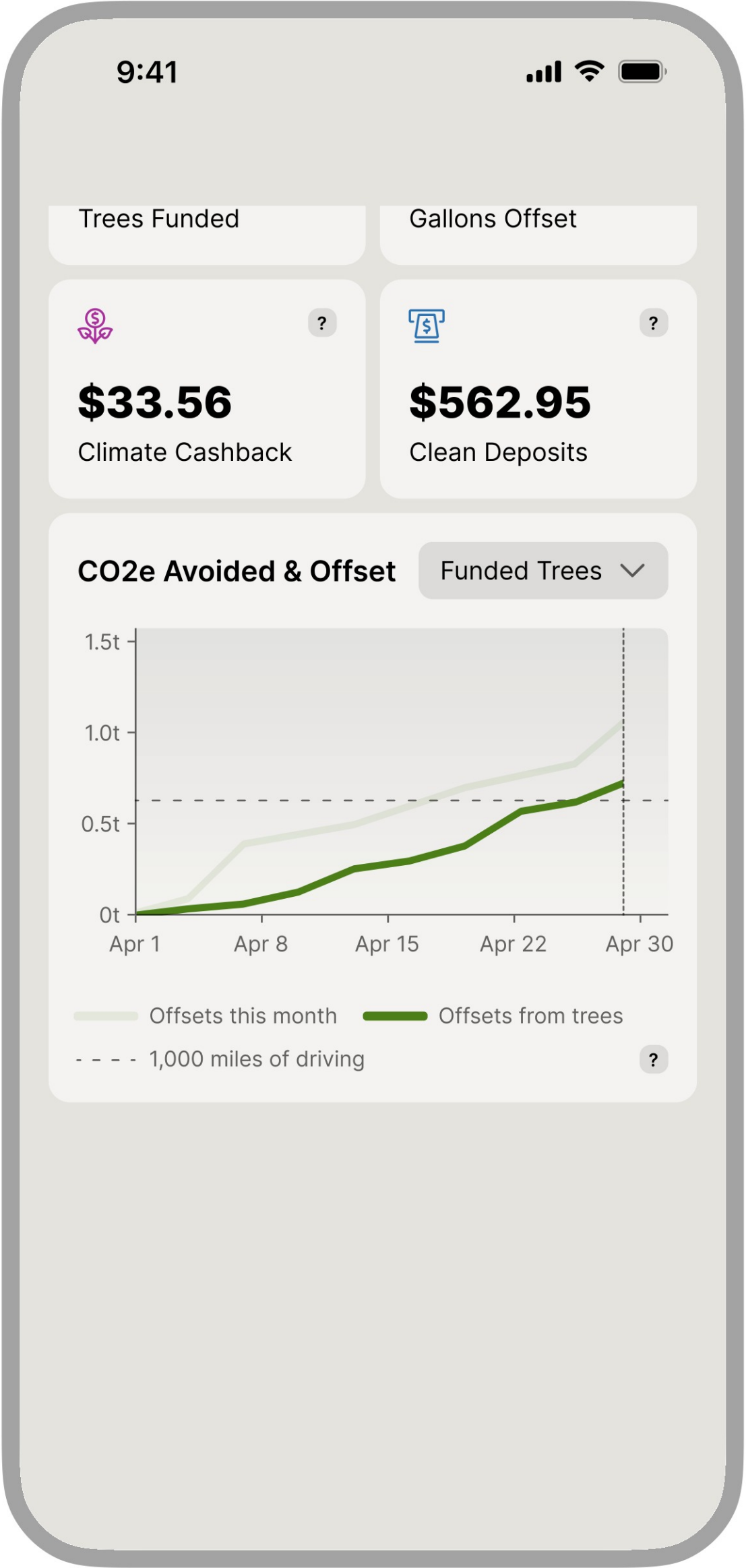
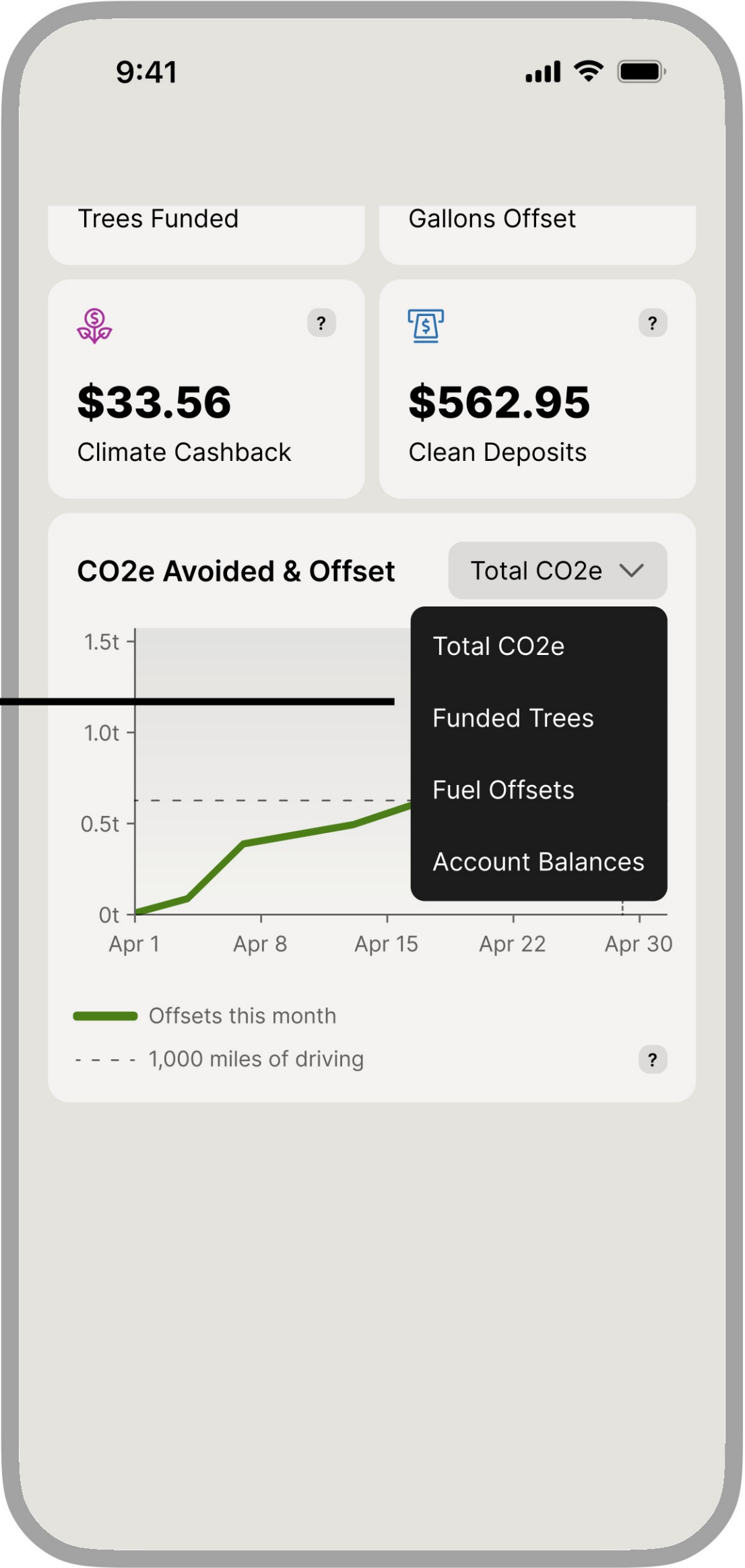


**Aspiration should provide equivalency data where appropriate.** When viewing impact data, it will be helpful to provide users with comparisons to activities they might regularly engage in. We should analyze any data we have on our current user demographics to determine what equivalencies would be useful and interesting for Aspiration's user base.

Overall Carbon Reduction

# Graph Data

**Aspiration should provide the option to filter the data on the graph.** For any data visualized in Key Impact Stats, a user should be able to select that data to see a filtered graph of CO2e avoided and offset as a result of that activity.



# Next Steps

## Next Steps

# Open Questions

**Getting this data into the main Home view will greatly increase Aspiration users' awareness and understanding of the climate impacts of their relationship with Aspiration.** To make this data more useful, we will need to identify other touch points—both inside and outside the app—where Impact data can be shared with a user to help drive action and engagement.

### Tone and Messaging

- Once we have these UI systems in place, what data specifically should we present to users in the app?
- What is the right balance of user data, education, and services upsell?
- How do we provide opportunities for a user to level up their impact services engagement in ways that are inviting and don't create guilt for a user's lack of prior effort?
- How do we educate users who are new to climate and sustainability, while also demonstrating our industry expertise for more educated users?
- How do we avoid our climate messaging becoming stale (e.g. always using the same equivalencies)

### Information Architecture

- Does our native app experience still need a dedicated Impact tab, or can Impact be woven into the financial experience in a clean and easy-to-navigate way?
- If we maintain a specific Impact tab, does that affect the amount of data we provide on the Home view?
- How do we ensure a user can understand which impact services they're using currently, which ones they've used then abandoned, and which ones they've never tried using before?
- How do we indicate which impact services are tied to specific financial products offered by Aspiration?
- How will upcoming initiatives such as green shopping, Redwood Fund updates, and changes to Pay What Is Fair all be represented from an Impact and Climate perspective in our apps?

### Transaction Activity

- Which of our impact initiatives and services are dependent upon transaction-level activity?
- Which types of transactions should include impact-related data in their receipt view?
- What impact data should be included at the transaction level?
- How can we contextualize transaction-level data to tie it to a user's account-level data?
- What equivalencies might be useful at a transaction level, where CO2 created/avoided is much smaller?
- How do we reinforce certain user behaviors using this transaction-level impact data?

### Push Notifications

- What impact-related notifications do we send today?
- What level of engagement do we see with those notifications?
- Do users who receive more impact-related push notifications today skew towards being a higher-quality user in other metrics we care about?
- What push notifications can we add for users reaching milestones or other achievements?
- How do we ensure a user has control over what types of notifications they receive from us, to prevent them disabling notifications for our app globally?

# Aspiration