


NAME: Webapplication development


DATE: July 1, 2025 9:06 PM

DESCRIPTION OF TECHNOLOGY

We create a webapp to encourage young adults to save up money. Young adult often get distracted from saving due to impuls purchases.




IMPACT ON SOCIETY




The problem is the lack of discipline among young adults to save money effectively. Many struggle with impulsive spending and lack tools that motivate and guide them to achieve savings goals. This issue affects their financial stability and long-term planning. By addressing this, our web app provides a valuable solution to a prevalent challenge.

HATEFUL AND CRIMINAL ACTORS




While the technology does not inherently encourage illegal activities, it could hypothetically be misused. For example, false identities could be created to manipulate social features like comments or goals. Preventing such misuse involves implementing robust identity verification and monitoring mechanisms to maintain a safe user environment.

PRIVACY




Yes, it collects personal data such as names, email addresses, and encrypted passwords during registration. The app ensures compliance with privacy laws like GDPR by encrypting sensitive information and not sharing data with third parties without explicit user consent. No financial data, such as actual bank account details, is stored.

HUMAN VALUES




Users can connect with friends to view their savings goals and progress, which is displayed as a percentage without revealing exact figures. While this fosters motivation and social accountability, it also respects user privacy. However, users might feel pressure or competition if their progress is lagging compared to peers, which could affect their experience. Careful design ensures these interactions remain positive and supportive.

STAKEHOLDERS




- Primary Users: Young adults aged 18-30 striving to save money or achieve financial goals.
- Indirect Stakeholders: Parents or guardians who support their children in financial education.

DATA




Yes, the team is aware that data is subjective and prone to biases. For instance, the app might inadvertently favor users with steady incomes, making it less effective for those with irregular earnings. To address this, features are designed to be inclusive, allowing flexible goals for all financial situations.

INCLUSIVITY




Bias could emerge if the app is tested only on a specific demographic, such as students with stable part-time jobs. By including diverse user feedback from varied financial backgrounds during the design phase, we aim to minimize such biases and make the app universally helpful.

TRANSPARENCY




Yes, a comprehensive onboarding tutorial explains how to set goals and connect with friends. Users are informed about data usage and privacy policies upfront to ensure transparency.

SUSTAINABILITY



The app operates on energy-efficient cloud servers to minimize its carbon footprint. We continuously explore ways to optimize backend operations and reduce unnecessary energy usage while maintaining performance.




FUTURE



With a large user base, additional features like integration with financial institutions or partnerships with educational platforms could expand its impact. However, increased popularity also necessitates scaling server infrastructure and enhancing security to manage higher traffic without compromising user experience.

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What is exactly the problem? Is it really a problem? Are you sure?

Can you exactly define what the challenge is? What problem (what 'pain') does this technology want to solve? Can you make a clear definition of the problem? What 'pain' does this technology want to ease? Whose pain? Is it really a problem? For who? Will solving the problem make the world better? Are you sure? The problem definition will help you to determine...


HATEFUL AND CRIMINAL ACTORS



In which way can the technology be used to break the law or avoid the consequences of breaking the law?

Can you imagine ways that the technology can or will be used to break the law? Think about invading someone's privacy. Spying. Hurting people. Harassment. Steal things. Fraud/identity theft and so on. Or will people use the technology to avoid facing the consequences of breaking the law (using trackers to evade speed radars or using bitcoins to launder...


PRIVACY



Does the technology register personal data? If yes, what personal data?

If this technology registers personal data you have to be aware of privacy legislation and the concept of privacy. Think hard about this question. Remember: personal data can be interpreted in a broad way. Maybe this technology does not collect personal data, but can be used to assemble personal data. If the technology collects special personal data (like...

HUMAN VALUES




How is the identity of the (intended) users affected by the technology?

To help you answer this question think about sub questions like:

- If two friends use your product, how could it enhance or detract from their relationship?
- Does your product create new ways for people to interact?...

STAKEHOLDERS




Who are the main users/targetgroups/stakeholders for this technology? Think about the intended context by...

When thinking about the stakeholders, the most obvious one are of course the intended users, so start there. Next, list the stakeholders that are directly affected. Listing the users and directly affected stakeholders also gives an impression of the intended context of the technology.

...

DATA




Are you familiar with the fundamental shortcomings and pitfalls of data and do you take this sufficiently into...

There are fundamental issues with data. For example:

- Data is always subjective;
- Data collections are never complete;
- Correlation and causation are tricky concepts;
- Data collections are often biased;...


INCLUSIVITY



Does this technology have a built-in bias?

Do a brainstorm. Can you find a built-in bias in this technology? Maybe because of the way the data was collected, either by personal bias, historical bias, political bias or a lack of diversity in the people responsible for the design of the technology? How do you know this is not the case? Be critical. Be aware of your own biases....


TRANSPARENCY



Is it explained to the users/stakeholders how the technology works and how the business model works?

- Is it easy for users to find out how the technology works?
- Can a user understand or find out why your technology behaves in a certain way?
- Are the goals explained?
- Is the idea of the technology explained?
- Is the technology company transparent about the way their...


SUSTAINABILITY



In what way is the direct and indirect energy use of this technology taken into account?

One of the most prominent impacts on sustainability is energy efficiency. Consider what service you want this technology to provide and how this could be achieved with a minimal use of energy. Are improvements possible?

FUTURE



What could possibly happen with this technology in the future?

Discuss this quickly and note your first thoughts here. Think about what happens when 100 million people use your product. How could communities, habits and norms change?

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