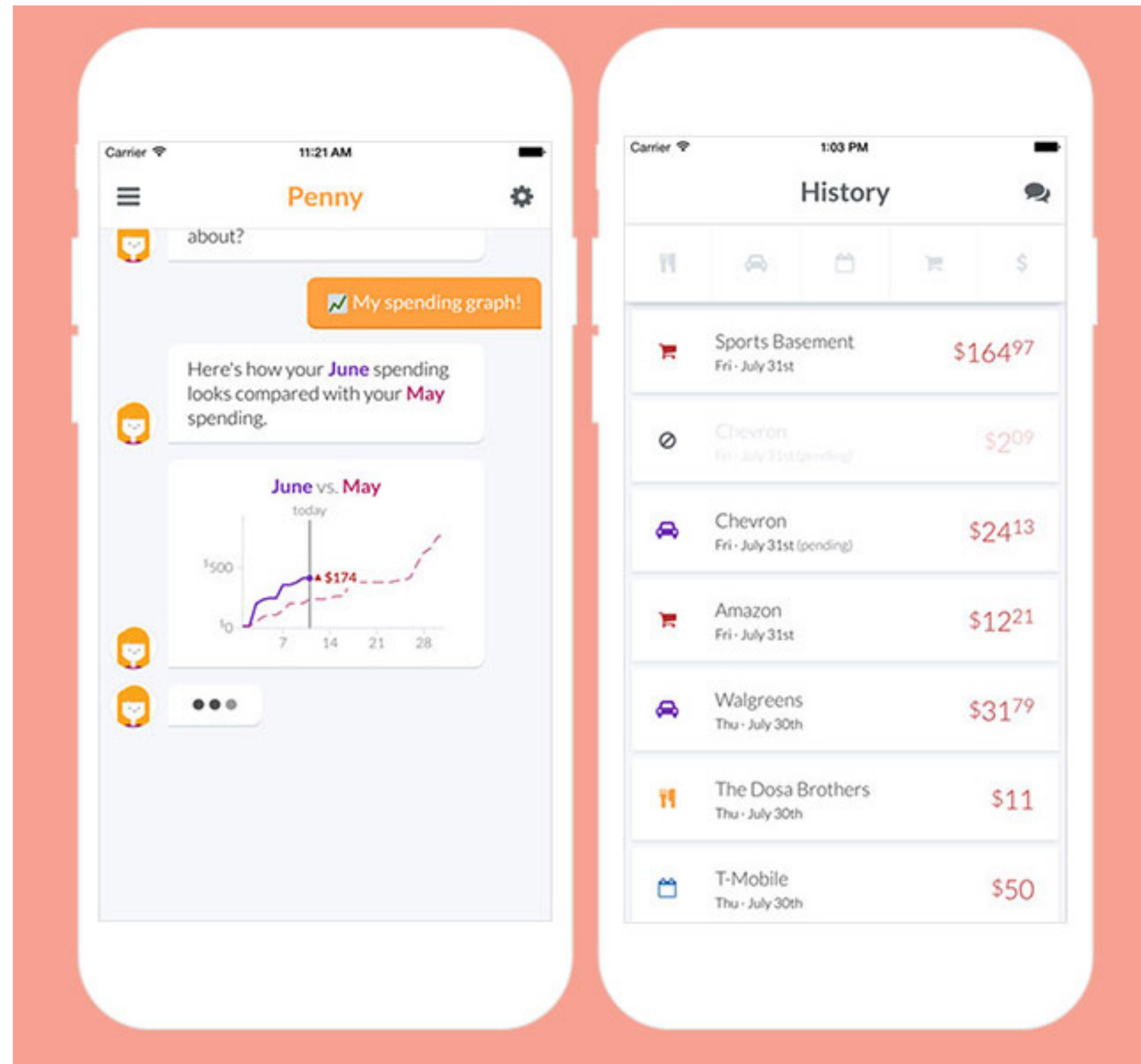


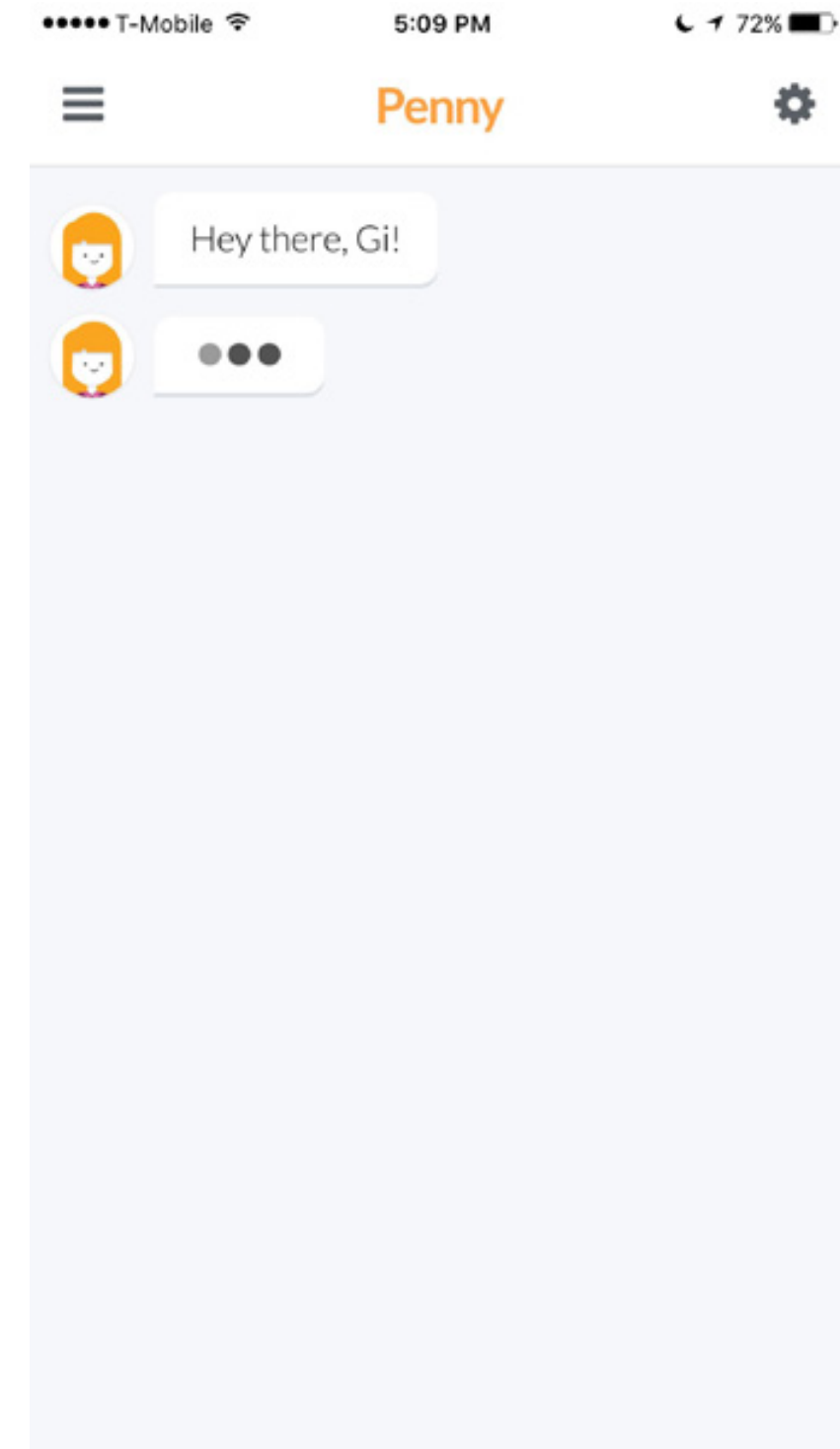
PENNY APP



reviewed by Gi Sung Lee

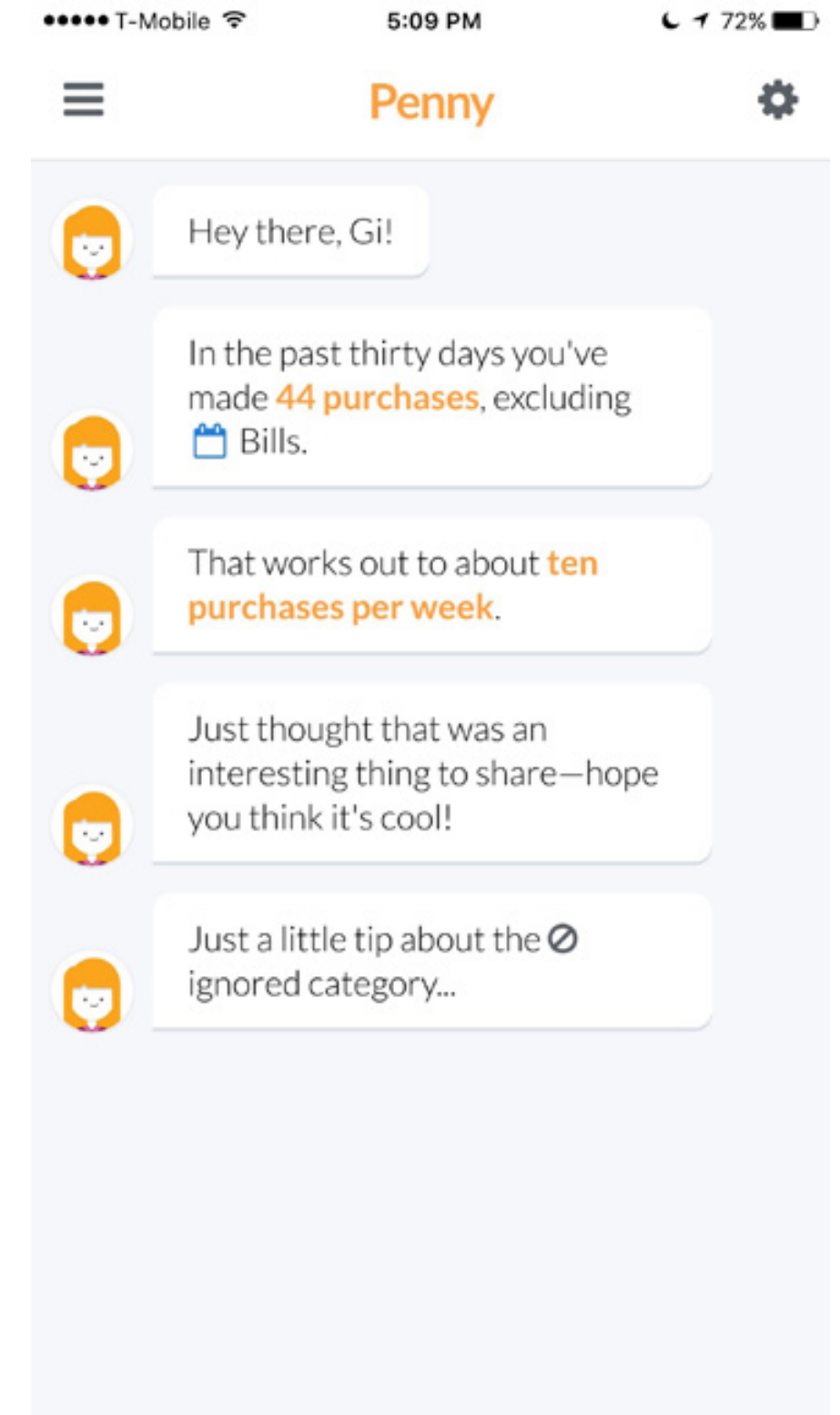
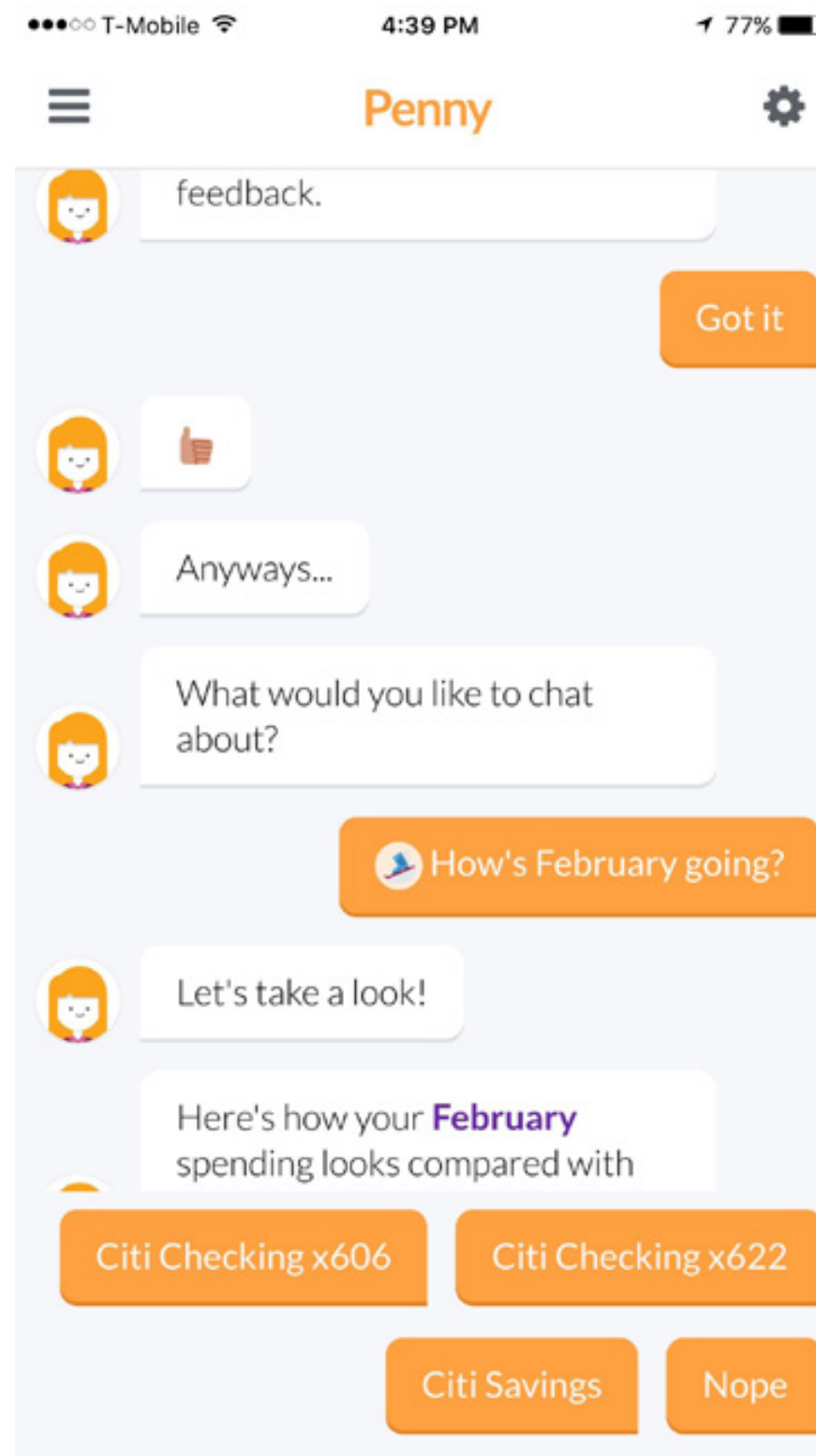
Personalized, AI-like app

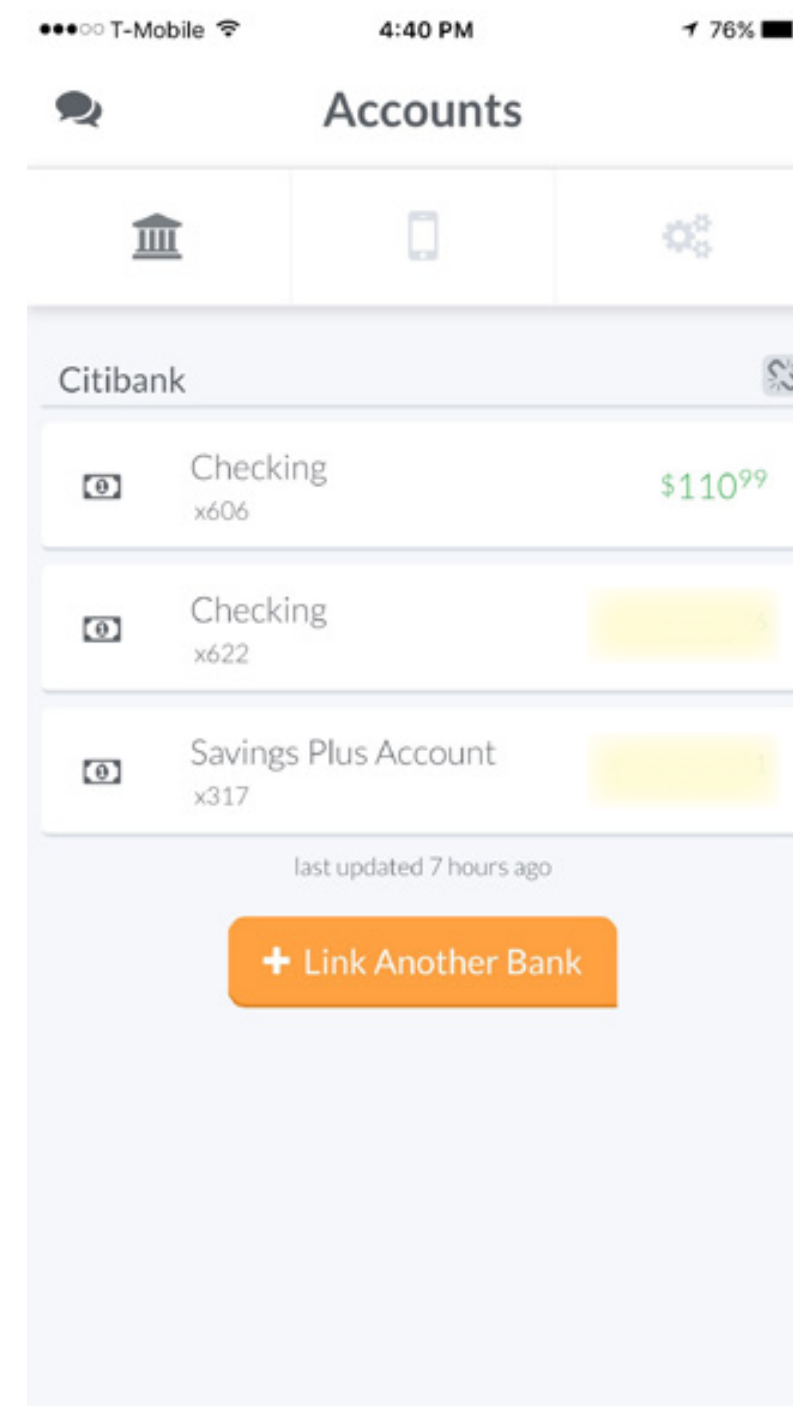
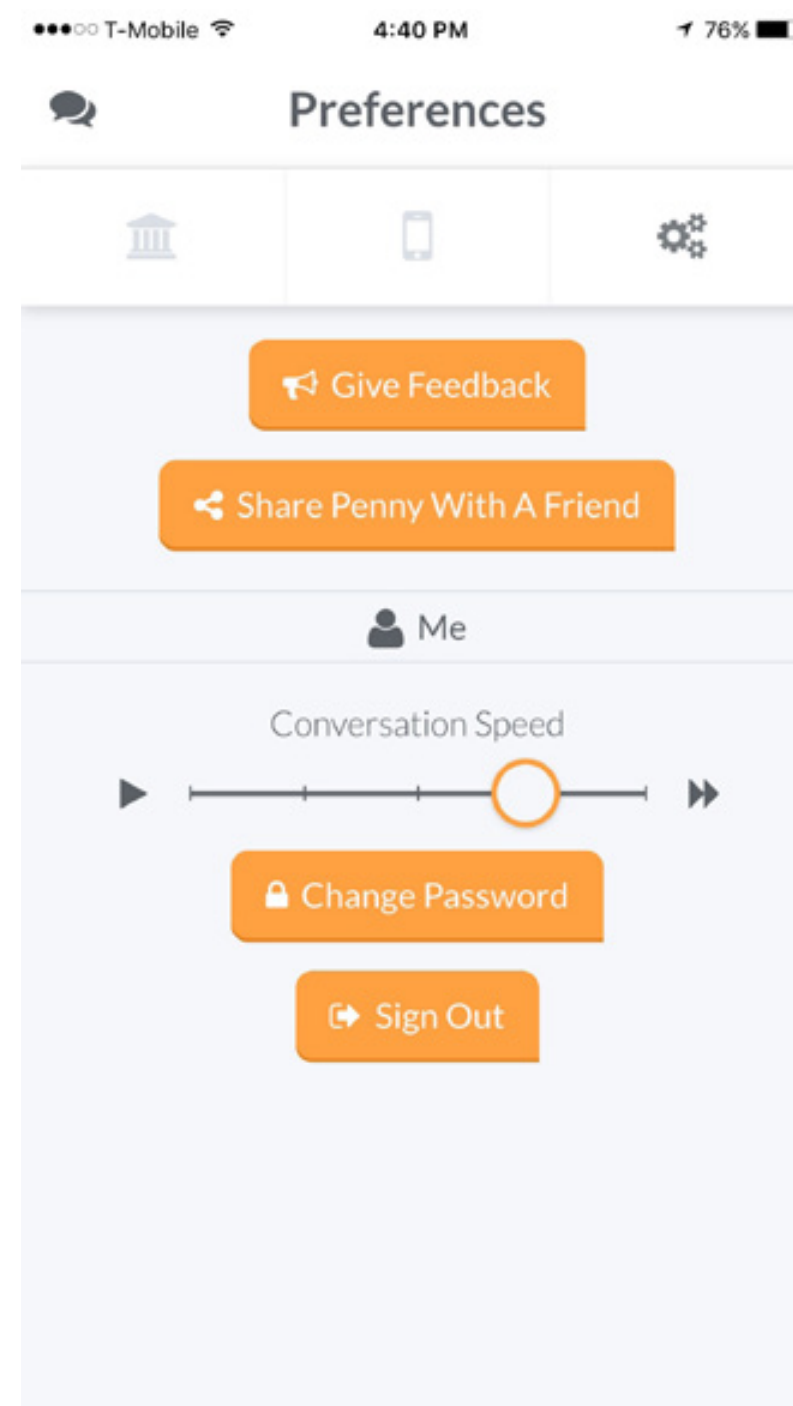
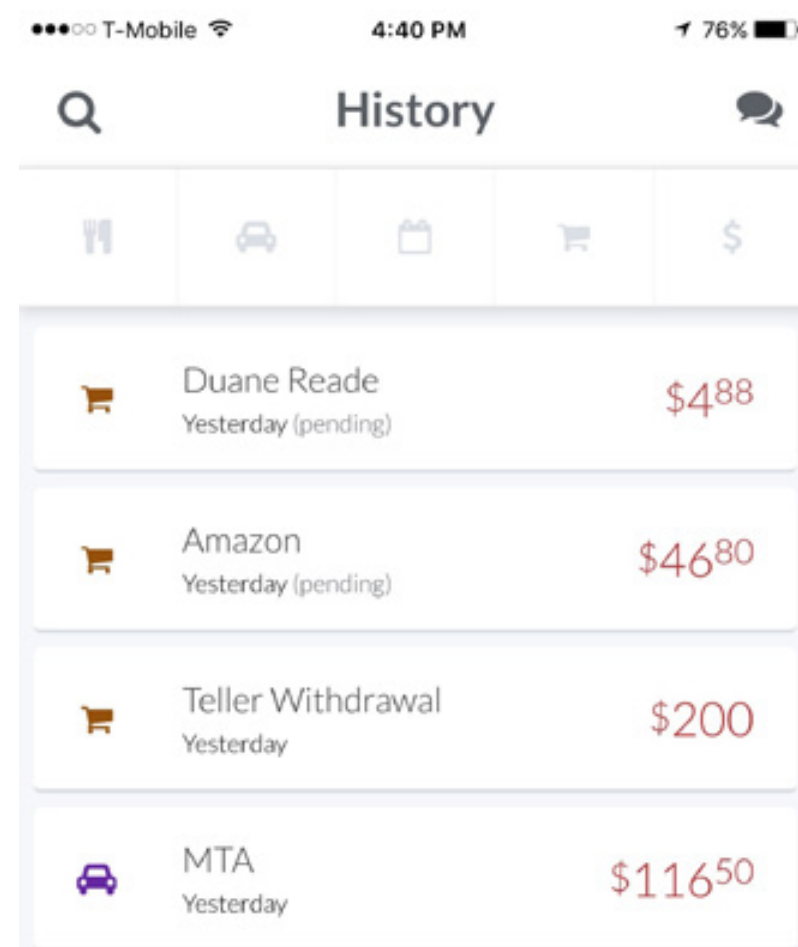
I used the app for 3 days and I love it(for now). It is a good concept and also the app has all the functions that normal account app has. (I don't know I can trust this app but I entered my user name and password for my bank anyway) At first, it makes a conversation with you by saying "this app is...", "I can do some stuff..." and then later on, it makes you type/enter your bank account's user name and password.



The conversation is interesting. Penny asks you to choose what you want to know. Also, instead of typing your responses, you have a choice of words like “looks not secure” or “I’ll try!” It gives a different feeling than using a regular finance app.

It is same statistics that you can see it in an normal account app, but the way that I interact with the app is interesting. I use this app more than Mint, which is an accounting app that I used it before this. Also, I’m curious what it will tell me when I enter the app.

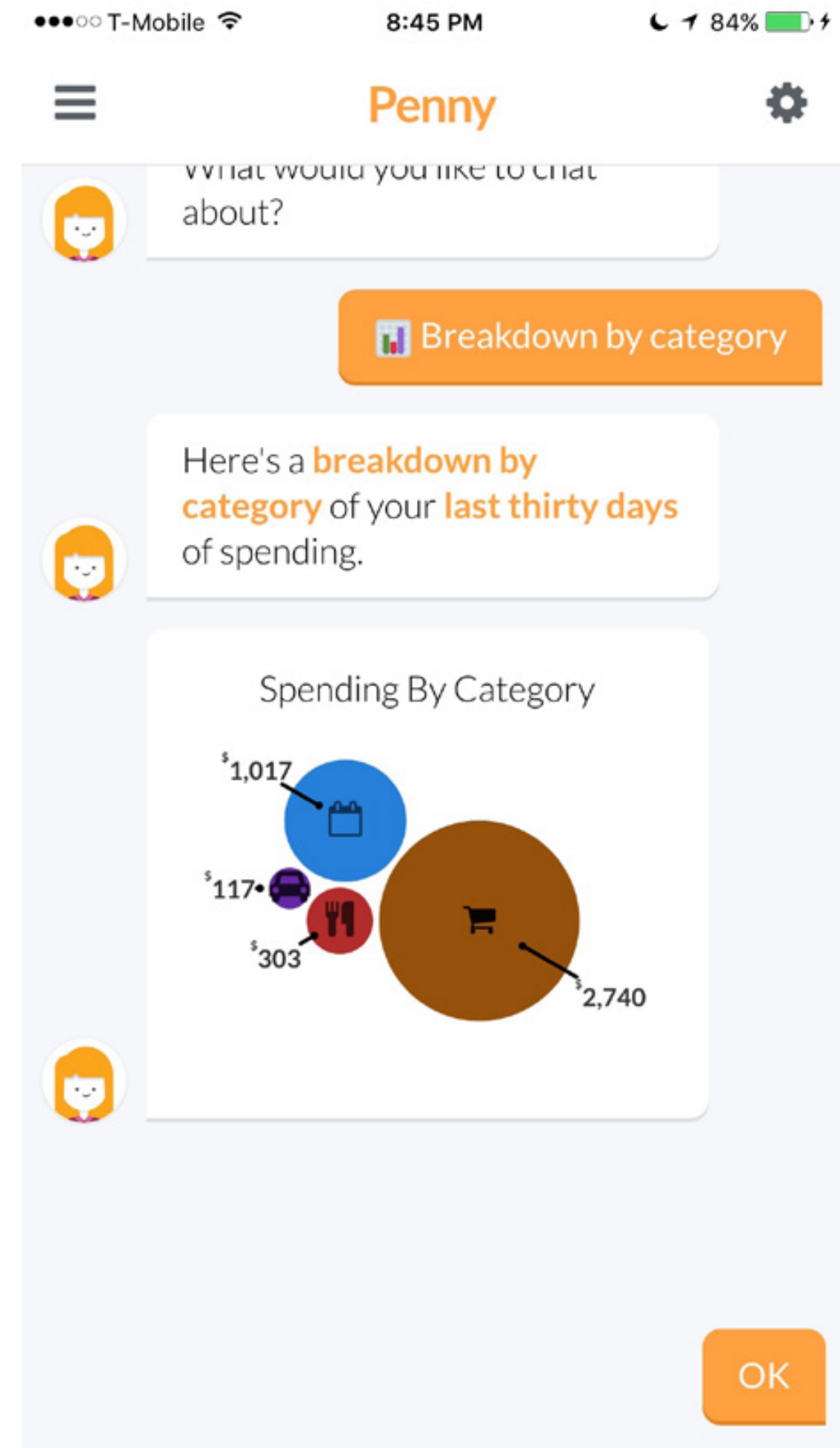




You don't have to ask penny everytime you want to see statistics, it has buttons on the right and left that have all the functions that shows you how much or where you spent your money.

Also conversation speed function is useful, I don't like to wait until she re-sponses so I made it lit-tle bit faster.

Also the interaction part is cool. I normally track where I spent my money but I don't look at the category section. When penny asked me to choose what to look at, I want to see all the responses, so I pressed all the choices and this is one of them. (WOW, I spent 2700 on others section..)





Penny

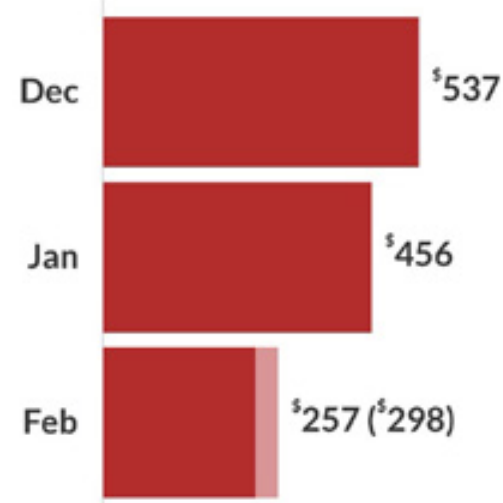


Food



OK, here's a comparison of this month's 🍴 Food spending against previous months.

Spending in 🍴



Would you like to see another category?



Food



Transportation



Other



Bills

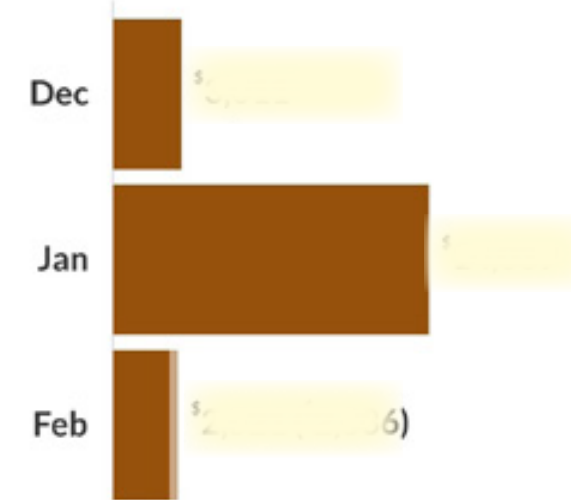
Nope



Penny



Spending in 🛒



I included a forecast of how much you'll spend on 🛒 Other Purchases in February based on your last thirty days of spending.



Would you like to see another category?



Food



Transportation



Other



Bills

Nope

overall...

I like it, it seems weird and not trust-worthy to some people, but I like the interaction while I see the content. It feels like I have a secretary that manages my account. It is free, it does not have a lock function where you have to enter passcode if you want to open the app. It is interesting to use and also fun to interact with penny.