

that is a better fit. But some apps are more flexible and they allow you to create your own unique experience. Then it becomes *your* app, and you're more likely to keep the app long-term, add your own information, and refer to it often. Herewith is a collection of apps you can personalize – you're no doubt familiar with many of these and using some yourself.

- **Spotify.** The music app allows you to hear the music and podcasts that appeal to you, create playlists, share with others, and even create shared playlists. Spotify will also select options for you based on the listening choices you've made and can even adjust those selections to match the music you listen to at different times of day.
- **Mint.com.** Switching gears to personal finance, the finance apps, including Mint.com and others (Personal Capital, YNAB, and so on) allow you to view a personal financial statement, including up-to-the minute balances in all of the accounts you choose to share. In addition, you can see your actual spending habits, and set and monitor budget limits for yourself. Mint.com provides you with your TransUnion credit score along with information on how to improve your score.
- **Netflix.** My Netflix screen is not anything like your Netflix screen. I see programs that I have started and are in progress, and I get recommendations for items to watch based on my own viewing habits. Your Netflix homepage is also personalized for other members of your family who have access to the account based on their viewing and selection habits. Even the images you see have been chosen based on the types of images you respond to in the recommended videos, so and your spouse might get the same recommendation but you might see a different image recommending that video.
- **Starbucks.** It's not just all about the great coffee. Starbucks has raised the bar on the personalized buying experience app. Ordering in advance and having your beverage waiting for you when you arrive at the store location of your choice is just the beginning. Starbucks uses your shopping experiences to create customized suggestions and discounts designed to keep you satisfied and coming back for more.
- **Smart News.** With so much news available online, a news aggregator app is a must have for those who want to keep on top of what's happening in the country, the world, your community. Smart News allows you to customize the app to provide the types of stories you like to read, from the sources you like to use. It also provides an option for text alerts about stories in which you have shown interest previously. The app includes options for local news from thousands of U.S. cities.

- **Google Search.** You might not think something as ubiquitous as Google's search would actually be a customized service, but think about it – when you search, Google takes into consideration the previous items for which you have searched as well as your geographic location to provide you with customized answers. If you run a search for something that is available in multiple locations, Google Search will find the locations near you. If you repeat key words from previous searches, Google will Search provide you with a list of those searches.

This is just a small sampling. If you are thinking of creating an app of your own, or looking for a personalized experience, here are some tips to consider:

- There should be a method for collecting data from users.
- The app should be able to save usage history and learn from that history.
- The design of the app should be comfortable, easy-to-understand – user-friendly.
- The app should provide different experiences for different users based on information collected and the user experiences.
- The app should be regularly updated based on available information.
- The user should be aware of what information is being collected and how that information will be used to improve the user experience, and the user should be able to enhance the experience by adding additional information.

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