

Intuit's upgrade battle

Firm works hard to persuade computer users to buy improved Quicken / **Simson L. Garfinkel**

A FEW WEEKS AGO I got a letter in the mail from Intuit. The makers of Quicken, the world's most popular program for managing home finances, had just released the 1997 version of its program for Windows and Macintosh computers. The upgrade boasted a whole host of new features that, I was promised, would make Quicken even easier to use and more fun at the same time. Since I depend upon Quicken to keep track of my checking account and credit cards, I immediately picked up the phone, called the company's 800 number and ordered the new program. I am an obedient user, after all. Quicken 7 for Macintosh arrived less than a week later.

My wife wasn't happy. The version we have works fine, she said. We don't need a new one. And here, neatly summarized, is probably the biggest problem Intuit faces: complacency.

Simply put, Intuit is on a treadmill. Each year, the company's programmers work feverishly to create new versions of Quicken for Mac and Windows.

Unlike Intuit's Turbo Tax, which must be upgraded each year to comply with the changing tax code, there's no compelling

reasons why earlier versions of Quicken won't adequately track my finances. As a result, Intuit has to make it worth my while if it wants me to pay for an upgrade to Quicken 4 or 5 or 6.

Getting users to upgrade is Intuit's lifeblood. If people stopped buying upgrades, the company would die.

So is the \$40 upgrade worth it? Well, Intuit certainly has made the program easier to use. Quicken 7 does lots of things that Quicken 6 should have done. It has a more streamlined look and better printing capabilities, and is more easily customized.

One way that Intuit figures out what new features to build into its products is by turning to its users themselves.

"We get thousands of customer suggestions every year," says Steve Grey, group product manager for the Macintosh version of Quicken. "We go through every single one of them. We categorize them based on the area of the product and the type of improvement. We prioritize them, based on frequency of use, breadth of appeal and what will have a broad

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impact."

But the search for improvements doesn't stop there. The problem is that users don't always know what they want. So Intuit has set up a usability test lab on its campus. There's a room with a computer, a copy of Quicken and a one-way mirror. Programmers working on next year's version sit down and watch paid subjects try to do common tasks, like balancing their checkbooks or entering mutual funds into the program. The lab also tests new features before the rest of us do.

Another big source of improvements comes from Intuit's technical support team. If a lot of people are calling in with a particular problem, Intuit tries to modify the program to make the problem go away. One of the new improvements in the 1997 version of Quicken are prerecorded mov-

ies that play from the CD-ROM each time you try something new, like balancing your checkbook. The typical movie is five minutes long and walks you through the process - giving you much of the information that you could get from reading the manual.

"What we found in our usability lab was that 'training' is the most effective when people encounter the tasks for the first time, rather than doing upfront tutorials," Grey said.

Intuit's main goal with Quicken is to broaden the product's appeal. The company is trying to attract new users who aren't so concerned about categorizing every expense, and who just want to pay their bills and avoid overdrafting their checking accounts.

For me, the only new feature that really matters is the ability to easily transfer information between the Mac and Windows versions of Quicken. That's because I switch back and forth between Windows and Mac at

least twice a year.

But Intuit's biggest push right now is looking for ways to integrate on-line services into its program. The new Quicken can get quotes on your stocks and mutual funds over the Internet. And the new Quicken can download your bank statement from more banks, including Bank of Boston, and many more credit-card companies. Besides automatically getting the date and amount of each transaction, Quicken can usually get the name of the payee as well. In many cases, the system can automatically enter the transaction in its proper category.

"Clearly where our company is going is to use technology to drive manual data entry to zero," says Grey.

Eventually Quicken might automatically collect all of your monthly bills - gas, electric, phone and cable bills, and even newspaper subscription charges - display them on your screen and pay them electronically.

Of course, it will take Intuit years to get to that level of automation. In the meantime, the company will happily sell you a new version of Quicken every year until then.

Grey says Intuit is gearing up for Macintosh Quicken 8 (and Quicken 7 on Windows) right now. So if you want to see a new feature added, check out the company's Web site at <http://www.intuit.com> and make your voice heard.

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