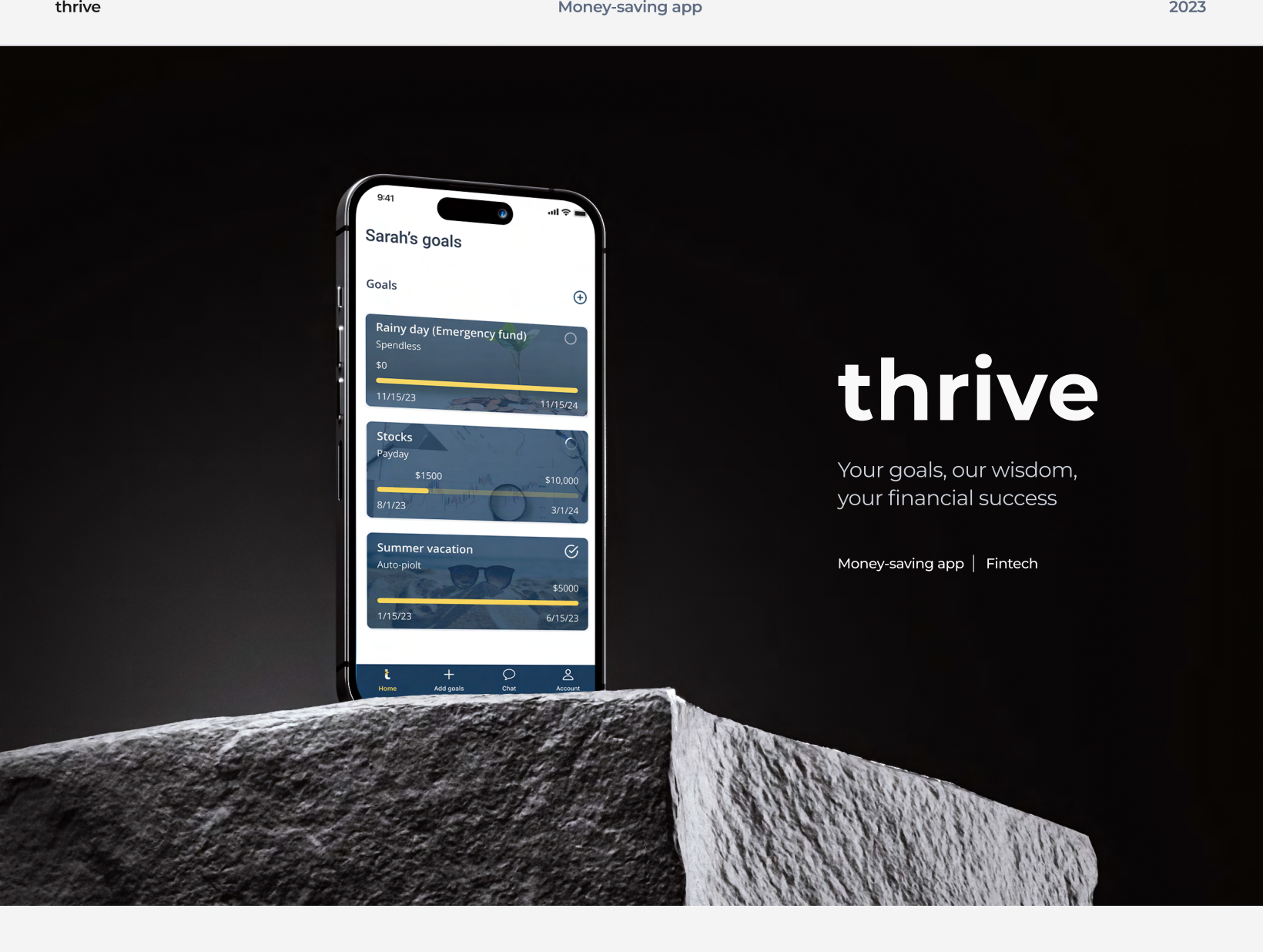

9:41
Sarah's goals
Goals
Rainy day (Emergency fund)
Spendless
$0
11/15/23
11/15/24
Stocks
Payday
$1500
$10,000
8/1/23
3/1/24
Summer vacation
Auto-piolt
$5000
1/15/23
6/15/23
Home
Add goals
Chat
Account

thrive

Your goals, our wisdom,
your financial success

Money-saving app | Fintech

Project overview

The product

Thrive is a **money-saving app** designed to help you achieve short-term or long-term financial goals, irrespective of whatever stage you are in life. Trust, reliability, and transparency form the foundation of Thrive.

Problem

Achieving financial goals, whether big or small, require a certain level of planning. However, there are times when individuals feel uncertain and need help to reach their financial milestones.

Proposed solution

That's where **Thrive** steps in – a handy money-saving app crafted to guide individuals in achieving their financial goals. No confusion, no intimidation – just a smooth path to financial wins!

Role	Tool used
Research/UI Design	Figma

Design process

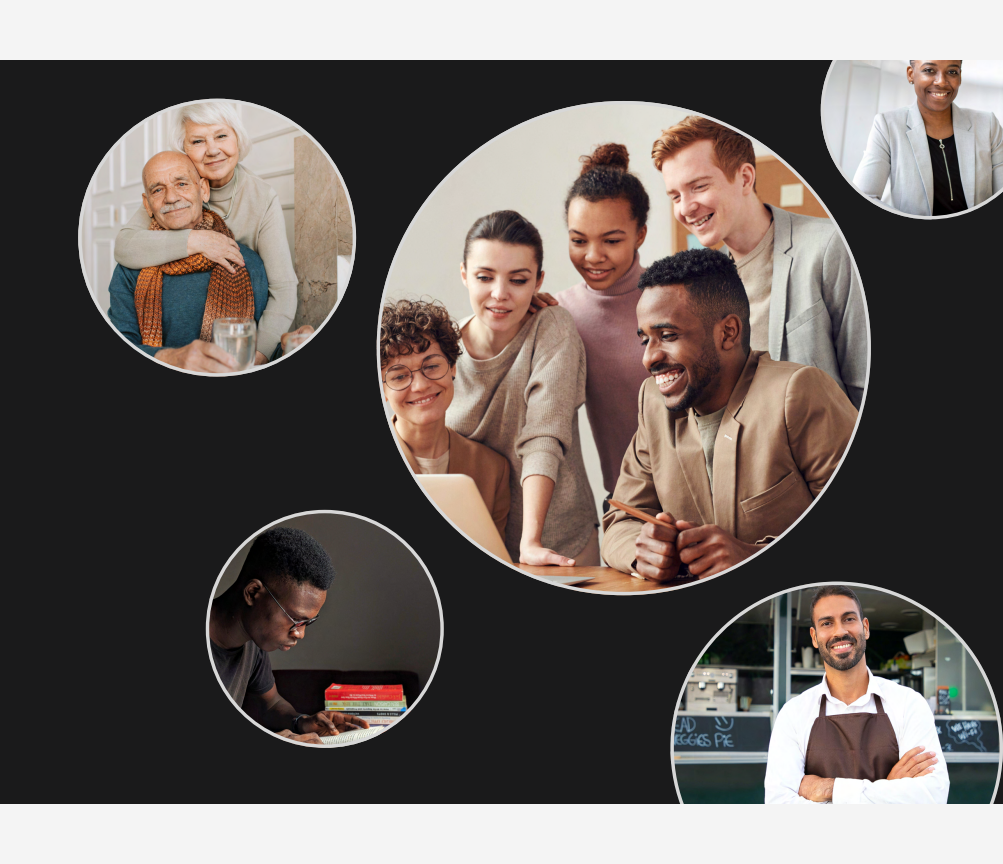
01	Discover	Target audience Competitive analysis
02	Ideate	User stories Task flow User flow Brand guidelines
03	Design	Wireframes Visual design Test
04	Deliver	Design mockups Insights

01

Discover

Target audience

Competitive analysis



Target Audience

Anyone between the age of
20 years-99 years old

Competitive analysis

I did a basic analysis to identify competitors' features, user flow and visual design.

Company Name	Qapital	Status Money
About	• Native app • 15+ pre-defined rules to chose for savings	• Native app • Track spending habits to create budgeting goals
Social aspect	• Add a partner or friend on financial journey • Advise from financial experts	Users cam anonymously compare their finances to those of their peers
Features	• **Budgeting**- Split income towards different financial goals • **Investing**- Select a pre-defined investment plan • **Rewards** and points	• **Budgeting**- Customized spending plans and saving goals • **Investing**- Cash back credit card that invests rewards in cryptocurrency • **Cash reward**

02

Ideate

User stories

Task flows

First ideas

Brand guidelines

User stories

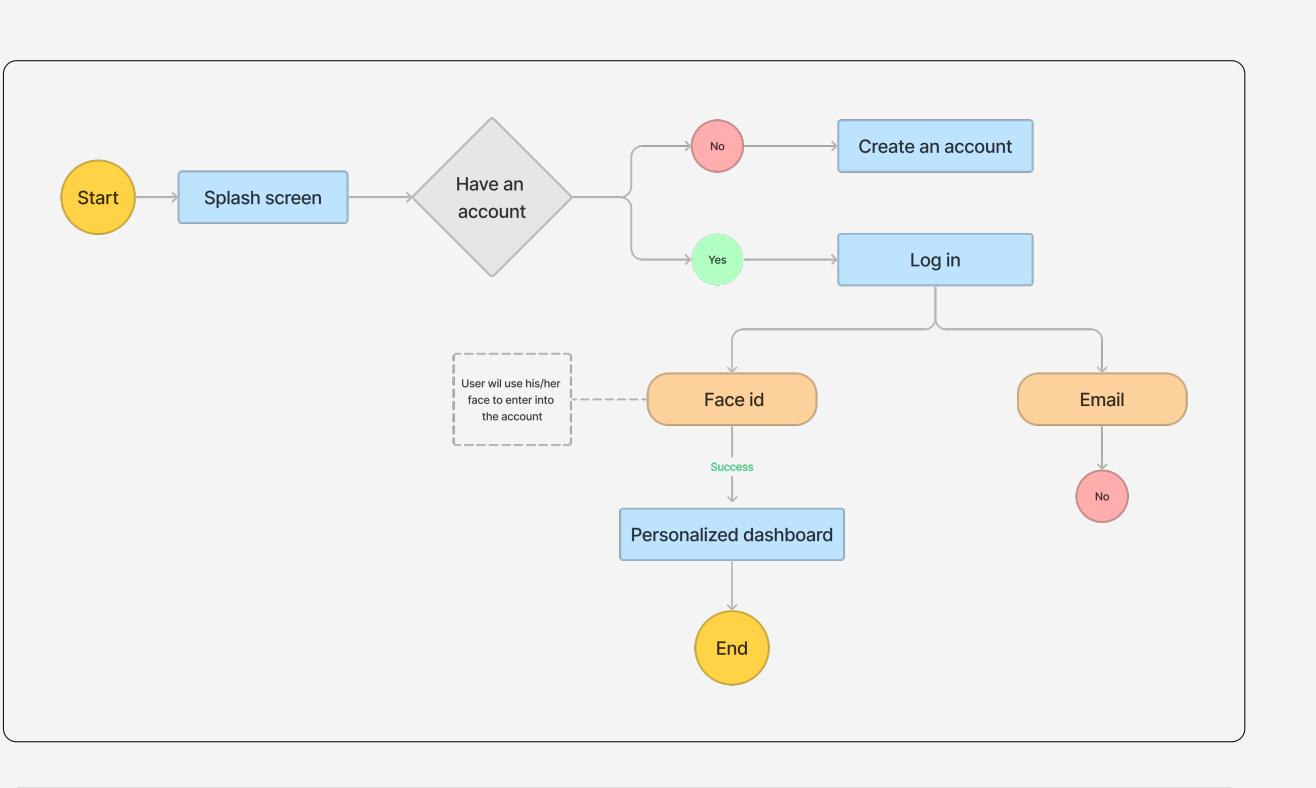
In the absence of user research or an understanding of business and technology goals, I created **hypothetical 'jobs to be done'** to identify the most important features. This ensures that users can easily complete tasks while using the product.

Scenarios	Features
As a user, I **want** to see a dashboard of my financial goals so that I can easily track my progress in my savings journey	**Log in/create an account** to view personalized dashboard with an overview of your savings
As a user, I **want** the ability to view, filter, and interact with the details of my various saving goals	Get a detailed summary of each goal with different viewing options; **edit or delete the goal**
As a user, I **want** to choose a personalized savings plan, so that I can save enough money to reach my goal in time	**Add a new goal** by personalizing it using different options, naming conventions and rules

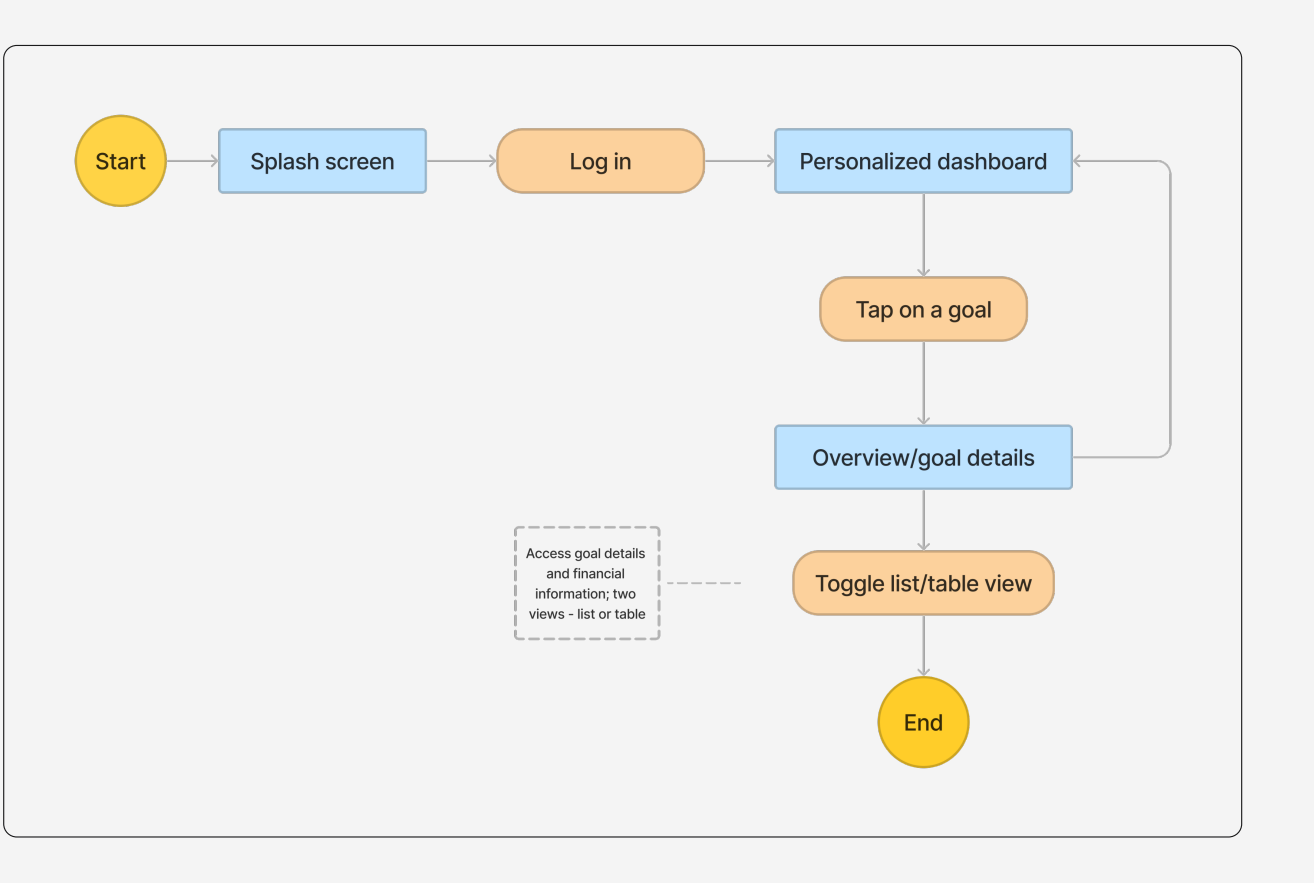
Task flows

The diagram shows the path users will take in order to complete three different tasks.

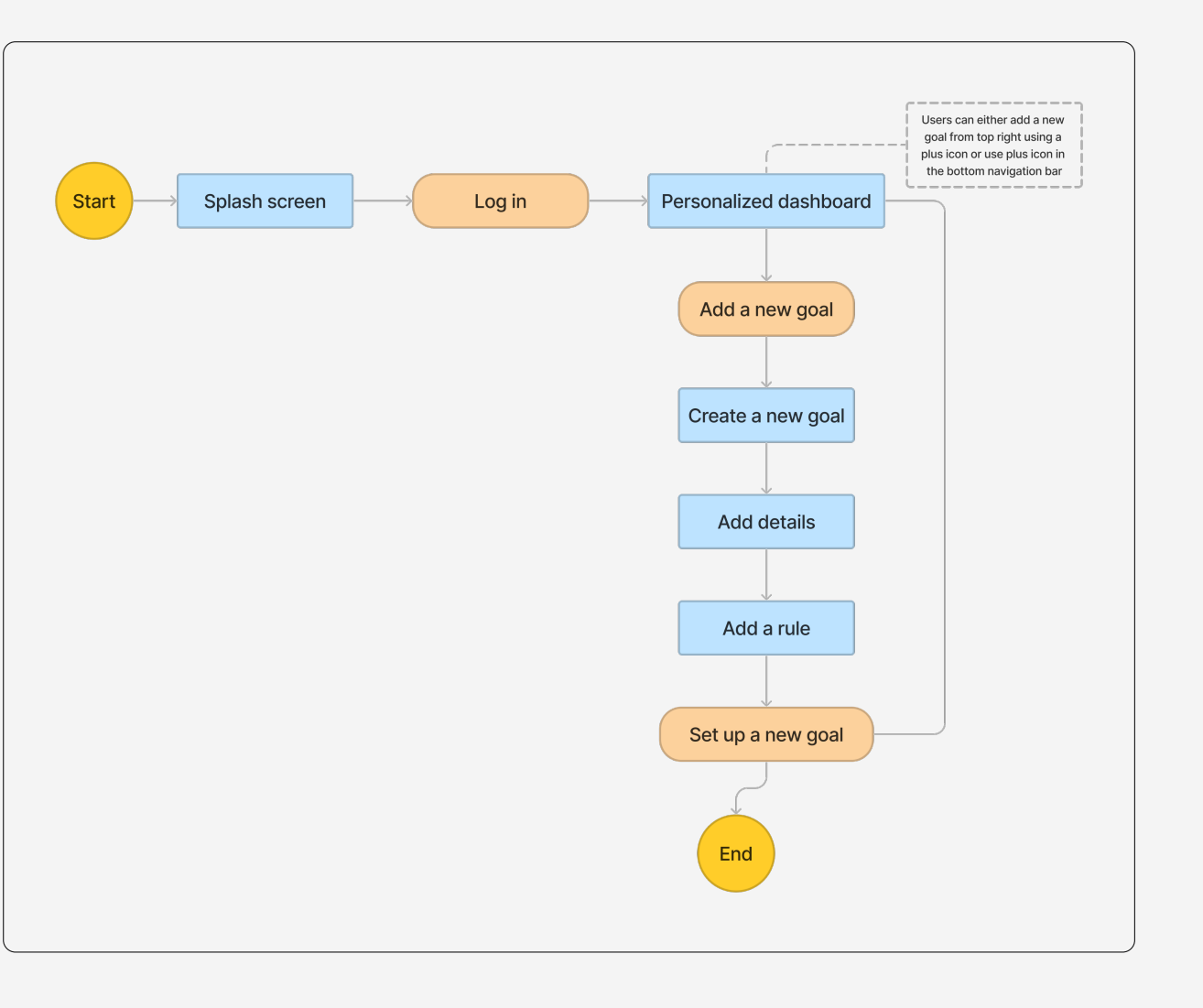
Log in


Start
Splash screen
Have an account
No
Create an account
Yes
Log in
User wil use his/her face to enter into the account
Face id
Email
Success
No
Personalized dashboard
End

Access savings details

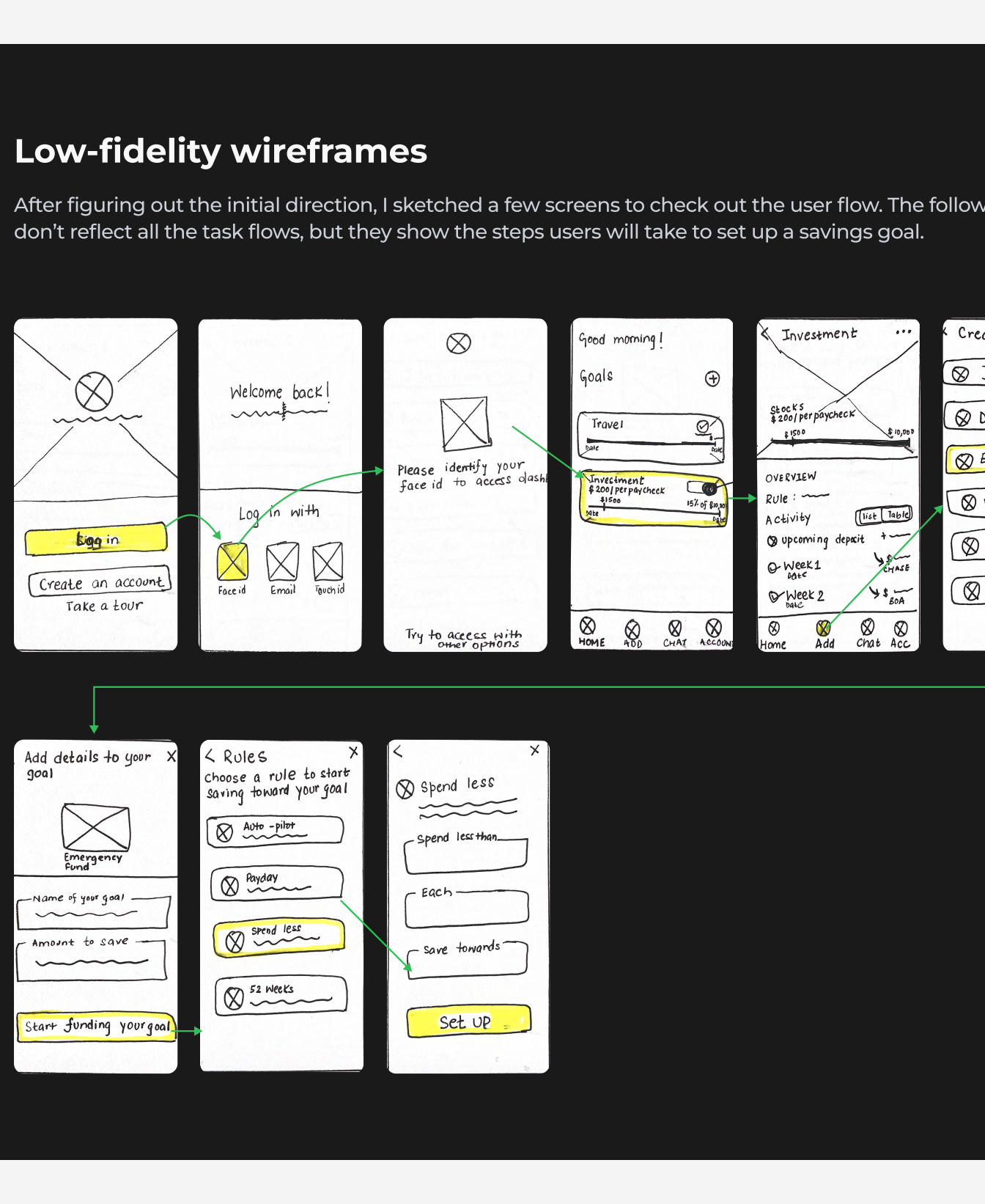

Start
Splash screen
Log in
Personalized dashboard
Tap on a goal
Access goal details and financial information; two views - list or table
Overview/goal details
Toggle list/table view
End

Add a new goal


Start
Splash screen
Log in
Personalized dashboard
Users can either add a new goal from top right using a plus icon or use plus icon in the bottom navigation bar
Add a new goal
Create a new goal
Add details
Add a rule
Set up a new goal
End

Low-fidelity wireframes

After figuring out the initial direction, I sketched a few screens to check out the user flow. The following screens don't reflect all the task flows, but they show the steps users will take to set up a savings goal.


Log in
Create an account
Take a tour
Welcome back!
Log in with
Face id
Email
Touch id
Please identify your face id to access dashboard
Try to access with other options
Good morning!
Goals
Travel
Investment $200/per paycheck
Investment
Overview
Rule
Activity
List
Table
upcoming deposit
Week 1
Week 2
Home
Add
Chat
Acc
Create a new goal
Investment
Debt freedom
Emergency fund
Vacation
Buy an asset
Other
Add details to your goal
Emergency fund
Name of your goal
Amount to save
Start funding your goal
Rules
Choose a rule to start saving toward your goal
Auto-pilot
Payday
Spend less
52 weeks
Spend less
Spend less than
Each
Save towards
Set up

Brand guidelines

Color

The colors have been carefully selected, taking into account three key aspects: aesthetics, brand identity, and Web Content Accessibility Guidelines (WCAG).

Brand color I	Brand color II	Semantic I	Error I
#30639B RGB 48, 99, 155	#F8D45B RGB 248, 212, 91	#80D24A RGB 128, 210, 78	#BD3432 RGB 189, 52, 50

Typography

Thrive uses two sans-serif fonts. **Roboto is paired with Open Sans** to create a typographic hierarchy that is both easy to read and gives a modern, friendly appearance.

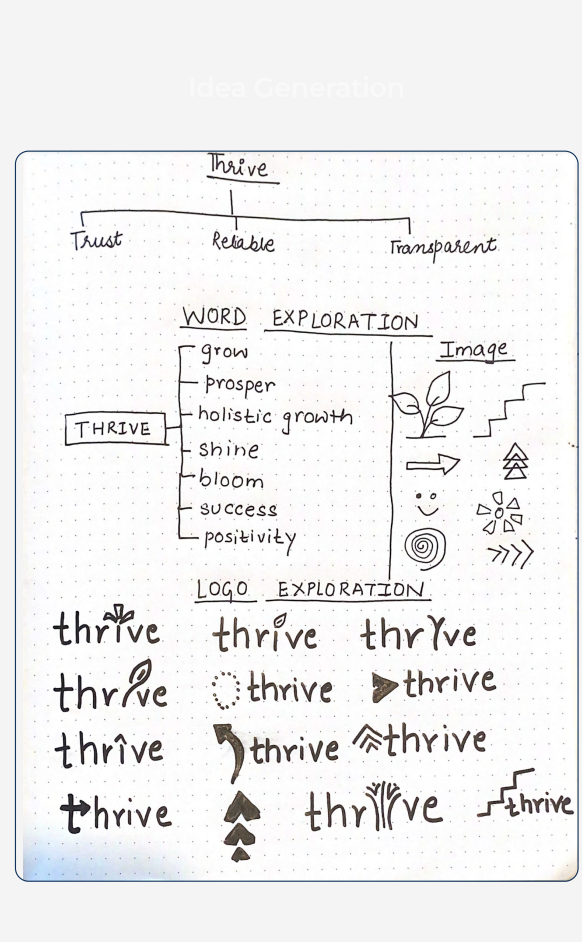
Thrive's writing style aligns with its brand guidelines. It utilizes **jargon-free language** while maintaining a friendly, encouraging, and educational tone that is easy to understand.

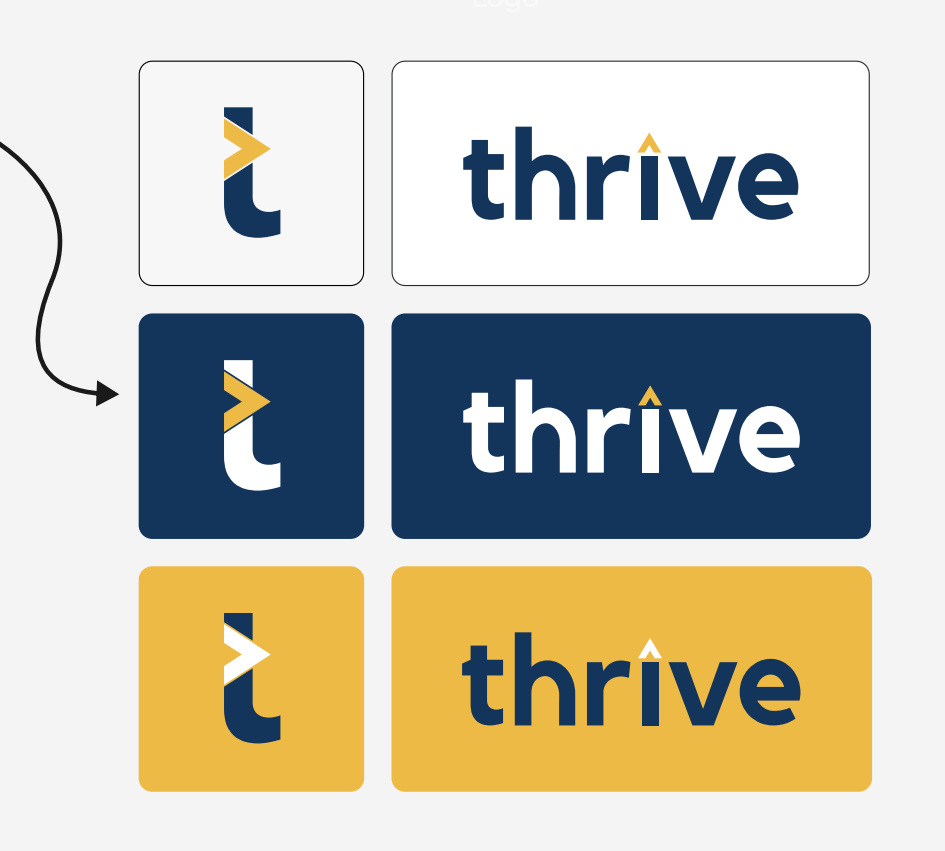
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789

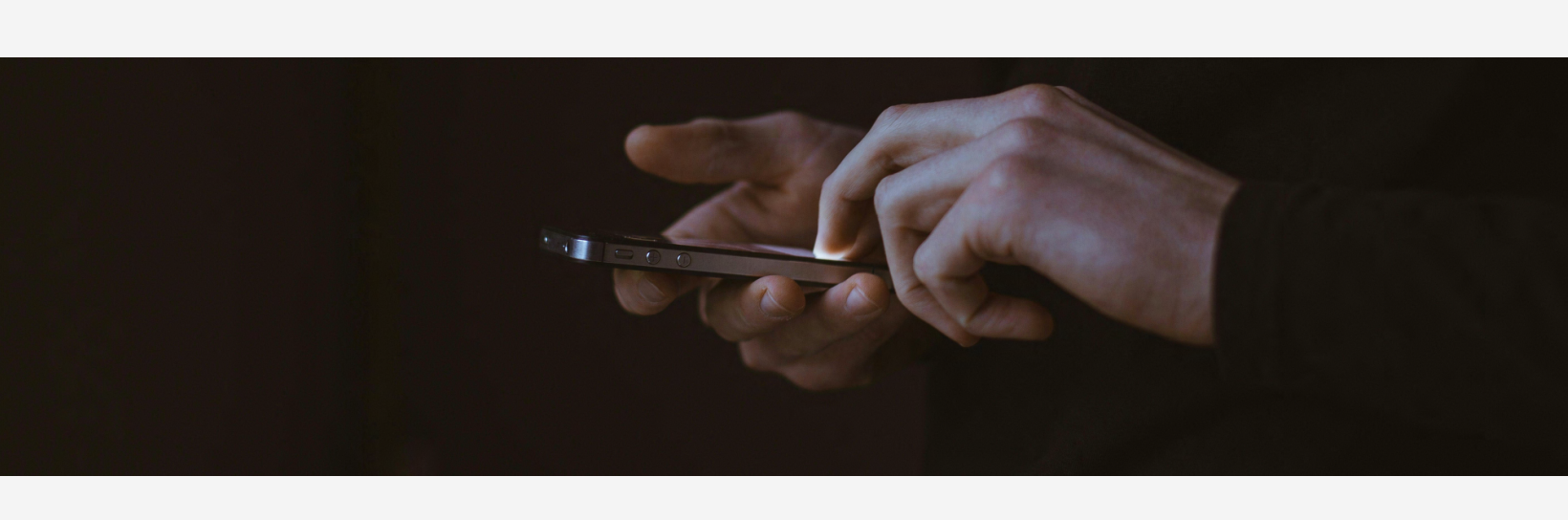
Aa

Logo

Thrive's logo communicates **growth, trust, and reliability**. The use of a lowercase 't' suggests a friendly and casual visual appearance.


Thrive
Trust
Reliable
Transparent
WORD EXPLORATION
Image
THRIVE
grow
prosper
holistic growth
shine
bloom
success
positivity
LOGO EXPLORATION
thrive


thrive
thrive
thrive



03

Design

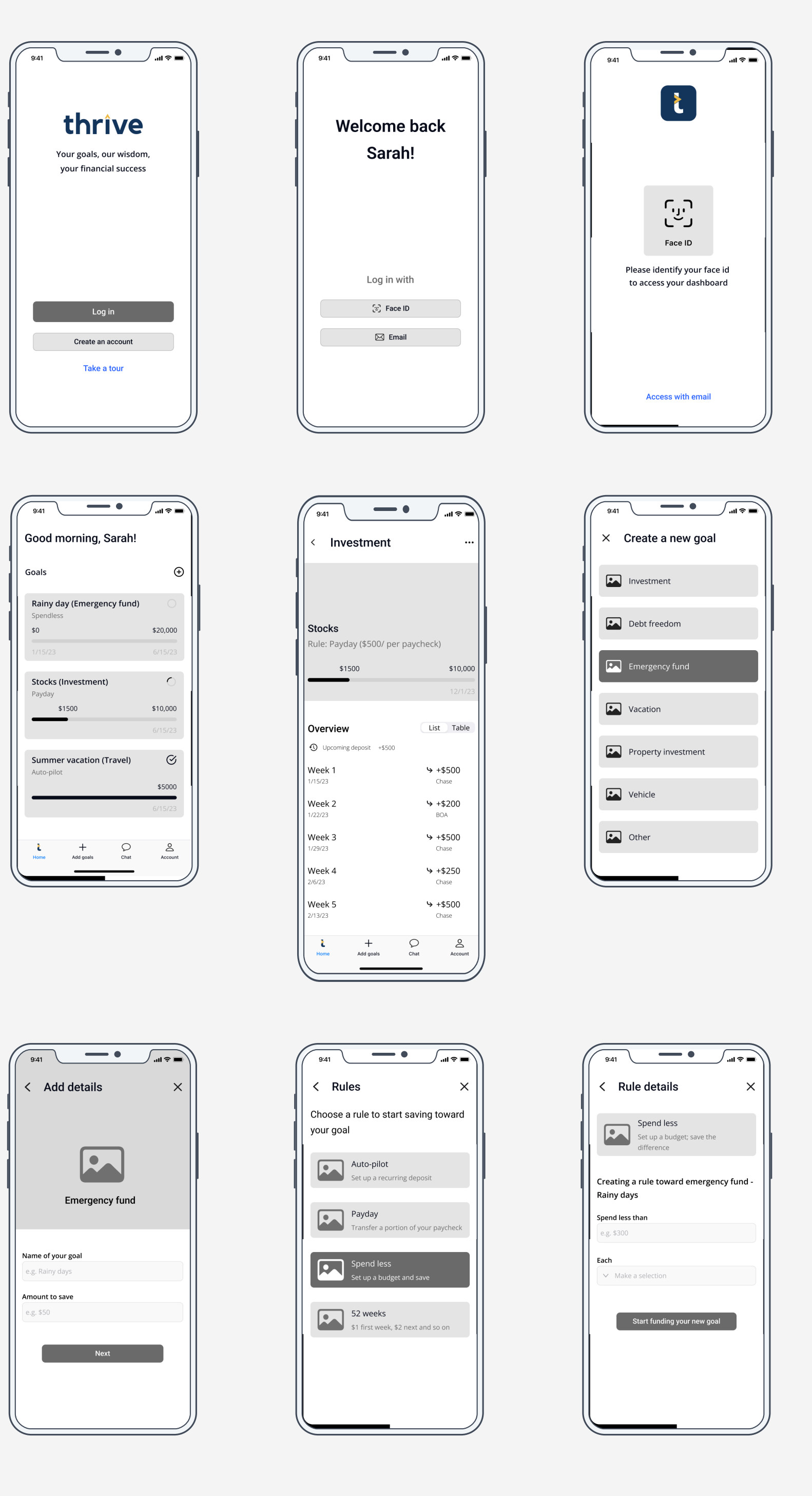
Digital wireframes

Testing

Design mockups

Mid-fidelity wireframes

After initial sketches and defining brand guidelines, I created mid-fidelity wireframes for testing the user flow.

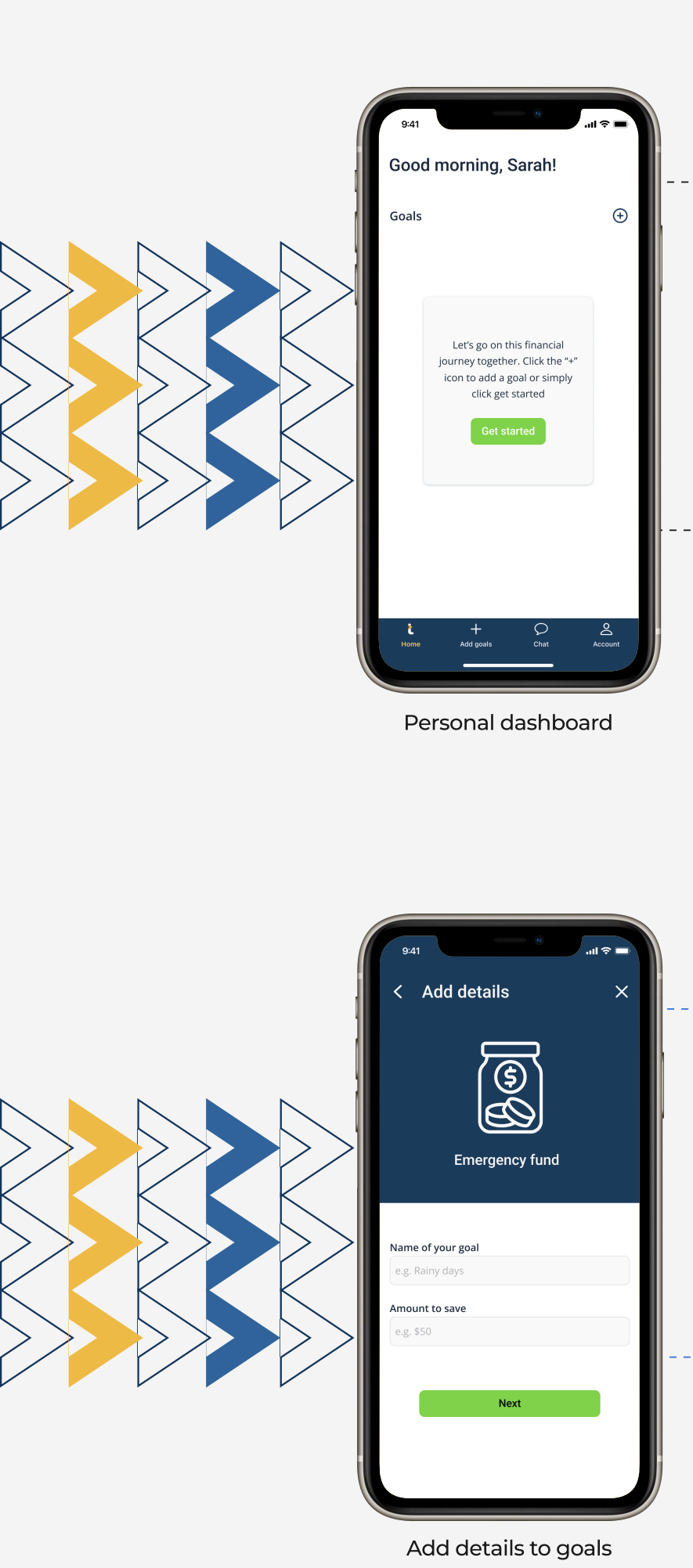

thrive
Your goals, our wisdom, your financial success
Log in
Create an account
Take a tour
Welcome back Sarah!
Log in with
Face ID
Email
Please identify your face id to access your dashboard
Access with email
Good morning, Sarah!
Goals
Rainy day (Emergency fund)
Stocks (Investment)
Summer vacation (Travel)
Auto-pilot
$5000
6/15/23
Investment
Stocks
Overview
List
Table
Week 1 +$500 Chase
Week 2 +$200 BOA
Week 3 +$500 Chase
Week 4 +$250 Chase
Week 5 +$500 Chase
Home
Add goals
Chat
Account
Create a new goal
Investment
Debt freedom
Emergency fund
Vacation
Property investment
Vehicle
Other
Add details
Emergency fund
Name of your goal
e.g. Rainy days
Amount to save
e.g. $50
Next
Rules
Choose a rule to start saving toward your goal
Auto-pilot
Set up a recurring deposit
Payday
Transfer a portion of your paycheck
Spend less
Set up a budget and save
52 weeks
$1 first week, $2 next and so on
Rule details
Spend less
Set up a budget; save the difference
Creating a rule toward emergency fund - Rainy days
Spend less than
e.g. $300
Each
Make a selection
Start funding your new goal

Testing

Incorporating Feedback: After creating mid-fidelity wireframes, **a scenario-based user testing** was conducted with **three participants**. The feedback received from the testing was incorporated into the high-fidelity wireframes, resulting in the final design.

Scenario	Feedback
Scenario 1 Create a new "Emergency fun" goal with "Spend less" rule	**Vaibhav Rampuria, Digital Leader** "It felt seamless to go through all the steps. However, change the label for start funding CTA to may be next
Scenario 2 Check status and activity of the investment goal	**Charity Sun, FT UX Student** The tester was able to complete the task. "Nice design, it has a very fresh, clean feel"
Scenario 3 Log in using face ID	**Aditya Dugar, Businessman** "Simple and straight-forward log in." Faced no challenge to execute the task

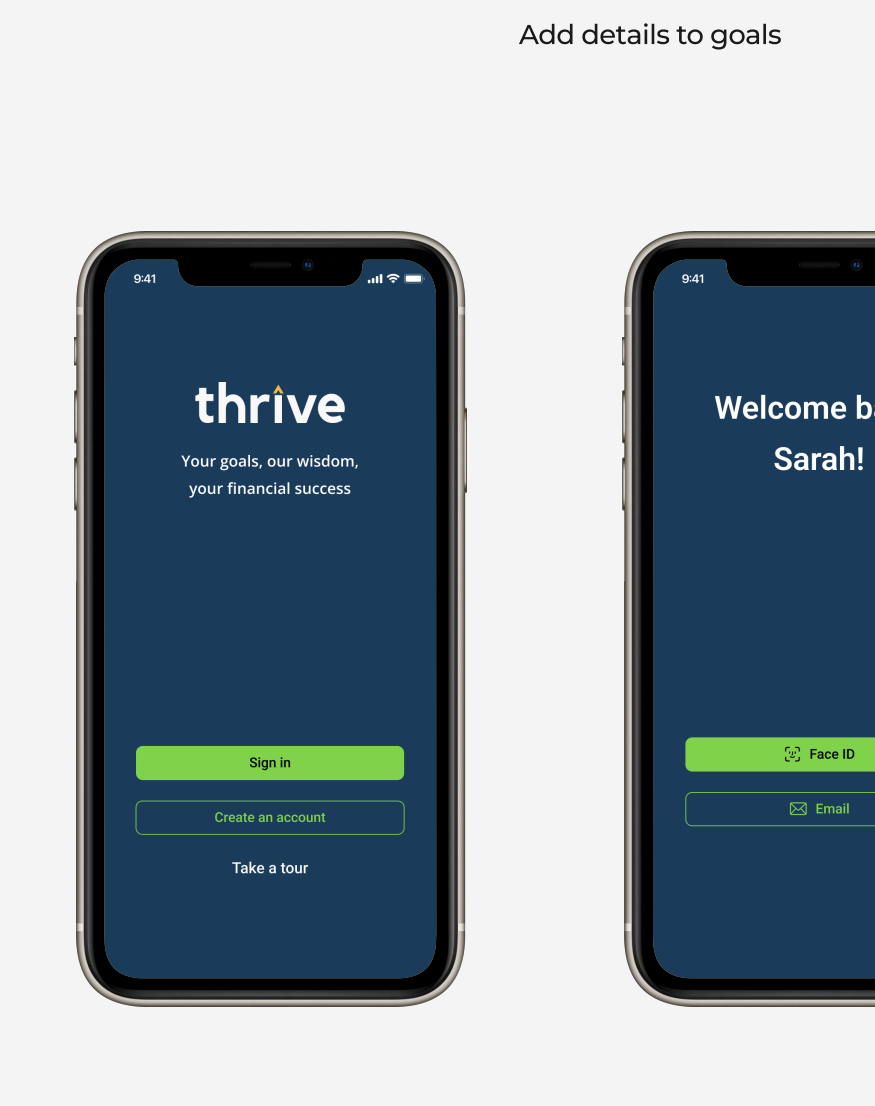
Design mockups


9:41
Good morning, Sarah!
Goals
Let's go on this financial journey together. Click the "+" icon to add a goal or simply click get started
Get started
Home
Add goals
Chat
Account

Personal dashboard

Empty screen state

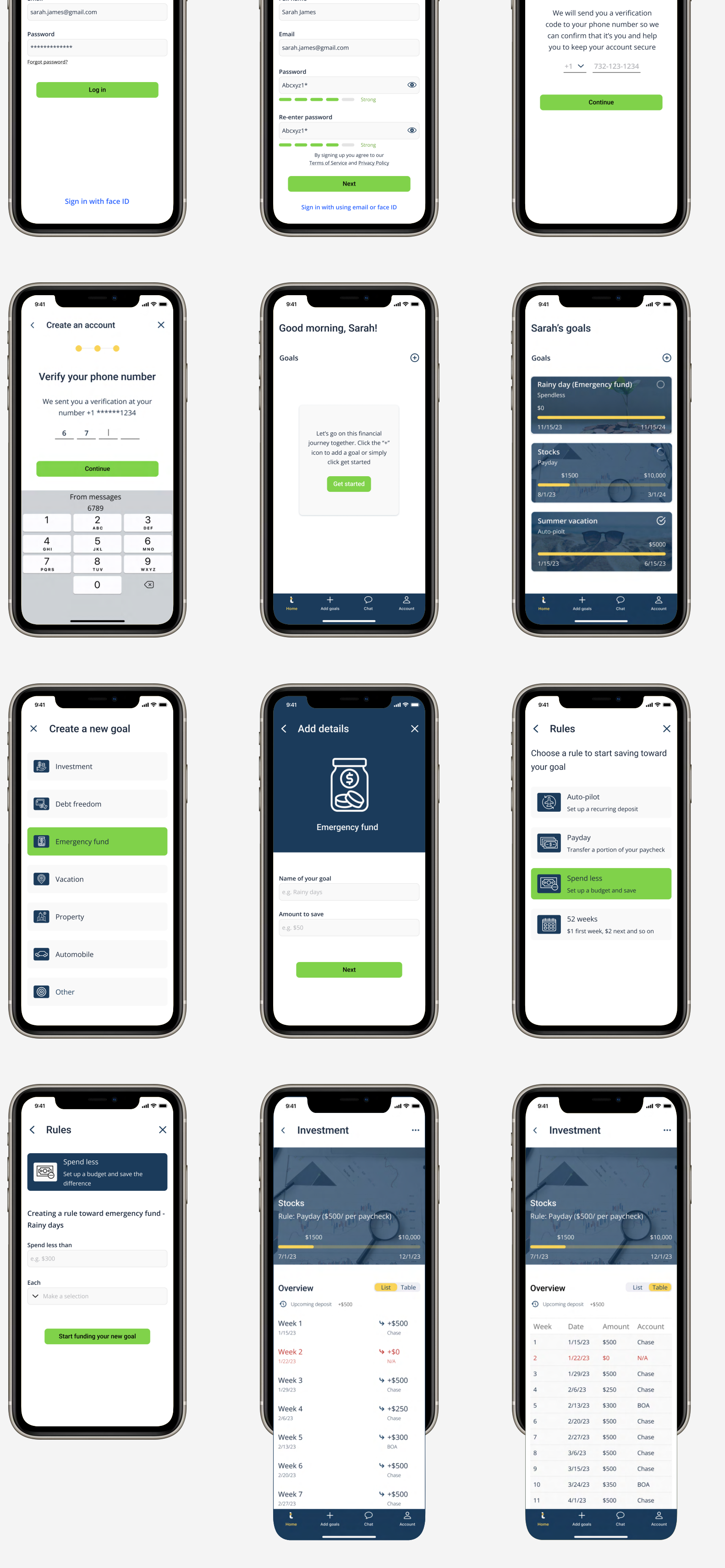
Clean layout, friendly tone of voice and simple navigation


Add details
Emergency fund
Name of your goal
e.g. Rainy days
Amount to save
e.g. $50
Next

Add details to goals

Colors used sparingly to not distract users

As per user testing feedback, changed the label to 'Next' that prompt users to take the next step


thrive
Your goals, our wisdom, your financial success
Sign in
Create an account
Take a tour
Welcome back Sarah!
Face ID
Email
Please identify your face id to access your dashboard
Sign in with email
Log in to your account
Email
Password
Forgot password?
Log in
Sign in with face ID
Create an account
Full name
Email
Password
Reenter password
Next
Please insert your phone number
Continue
Verify your phone number
Good morning, Sarah!
Sarah's goals
Goals
Create a new goal
Investment
Debt freedom
Emergency fund
Vacation
Property
Automobile
Other
Add details
Emergency fund
Name of your goal
e.g. Rainy days
Amount to save
e.g. $50
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Choose a rule to start saving toward your goal
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Set up a recurring deposit
Payday
Transfer a portion of your paycheck
Spend less
Set up a budget and save
52 weeks
$1 first week, $2 next and so on
Rules
Spend less
Set up a budget and save the difference
Creating a rule toward emergency fund - Rainy days
Spend less than
e.g. $300
Each
Make a selection
Start funding your new goal
Investment
Stocks
Rule: Payday ($500/ per paycheck)
$1500
$10,000
7/1/23
12/1/23
Overview
List
Table
Upcoming deposit +$500
Week 1 1/15/23 +$500 Chase
Week 2 1/22/23 +$0 N/A
Week 3 1/29/23 +$500 Chase
Week 4 2/6/23 +$250 Chase
Week 5 2/13/23 +$300 BOA
Week 6 2/20/23 +$500 Chase
Week 7 2/27/23 +$500 Chase
Home
Add goals
Chat
Account

Week	Date	Amount	Account
1	1/15/23	$500	Chase
2	1/22/23	$0	N/A
3	1/29/23	$500	Chase
4	2/6/23	$250	Chase
5	2/13/23	$300	BOA
6	2/20/23	$500	Chase
7	2/27/23	$500	Chase
8	3/6/23	$500	Chase
9	3/15/23	$500	Chase
10	3/24/23	$350	BOA
11	4/1/23	$500	Chase

Outcome & Insights

All in all, I believe the visual design met the task deliverables outlined in the brief. I identified three key features to develop a minimum viable product. The user testing at the end of the design process helped me incorporate changes that made the user flows seamless.

However, in hindsight, the case study would have been even better with solid business and tech requirements, a robust design system, and more in-depth user research and early testing.

Thank you for viewing