

Subscription services are a fast-growing area of the market. In the last 5 years the market has grown by over 100% based on the revenue from subscription e-commerce companies on the internet retailers top 500 list (1). Not just common media subscription services such as Netflix or Disney+ these have branched out into other areas such as cosmetics, games, and foods. As such many people now have one if not multiple subscription services being paid directly from their accounts each month. Although this does lend itself to ease of payment it also allows for the consumer to lose track of payments or services they no longer use. C+R Research did a survey to find out information about this subject in 2022 (2). In this survey they found that on average consumers underestimated how much they were spending by 2.5 times. This shows how easy it is to lose track of your spending when using these services that are becoming more common. Not only the spending, 42% of people had services that they forgot they were even subscribed too. Chase did a similar survey in 2021 and found that 60% of its users had forgotten about at least one subscription service (3). The most common of these are media services which were shown that 46% of online shoppers use one of these with 15% using other services (1).

Due to the rise in subscription services, there has also been the creation of websites and apps to allow consumers to track and manage these subscriptions. There are many types and some have specific uses but there are some very popular ones that are commonly used. First is an app called Rocket or Rocket Money. This app is more than just a subscription tracking app as it also allows budget management for your accounts and can take other payments into account. It also allows for bill negotiations, spending insights and credit score. One important feature of this app that makes it so popular is that you can connect your bank account to it and it will automatically find your current subscriptions from your payments. They also provide a service to cancel your subscriptions for you at your request.

Trim is another service for managing subscriptions. It mainly works on their website though it can be accessed from a mobile device as well. Much like Rocket this site can link your bank account and find your active subscriptions. It also has the request to cancel option present. Trim also offers services like bill negotiations and giving advice from spending for ways to save money.

TrackMySubs is another website-based service for managing subscriptions and recurring payments. Originally designed for small businesses it branched out to consumers as well. This site does not link any bank accounts and some consumers may rather that as they are not comfortable connecting their accounts to 3<sup>rd</sup> party software. This site allows the customer to manually add subscriptions and services to the site as well as set up alarms for next payments and how much has been spent so far.

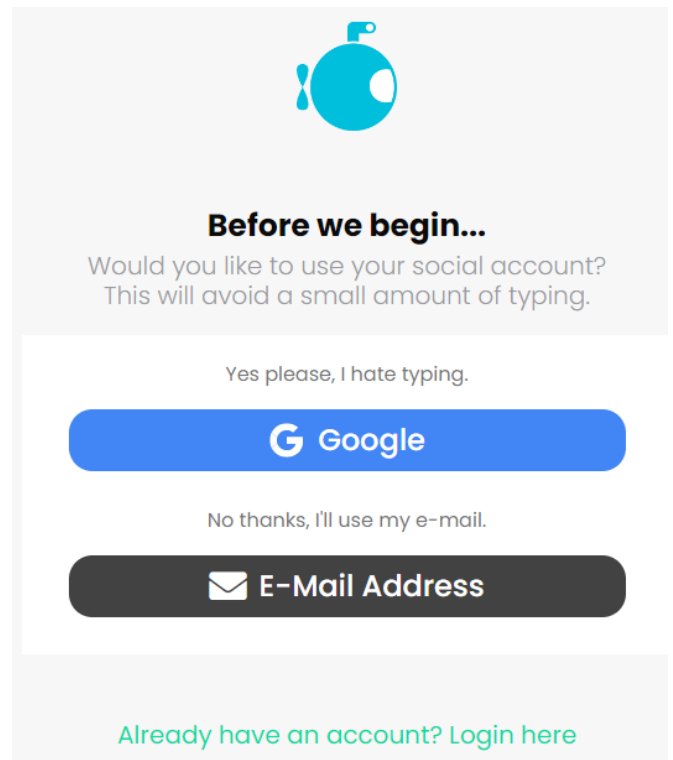
These three apps / sites are a good example of current software that is available for managing your subscriptions and recurring payments.

A survey of how people logged into sites and services was done by Statista in 2016 (4). This found that the two most common logins by a large margin was Facebook and Google. They roughly represent 20% of total logins accounting to Addshoppers.com across their network of online shoppers (5). Also mentioned are the reasons customers gave why they would rather sign up using social logins. 65% say it's faster than registering on a website (time is money). 50% said it means one less password to remember and 12% say it ensures the website is personalized. This was in 2016 and has been on the rise since.

Overall, it seems that this is a very valid and rising area for a website or app to be created. Many people prefer to log in with social logins like Facebook or google so this could be integrated into the app. Further research into the banking connection for auto adding apps may be needed if it is within the scope of a final year project. Have not investigated moving it to a cloud service as of yet, will confirm viability first. Seems app vs website are about half and half so either should work and most sites are mobile friendly. The most common functions are tracking, alarms and cancelation which would be best to have along with auto adding subscriptions for those that connect a bank account.

TrackMySubs is a website-based service for managing subscriptions and recurring payments. Originally designed for small businesses it branched out to consumers as well. This site does not link any bank accounts and some consumers may rather that as they are not comfortable connecting their accounts to 3<sup>rd</sup> party software. This site allows the customer to manually add subscriptions and services to the site as well as set up alarms for next payments and how much has been spent so far. These are the steps for signing up and add subscriptions to this service. (6)

When first signing up there is the option of using google to auto sign in or creating your own account manually with an email (fig 1). Both of these steps will be shown but the end result is the same. Should you choose to manually create your account you will initially be prompted to add some of the more popular subscriptions or search for less popular ones by name (fig 2).



**Before we begin...**

Would you like to use your social account?  
This will avoid a small amount of typing.

Yes please, I hate typing.

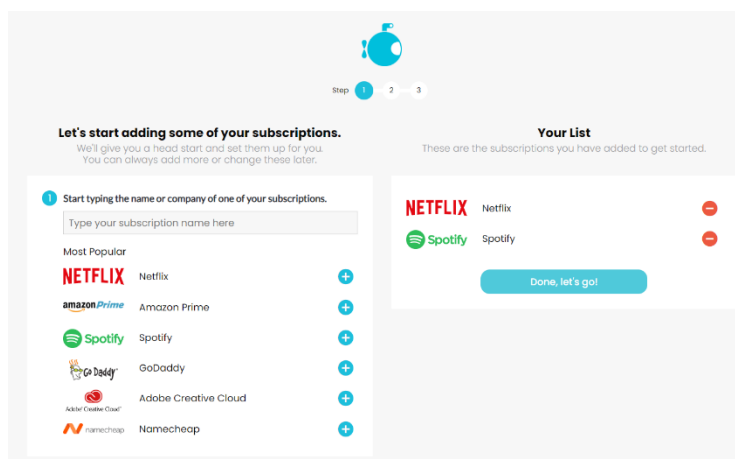
**Google**

No thanks, I'll use my e-mail.

**E-Mail Address**

Already have an account? [Login here](#)

Figure 1



**Let's start adding some of your subscriptions.**

We'll give you a head start and set them up for you.  
You can always add more or change these later.

**Start typing the name or company of one of your subscriptions.**

Type your subscription name here

**Most Popular**

<b>NETFLIX</b>	Netflix	+
<b>amazonPrime</b>	Amazon Prime	+
<b>Spotify</b>	Spotify	+
<b>GoDaddy</b>	GoDaddy	+
<b>Adobe Creative Cloud</b>	Adobe Creative Cloud	+
<b>Namecheap</b>	Namecheap	+

**Your List**

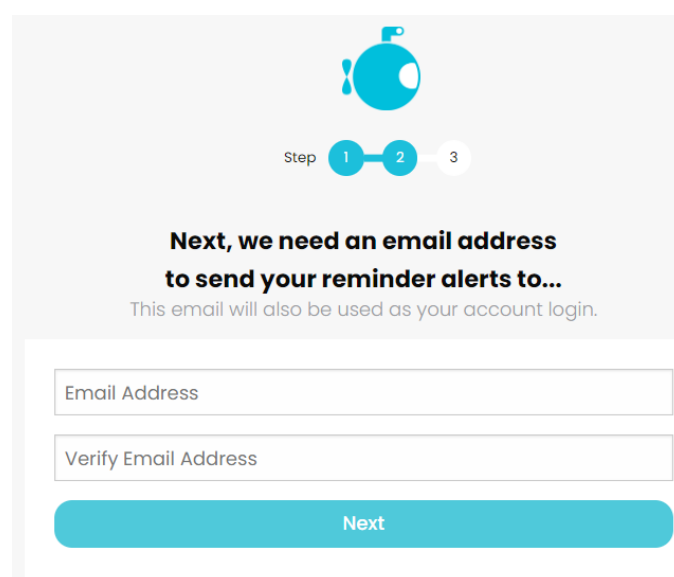
These are the subscriptions you have added to get started.

<b>NETFLIX</b>	Netflix	-
<b>Spotify</b>	Spotify	-

**Done, let's go!**

Figure 2

After this is done you will then be prompted to enter and confirm you email address (fig 3).



**Next, we need an email address to send your reminder alerts to...**

This email will also be used as your account login.

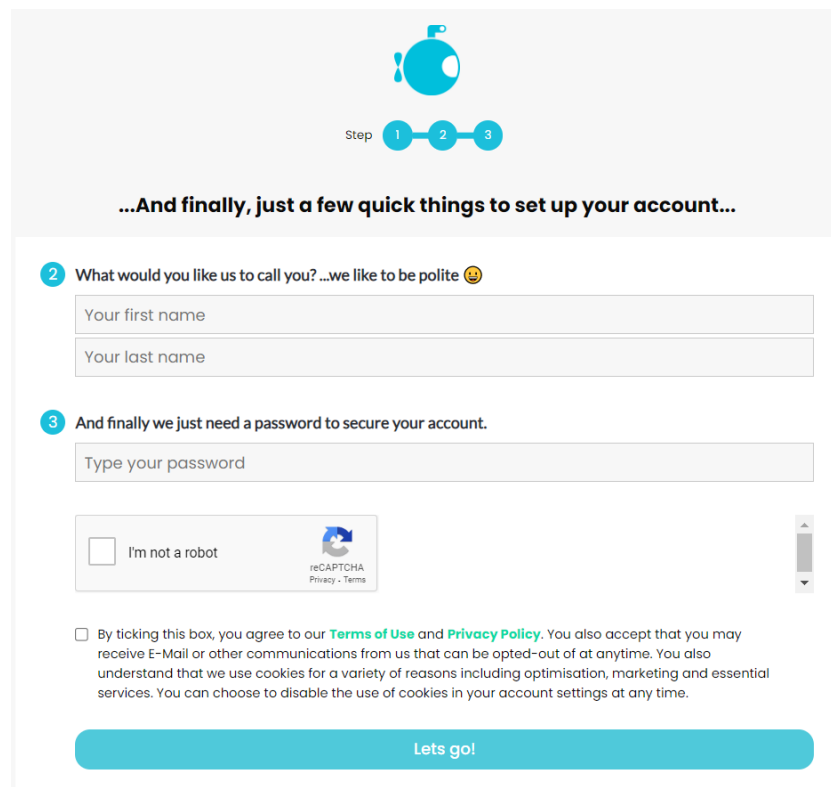
Email Address

Verify Email Address

**Next**

Figure 3

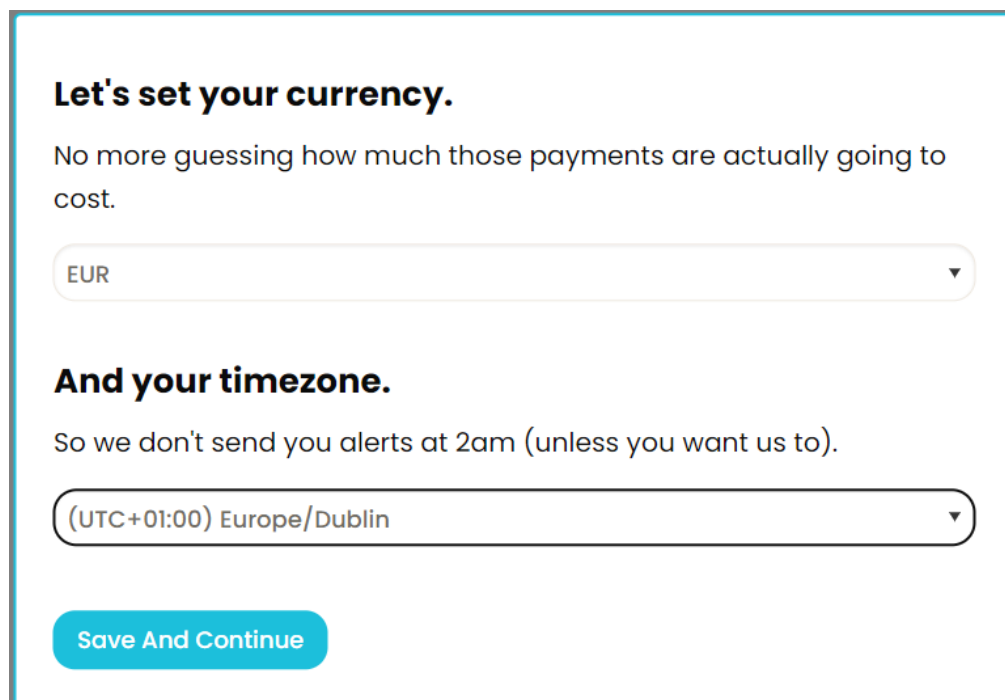
The final stage of manual setup is entering your name, password, agreeing to the terms and conditions and completing a captcha (fig 4).



The form is titled "...And finally, just a few quick things to set up your account...". It shows a progress bar with three steps: 1 (completed), 2 (current), and 3 (next). Step 2 asks "What would you like us to call you? ...we like to be polite 😊" and has two input fields for "Your first name" and "Your last name". Step 3 asks "And finally we just need a password to secure your account." and has a "Type your password" input field. Below the password field is a reCAPTCHA widget with the text "I'm not a robot" and a "reCAPTCHA Privacy - Terms" link. At the bottom, there is a checkbox for agreeing to the Terms of Use and Privacy Policy, and a large blue "Lets go!" button.

Figure 4

Once your account has been created you will be asked to select your currency and your time zone to make sure alarms ring at the correct time and your costs are correct (fig 5). You will also have been sent a verification email.



The form is titled "Let's set your currency." and "And your timezone." It has two sections. The first section, "Let's set your currency.", has the text "No more guessing how much those payments are actually going to cost." and a dropdown menu showing "EUR". The second section, "And your timezone.", has the text "So we don't send you alerts at 2am (unless you want us to)." and a dropdown menu showing "(UTC+01:00) Europe/Dublin". At the bottom is a blue "Save And Continue" button.

Figure 5

Once all this has been done you will be brought to the main homepage shown below (fig 6).

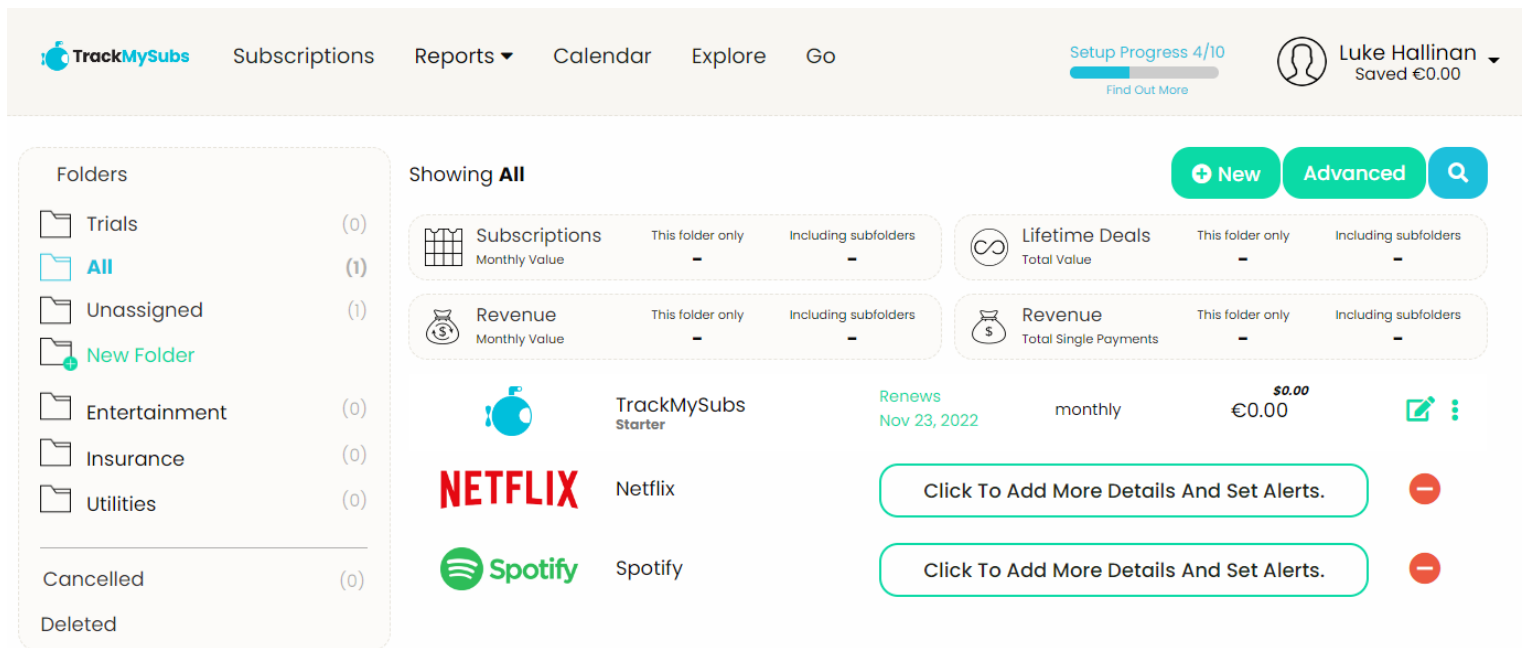


Figure 6

Next will be a run through of using google to sign in. upon clicking google in fig 1 you will be prompted to select your google account and be brought to the below page (fig 7) to either create a new account or link it to an existing trackmysubs account.

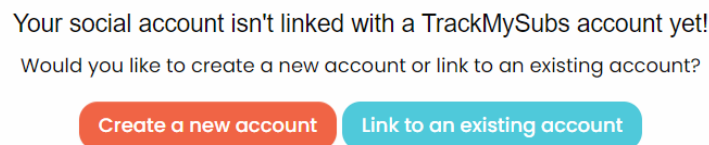


Figure 7

If you create a new account from here the menus in figure 3 and 4 are auto filled for you. After clicking through the same as a manual account you will be brought to the same homepage in figure 6. This page holds most of the functionality for the site. The folders on the left are for the user to split up their subscriptions as the desire and get the total value of subscriptions in each. These can be customized to be anything grouping the user wishes.

The four main types of tracking are shown above the current folders subscriptions. These are the subscriptions section, lifetime deals and revenue for monthly and single payments. These each display they total values of all recurring payments in the folder and sub folders. The "All" folder can be used to get the total of the whole account.

New subscriptions can also be added here using the new or advanced buttons. The new button is the simpler way to add as it breaks up the process and allows some to be filled automatically. This process is shown in figure 8 – 16 below in order. Each of the options in figure 8 set the text box type in figure 9 but all the other windows stay the same. As you type the company section autofills suggestions and as in fig 10 and if it is a know one then the icon or name will appear as the image like figure 11. As shown in figure 13 there is a calendar dropdown to select the date of the payment and it will show this as in figure 14. Finally after entering the cost, you will be able to set an alarm to notify you when the payment will recure. The default setting for this is an email to the address that was used to set up the account but other emails can be added is the user desires.

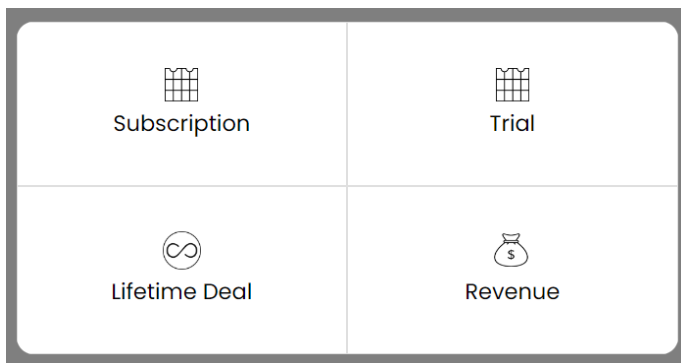


Figure 8

Figure 9

Figure 10

Figure 11

New

amazonPrime

Next Payment Date: i

Next Payment Date

Billing Cycle:

Every 1 Month

Does It Auto Renew?

Yes

Cancel Back Next

Figure 12

New

amazonPrime

Next Payment Date: i

Next Payment Date

October 2022

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Cancel

Figure 13

New

amazonPrime

Next Payment Date: i

25 October 2022

Billing Cycle:

Every 1 Month

Does It Auto Renew?

Yes

This subscription auto renews every Month from 25 October 2022

Cancel Back Next

Figure 14

New

amazonPrime

Cost:

0.00

Currency:

EUR

This subscription auto renews every Month from 24 October 2022

Cancel Back Next

Figure 15

New

amazonPrime

Do you want to set a reminder alert?

Yes, use my default alert

Yes, use my default alert profile

You don't have a default alert profile, set one [here](#).

Yes, create custom alert

No thanks

This subscription auto renews every Month from 24 October 2022

Cancel Back

Figure 16

The other option for adding subscriptions is the advanced button which gives all the details in one large window shown in figure 17 below. This also has some additional sections such as contract expiry and url link to the website of the company. You can also specify the folder and add tag for the sake or organization. Contact manager allows you to add contacts for the alerts to use and the alert manager uses these to let the user know when a payment is due.

The 'New' form is a modal window for creating a subscription. It contains the following fields and controls:

- Company:** Text input field.
- Description:** Text input field.
- Frequency:** Dropdown menu with '1' selected.
- Cycle:** Dropdown menu with 'Monthly' selected.
- Value:** Text input field with '0.00'.
- Currency:** Dropdown menu with 'EUR' selected.
- Type:** Dropdown menu with 'Subscription' selected. To its right are two buttons: 'Alert Manager' and 'Contact Manager'.
- Recurring:** Dropdown menu with 'Yes' selected. To its right is a text area labeled 'no alerts'.
- Next Payment Date:** Text input field.
- Contract Expiry:** Text input field.
- Url Link:** Text input field.
- Payment Method:** Dropdown menu with 'Not Specified' selected.
- Folder:** Dropdown menu with 'No Folder' selected.
- Tags:** A button with a plus icon and 'Select Tag' text, followed by a dropdown menu.
- Notes:** A checkbox labeled 'Include Note In Alerts' and a large text area below it.
- Buttons:** 'Close' (red) and 'Save' (blue) buttons at the bottom right.

Figure 17

When adding an alarm for a payment you get the popup shown below in figure 18. Custom alerts is the alarm id. When selecting when to be alerted you have a choice of a day, week, or month before as shown. The reason for the alert can be for a payment or trial expiry date or the contract end date. Finally, the contact is selected from the ones you add in the contact manager and by default only has the name and email used to set up the account.

The 'ALERT MANAGER' popup is used for setting up alerts. It contains the following fields and controls:

- Time period:** A dropdown menu with '1' selected. Below it is a 'New Alert' button.
- Alert on:** A dropdown menu with 'Day Before' selected. A list is open showing options: 'Day Before' (highlighted), 'Week Before', and 'Month Before'.
- Alert on:** A text input field with 'Payment/Expiry Date'.
- Contact:** A dropdown menu with 'Luke Hallinan' selected.
- Buttons:** 'Cancel' (red), 'Apply Profile' (blue), and 'Save & Close' (blue) buttons at the bottom.

Figure 18



Once all this has been done the subscriptions will be added to the homepage. While there on the right of each subscription is an edit button and three dots that show other options for that sub as shown in figure 19 below. From left to right these are delete, pause, duplicate, attachments, edit history, payment history, alert manager and finally a button to close the options menu.

The screenshot displays the TrackMySubs application interface. At the top, a navigation bar includes the logo, 'Subscriptions', 'Reports', 'Calendar', 'Explore', and 'Go'. A 'Setup Progress 6/10' indicator and a user profile for 'Luke Hallinan' are also present. On the left, a sidebar lists folders: 'Trials' (0), 'All' (3), 'Unassigned' (3), 'New Folder', 'Entertainment' (0), 'Insurance' (0), 'Utilities' (0), 'Cancelled' (0), and 'Deleted'. The main area, titled 'Showing All', features a grid of summary cards for 'Subscriptions', 'Revenue', 'Lifetime Deals', and another 'Revenue' category. Below these, a list of subscriptions is shown, including 'TrackMySubs Starter', 'Netflix', 'Spotify', 'Humble Bundle', and 'Amazon Prime'. Each subscription entry displays its logo, name, renewal date, frequency, and price, along with a set of action buttons (delete, pause, duplicate, etc.) on the right.

Figure 19

This website also has features in the top banner for reports, calendar and popular subscriptions called explore. Each of these will be shown below. First is the reports section (fig 20).

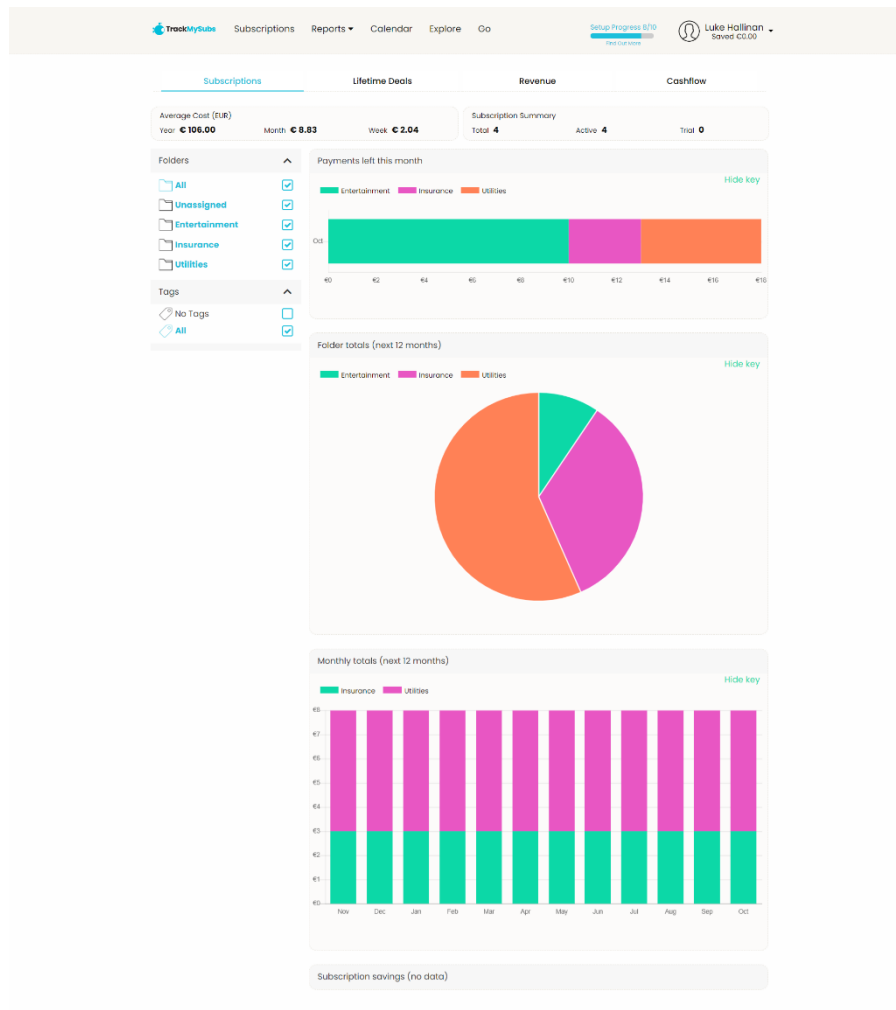


Figure 20

This page allows the user to view their monthly and yearly totals and other information about each folder of payments. This is all generated automatically for the user from their input data. It can also be filtered based on folder, tag and payment type if needed.

Secondly there is the calendar page shown in figure 21 below. This can be used to look ahead and get a good idea of what is due when. Like the reports it can be filtered the same way and auto colours each folder.

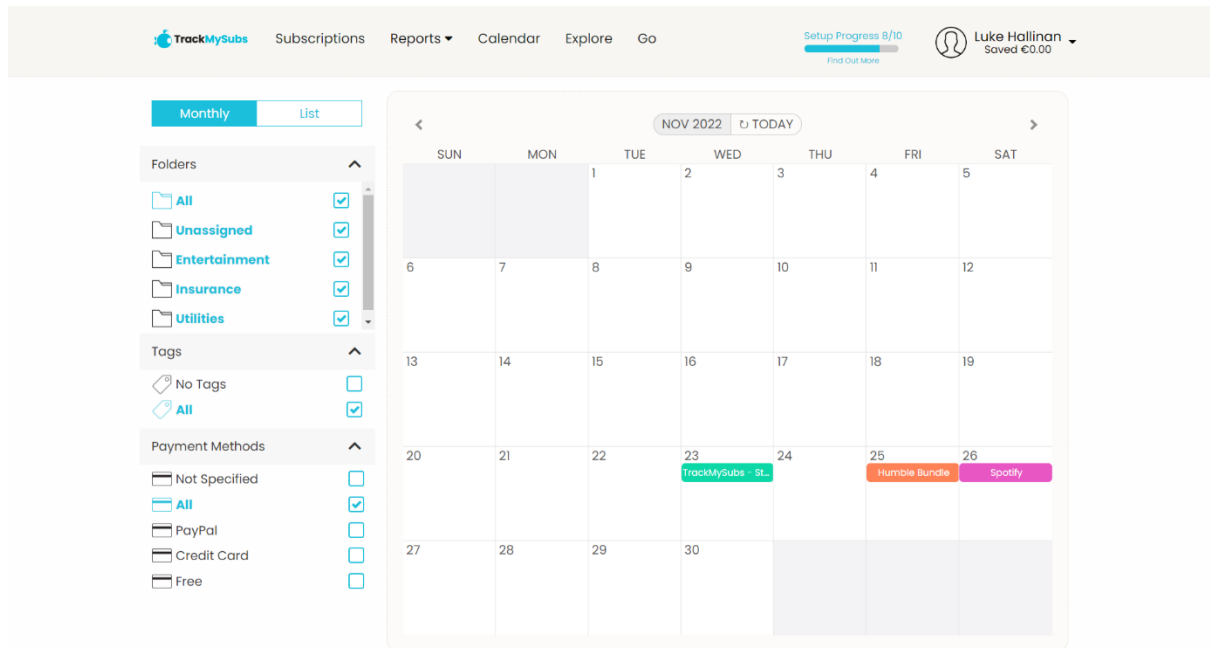


Figure 21

Finally, is the explore section that allows the user to look at popular subscriptions and lifetime deals shown in figure 22. Any of these can be selected to give information about them such as their price, rating, and cancellation rates (fig 23).

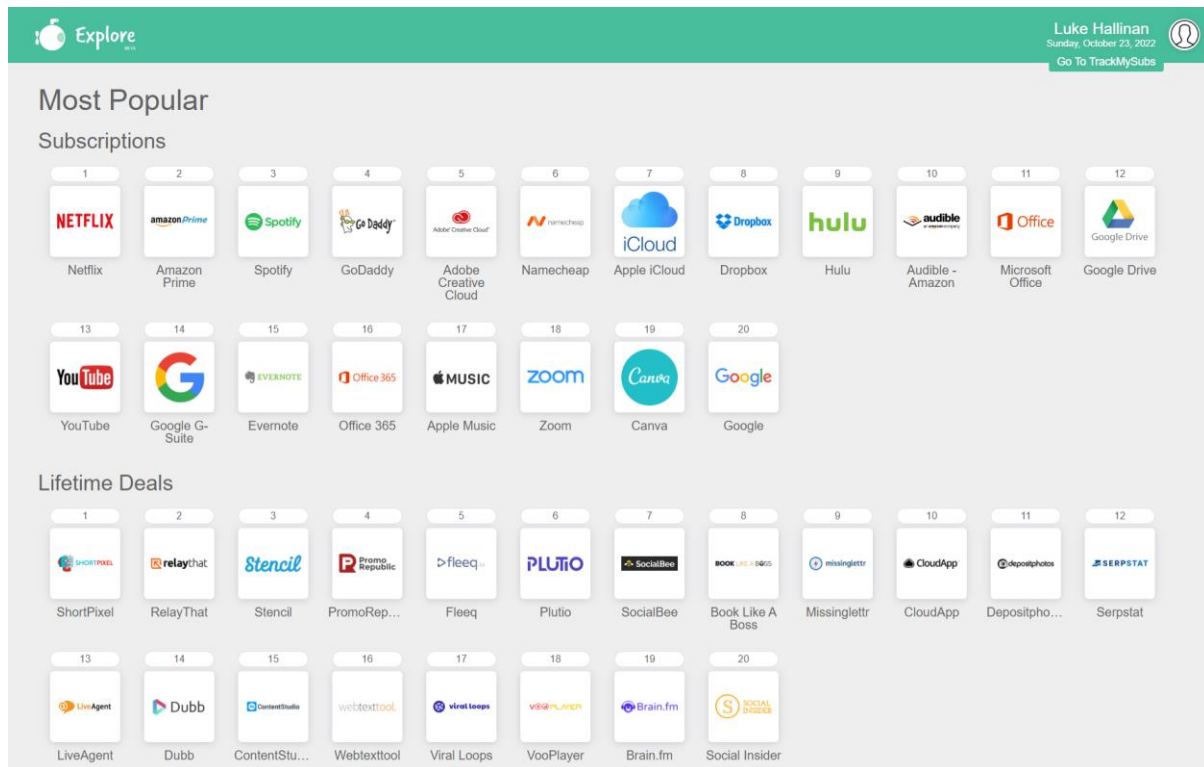


Figure 22

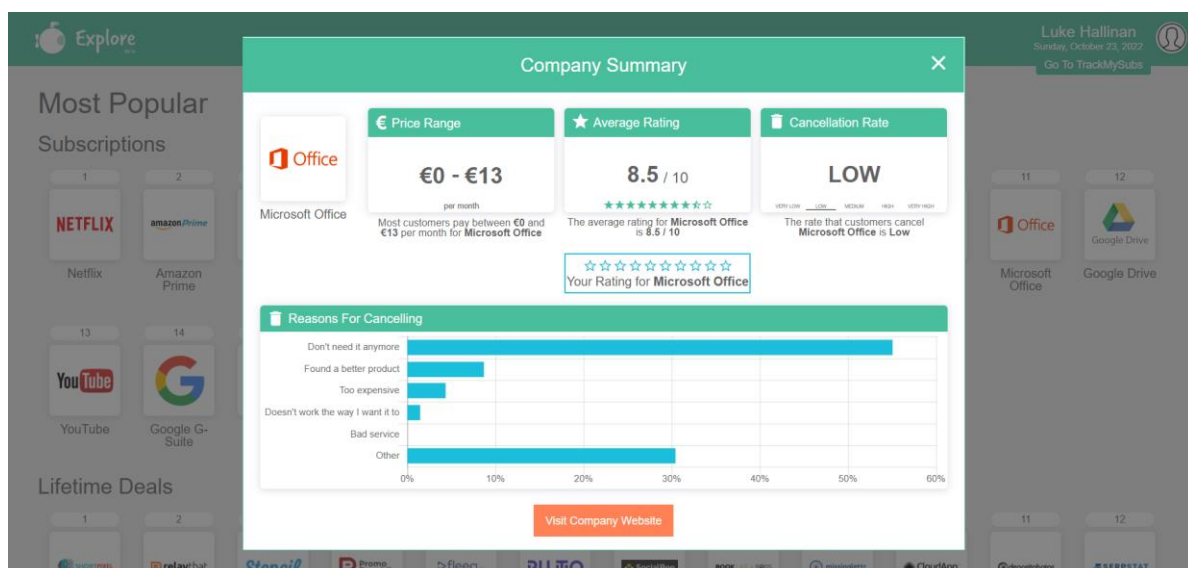


Figure 23

This site is very similar to this project and as such has been researched in more details. Features such as adding subscriptions and alarms will work much the same way with some minor differences. Although the file system is a good way to organize your subscriptions it takes up a lot of space even if it is unused as shown above. None of the subscriptions are added to any folders yet the entertainment, insurance and utilities folders are still visible and can be selected. Likewise, the options for single payments and lifetime deals are unnecessary as they are no currently in sure and due to the nature of these item there would be no recuring fees.

The data is not stored on the local machine as such it must be requested from a database elsewhere when loading the page. This is the most common method for this type of site and will more than likely be the same method used in this project.

Trim works predominantly as a text service. Trim required a phone number to sign up. You can also add an email if you wish and get email notifications much like trackmysubs and rocket money. It also requires you to add your bank account to make an account and auto add subscriptions.if any subscriptions are missed they can be added from the transactions menu

TRIM

Help

Enter your phone number to secure your account

your cell phone number

Enter your phone number to receive an authentication code now and promotional and service messages in the future from Trim. You can opt out any time by replying "STOP". If you need help, reply "HELP" or email help@asktrim.com. Message frequency varies. Message and data rates may apply.

Send me the code

Trim's Terms of Use, Privacy Notice, CA Privacy Notice and Privacy Policy

Terms of Use & Privacy Policy

Help

TRIM

Your subscriptions

Identify, monitor, and cancel your unwanted subscriptions for **FREE**.

ADD BANK ACCOUNT

We use Plaid to securely link your bank account.

Track Subscriptions

View and manage all your subscriptions in a single place

Unsubscribe for free

We'll help you cancel the ones you don't want anymore for free.

Save time and money

Sit back and relax. We'll take care of the rest.

Apple.com/bill

Sep 22

Venmo

Sep 22

Transferwise Inc Trnwise 17731428 Web Id: 9453233521

Shopping

-\$2.99

Rename

Change date

Don't include in spending total

This is a subscription

What is this?

Rocket money on the other hand needs an email and a bank account or credit card to start up an account. This allows it to auto add all your subscriptions and payments and well as assist you in saving m0ney elsewhere.

## Let's connect your accounts


Start by linking your checking account and credit cards to allow us to automatically find your subscriptions.

Bank-level 256-bit encryption




For bank connections, we use Plaid who also powers:

**venmo** Betterment coinbase

 Checking

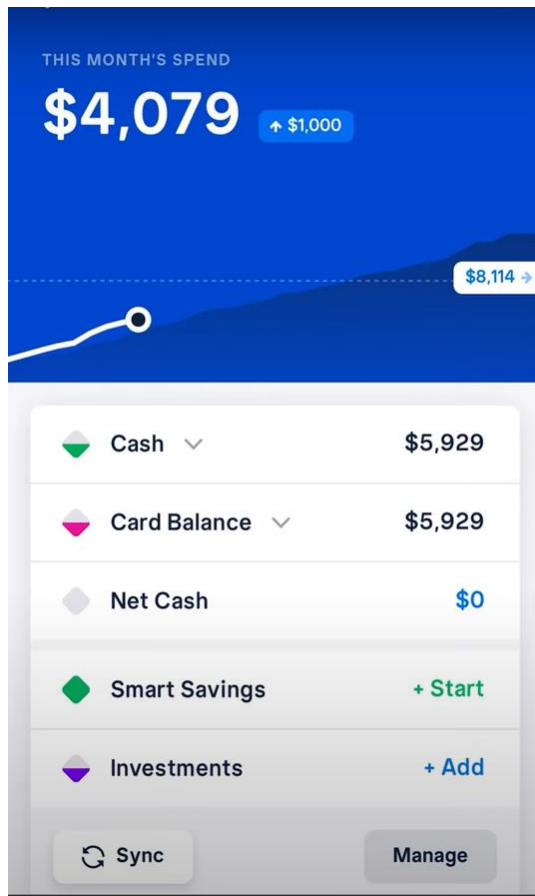
Add

 Credit Cards

Add

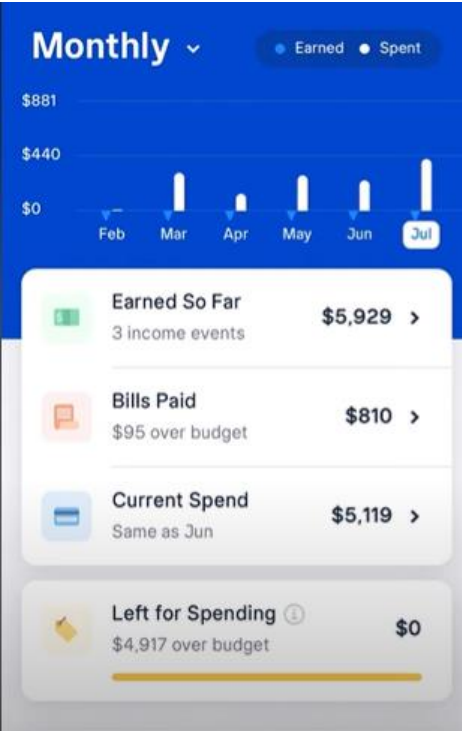
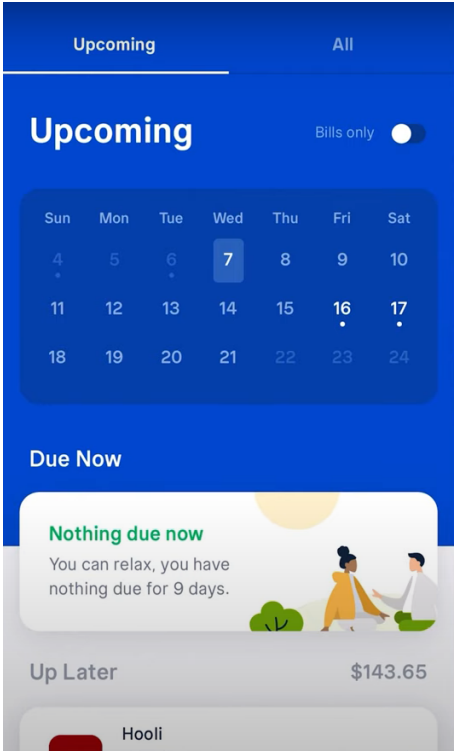
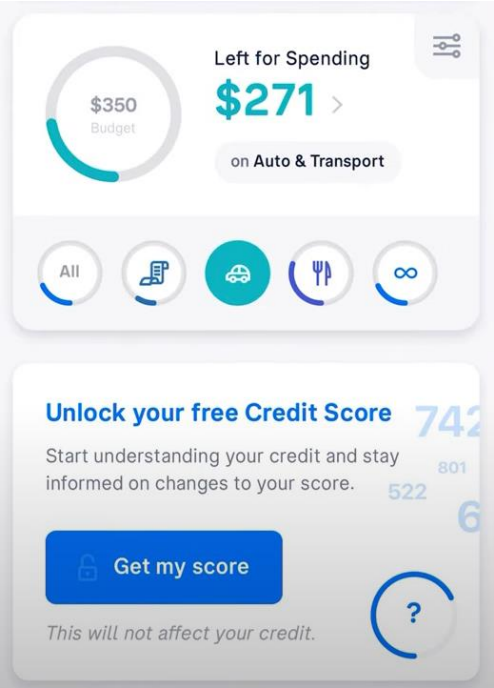
Continue

Rocket money allows you to track you balance in accounts that are connected as well as the options to give advice on smart saving such as cancelling old unused subscriptions and investments of savings

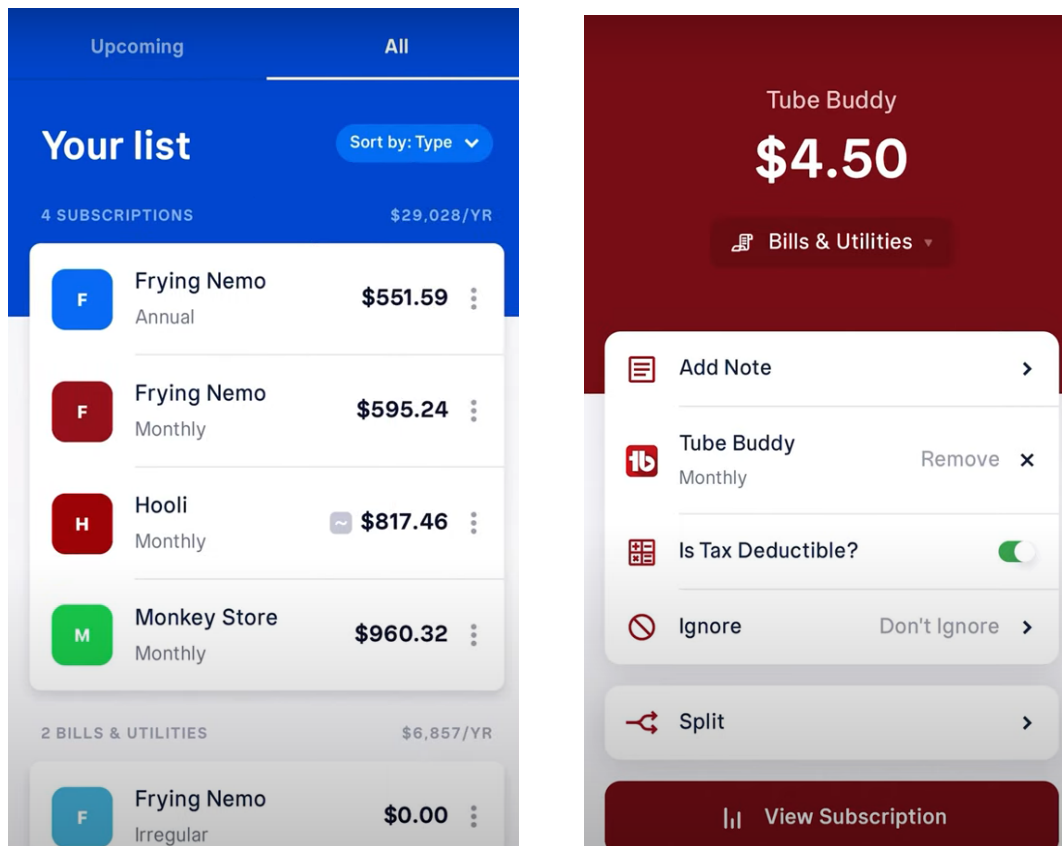




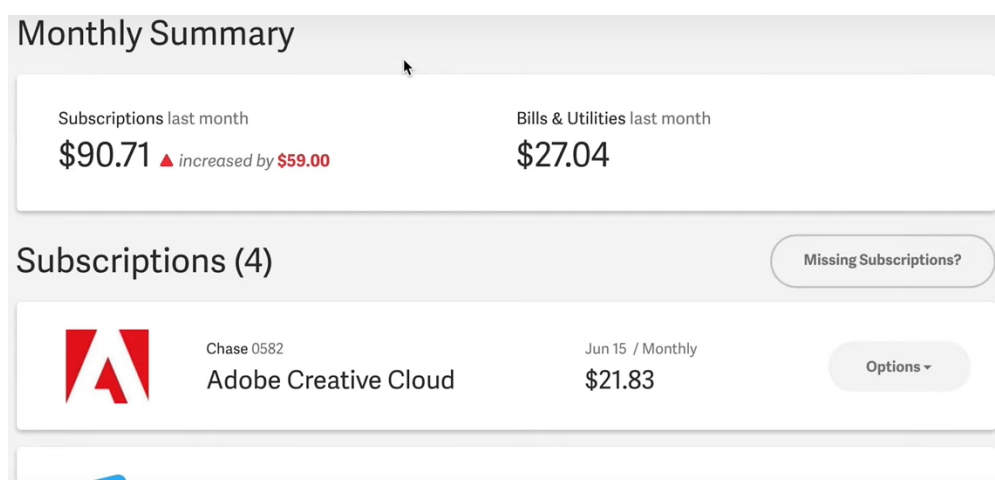
Much like track my subs rocket money has similar features for tracking monthly spending. They also have extra features such as credit score as you have linked your bank account. Aslo much like trackmysubs there is a calendar of upcoming payments to allow you tog et an overview of that months spending.



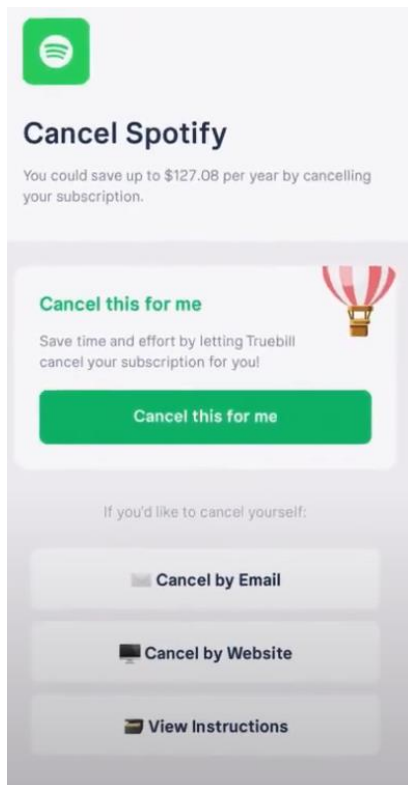
Rocket money also has a subscription tracking page like the homepage of trackmysubs. These subs are automatically found when you connect an account. For rocket money this also includes payments such as utilities and bills much. These sorts of payments can be added into trackmysub and manually sorted as utilities too. Should rocket money fail to find a sub you have the option to manually add it in. these subscriptions can also be clicked to go into more details for each one and add notes to them.



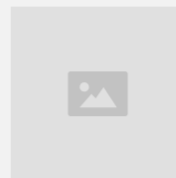
Rocket money can also be access online. The homepage has your subscriptions and bills much like track my subs does. This will give you a list of current s subscriptions and bills as well as the amount spent last month. It also has the option to manually add in any missing subscriptions. Each sub also has the next payment date and its frequency being weekly/ monthly/ yearly.



Rocket money also allows you to cancel subscriptions but unlike trackmysubs there are multiple ways to do this. For subscriptions that allow it you can cancel my email to make it easier and quicker for you. Not all subs allow this option so the other two are more common. Rocket money can try to cancel your subscription for you through the app's website. Some apps do not allow cancellation on your behalf or you might be reluctant to give the subscription account username and password so you will need to do it manually. In this case rocket money will give you step by step instructions on how to cancel each service. This is very useful as some companies make cancellation complicated or convoluted. In the case of some popular sites such as Netflix they even have video tutorials on how to manually cancel.



## Cancelling your subscription



**To cancel your Netflix subscription:**1) Log in to your Netflix homepage.2) Access Your Account by going to the drop-down menu of your profile at the top righthand corner of the page. 3) Click Cancel Membership at the top lefthand side of the page under Membership & Billing.4) Click Finish Cancellation to finalize your account cancellation.

## How to cancel Netflix manually

We've put together a short video, walking you through how to cancel your Netflix subscription.



#### Common Features:

- Current subscriptions / bills page
- Monthly spending / budgeting page
- Calander of upcoming payments
- Cancel subscriptions
- Alerts for next payments (email / text)
- Google / Facebook login
- Manually added subscriptions
- Payment type organizations

#### Useful features:

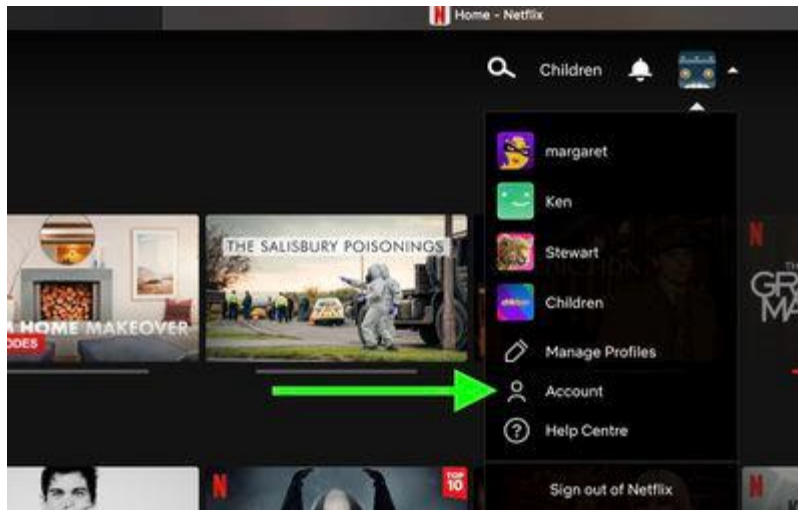
- Ignore subscription options
- Linking bank accounts
- Subscription cancelation instructions
- Payments list tab

#### Other notable features:

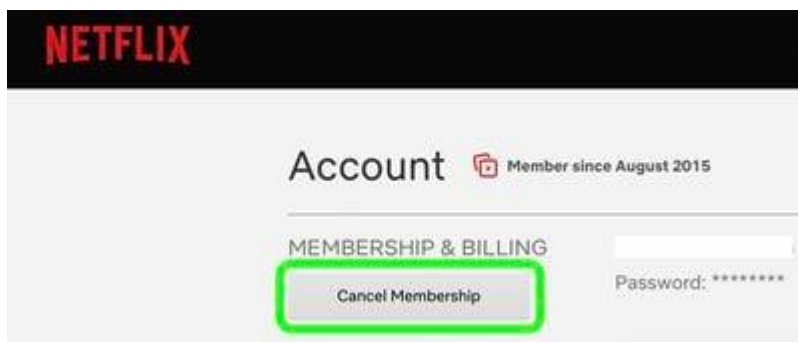
- Bill negotiation

Survey: <https://forms.gle/yckB1KRyKj9wE8TY8>

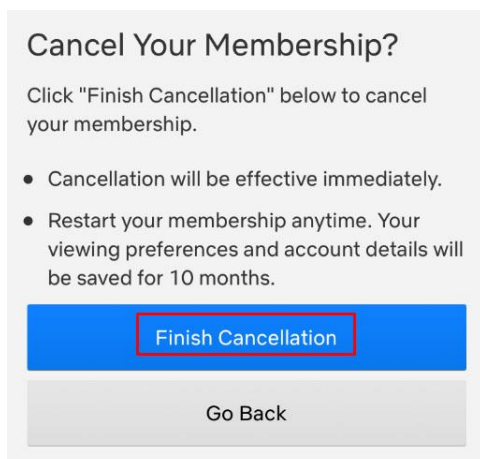
One of the main features of the site will be the cancellation of subscriptions. For popular ones such as Netflix and Spotify may also be possible to unsubscribe for the user rather than just provide step by step cancellation instructions. Most such as Netflix are reasonably easy to unsubscribe from. Below are the steps to cancel both Netflix and Spotify. First is to go to the Netflix homepage. This can easily be done with a redirect on the cancel button. There the user must select the account icon in the top right. From the drop-down menu select the account option. This could easily be done for the user with some local JavaScript or a redirect to the account page directly.[1]



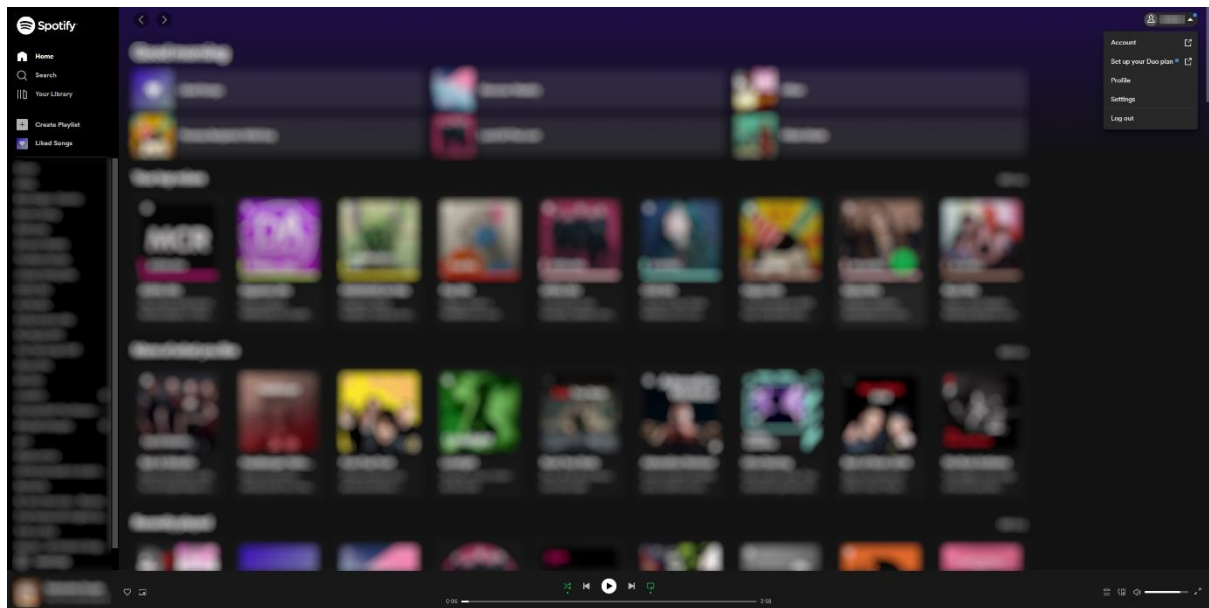
This will bring you to the account options when the user can select cancel membership option. One selected they use will be asked to confirm their cancellation.



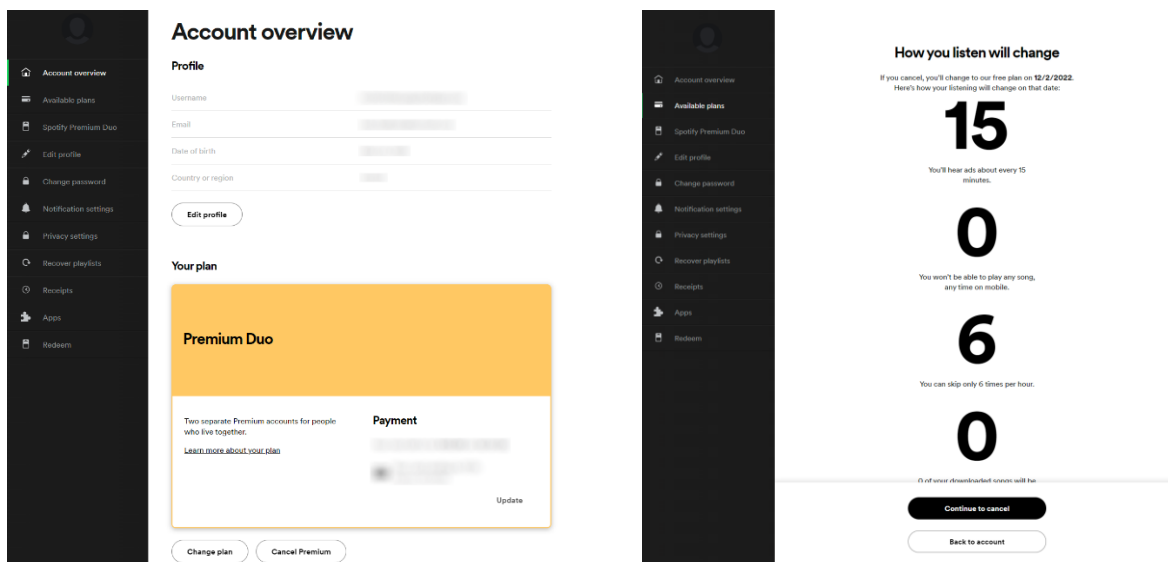
This is the last chance for the user to stop cancellation before ending the subscription.



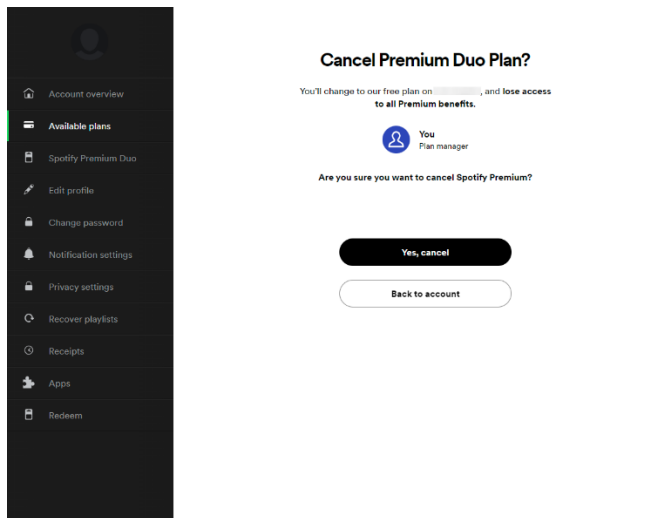
Spotify if much the same for cancelations. Once at the main site gain easily achieved by a redirect the top right account symbol drops down. From here account is selected which will bring the user to the account page.



On the main account page, the user must scroll down to the cancel premium button. This will cancel payments for the active subscription. They will then be asked to continue cancelling and be offered other available plans. One they select continue to cancel the user will be brought to the final cancelation page.



Finally the user selects yes, cancel to complete the cancelation process. Both of these services' cancelation process could be reasonable easily automated provided the user can provide the correct account username and password to sign in.



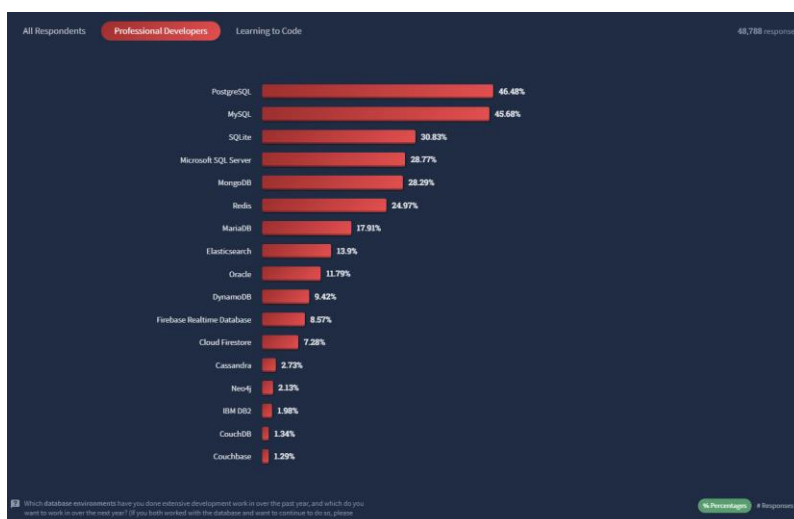
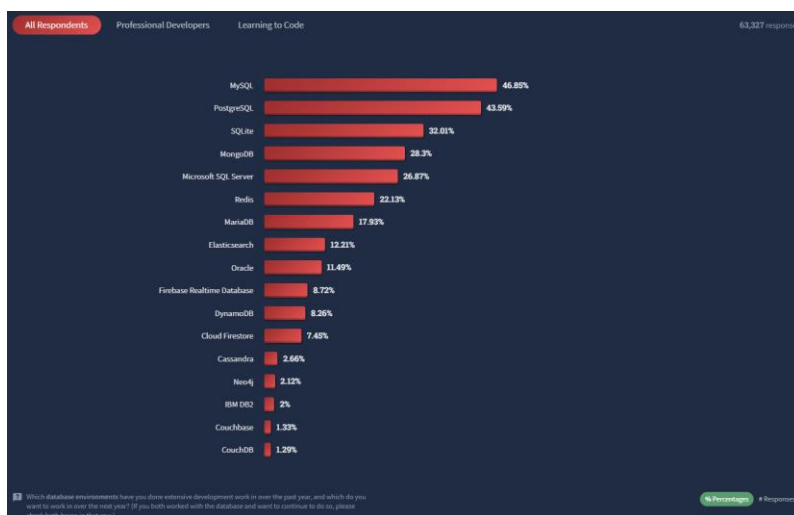
This app will use a database to store the information of the users and their subscriptions. There are multiple databases types that could be used but for a web application of this size the most common ones would be Oracle, MySQL and PostgreSQL. [8]

Oracle is the most widely used of these options. It uses a relational database system that can use c, c++ and java. Overall, it is one of the most extensively used relational databases. [8]

MySQL is one of the most popular databases in 2022 according to stack overflows 2022 survey [9], especially when involved with web development. its main focus is on stability, robustness and maturity. It is written with c and c++ and uses a structured query language. [8]

PostgreSQL formally known just as POSTGRES is another database written in c. is is primarily used by business that deal with large amounts of data. [8]

During their survey stack overflow found that most web developers used mySQL the most beating PostgreSQL by a small percentage. However, when only professional developer are considered this is reversed.





Because of how common they both are for web development MySQL and PostgreSQL will both be looked into in more detail. In general both of these databases will run a web application well. The major differences come from how read/write heavy the app is and how large its intended customer base will be. Below are some of the advantages and disadvantages of each [10]

PostgreSQL	
Pros	Cons
Free and does not require a subscription fee for corporations to use.	The speed of reading data is slower than MySQL though this can be improved with optimization by the business
It is very customizable and can be tuned to better work with the company's data	Although growing PostgreSQL is not yet supported by many open-source applications
As PostgreSQL is a creative collaboration and new management solutions can be found and shared easily	There is a lack of organizational support as it is a collaborative undertaking which can make it unpopular
Very high scalability that many businesses may require if they foresee large growth	Postgres forks a new process for each new client connection [11]

[10]

MySQL	
Pros	Cons
Operates on multiple platforms making the software portable and very compatible with web applications	Lacks support for bulk database processing
Connection is continuous while providing integrity and data protection	Limited customization compared to PostgreSQL which can make it less than ideal for some companies uses
Encryption algorithms are complex and give reliable data protection	Limited to test bug reports and security patches despite being open source
Open-source software that leverages budget costs for companies seeking a reliable database system	Currently losing popularity as more advanced and customizable options become available

[10]

Overall MySQL seems to be the better option for this type of web application. The app will not be containing huge amount of customer data as people don't generally have more than 5 subscriptions each. This makes its limits on size and scalability much less of a problem. It will also be very data read heavy compared to write as once the subscription is added it will mostly be used to allow the customer to check the upcoming payments without editing the actual data. Due to the simplicity of this app the high functionality and customization of PostgreSQL will not be needed and setting up and managing the database may be made unnecessarily complicated because of it.

User	Subscriptions
<ul style="list-style-type: none"> <li>• id</li> <li>• First name</li> <li>• Last name</li> <li>• Username</li> <li>• password</li> <li>• Email</li> <li>• Phone number</li> <li>• Account number</li> <li>• Currency</li> <li>• Time zone</li> </ul>	<ul style="list-style-type: none"> <li>• Id</li> <li>• Name</li> <li>• Company</li> <li>• Website</li> <li>• Category</li> <li>• Image</li> <li>• Description</li> </ul>

Current Sub	Alerts
<ul style="list-style-type: none"> <li>• Id</li> <li>• Currency</li> <li>• Cost</li> <li>• Date</li> <li>• Recurring length</li> <li>• Alert (Boolean)</li> <li>• Alert id</li> <li>• Sub username</li> <li>• Sub password</li> <li>• Next pay date</li> <li>• Group</li> <li>• Notes</li> <li>• Cancelled</li> </ul>	<ul style="list-style-type: none"> <li>• id</li> <li>• Current datetime</li> <li>• Time zone</li> <li>• Alert method</li> <li>• User id</li> <li>• Number of days early</li> </ul>

<https://www.diva-portal.org/smash/get/diva2:1665351/FULLTEXT01.pdf>

<https://www.tandfonline.com/doi/full/10.1080/14783363.2012.677305>

<https://escholarship.org/uc/item/2r6031th>

in 2012 Shwu-Min Horng published a paper on what influences users decisions to pay for web 2.0 subscriptions. As this project will be creating a web application it is important to take some of the main points of consideration in that paper and focus on them. The main aspects that influence a users willingness to pay for a web subscription were broken down into 11 factors. These are Convenience, Ease of use, Essentiality, Added value, Perceived service quality, Usage frequency, Perceived fairness, Security concerns, Interaction intensity, Differentiations and Desire fulfilments.

Though this project will function on web 3.0 many of the variables from 2.0 will be employed and some from 1.0. for this we will mainly focus on Convenience, Ease of use, Essentiality, and Added value.

Convenience - this has been found to be an important factor of online user satisfaction. Subscription services generally offer specific or privileged contents to the user. The convenience of obtaining instant access to desired contents plays an important role in users' willingness to pay for these services. Applications like rocket money and trim offer a service to cancel your subscriptions faster then doing it yourself but this is a paid service unavailable on the free version of the apps. These is one of the aspects users might pay for the convenience of easier cancelation.

Ease of use – it was shown that this was significantly related to user satisfaction when using a website. Ease of use represents how well a website is capable of providing functions that increase users' incentives to pay. Due to this special care will be taken to ensure that the web application is straightforward and simply laid out to avoid user confusion.

Essentiality - the perceived value of information depends on how important or essential it is to meet customers' information needs. It was found that consumers were willing to pay for certain information that was otherwise free, if the information met their immediate needs. This will be a very important factor and one of the main focuses of this project. Users could if they so desired go through their back statements and manually record their current subscriptions. The aim of this application is to remove the need for the user to preform this task. This along with ease of use will influence the users willing to pay or use such a service.

Added value - Providing added value is a strategy used in many product or service promotion campaigns. This is used heavily in advertising by all three of the studies applications currently on the marked. They all claim that using their service can save you money therefore adding value to your accounts. This is done through many methods such as cancelling forgotten subscriptions, negotiating payments and setting budgets. The ability to ease the cancelling of a subscription is a feature that will be going into this web application.

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