

Project Design Phase-II Customer journey map




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Team ID	PNT2022TMID06598
Project Name	Personal Expense Tracker



Document an existing experience

Narrow your focus to a specific scenario or process within an existing product or service. In the **Steps** row, document the step-by-step process someone typically experiences, then add detail to each of the other rows.

 SCENARIO Add and manage expenses	 Entice How does someone initially become aware of this process?	 Enter What do people experience as they begin the process?	
 Steps What does the person (or group) typically experience?	Acquaintances When friends have lot more savings than you and they got to spend money according to their budget	Family Having a family needs sufficient budget to buy their basic needs as well as take care of other expenses	Collect and manage Usually they need to start taking care of the receipts after expenses Capture and organize your payment receipts to keep track of your expenditure
 Interactions What interactions do they have at each step along the way? ■ People: Who do they see or talk to? ■ Places: Where are they? ■ Things: What digital touchpoints or physical objects would they use?	Ask friends for a good way to manage finances	Either their office or their houses	Through advertisements Phone or mail or face to face
 Goals & motivations At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")	To save money	To set a savings goal and spend within the set budget	Keep a through paper trail i.e. to gather up all financial documents and other valuable papers and store it digitally Use documents stored digitally to track expenses
 Positive moments What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	Collecting receipts	Identify problem areas where money is spent unwantedly	Avoids debt Faster and simpler process to calculate expense
 Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?	Setting the appropriate budget according to your savings	The risk of limited accessibility	Finding the right budgeting method Stress when budget gets tight
 Areas of opportunity How might we make each step better? What ideas do we have? What have others suggested?	From income source calculate budget	To meet variable expenses compensate with saved money	Improved revenue forecast Oversee and enhance cash flow of a person

 Engage In the core moments in the process, what happens?	 Exit What do people typically experience as the process finishes?	 Extend What happens after the experience is over?
<div>Customer have so many receipts it feels overwhelming.</div> <div>Confirm the calculations</div> <div>Lose a lot of time filling expenses</div>	<div>Know what's tax deductible</div> <div></div>	<div></div>
<div>Self-Service Resources</div> <div>Peer Referral</div>	<div>Get financial advices from friends</div> <div>Check and update digital documents</div>	<div>Review expense reports</div>
<div>Encourages and increases savings</div> <div>Generates and sends reports to give a detailed insight about profits, losses, budgets, income, balance sheets, etc.,</div>	<div>Keeping finance organized</div> <div>Helps to meet your financial objectives.</div>	<div>Review your budget regularly.</div>
<div>Can we monthly expense report</div> <div>Use expense reports and spend money accordingly</div>	<div>Improving financial security</div> <div>Budget puts a person on stronger financial footing for both the day-to-day and the long term</div>	<div>Create financial stability</div>
<div>To much of reports can cause problems</div> <div>Categorize each expenses made</div>	<div>Streamline income and expenses under the appropriate tax categories.</div> <div>Complexity to calculate tax</div>	<div>Check expenses on regular basis</div>
<div>Reveals spending issues</div> <div>A detailed log to all expenses and expense report</div>	<div>Helps to solve financial problems on time</div> <div>Dashboard to display expense per category and have improve visibility</div>	<div>Helps you stick to your budget and cut out impulse spending</div>