UX ACTIVITY SIX ELEMENTS OF SIMPLICITY - FOGG

Mobile Application:

Splitwise - Adding & Settling expense in a group

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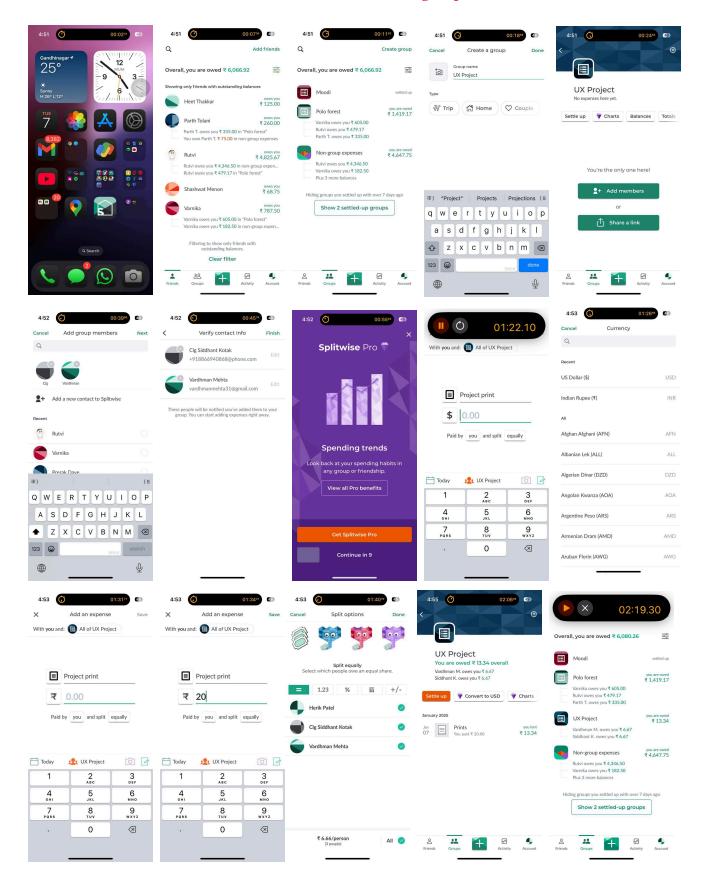
- 1. Time: how long it takes to complete an action
 - For a regular user, it takes around 2 minutes to create a group and add an expense in Splitwise, involving 13–14 clicks.
 - Settling up within the app (without third-party platforms like Paytm, PayPal) is quicker, taking about 25-30 seconds and 5-6 clicks to mark an expense as settled.
 - For a new user, account creation and learning the app's functionalities may still delay the overall process.
- 2. Money: the fiscal cost of taking actions
 - Adding & settling expense is free for all users but incurs a subscription fee for upgrading to Pro which includes certain features like currency conversion, itemized bill splitting and ad-free experience.
- 3. Physical Effort: the amount of labour involved in taking the action.

- Adding an expense involves typing group and friend names, entering details like expense name and amount in the correct currency, requiring 13–14 steps.
- Settling up requires 3–4 taps to record a transaction as settled, involving minimal physical effort.
- 4. Brain Cycle: the level of mental effort and focus required to take action.
 - Adding expense mainly requires typing accurate details (friend's name, amount that too in correct currency), choosing right settings for splitting money (equal/unequal split), avoiding amount input errors (unmatched currency type, etc.).
 - Settling up only involves verifying the amount owed or paid and marking it as settled.
 - So it requires focus to enter details and minimal mental effort.

5. **Social Deviance**: how accepted the behaviour is by others

- Using Splitwise is socially acceptable because it helps manage shared expenses fairly, but using it too much or constantly reminding others about settling up payments might make a person's image of being too focused on money.
- 6. **Non Routine**: how much the action matches or disrupts existing routines
 - Splitwise's usage can change one's routine by making him/her check the app often to track expenses or see who owes money, which might interrupt his/her usual activities.

SCREENSHOTS (Adding expense)



SCREENSHOTS (Settling up)

