**Customer Journey Map for Personal Expense Tracker Application**

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|  | Awareness | Research | Selection | Delivery | Follow Up |
| Doing | * Realises the need for an expense tracker application to manage his finances. * Becomes aware of the many existing apps in the market | * Asking friends and family * Searching the internet * Asking people from the finance sector who work in his company or the banks he visits. | * Selecting the app * Selecting the appropriate features to use * Selecting premium membership if available and financially feasible | * Getting the app ready on the play store/app store * Getting the paperwork done * Actual delivery of the product * Demo of usage from the respective app maker • * Testing the app himself * Testing if all his requirements are met | * Advocating the product * Filling satisfaction form given by the company * Enjoying the product * Interacting with customer care for small issues that he can solve himself |
| Thinking | * Relief that the app will help him manage money better * Concerned about paid features | * New features * Comparison of features * Listing requirements | * Is he making the correct choice? * Concerned about the final product * Concerned about the work methods of the app. | * Happy that all his requirements are met * Sad and frustrated if the product is not good * Angry if he has to send it back for alterations for bugs * Irritated to make UX adjustments himself if possible * Satisfied with the delivered product | * Thinking if the company might give him future discounts on premium features * Feeling great about good customer service, or the contrapositive * Hopefully he does not have to contact the company again, he just wants a hassle-free product |
| Touchpoints | * Finds the information from the internet after consulting with friends and colleagues. | * Using a tracking app on a friend’s phone * Watching tutorials on the internet. | * App previews on the app stores * Company website/ online review sites | * Testing the app himself * Downloading it on all the devices he uses | * Using the app to record expenses every day * Becomes aware of crossing the expense limit by accessing notifications |
| Weaknesses | * Not knowing to date that payment tracking apps were possible. * Research from the internet and asking friends helps him overcome the above weakness. | * Inability to find apps that completely match his requirement * Can be misguided by netizens. * Can help the user by giving direct options for research and awareness, rather than multiple dubious sources | * Worried about whether he is selecting the right features * Worried about whether he is selecting the right app. * Whether he has listed down all his requirements properly * Worry can be lessened if a friend/trustworthy person is present to help selection | * Unsatisfactory demo from the company * Hidden premium features not worth paying * Not being satisfied whit the end product * Can offer free delivery or service of the product to mitigate bad user experience | * Satisfaction survey questions may not be clear to the user * App can become unstable if not used properly * Can provide refund/restoration of payments over products and 24/7 customer care support |
| Opportunities | * Make the customer aware of other product lines and options they have related to the product they are searching for | * Can offer customer knowledge about products that make them feel good about buying it (user experience, other good user reviews) | * Making selection easy with an illustrated tutorial website/videos. * Offering discount codes or special discounts for the elderly | * Delivery can be made easy by publishing the app on common app stores and posting the links on the company’s website * Integration of tutorial within the app itself. | * Use customer reviews to show the success of the product over the internet * Allow customers to give referral codes to possible new customers for more business opportunities |