PERSONAL EXPENSE TRACKER APPLICATION

SCENARIO

Adding wallet balance, tracking, saving and monitoring expenses

	Entice — How does someone initially become aware of this process?	Enter — What do people experience as they begin the process?	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?
Steps — What does the person (or group) typically experience?	**Seeking ideas to manage expense** — Most people get aware of expense tracker application · **Downloading the application** — After getting an idea of expense tracking application, user will download the application · **Exploring the application** — The user navigates through the application features	**Registration** — The user should provide their email, mobile number for registration · **Initialization** — The user adds their income data · **Setting expense limit** — The user sets the limit for spending	**Calculation of expenses** — The application performs calculation every time when the user adds expense they spend · **Aware of money left** — The user will get to know the amount that is left for them to spend · **Alert System** — When the user reaches their spending limit they will get notified	**Knowledge about financial management** — Users will get to know how much they can save and which part money needs to be spent most · **Analyzing unwanted expenses** — The user reviews unwanted expenses to avoid them in future	**Report storing** — The overall report of the expense that was tracked for any time period can be viewed anytime · **Personalized challenges** — Helps the user to achieve some goal within a specific time
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?	Recommendation of application to other person by frequent user · Expense tracking application download recommendations on Playstore or ads · Money managing ideas by typing in the search engine of the Android app or website	Add expense details section of the application · Wallet limit section of the application · Finalizing the budgets by clicking set button on the application	When the user spends their money they will add it on the expense adding section · The amount of money left will always be displayed in the application · If the user reaches the limit notification will be sent through message or mail	Looking through the report of tracked expenses · The remaining money after making every needed expenses will be displayed	Saved reports of previously tracked, expenses can also be viewed on the app · User can logout if they want
Goals & motivations — At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")	Help me to get an idea of managing money · Help me to create a profile for myself on application · Help me to get to know more about the app	Help me to set limit for my expenses · Help me to monitor my expenses · Help me to have confidence of having a fixed budget plan	Help me to keep record of every expense made · Help me to get notified when I reach the wallet limit · Help me to keep an updated result of money spent and left	Helps me to gain knowledge about which part of expense needs to be reduced · Helps me in increasing savings · Helps me to change my wallet limit anytime	Helps me to view my history of spending money · Helps me to view and compare the expenses that were made in previous months
Positive moments — What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	Thinking of managing money · Exploring the application and its features	Assists me to spend money within the limit · The user would feel hopeful when he finalizes his budget	Improving way of spending by tracking expenses · User feels relaxed as there is no need to perform manual calculations · Adding of expense makes user confident of knowing where his money got spent	The ultimate goal of money management is achieved · Rating the application would help other users to install it · Co-operative way for changing my wallet limit from time to time	User likes looking on their past reports to compare with current report · Helps in brand new planning for spending
Negative moments — What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?	Thinking of money management makes the user frustrated · Choosing the correct application for tracking their expense maybe challenging · It may take some time to get an understanding about the application	User may think of security issues · User may feel a bit of fear of commitment · Limits us within some boundary so that user cannot spend money in emergencies	User may forget to add some expenses that they spent · If the money left is not enough, user will get anxiety	Keeps customer thoughts unstable · The knowledge gain will be nothing if he fails in staying within the budget	Looking at old reports reminds of failure if any happened
Areas of opportunity — How might we make each step better? What ideas do we have? What have others suggested?	Application recommendation to appear top in the search result · Giving a complete tutorial of using the app	Validation process could be save better by making it through app/phone · Its hard to remind the user if he forget to add some expense while spending	If used app the user interface should be improved · How might we extend this application to manage his expenses too?	Making sure that the fees are removed	Giving suggestions based on how the user makes a budget