

Project Design Phase – 2

Date	08 October 2022
Team ID	PNT2022TMID02964
Project Name	Personal Expense Tracker

Customer Journey Map:

Journey Steps Which step of the experience are you describing?	Discovery Why do they even start the journey?	Registration Why would they trust us?	Onboarding and First Use How can they feel successful?	Sharing Why would they invite others?
Actions What does the customer do? What information do they look for? What is their context?	<div>Check your account statements</div> <div>Categorize your expenses</div> <div>Identify room for change</div>	<div>Choose simple expense tracker software</div> <div>Create your expense categories</div> <div>Create your expense input</div>	<div>Control costs, and see what you're spending your money on, and how much you're spending</div> <div>It Helps You Stick to Your Budget</div> <div>Record Expenses With Pen and Paper</div>	<div>Furnish you with an accurate report of your expenses and pay</div> <div>Achieve your business goals</div> <div>Access control</div>
Needs and Pains What does the customer want to achieve or avoid? <i>Tip: Reduce ambiguity, e.g. by using the first person narrator.</i>	<div>Scale up at the pace your business is growing</div> <div>Seamlessly integrate with existing infrastructure</div> <div>Ability to provide valuable insights.</div>	<div>Helps to keep an accurate record of your money inflow and outflow</div> <div>It Helps You Meet Your Financial Objectives</div> <div>The best business expense trackers also accompany applications for your mobile device</div>	<div>The 50/30/20 budget calculator</div> <div>Tracking your expenditures also allows you to understand where you're spending and how you can save</div> <div>Digitize Your Expense Tracking</div>	<div>With this expense manager you will have a different view of your expenses and how you can save money</div> <div>Identify problem areas</div> <div>Encourages and increases savings</div>
Touchpoint What part of the service do they interact with?	<div>Also known as expense manager, an expense tracker is an application or program that helps you keep track of your money inflow and outflow</div> <div>Variable expenses: Expenses that vary from month to month (electricity, gas, groceries, clothing)</div> <div>Fixed expenses: Expenses that remain the same from month to month (rent, mortgage, car payments, cable bill, car payments)</div>	<div>Personal & business: Record and pay from credit cards, debit cards, and bank accounts</div> <div>Reports: The expense tracking app generates and sends reports to give a detailed insight</div> <div>Business expenses: Add all your business expenses to track, monitor, and account all the business expenses</div>	<div>Auto-Advise: Get expert investment advice and solutions with the Robo-Advisors feature</div> <div>Charts: Track your expense tracking app with a bar chart and understand and answer all your queries</div> <div>Employee Travel Budgeting: Share business travel money with a travel budgeting app</div>	<div>Approval of bills and expenditures in real time and get notified instantly</div> <div>Avoid any loss by scanning the correct way bills and saving in the app</div> <div>Access, submit, and approve invoices irrespective of time and location</div>
Customer Feeling What is the customer feeling? <i>Tip: Use the emoji app to express more emotions</i>	<div>Reducing the likelihood of error</div> <div>👉</div>	<div>Well Designed pricing</div> <div>👏</div>	<div>😊</div> <div>Time to Fulfilment</div> <div>😄</div>	<div>Helps create financial stability</div> <div>👤</div>
Backstage				
Opportunities What could we improve or introduce?	<div>Increase financial objectives</div>	<div>Increase the checking of account statement</div>	<div>Get receipts for all purchases, and put them in an envelop</div>	<div>Depreciation of equipment</div>
Process ownership Who is in the lead on this?	<div>User</div>	<div>Best overall free app</div>	<div>Use software to categorize and keep expenses all in one place</div>	<div>Have a dedicated business bank account</div>

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