

PERSONAL EXPENSE TRACKER APPLICATION

TEAM ID	PNT2022TMD40167
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PROJECT NAME	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

Downloading the application

Exploring the application

Most people get aware of expense tracker application

After getting an idea of expense tracking application, user will download the application

The user navigates through the application features

Registration

Initialization

Setting expense limit

The user should provide their email, mobile number for registration

The user adds their income data

The user sets the limit for spending

Calculation of expenses

Aware of money left

Alert System

The application performs calculation every time when the user adds expense they spend

The user will get to know the amount that is left for them to spend

When the user reaches their spending limit they will get notified

Knowledge about financial management

Analyzing unwanted expenses

Users will get to know how much they can save and which part money needs to be spent most

The user reviews unwanted expenses to avoid them in future

Report storing

Personalized challenges

The overall report of the expense that was tracked for any time period can be viewed anytime

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

Stored 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 application for tracking their expense

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 savings and it 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

Initialization process could be done better by looking through app tutorial

Its hard to remind the user if he forget to add some expense while spending

In what ways the user interface should be improved

How might we extend this application to manage the expenses too

Making sure that the faws are removed

Giving suggestions based on how the user makes a budget