**F A I R P L A N E**



CustomerExpenses

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# Entice

**SCENARIO**

**Keeping track of financial expenses by using personal expense tracker application to save the money and time.**

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**

**Improve Insights**

**Save money**

**Maintain better financial health**

**Get Better understanding**

## **Analyze the expenses**

**Calculations confirmation**

**Verify information**

**Add expenses in spreadsheet**

**Start purchase**

**Monthly Income**

**Create Spreadsheet**

**Keep track of expenses manually**

What does the person (or group) typically experience?

Most customers use pen and paper or a diary to keep track of monthly income and expenses

A customer creates a spreadsheet to maintain the records

The customer earns money by doing some work

Customers spends money for the basic needs and requirements

Customers enters the expenses details in the spreadsheet

Cross verifies whether the entered details are valid or not

Verifies the calculations performed

Analyze the monthly expenses and amount spent

Get better understanding about the expenses and where the amount is spent unnecessarily

Reduces the unnecessary expenses

Customer saves money by tracking their expenses

Customer developes better insights to save money

**Interactions**

Recommends the application for friends and family

Customer saves a lot of time and money

Logout from the application

Customer receives email if the limit is exceeded

The customer maintains the track of expenses

The customer analysis the expenditure from graphs

Enter the amount spent on daily basis

Enter the monthly income

Customer uses email to login into application

Creates the password for authentication

Enters the details to register

Registers into application

Installs the application

Downloads the application

Checks the system requirements

What interactions do they have at each step along the way?

Gets the amount details saved for the month

Customer gets the alert message if the limit is exceeded

The customer sets the limit

**People:** Who do they see or talk to?

**Places:** Where are they?

**Things:** What digital touchpoints or physical objects would they use?

**Goals & motivations**

Help me see ways to enhance my financial habits

Help user see what I could be doing next

Help user see what I've done before

Help user spread the word about the application and feedback

Help user save a lot of amount

Help me feel good about their decision to control their expenses

Help user feel confident about there financial position

Help user feel confident that expensees is finalized and tell me what to do next

Help user get through this data entry part without much hassale

Help user commit to use this app

Help user to control over expenses

Helps user to avoid unnecessary expenses

Helps user to improve financial position

Helps user to save the money

At each step, what is a person’s primary goal or motivation? (“Help me...” or “Help me avoid...”)

**Positive moments**

What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?

It is easy to enter the data such as monthly income and exoenses

## User can manage their receipts by entering the data in application

How much can I save?

How to control this? How to use saved money?

Excitement about the saving money

("Here we go!")

It makes work easier and very helpful

Current payment transactions record is easy to create

Several message will be delivered to user if the limit amount is exceeded

Graphical representation of the data is easy to understand

## User feel statisfied after looking the difference is spending money

User don’t need to perform calculations

**Negative moments**

What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?

People sometime forget their password

Several people forget to enter the data

Some people find

Difficulty to understand

Graphical data

Is it worthy to try?

### People expressed awkwardness to collect receipts

Sometimes people forget to enter the expenses

People are unclear whether application

Is necessary or not

People feel bad if they don’t save the money

## Customers report feeling review fatigue

We have very low review rates (15% of people review experiences

and usage

## People describe leaving a review as an arduous process

**Areas of opportunity**

How might we make each step better? What ideas do we have? What have others suggested?

If user forget to enter the expenses, then we might able to link the bank account to track the expenses

Could we automatically carry over the burden of calculating the expenses?

Make it easier to use with proper interface

## Provide a simpler summary to avoid information overload

Show highlights or common phrases ?

### How might we make it clear that financial health is necessary?

How might we equip people to control their expenses ?

### Could we make it easier for the people who are uneducated?

How might we progressively disclose the full review so that each step feels more simple?

How might we help people celebrate and remember the financial health is improved?

How might we extend to update the application day to day for better experience?

## How might we totally eliminate this unnecessary expenses?