Project Design Phase-II
Customer journey map

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Team ID	PNT2022TMID41150
Project Name	Personal expense tracker

Document an existing experience

Narrow your focus to a specific scenario or process within an existing product or service. In the **Steps** row, document the step-by-step process someone typically experiences, then add detail to each of the other rows.

	SCENARIO — Add and manage expenses	**Entice** How does someone initially become aware of this process?		**Enter** What do people experience as they begin the process?	
Steps What does the person (or group) typically experience?		Acquaintances — When friends have lot more savings than you and they got to spend money according to their budget	Family — Having a family needs sufficient budget to buy their basic needs as well as take care of other expenses	Collect and manage — Usually they need to start taking care of the receipts after expenses	Capture and organize your payment receipts to keep track of your expenditure
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?		Ask friends for a good way to manage finances	Either their office or their houses	Through advertisements	Phone or mail or face to face
Goals & motivations At each step, what is a person's primary goal or motivation? ("Help me…" or "Help me avoid…")		To save money	To set a savings goal and spend within the set budget	Keep a through paper trail i.e. to gather up all financial documents and other valuable papers and store it digitally	Use documents stored digitally to track expenses
Positive moments What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?		Collecting receipts	Identify problem areas where money is spent unwantedly	Avoids debt	Faster and simpler process to calculate expense
Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?		Setting the appropriate budget according to your savings	The risk of limited accessibility	Finding the right budgeting method	Stress when budget gets tight
Areas of opportunity How might we make each step better? What ideas do we have? What have others suggested?		From income source calculate budget	To meet variable expenses compensate with saved money	Improved revenue forecast	Oversee and enhance cash flow of a person

Engage

In the core moments in the process, what happens?

Customer have so many receipts it feels overwhelming.	Confirm the calculations	Lose a lot of time filling expenses

Self-Service Resources	Peer Referral

Encourages and increases savings	Generates and sends reports to give a detailed insight about profits, losses, budgets, income, balance sheets, etc.,

Can we monthly expense report	Use expense reports and spend money accordingly

To much of reports can cause problems	Categorize each expenses made

Reveals spending issues	A detailed log to all expenses and expense report

Exit

What do people typically experience as the process finishes?

Know what's tax deductible	

Get financial advices from friends	Check and update digital documents

Keeping finance organized	Helps to meet your financial objectives.

Improving financial security	Budget puts a person on stronger financial footing for both the day-to-day and the long term

Streamline income and expenses under the appropriate tax categories.	Complexity to calculate tax

Helps to solve financial problems on time	Dashboard to display expense per category and have improve visibility

Extend

What happens after the experience is over?

Review expense reports

Review your budget regularly.

Create financial stability

Check expenses on regular basis

Helps you stick to your budget and cut out impulse spending

References:

https://app.mural.co/t/ibmproject9647/m/ibmproject9647/1665222938278/6c5f19baf6cb673f71a4418892c6863acb7a0ec0?sender=ue9426ac28ac7be9365f28602