Browsing, booking, attending, and rating a local city tour	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?	Check the terms and conditions of the application is secure application  Check whether the application is secure other applications  Check whether the application is secure	Install the application Create account Enter income	User set the limit for expenses details  User enter the other expenses details  Enter the expenses categorywise  User get an idea to save money	Save money by analysing the expenses  Get detailed report of expenses expenses  suggestion	Suggest the relatives and friends to use this application  Wait for other updates
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?	Interact with relatives and friends who use this application  Interact with relatives and friends who use this application  Advertisement on television	Computers and smart phones where this application work  Install the application	Interact with bills while buying things on bulk Interact with the user interface of the application	Interact with bank account to check the balance  Suggest the application to people who are not aware of it	Interact with the people who use this application for improvements  Recommendation span across Android app or IOS app or website
Goals & motivations  At each step, what is a person's primary goal or motivation?  ("Help me" or "Help me avoid")	Help to analyse the expenses  Help to save money expenses  Help to avoid unnecessary expenses	Help to avoid debt  Wasting money	Help to feel confident about where to save money  Help to know the unnecessary expenses  Help to spend money on necessary things	Help to achieve the FIRE goal	Help to manage money  Help to realise the mistakes done before starting money management
Positive moments  What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?	Know about the new features of application in market	Feel happy about different source of income	Notification on each expense by mail	Users are satisfied at end of the process	Users easily track large expenses
Negative moments What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?	User may be think of many applications to install	User may be angry on entering the details manually	User may feel insecure while providing details	The web application shows the loss due to the expense also	User may feel frustrated on loss
Areas of opportunity  How might we make each step better? What ideas do we have?  What have others suggested?	Give simple summary to avoid information overload	User can udergo better reviews before explore the application	Can provide good user interface and assure better security	Can give rewards to the users on better money management	Will give positive feedback