$\rightarrow$ **SCENARIO** Browsing, booking, **Entice Enter** Engage Exit **Extend** attending, and rating a local city tour How does someone What do people What happens after the What do people In the core moments experience is over? initially become aware typically experience experience as they in the process, what of this process? as the process finishes? begin the process? happens? Steps Graphical visualization of Well planned financial Get alert messages Get clear insights Analyze unwanted Save money Categorize the when you cross the about your Enter each and What does the person (or group) expenses expenses spendings Not tracking the every expense you make Set your limits typically experience? Spend the money Financial Loss expenses Track expenses manually Enter yout annual Get daily, weekly and monthly based reports Advancements in What interactions do they have at Receive alerts via Visualize the Categorize the expenses Define yout limits expenses to the application tracking the each step along the way? expenses People: Who do they see or talk to? Places: Where are they? Things: What digital touchpoints or physical objects would they use? **Goals & motivations** Enter your helps me notifies when I exceed the Get Email to send To understand the To track the helps me avoid unwanted helps to monitor the expenses expenses to easily alert messages expenses At each step, what is a person's track expenses primary goal or motivation? ("Help me..." or "Help me avoid...") **Positive moments** Goal driven What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting? **Negative moments** It is time consuming to enter every spending you make Can't handle emergency situtaion What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming? Areas of opportunity **Efficient and** Quick alerts Link UPI reliable How might we make each step better? What ideas do we have? What have others suggested?

Formulation of Expenses

Personalized

Better Savings

helps to save