

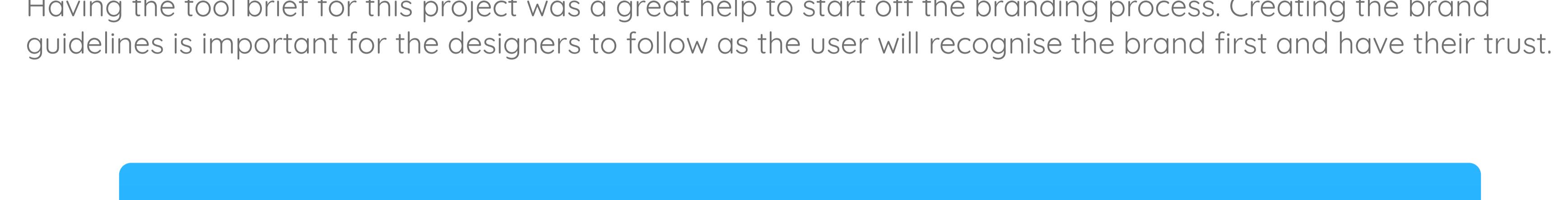
Objective

Branding and prototyping a budgeting application for users that can be accessed anywhere on any device.

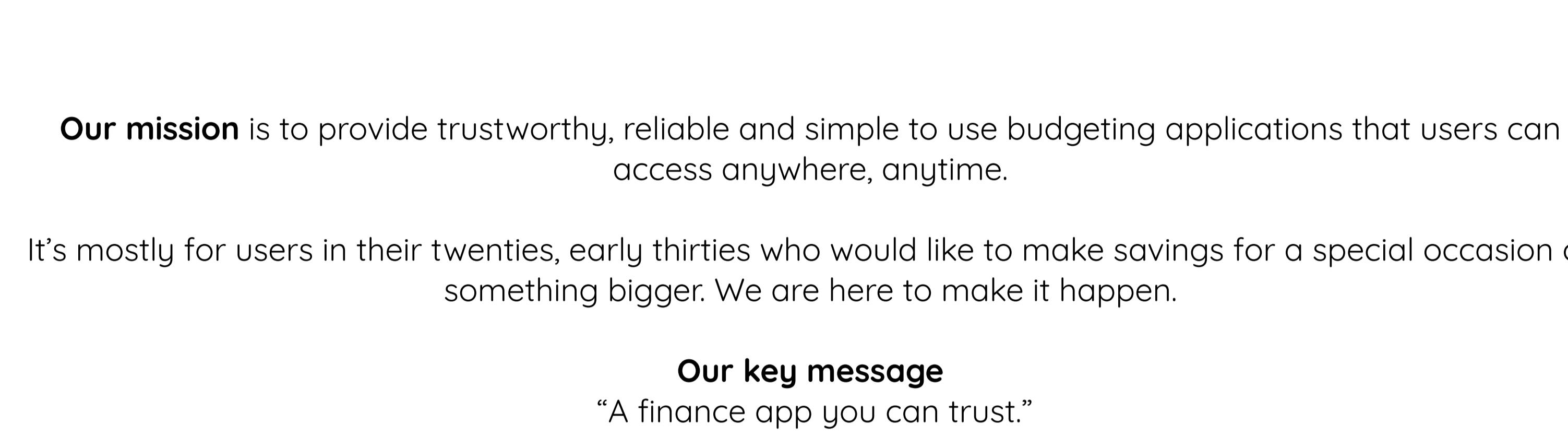
Solution

Creating the visual identity for the application and defining the mission, key message, logo, typography and the colours to be used for this brand.

Designing a money-saving responsive web application.



Having the tool brief for this project was a great help to start off the branding process. Creating the brand guidelines is important for the designers to follow as the user will recognise the brand first and have their trust.



Our mission is to provide trustworthy, reliable and simple to use budgeting applications that users can access anywhere, anytime.

It's mostly for users in their twenties, early thirties who would like to make savings for a special occasion or something bigger. We are here to make it happen.

Our key message
"A finance app you can trust."

Guiding Principles

Trust Reliable Simple

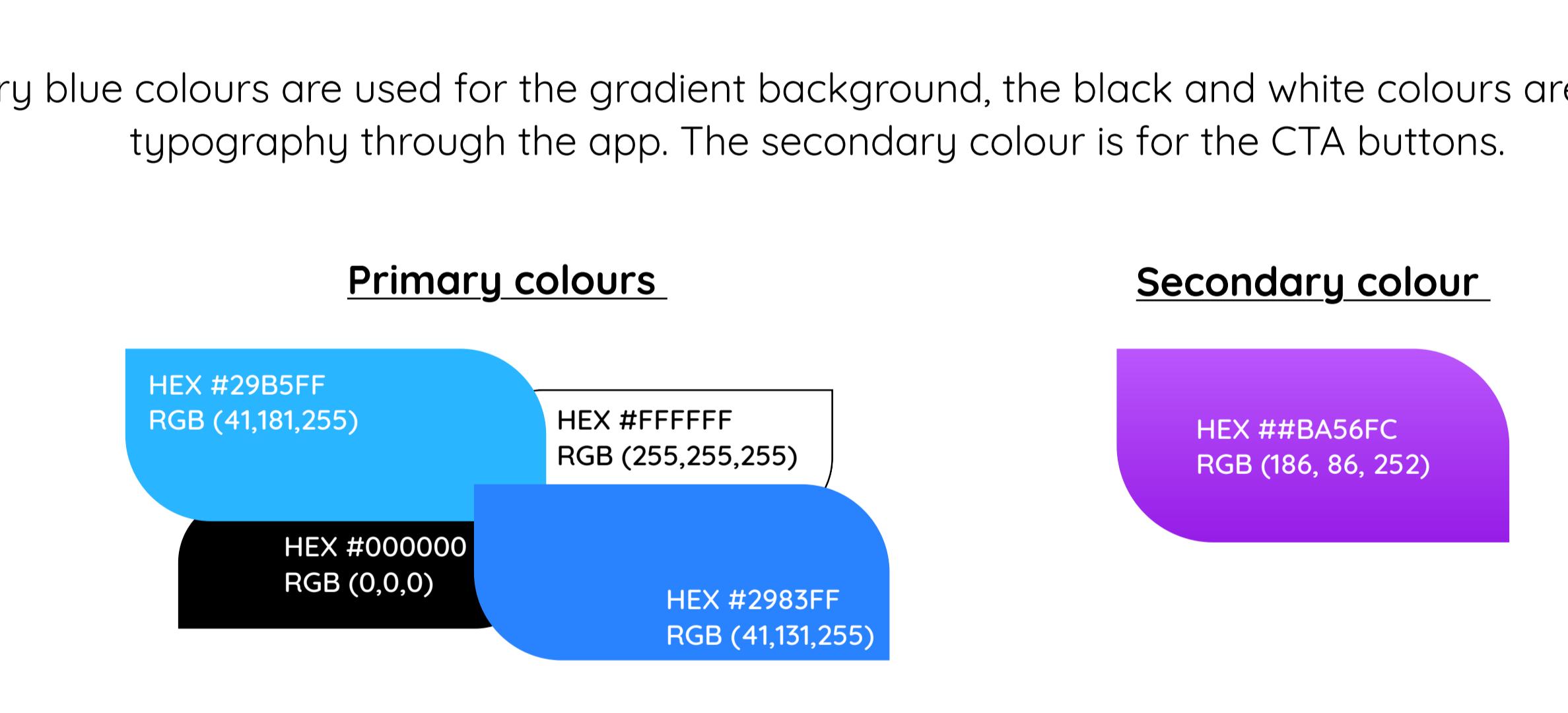
As the user provides personal and financial information it is crucial they can trust us.

The users can rely on us because we provide solutions for their savings and they have access to it anywhere, anytime on any device.

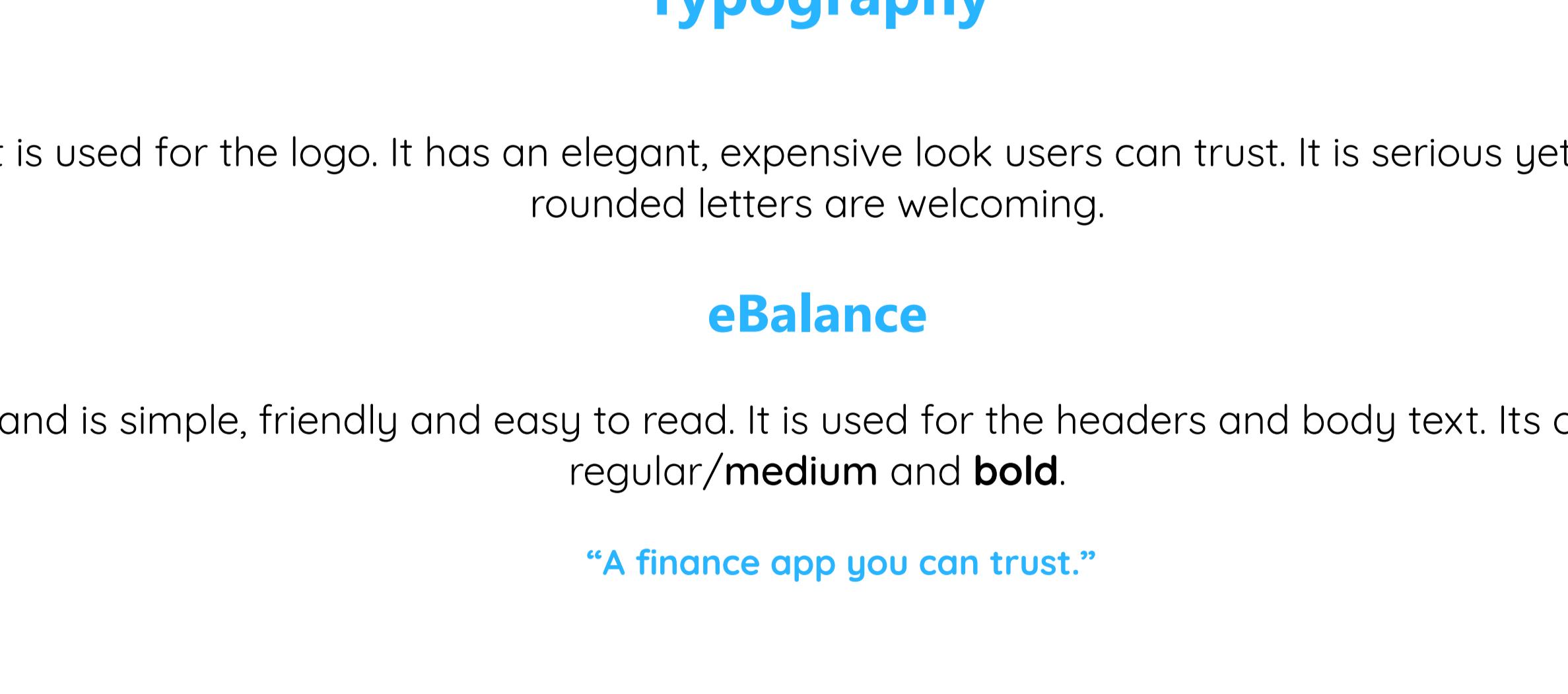
The **eBalance** app is simple and clear to use for anyone who needs financial support.

Logo

The logo is used with a blue gradient on white background or the invert colours.



Proportional scaling is allowed but **do not** stretch, change to a solid or different colours.



Colours

Primary blue colours are used for the gradient background, the black and white colours are used for typography through the app. The secondary colour is for the CTA buttons.

Primary colours

HEX #29B5FF
RGB (41,181,255)

HEX #000000
RGB (0,0,0)

HEX #2983FF
RGB (41,131,255)

Secondary colour

HEX ##BA56FC
RGB (186, 86, 252)

Typography

Didot is used for the logo. It has an elegant, expensive look users can trust. It is serious yet with the rounded letters are welcoming.

eBalance

Quicksand is simple, friendly and easy to read. It is used for the headers and body text. Its options are regular/medium and **bold**.

"A finance app you can trust."

Header 1 | Didot Bold, 60px

Header 2 | Quicksand Medium, 25px

Body 1 | Quicksand Bold, 20px

Body 2 | Quicksand Medium, 18px

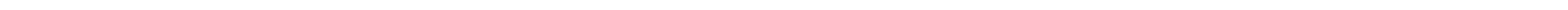
Label 1 | Quicksand Bold, 18px

Label 2 | Quicksand Regular, 15px

Image Style

Adding a colourful dashboard, with a rounder shape makes the app more friendly. Categories and its colour codes make it easier to understand and compare how much the user spent and saved.

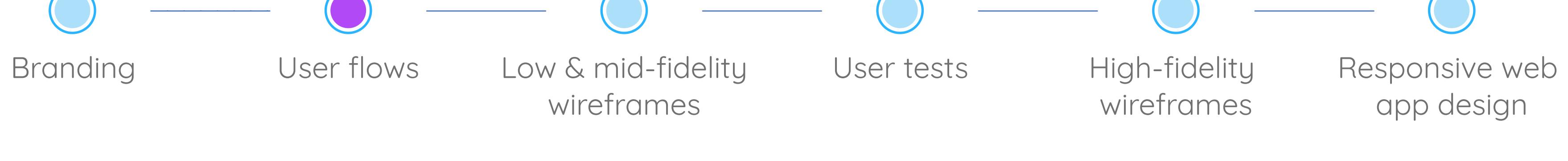
Reaching the goal will reward the user, inspire and motivate them to keep going. Using vector images will spice up the app and fun to use.



Writing Style

As an app for the younger generations who aren't confident with their financials, so the tone of the context is friendly and easy to understand.

At the same time it has to be motivating with clear instructions to achieve their goals.



I started the design process with 3 user stories for the user flows and generated a single user flow diagram. Once I have done this I started to sketch the low-fidelity wireframes and put some ideas on paper. It was challenging as I haven't designed a budgeting app before, but that's the beauty in it, to get out of our comfort zone and see what we are capable of.

User flows

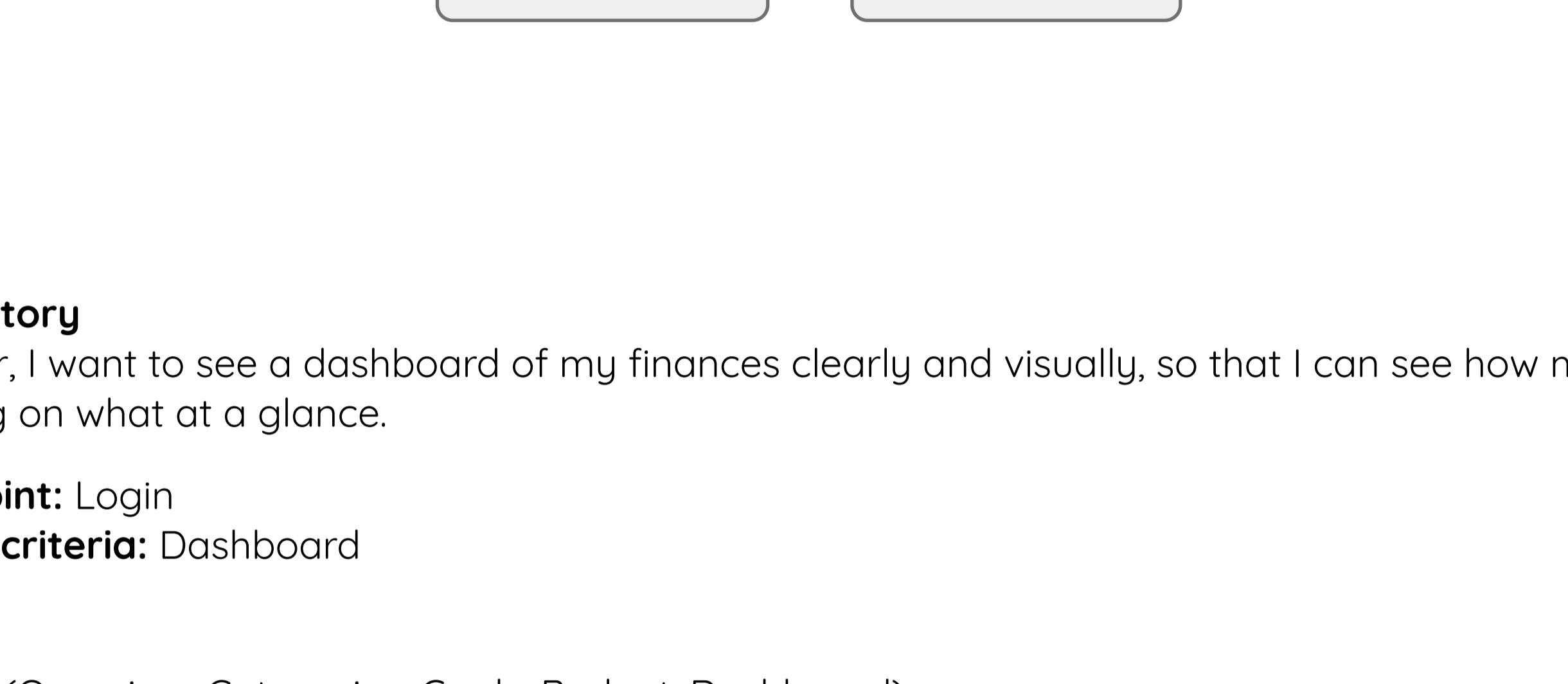
1. User story

As a money-saver, I need to be able to input information on the money I am receiving and spending (and on what), so that I can see an overview of my finances.

Entry point: Loading screen

Success criteria: categories

1. Loading screen
2. Sign up
3. Create a profile
4. Add bankcard(s) so the user can monitor the money going in and out without manually entering the amount
5. Manage the categories of spending so it will be easier to see where the money goes
6. View the spendings by categories on the Dashboard



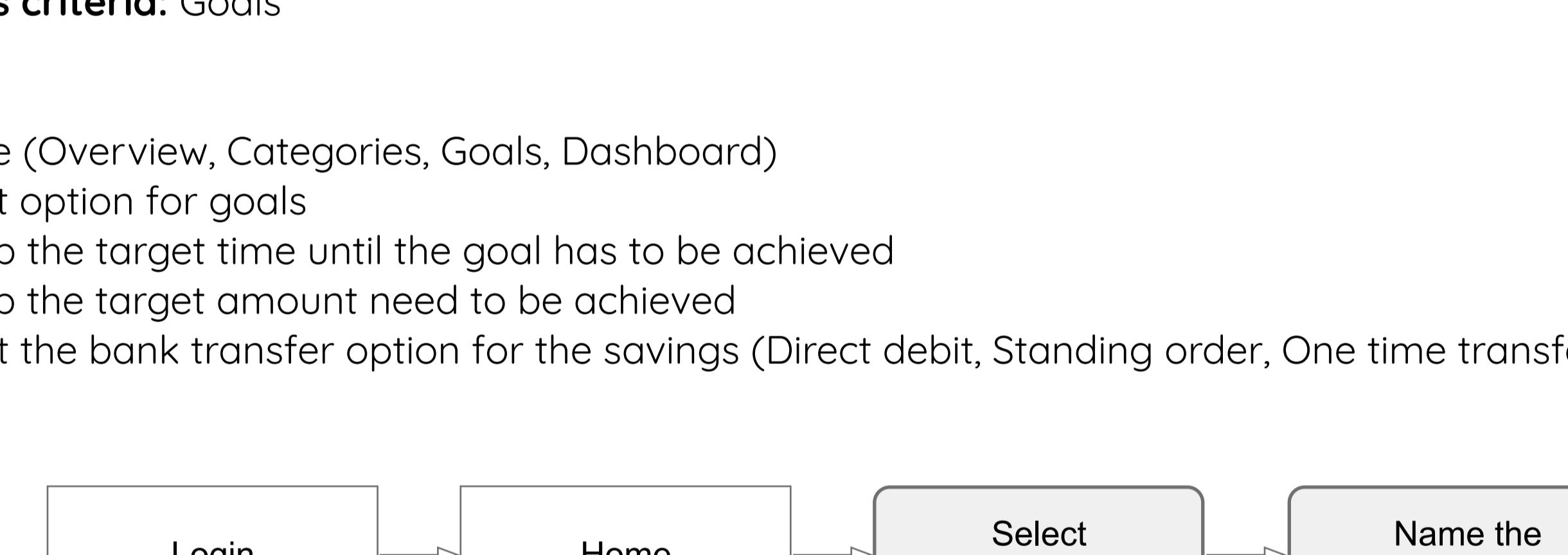
2. User story

As a user, I want to see a dashboard of my finances clearly and visually, so that I can see how much I am spending on what at a glance.

Entry point: Login

Success criteria: Dashboard

1. Login
2. Home (Overview, Categories, Goals, Budget, Dashboard)
3. Select to view dashboard
4. View the spendings by categories
5. Select Overview to view Savings



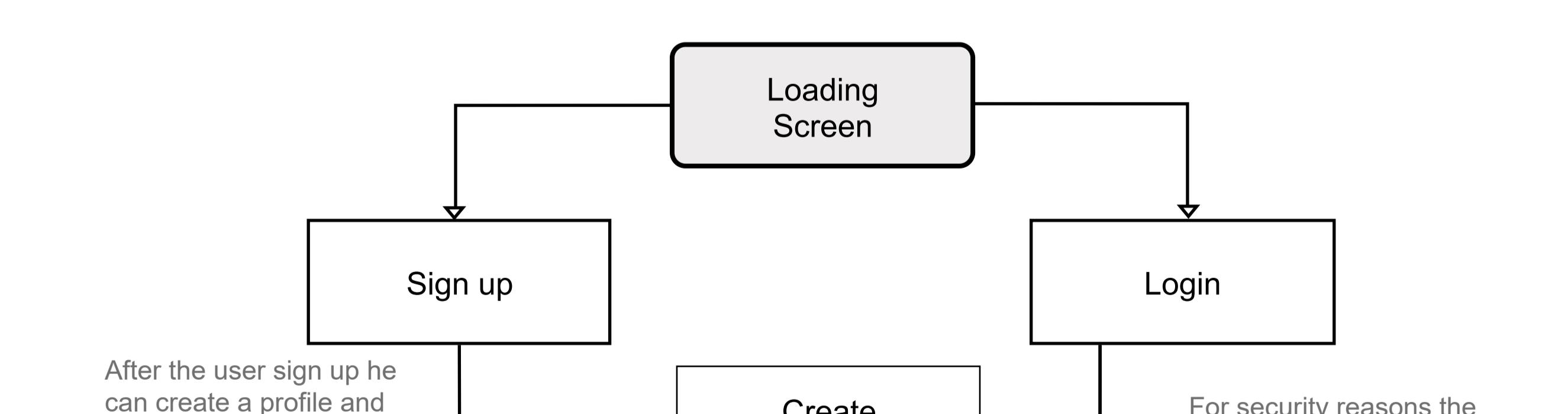
3. User story

As a user, I need to be able to tell the tool what my savings goal is and how long I have to reach it, so that I can save accordingly.

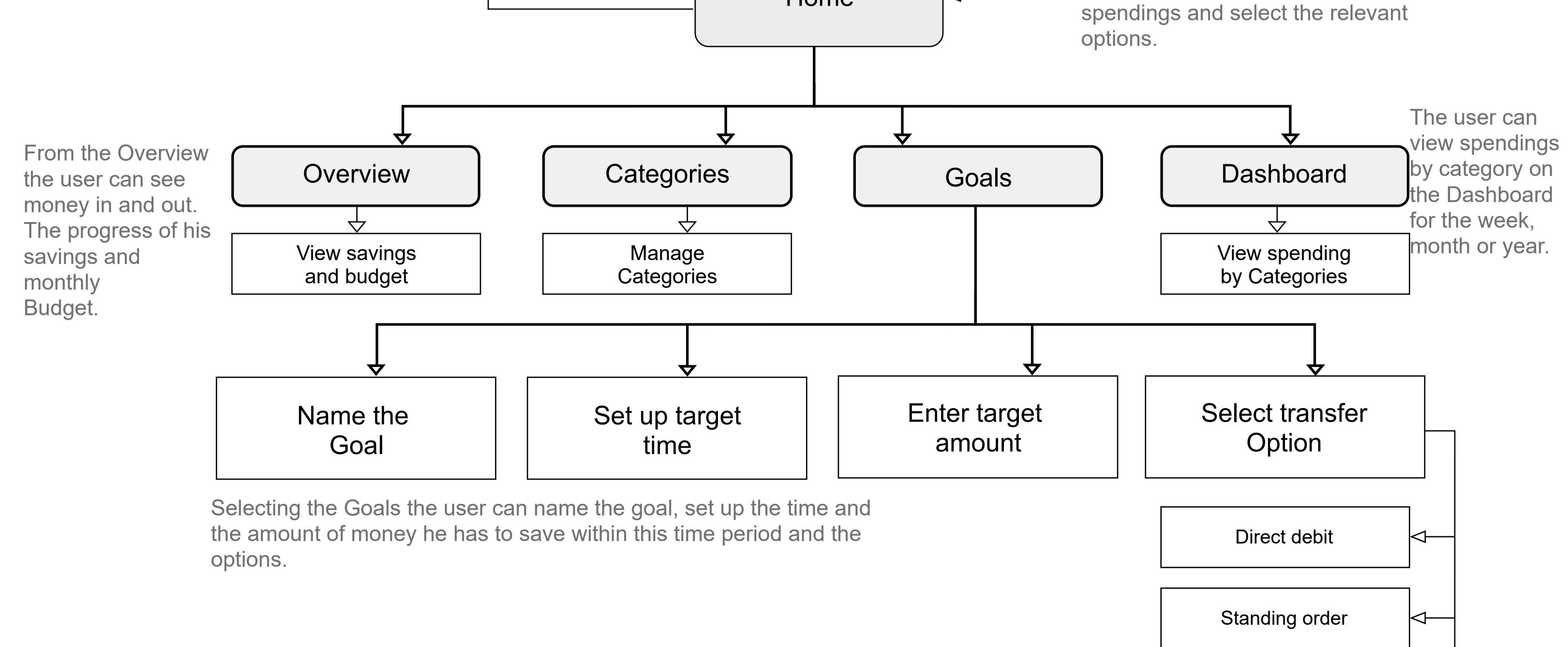
Entry point: Login

Success criteria: Goals

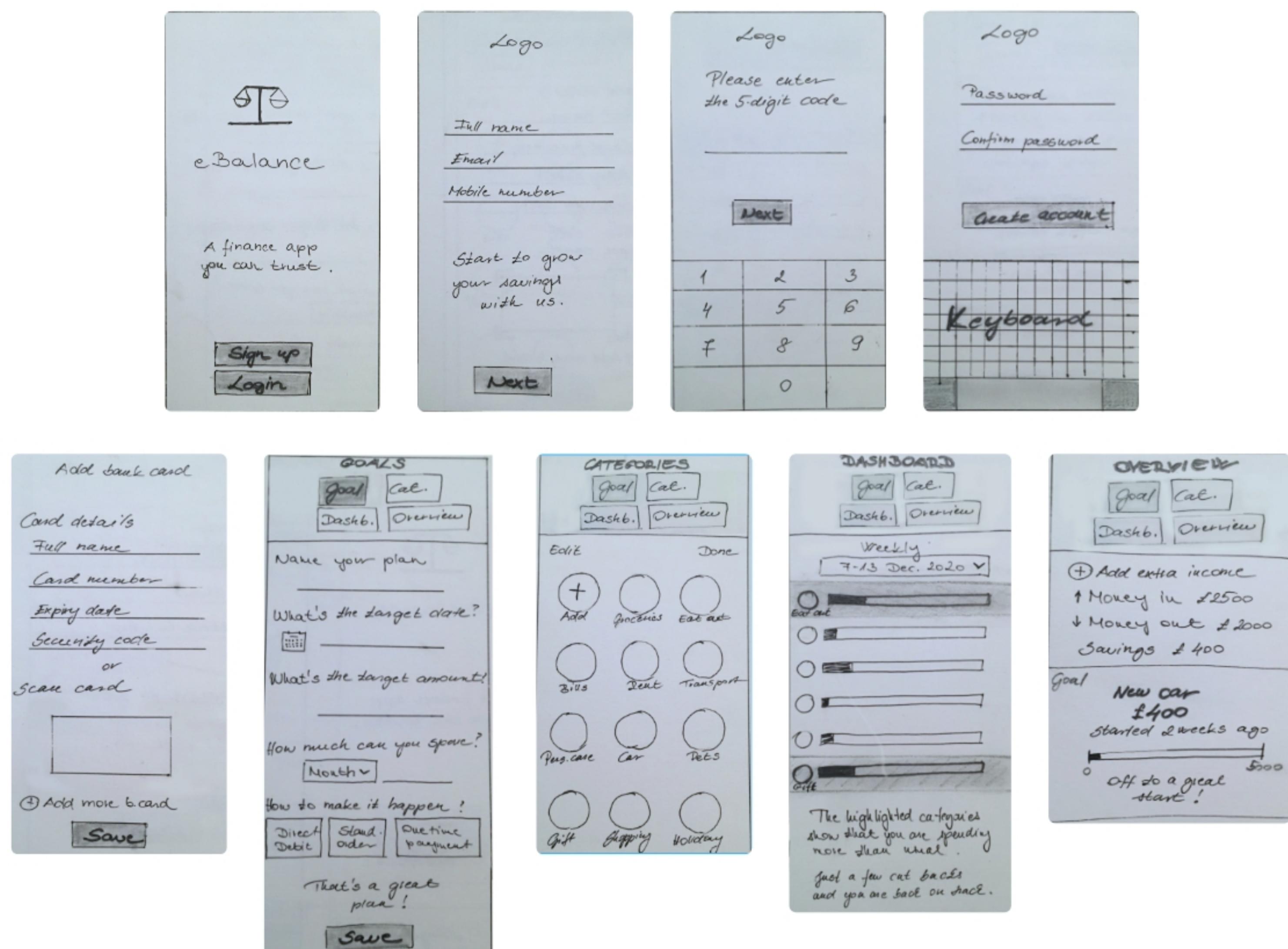
1. Login
2. Home (Overview, Categories, Goals, Dashboard)
3. Select option for goals
4. Set up the target time until the goal has to be achieved
5. Set up the target amount need to be achieved
6. Select the bank transfer option for the savings (Direct debit, Standing order, One time transfer)



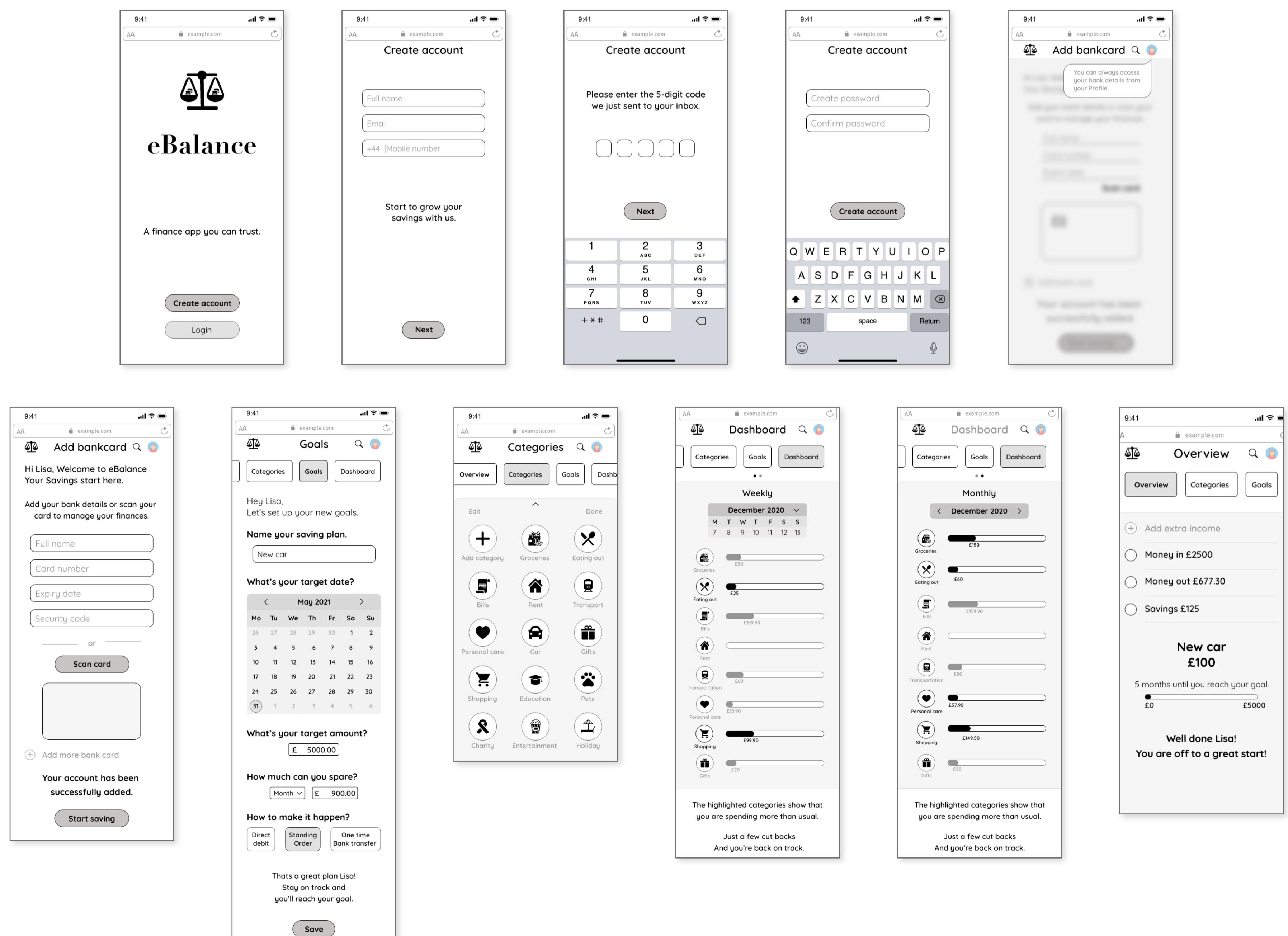
Single user flow diagram

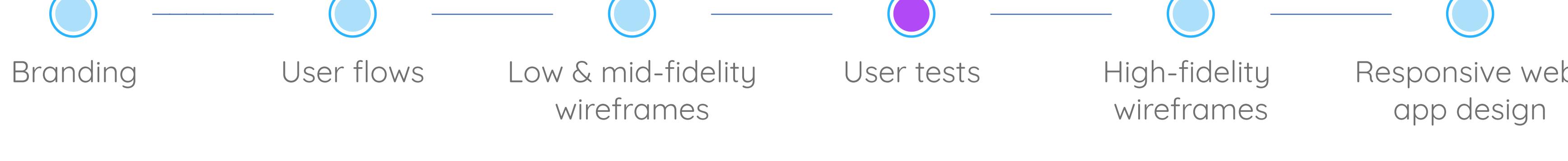


Low-fidelity wireframes



Mid-fidelity wireframes





Before I dive into the design process deeper, I prefer to do a user test so I know how my design works and what I have to do to make it better.

User tests

Scenario

You are creating an account and setting up your saving goals.

Which steps would you take to accomplish this task?

Hi ,

Thank you for agreeing to help me with my user test! As a refresher, this user test is meant to measure the appropriateness of my design and is in no way a test of your ability. Your feedback will help me to improve my work and understanding of a user's experience.

This is your task: You are creating an account and setting up your saving goals.

Which steps would you take to accomplish this task?

The link to my prototype is:

<https://melinda76983.invisionapp.com/console/share/731WP4IOAF/496740352>

If you agree, I will record the user test for the purpose of note taking. Please spend no more than 5-10 minutes working through the task using the prototype and describe your thoughts and actions out loud as well, so I can better understand your experience. I may reach out to you again if I have follow-up questions.

Thank you again! I really appreciate your time and help! Let me know openly if you have any questions or face any problem.

Take care,
Melinda

Participant 1	Task
Vince, 30 years old, Sales manager, father of two children, London Quotes "I like the design, it's clear and logical. It would help to see a scroll bar on the side, so I know how to navigate" "When setting up a standing order, it would be good to have a calendar to set up the dates as well" "I would like to receive notification on the day when my money is transferred to my savings."	<ul style="list-style-type: none"> It wasn't clear to scroll down to the bottom of the page. He had difficulty to understand how to navigate further. Setting up the date for the standing order was missing. No option to set up notifications

Pain Point	Priority	Recommendation
The need for scroll down the page was unclear.	Critical	Make the scrollbar visible for better navigation.
Date set up was missing for standing order.	Critical	Add an option to set up date.
No notifications to inform the user of the money movement.	Preferential	Add the option to set up notifications.

Participant 1	Task
Gabrialla, 35 years old, Assistant manager, London Quotes "It's nicely designed, I like the app." "It's a good idea to view the goals in the Overview, but I would also like to see how much budget I have left, so I know how much I should spend." "I was confused how to go further, when I realised to scroll down."	<ul style="list-style-type: none"> Necessity of setting up and tracking the budget. It was unclear to scroll down. It took time to realise what to do.

Pain Point	Priority	Recommendation
The need to scroll down the page was unclear.	Critical	Make the scrollbar visible for better navigation.
The importance of setting up and tracking the budget	Critical	Add a screen where user can set up and track budget.

Participant 1	Task
Robert, 28 years old, Architect, father of two daughters, Hungary Quotes "This is a useful application." "I would like to be notified if my spendings are more than usual, so I can remember to stay on track." "I always forget to scroll down." "I viewed the Dashboard and it took time to realise there is a monthly view. I would rather see it as tabs to make it obvious."	<ul style="list-style-type: none"> Setting up notifications to stay on track Scroll bar is missing to show where to navigate Swiping between weekly and monthly dashboard isn't clear.

Pain Point	Priority	Recommendation
Preference for notifications to keep stay on track.	Preferential	Add the option to set up notifications.
Scroll down the page wasn't obvious at first.	Critical	Make the scrollbar visible for better navigation.
Switching between weekly and monthly Dashboard wasn't clear.	Critical	Add tabs to make it clear and visible.

High-fidelity wireframes grayscale

The wireframes illustrate the user flow for creating an account, adding a bank card, setting financial goals, establishing a budget, and managing spending categories. Each screen is presented in a grayscale color palette.

- Account Creation:** Step 1 shows the 'Create account' screen with fields for full name, email, and mobile number. Step 2 shows entering a 5-digit code sent via email. Step 3 shows creating a password and confirming it. Step 4 shows a permission dialog for sending email notifications.
- Bank Card Management:** Step 1 shows the 'Add bankcard' screen with a placeholder for a scanned card. Step 2 shows a successful link message. Step 3 shows a detailed view of a Barclays card with its balance.
- Financial Planning:** Step 1 shows the 'Goals' screen where a user sets up a saving plan for a new car. Step 2 shows the 'Standing order' screen for setting up recurring payments. Step 3 shows the 'Budget' screen for setting a monthly budget of £1500.
- Spending Categories:** Step 1 shows the 'Categories' screen with various expense icons. Step 2 shows the 'Dashboard' screen displaying weekly spending trends for groceries, eating out, bills, rent, transportation, personal care, shopping, and gifts. Step 3 shows the 'Overview' screen highlighting a new car purchase of £400.

After this point I continued the design with colours I already set at the beginning of the branding. The colours worked well, but I had a few variations before I ended up with the final design. I have designed a responsive web app previously for the recipe app that went well (looking back now) as I had many information and design elements to display on the screen. On this occasion as I started the design on the small screen and my mind was set for it. Then I continued on the larger screens and it caused me a little difficulty to reset my mind and think differently to complete the design. I am happy with the result and the journey that taught me to accomplish this.

High-fidelity wireframes

The wireframes illustrate the user flow from account creation to managing personal finances. The design uses a clean, modern aesthetic with a blue color palette and clear typography. The first row shows the initial account setup, including entering personal information, receiving a verification code, and creating a password. A permission dialog for email notifications is also shown. The second row focuses on linking a bank account and setting financial goals. It includes a card scanning feature, manual entry fields, and a detailed goal creation form with a target date, amount, and frequency selection. The third row provides a comprehensive overview of the user's budget and spending. It shows a monthly budget summary, a detailed weekly spending report with category-wise breakdowns, and a user profile page for managing personal details and settings.



Branding



User flows

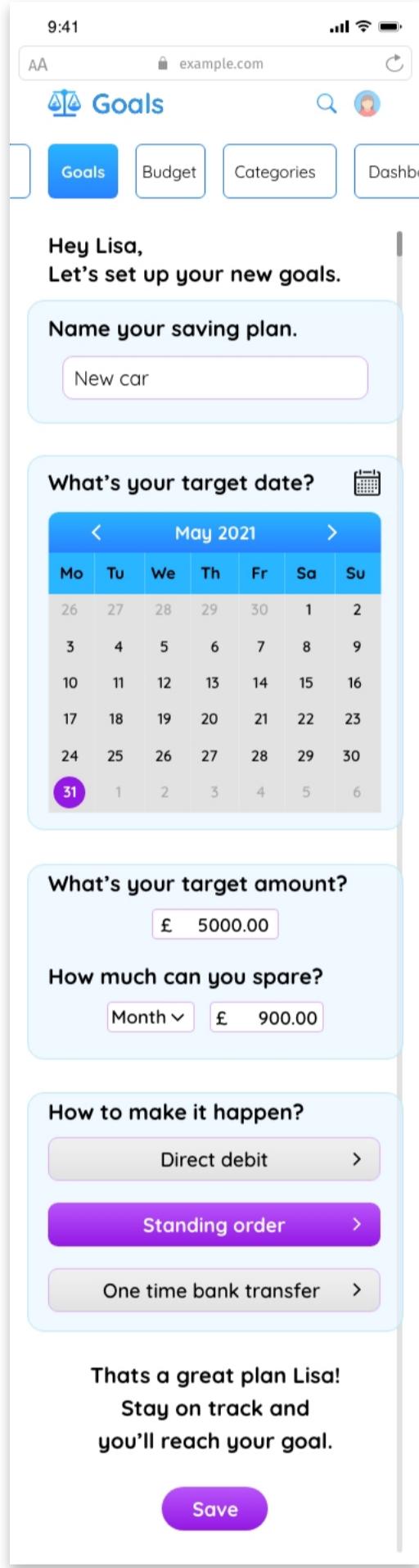
Low & mid-fidelity
wireframes

User tests

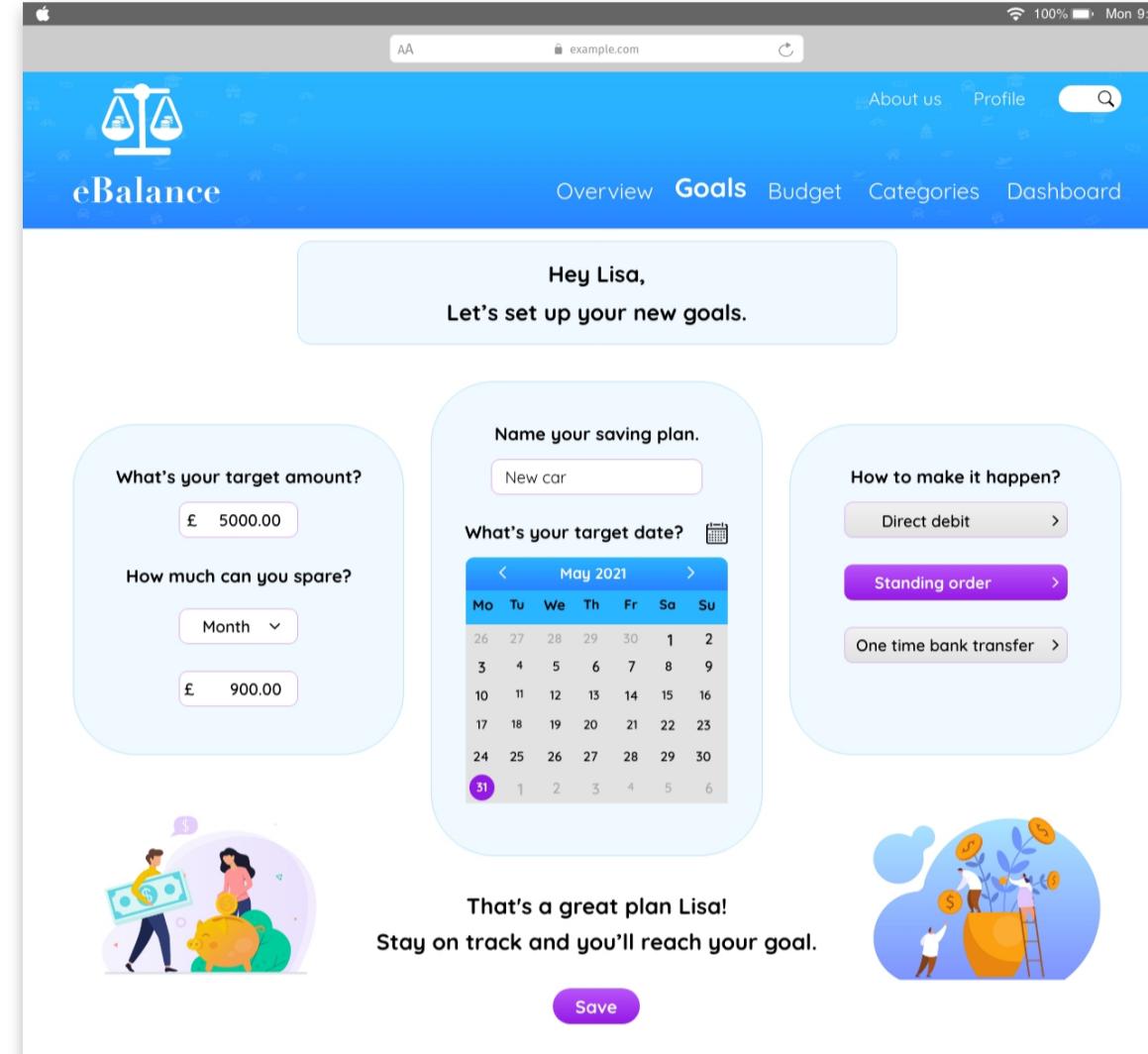
High-fidelity
wireframesResponsive web
app design

Responsive web app

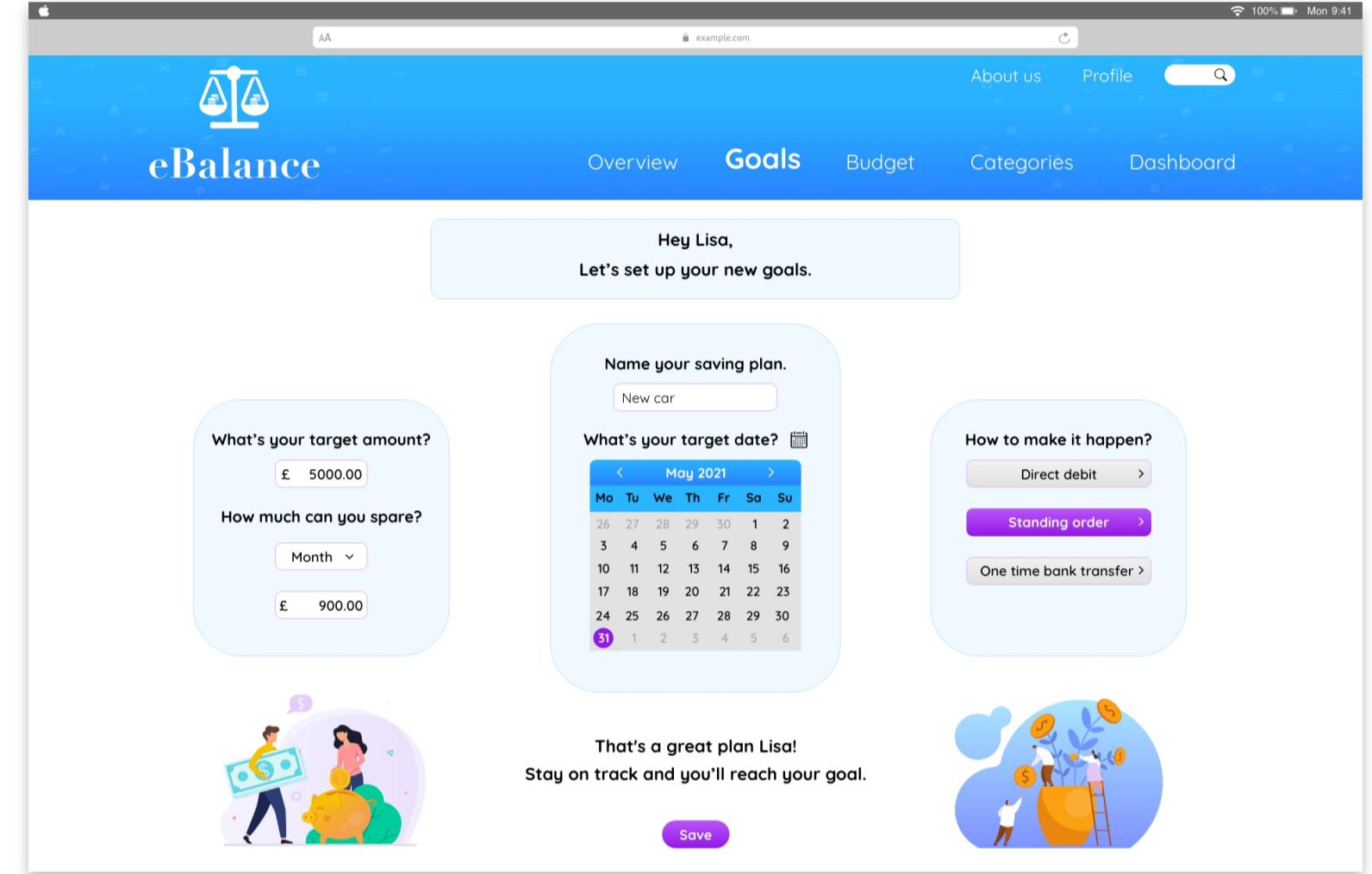
Mobile



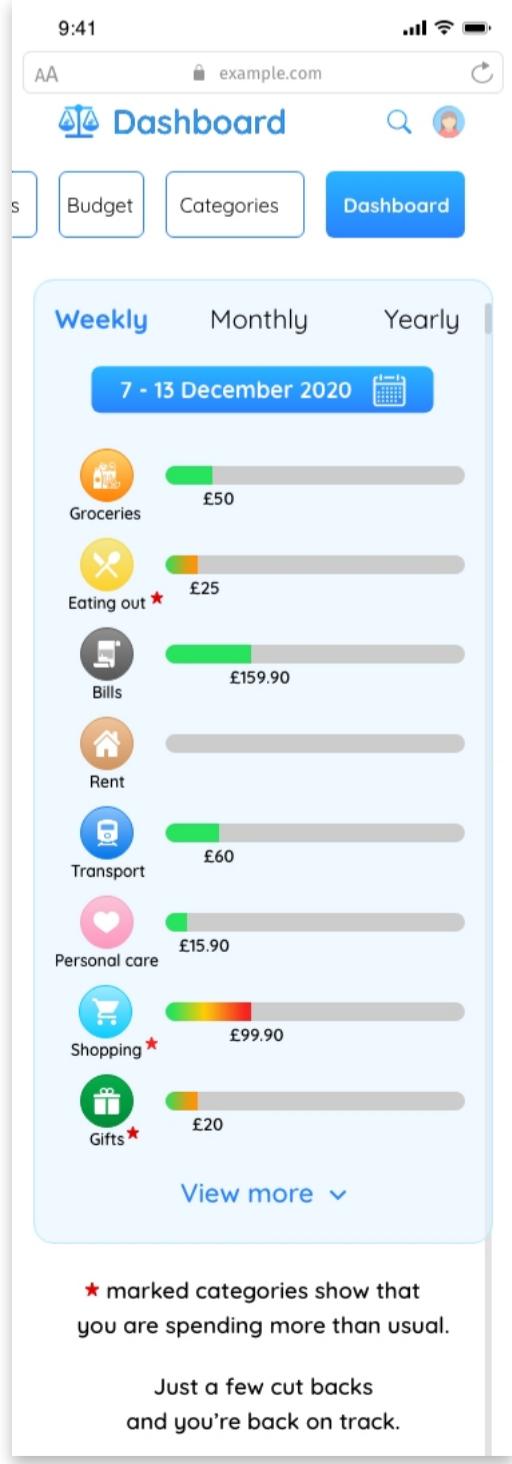
iPad



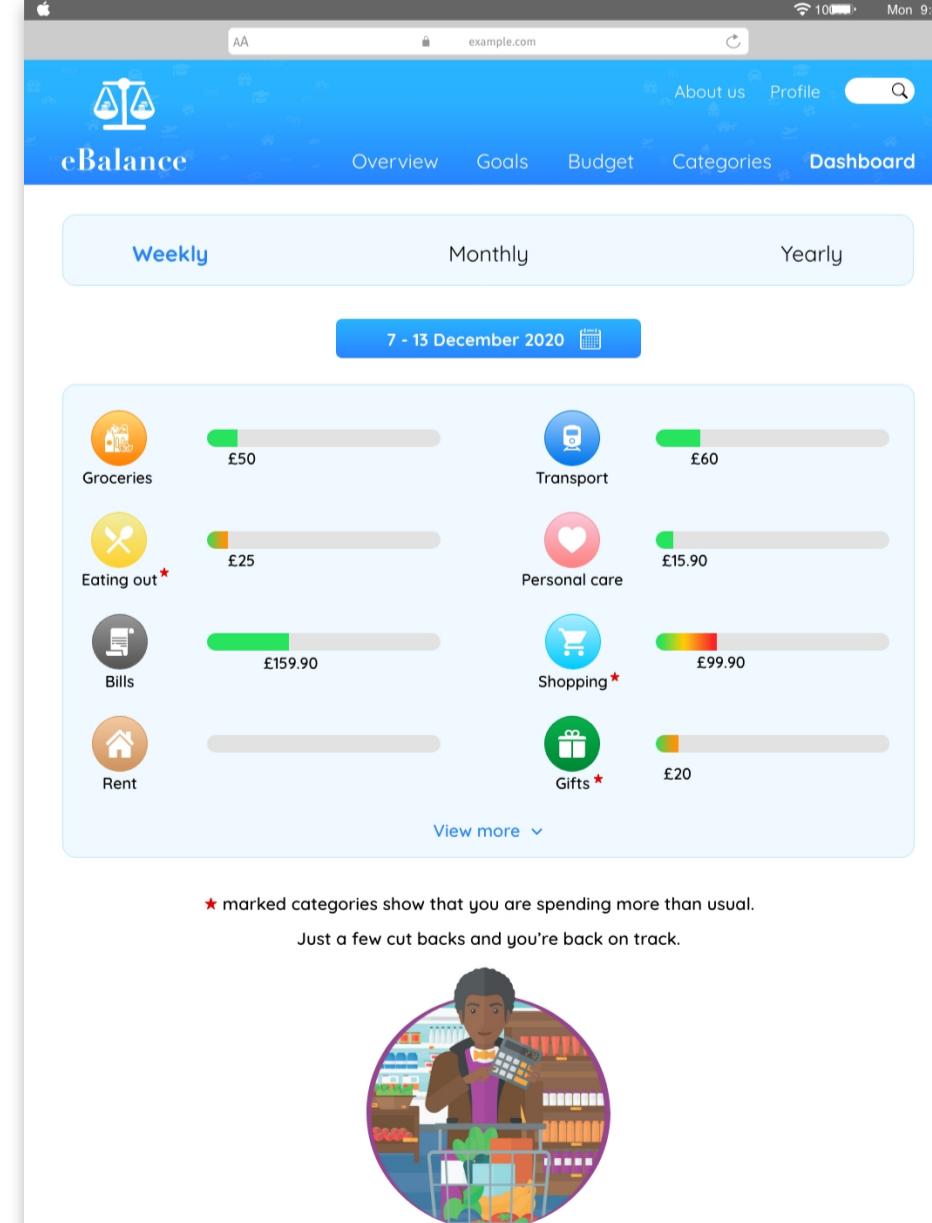
Web



Mobile



iPad



Web

