

Inclusive Excellence Plan

Project Title: AI-Driven Budgeting Suite: Intelligent Forecasting and Dynamic Budget Management

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Customer Archetypes

List of Identified Customer Archetypes:

- Archetype 1: Small Business Owner – mid-sized franchise owner. For example, a Taco Bell owner in Tempe, responsible for financial oversight, sales analysis, and operational planning.
- Archetype 2: Mid-sized Business Financial manager.
- Archetype 3: Individual User who uses the product to track his own personal finances and receives insightful suggestions.
- Archetype 4: Startup founder who just started his own company and wants insights regarding critical data such as cash burn rates and cash flow statements.

Reflection on Representation and Inclusion:

- Representation: These archetypes represent a broad spectrum of potential users. Archetype 1 represents a key segment of the user base, small business operators who may not have access to advanced financial forecasting tools but need them for day-to-day and near-future decision-making. This is highly representative of independent business owners and franchise managers in retail, hospitality, and food service, which is largely what our project is angled towards. Archetype 2 includes the user base of managers working in medium sized companies where financial planning and reporting are more complex. They represent professionals who need efficiency, accuracy and scalability. Archetype 3 includes those who use the product for personal financial management, such as young professionals seeking financial literacy and independence. This makes sure that the representation is not limited to corporations but rather includes common people as its users. Archetype 4 represents the entrepreneurial user group, where adaptability and resource efficiency are very critical which shows that the representation includes as much variety as possible. Overall, these archetypes provide strong representation of the major user categories — small business, mid-sized business, individuals, and startups — ensuring our product design reflects the real-world diversity of financial management needs.

- Considerations for Inclusion: It would be helpful for us to look at treasurers and financial heads of nonprofit organisations as a potential user as nonprofits also have budgeting needs,

but their needs are different from that of for-profit organizations. Non-profits may focus on donations and grants. Another potential inclusion could be external accountant agencies that are consulted by small businesses. This perspective can help us diversify our system to be compatible with multi-client usage, easy data import and export, and collaboration features so these agencies can handle their multiple clients easily.

User-Centered Design Principles

Application of User-Centered Design Principles:

Principle 1: Involvement of Users

- o Methodologies: User involvement is integrated into multiple phases of development to ensure the system meets real business needs. Interviews with small business owners and financial managers will help identify pain points in current budgeting workflows. During development, testing sessions will allow users to interact with prototypes of the interactive dashboard and AI assistant, providing insights into ease of use, clarity of financial insights, and trust in AI-generated forecasts. This iterative feedback loop ensures that the product is both functional and user-friendly.
- o Considerations for Improvement: Releasing the system to a small group of early adopters before full deployment to gather real-world performance data and usability feedback. Embedding feedback tools directly into the application to maintain user involvement after launch.

Principle 2: Iterative Design

- o Methodologies: The project will follow an iterative design cycle to ensure that the system evolves in alignment with the user needs. The team will first focus on the core layout of the system and its main functionalities to create a prototype that will undergo usability testing with users. The feedback will help in refining the prototype before moving on to more advanced features.
- o Considerations for Improvement: Ensure that the system is validated every step of the way using the feedback, ensure that the feedback comes from a diverse set of businesses and users, use scenario-based testing to ensure the system works for any situation, and conduct regular accessibility tests.

Principle 3: Empathy and Understanding

- o Methodologies: Use empathy mapping to capture the frustrations, hopes, and fears of small business owners. To help give multiple different perspectives on potential solutions and problems that may be needed in the future, helping all customers feel secure, depending on where they are in their journey.
- o Considerations for Improvement: Conduct shadowing or observational studies of day-to-day financial management for customers. This deeper context could reveal hidden needs

such as quick mobile access or simplified financial summaries for busy owners, and overall give a much better understanding of who you are actually making this product for.

Conclusion

Applying Inclusive Excellence Moving Forward:

Future Application: As we progress through our project, AI Driven Budgeting Suite, we plan to include the ideas of inclusive excellence by trying to include as much variety of uses as possible and not limiting it to just a specific user-base. We tried to include all potential customers who would be benefitted from this project which included individual users(common people), small and medium sized businesses as well as startups which will help us ensure that we satisfy diverse needs and populations.

We plan on ensuring user-centric design by testing our product prototypes at different stages and reviewing real-world feedback. Based on the feedback, we plan on redesigning our project to ensure accessible and usable for everyone, especially with people who have limited technical expertise or are differently abled.

Looking ahead, our strategies for inclusive excellence include expanding archetypes to consider nonprofits and external accounting agencies, while ensuring cultural, linguistic, and accessibility needs are built into the design.