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| **Author(s) & Year** | **Study Title** | **Key Findings** | **Relevance to FinanceManager** | **Limitations of Study** |
| **Peterson (2019)** | ***The Impact of Budgeting Apps on Personal Savings*** | **Budgeting apps significantly improve user savings and financial discipline when they offer personalized goals.** | **Supports FinanceManager's goal-setting and budget-tracking features to promote financial well-being.** | **Did not consider differences in financial habits across different age groups.** |
| **Nguyen & Park (2018)** | ***Exploring Financial Planning Apps: User Needs and Challenges*** | **Found that users want personalized insights and recommendations to help improve financial habits.** | **Supports FinanceManager's plan to offer personalized insights based on user financial data.** | **Limited geographical scope; primarily studied users in Asia.** |
| **Martinez & Lee (2019)** | ***Personal Finance Apps: Adoption and Use Factors*** | **Users are more likely to adopt apps that offer goal-setting features and data privacy assurances.** | **Highlights the importance of privacy and goal-setting, both of which are core aspects of FinanceManager.** | **Did not address long-term engagement or retention of users.** |
| **Allen & Smith (2020)** | ***Financial Apps and User Behavior: Trends and Best Practices*** | **Found that users prefer apps with visual budgeting tools and automated transaction tracking features.** | **Highlights the importance of user-friendly visualizations and automatic tracking, which FinanceManager plans to incorporate.** | **Limited sample size; focused only on users in North America.** |
| **Davis et al. (2020)** | ***Impact of Mobile Financial Apps on Debt Reduction*** | **Users of financial apps report improved debt management, but many apps lack debt-specific tracking tools.** | **Suggests that FinanceManager could benefit from incorporating debt-tracking features to enhance user benefits.** | **Focused only on debt management; no insights on general budgeting tools.** |
| **Chen & Yu (2021)** | ***User Perceptions of Financial Management Tools*** | **Users find financial management apps overwhelming when too many features are packed into one app.** | **Emphasizes the need for simplicity and ease of use, which FinanceManager aims to achieve through intuitive design.** | **Study focused only on novice users, ignoring experienced users.** |
| **Williams & Thomas (2022)** | ***Effectiveness of Financial Visualizations in Budget Apps*** | **Visual representations of spending habits help users understand their financial behavior better.** | **Reinforces FinanceManager's use of data visualization to enhance financial decision-making.** | **Limited to spending visualization; did not explore income tracking or forecasting.** |