# Conclusion

In analysing YNAB, Spendee and Money Manager, it is evident that each budgeting application has unique strengths that cater to different financial management needs. YNAB's zero-based budgeting system offers a disciplined approach to money allocation, ensuring every cent is accounted for, while Spendee provides seamless multi-currency support and AI-driven financial insights for a more dynamic and automated experience. Money Manager, on the other hand, stands out for its double-entry bookkeeping and strong manual control, making it an excellent choice for users who prefer a hands-on approach to tracking expenses. These findings highlight the diversity in budgeting solutions, reflecting varying user preferences and priorities in personal finance management.

Through this research, we have identified essential features that contribute to a well-rounded and user-friendly budgeting application. These insights will directly influence the design of our own budgeting application, ensuring it integrates the best elements from existing solutions while addressing their limitations. By prioritising intuitive design, security and automation, our application will aim to offer users a seamless and impactful financial management experience, empowering them to make informed decisions and achieve greater financial stability.