1. Introduction

1.1 Purpose of the System Capita is designed to tackle the growing gap in financial literacy among Indian youth. This gamified mobile application makes financial education engaging, interactive, and culturally relevant. The app uses XP, levels, streaks, and challenges—to teach budgeting, investing, credit, taxes, and more. Targeted primarily at college students and young professionals, the goal is to enable better money management, encourage financial independence, and build smarter financial behaviors in the long run.

1.1 Intended Audience and Reading Suggestions This document is intended for the following readers:

- **Developers:** To understand what features to implement, supported interfaces, and performance targets.
- **Project Managers:** To plan development timelines and feature prioritization.
- **Testers/QA:** To define test cases based on functional and non-functional requirements.
- **Designers:** To align UI/UX decisions with the functional goals.
- **Investors/Stakeholders:** To review the business value and functional scope.

Reading Sequence:

- Start with **Section 1** for an overview.
- Move to **Section 2** for system architecture and environment.
- **Section 3** contains detailed requirements and should be used as the implementation blueprint.
- **Section 4** adds context and extended vision.

1.2 Product Scope App is a gamified mobile platform designed to educate Indian youth on personal finance using interactive lessons, quizzes, and real-world simulations. Its purpose is to improve financial literacy through micro-learning and gamification. The product supports India's financial inclusion goals by providing access to basic and advanced finance knowledge in regional languages.

Key objectives include:

- Making financial literacy accessible, fun, and scalable.
- Encouraging users to adopt smart saving, investing, and budgeting habits.
- Supporting government goals of financial inclusion and digital empowerment.
- Reducing the barrier to entry for finance education by using a mobile-first, game-driven approach.

2. Overall Description

2.1 Product Perspective

Capita is a **new, self-contained application** designed to transform financial literacy among young Indians using a gamified learning model. It is not a follow-on member of any product family but is built from scratch to provide personalized, interactive, and progressive financial education.

The app operates as a standalone mobile , integrating key backend services for user progress tracking, avatar customization, in-app currency, XP levels, and real-time learning paths. While currently self-contained, future integration with fintech APIs (e.g., budgeting tools, dummy investment simulators) is anticipated.

2.2 Product Functions

- Provide gamified financial lessons in topics like **budgeting**, **saving**, **investing**, **credit**, and **taxes**.
- Enable users to **earn XP**, **unlock levels**, and **maintain streaks** to stay engaged.
- Use **avatars** and **AR previews** that evolve as the user progresses.
- Host **peer competitions** and challenges to enhance social learning.
- Adapt learning paths based on user behavior (e.g., spender vs. saver).
- Offer **scenario-based quizzes** and simulations (e.g., buying insurance, tax filing).
- Track user performance with dashboards and personalized feedback.

2.3 User Classes and Characteristics

1. **Primary Users (Students and Young Professionals)**
    - Age: 16–30
    - Education: High school to undergraduate
    - Technical Expertise: Moderate (familiar with apps and games)

- Motivation: Improve money management skills in a fun, non-boring way

2. **Secondary Users (Parents, Teachers)**
   - Interested in monitoring progress and recommending the app
   - Less frequent interaction, mostly for oversight
3. **Admin Users**
   - Responsible for content updates, user support, and app moderation
   - High technical expertise and full access privileges

2.4 Assumptions and Dependencies

- **Assumptions**:
  - **User Base**: Assumes users have basic mobile literacy (young adults in India, familiar with smartphones and apps).
  - **Internet Connection**: Assumes an active internet connection for using most of the features, especially for tracking progress, multiplayer challenges, and unlocking lessons.
  - **App Compatibility**: Assumes Android mobile devices meet minimum specifications

3 External Interface Requirements

3.1 User Interfaces

App Interface Characteristics:
The app will feature an intuitive and clean design tailored to a youthful audience. The user interface (UI) will be engaging and gamified to enhance the learning experience. The following are key UI design elements:

- **Home Screen**:
  Displays daily challenges, XP progress, avatar status, and upcoming lessons.
- **Lesson Interface**:
  - Content layout: Text-based lessons with interactive financial simulations.
  - Navigation buttons: "Next," "Skip," "Mark as Complete" to move through lessons.
- **Leaderboard Screen**:
  Displays top users based on XP and financial literacy challenges completed.

- **Avatar Page**:
  A 3D avatar that evolves based on user progress, with interactive AR previews.

Screen Constraints:

- **Mobile Screen Sizes**: UI elements must be responsive to various screen sizes (5-inch to 7-inch displays).
- **Touch Input**: All interactions will be designed for touch input, with large buttons for easy navigation.

4. System Features

4.1 Feature: Gamified Learning Progression

4.1.1 Description and Priority

This feature allows users to earn XP, unlock levels, and upgrade avatars as they progress through the financial literacy modules. It encourages consistent learning and engagement through game-like mechanics.
Priority: High

4.1.2 Stimulus/Response Sequences

- **User Action**: The user completes a financial lesson or challenge.
- **System Response**:
  - Award XP based on performance (accuracy, speed).
  - Unlock new levels and content.
  - Evolve the avatar based on accumulated points.

4.1.3 Functional Requirements

- **REQ-1**: The system must track user progress through each module.
- **REQ-2**: The system should assign XP points based on lesson completion.
- **REQ-3**: Users should be able to view their XP, level, and avatar status on the home screen.
- **REQ-4**: The avatar should evolve with the user's progress (customization options available)

4. Appendices

4.1 Glossary

- **XP**: Experience points earned after completing modules
- **Avatar**: Digital representation of the user, which evolves as user progresses
- **Streak**: Number of consecutive days the app is used

WBS	Task Name
1	**Gamified Finance Education App**
1.1	**Project Planning**
1.1.1	Requirement gathering
1.1.2	Feasibility study
1.1.3	Tech stack finalization
1.1.4	Resource allocation & timeline setup
1.2	**App Development**
1.2.1	**Frontend Development**
1.2.1.1	Personality quiz and onboarding
1.2.1.2	Learning path and daily challenges UI
1.2.1.3	Quiz battle interface (1v1 multiplayer)
1.2.1.4	Stock simulation screen
1.2.1.5	Avatar customization with AR support
1.2.1.6	Forum, leaderboard, and polls
1.2.2	**Backend Development**
1.2.2.1	User profile & authentication
1.2.2.2	Financial archetype engine
1.2.2.3	Quiz engine & matchmaking logic
1.2.2.4	XP tracking and rewards logic
1.2.2.5	Stock market simulator logic
1.2.2.6	Forum backend & moderation system
1.2.3	**Integration**
1.2.3.1	Firebase or socket integration for multiplayer
1.2.3.2	Real stock data API integration
1.2.3.3	AR SDK for avatar filters
1.3	**Content Design**
1.3.1	Curriculum Design
1.3.1.1	Budgeting, Banking, Credit
1.3.1.2	Insurance, Investments, Taxes
1.3.1.3	Crypto basics, Scams & Frauds
1.3.2	**Interactive Elements**
1.3.2.1	Flashcards and simulations
1.3.2.2	Timed quizzes and rapid-fire games
1.4	**Testing**
1.4.1	Unit testing
1.4.2	Integration testing
1.4.3	Multiplayer & stress testing
1.4.4	User feedback testing
1.5	**Deployment**
1.5.1	Backend deployment
1.5.2	Android store setup
1.5.3	CI/CD pipeline & versioning
1.6	**Admin Panel**
1.6.1	Content upload & management
1.6.2	User statistics and progress reports
1.6.3	Battle and leaderboard management
1.6.4	Forum moderation & poll controls
1.7	**Post-Launch**
1.7.1	Bug fixes & feature updates
1.7.2	Feedback collection & future roadmap