

Problem

Splitwise is a bill-splitting mobile application that organizes expenses in a centralized location so users can identify their positive or negative cash balances with friends.

Splitwise has two target personas: Shared-Living Enthusiasts and Budget Travellers who travel often in small groups. The Shared-Living Enthusiasts user group is fairly well-addressed. However, **the user problem I have identified is that it's hard for travellers to plan and manage group expenses prior to a trip**. Unfortunately, Splitwise only helps the user split shared expenses after the purchase has been made. The **larger business problem here is that Splitwise is using a single bill-splitting framework** which does not always apply to or cater towards both persona use cases.

I first discovered this problem space when I was on exchange at the National University of Singapore and travelled frequently (with friends) across South-East Asia. To validate this problem space, I interviewed other exchangers to identify their pain points and bill-splitting workflow regarding shared travelling. Since this was a conceptual feature-design project, I had to design within Splitwise's existing design system and ensure the brand voice remains consistent.

Process

This project actually went through several iterations before arriving at the final solution. **It began as an academic case study** where my teammate and I did an audit and heuristic evaluation of the existing app. During the academic case study was where we also identified the two persona groups. However, we decided to focus our research and design heavily towards the Shared-Living Enthusiast persona due to limited experience as Budget Travellers. **To address this persona group initially, we designed a Splitwise Digital Wallet feature** to streamline the process of paying friends back, where I handled most of the interaction design and product strategy tasks.

I left on exchange the semester after we finished this academic case study; and while on exchange, I would use the Splitwise app frequently with my travel buddies. **Becoming a user allowed me to develop a deep level of empathy**, and travelling to remote areas of the world also showed me how infeasible my initial solution would be. Learning from this mistake, I came back to Canada with a newfound perspective and **handled this project as a personal case study**.

Solution

To address the problem space, **I designed a money pool feature** that promotes and provides easy pre-trip money planning for travellers. To facilitate a seamless experience and to simulate the natural process of pooling money together for large purchases, the feature will **facilitate a dedicated money manager** to collect shared expenses from those within the group.

Before the trip, **users can set up a money pool amount in their Splitwise group** and choose a dedicated money manager to collect the trip funds from the travel group. During the trip, pooled money will be spent and the pool balance will decrease. Throughout the trip, users can also add money to the pool's balance by paying the money manager a collective amount. **When the trip ends, remaining balances can be quickly reconciled to each member**.

Reflection

Given more time, I would love to **beta test the Splitwise Money Pool feature, primarily in among users in Europe**. Europe is small and people tend to travel around European countries often. Europe is also known to be the birthplace of hostel and budget-travelling culture, and it would be a unique experience to better understand the mental models people from around the world.

My three greatest souvenirs from this experience was: (1) Learning to confront challenges, face my failures and be okay with starting from scratch. (2) Understanding the importance of putting myself in the user's shoes to feel their nuanced frustrations. (3) Uncovering how cultural experiences influence the way design as I took my experiences in South-East Asia to inform my design direction.