The Spending Tracker app
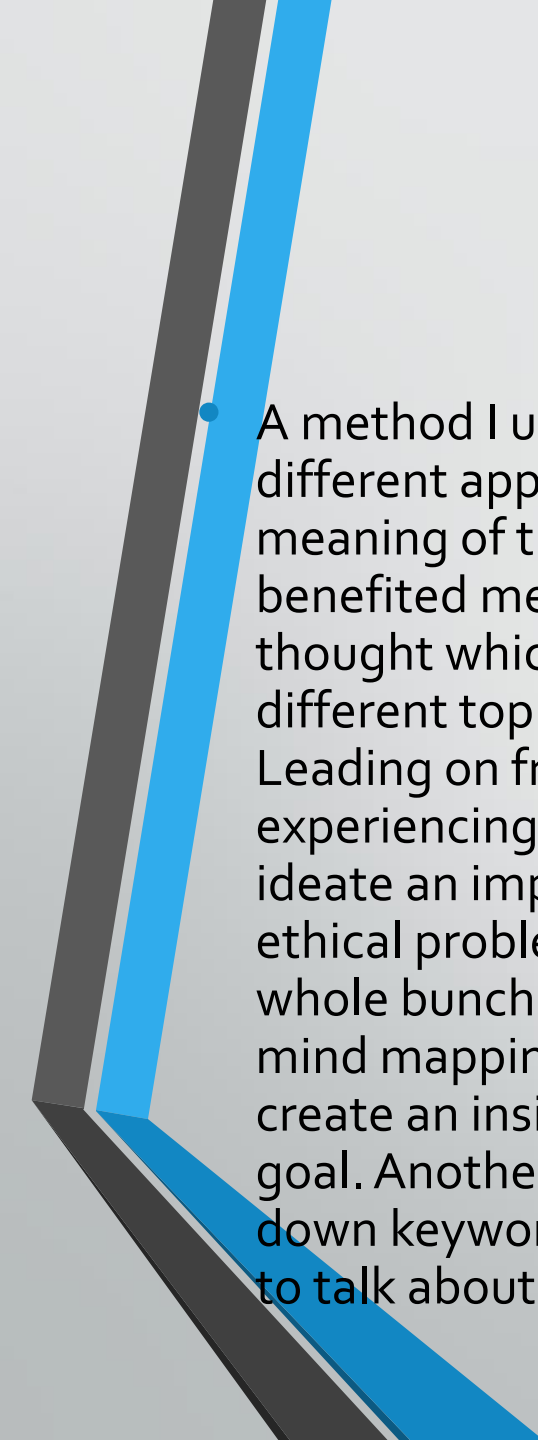
- A method I used for brainstorming my ideas was using a mind map. I used this method to see the different approaches I can take towards achieving the one goal of financial literacy which is the meaning of the center bubble. This is one of the major advantages of me using a mind map as it benefited me in two ways. One, It is very simple, and I can follow a simple and continuous train of thought which can lead me into different sections of financial literacy causing me to realize all the different topics and approaches I could take to solve the issue, expanding my mindset and ideology. Leading on from this, two, it enables me to consider and value all the perspectives of a person experiencing this issue helping me to address every potential fault and pain points in this issue and ideate an impactful solution for a community instead of a specified group which could erupt in ethical problems and shows a lack of empathy. When in lectures and I am taking notes like writing a whole bunch of facts down, I am unable to understand them when trying to analyze after however mind mapping benefits me as I can get every thought down in a more organized way that helps me create an insightful mental picture of the directions i am leading to and how they relate to the main goal. Another link can be made to wherever I deliver speeches and the fact that i will always write down keywords rather than whole sentences as I am able to understand and remember the points to talk about better which is another benefit of the mind map to me.

- In part one, I defined the issue of how the lack of financial literacy is causing lots of people to spend their money constantly without any sense of saving or budgeting. Due to this, along with financial literacy being brought into the education system (which will take time), I think there needs to be a physical solution that promotes spending less than earned. To get an idea of how I can do this, I used storyboarding as an idea generating method as it helps me to visually bring greater insight into the user experience and how/when/where I can implement my potential solution. As storyboarding is a flexible method for idea generation, this was very beneficial as there are no limitations on how much content can be included and I can easily modify/erase/redo phases without disrupting the flow of ideas. Storyboarding also helped me to visualize the personas, journey maps, and potential blueprints all in one method through seeing how this issue's system works holistically and the context it brings. With the fact that a story is more engaging and memorable for me then reading facts, i can filter out all the questions that I was asking myself about this issue, bringing about clarity and making sure that I am empathetic and looking at the users' perspectives over mine, helping me to get the maximum impact from my design. This also leads on to helping me waste less time focusing on unnecessary work as doing the storyboard prioritized only the important area of improvement and did not reveal the outliers which if considered in my designs, would serve an unprecedented and unimpactful purpose.

- The other method i used for ideation is the co-creative workshop session where i rough a few friends and asked them to input some ideas based on the issue of financial literacy. This was very fun and engaging and due to all of them being design students, made it very resourceful. I personally love this method as I love to collaborate with others on projects as it stimulates my mindset and expands my knowledge bubble by opening me up to ideas and pathways that I never would have thought of (thinking outside the box/comfort zone). The real advantage to me using this method was also that they were all very interested in positive spending habits and through their ideas, would relate it back to their lived experiences (and/or their friends/families' ones) and write ideas from there which benefited me a lot as i got very insightful and meaningful content that i could use to make sure i consider and value when i am creating my solutions. For me, getting started on a design is the hardest part especially with the countless designs that are already out there and increasing which is the real advantage to me always needing collaboration and/or contact with someone/group of people that can focus my mind on the approaches that work and keeps me on track to value all perspectives and design a solution that matters. Why i think again that these three methods of planning were the best for me was because they provide the ability of retention and my method and trains of thought won't be forgotten especially with co-creation workshops as it's fun and engaging, producing all sorts of ideas that it becomes a memorable experience to not forget.

1. Mind Map
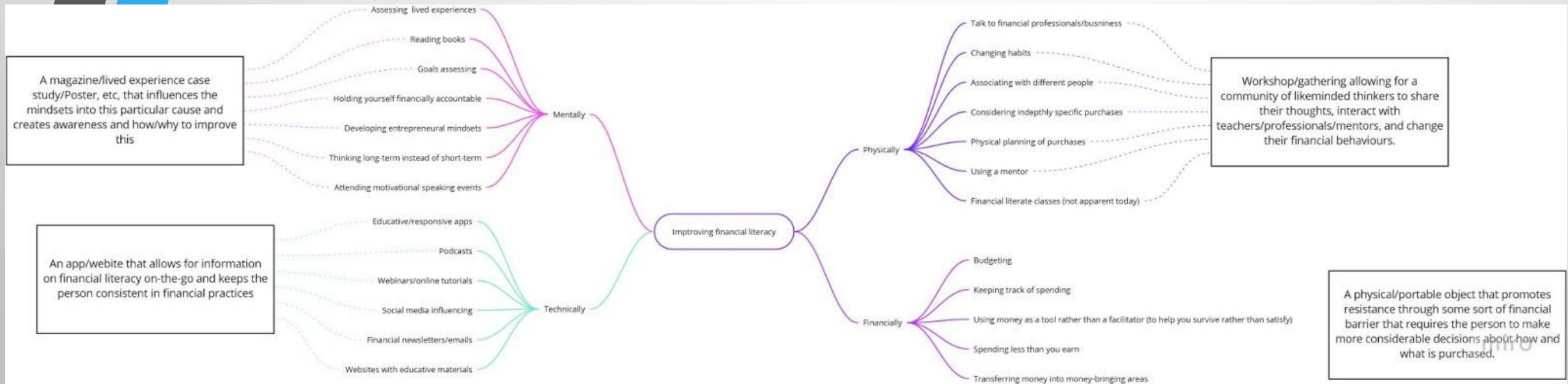
Brain storming process (Mind Map analyses)

- For the first part of my process, I started by using a brainstorming method of the mind which (like the mind) was very useful to organize and map out all the topics and approaches I could take to analyzing and solving this issue. In the mind map, I included four sections including financial, mental, physical, and technical and these were the center of potential topics I could focus on and look at (which are resulting from the lines coming out of those bubbles) as a point of impact. As this was only a brainstorming stage, I didn't produce any physical solutions however very briefly I did mention, as a result of all the topics, a vague potential solution for each section which is the rectangle on the sides. With Financial literacy being a very broad topic, I was finding it hard to start brainstorming in which before physically doing the mind map, I started by just throwing my thoughts down on bullet points in a long list and had many options to go with. However, to make my notes easier to read and understand I had to categorize them, and I thought the best way to do this was to create a mind map so that I can communicate my train of thought more easily, whilst organizing my approaches in a way that could efficiently set me up for the ideation process. So essentially, in a smaller version of the double diamond, i was able to discover the topics/approaches I could focus on and diverge them to a point that addressed as many perspectives as possible to make sure i was maximizing the potential available for the converging process. Through this method, I was also very open to the mixing of this and the 'worst possible' idea method as i wanted to make sure every approach would be addressed so that i can consider all the approaches **at first** which will help reduce the risk for me leading onto the wrong pathway for ideas and potentially looking for the wrong things for further research such as the questions I've involved in my co-creation workshop board.

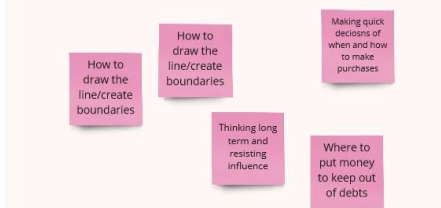# 2. / 3. Co-creation workshop session / Storyboard
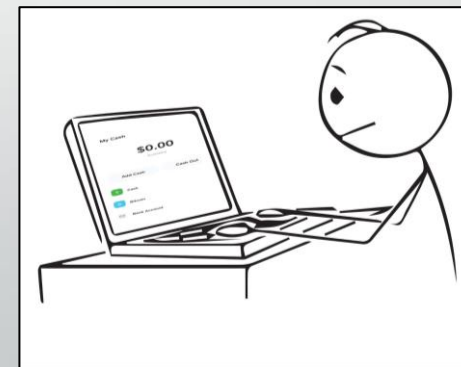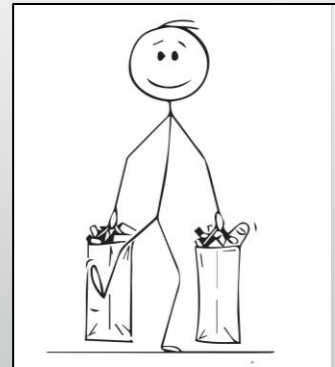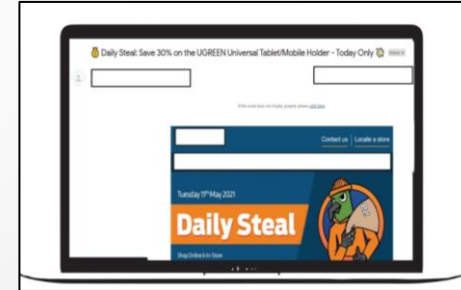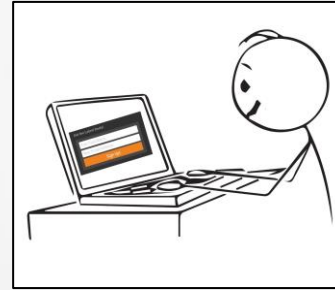
Ideation Process (Co-creation workshop session / Storyboard analyses)

- As I was able to get a lot of ideas down on my mind map, this made it a little easier to conduct my ideation process. To converge my ideas, before physically creating plans/methods, I conducted a little primary and secondary research as to what the best section (from the four sections in my mind map) could be. I conducted a co-creation sort of workshop where I asked a few random participants to answer 4 questions with post it notes (on miro) and basically to see their opinions and how they would see this issue and would want to see in terms of a solution. Through the ideas the things they were writing down it was very clear that the psychological factor was a big part. Secondary research and being part of a financial literate environment (in assignment 1) told me that the mind is so powerful that you can't change yourself physically without changing mentally first. Therefore, I ruled out the physical and financial sections of the mind map as they were only possible through the mental approach. Being a world, which is mostly dominated using phones and apps, becoming a massive influence in social norms, i thought that it could be a perfect channel to also use to create meaningful impact that would influence the mind as social media and other apps do. With the mental section of my mind map being more self-directed behaviors, I wouldn't be able to make actual 'solutions' in which I thought with the idea of the influence of technology, this could communicate all those mental approaches in one method. From this, I made a storyboard with the plot of my JTBD question of resisting temptation, and I addressed as many of the mental topics as I could, trying to raise some ideating questions. This would then help me plan better for my feasibility map by introducing the 5 w questions in each phase of the user story, creating a more relational understanding for me when comparing all my other ideas.

Feasibility map
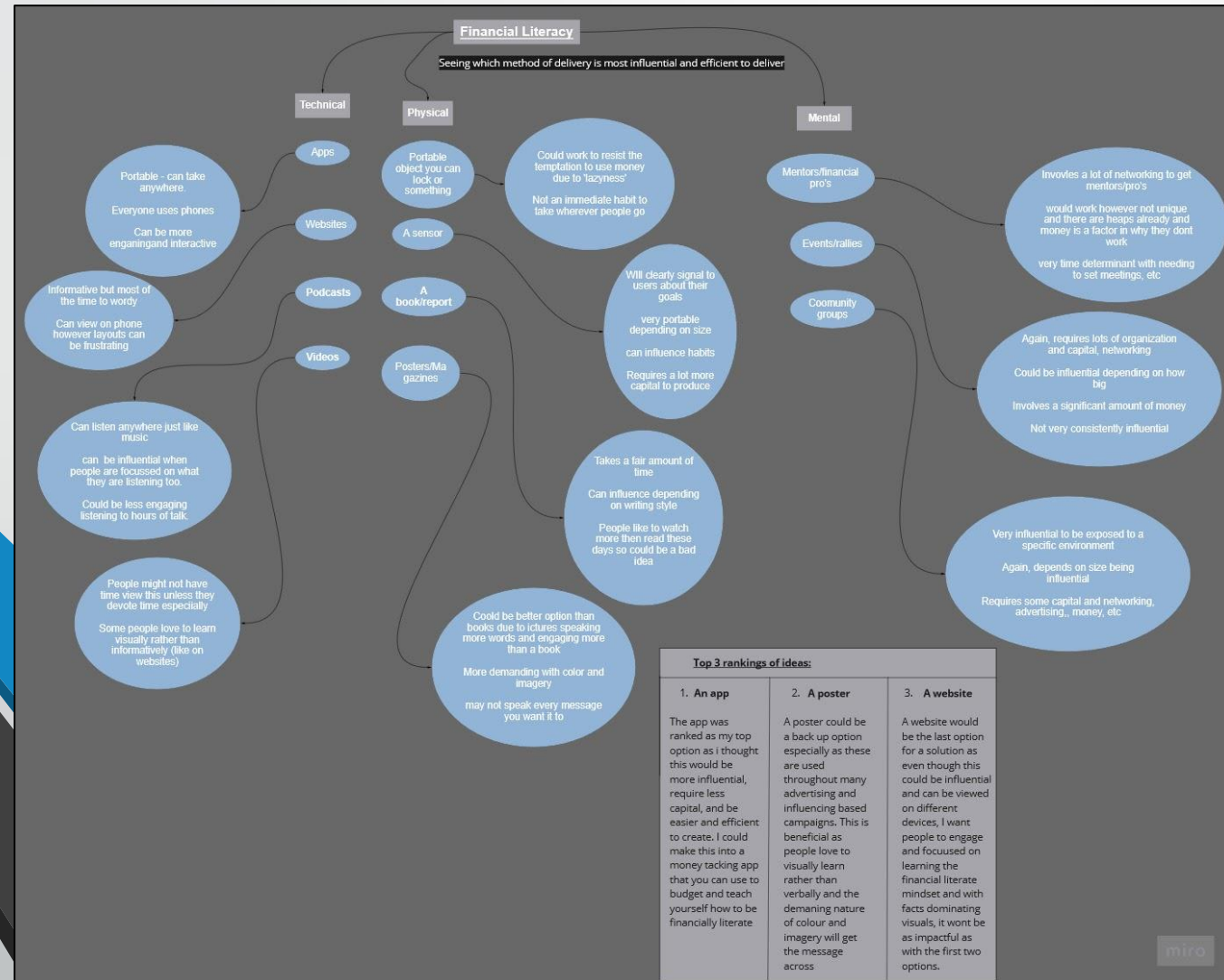
Concept prioritisation process (feasibility map analyses)

- For my concept prioritization, I like the idea of ranking my ideas to know how they compare against each other to see which is the most impactful and the very reason I did this in addition to my feasibility map. I started this by first going to my HMW questions (chose these over JTBD's as they are creative and comparable due to their openness) and ranking them to see which has more impact. I found that my second HMW was the basis of the other two so keeping this in mind, I created a feasibility map of only the best ideas that i had from my ideation process and again categorized them appropriately to understand them and be able to compare their impacts. The reason I didn't use all of the ideas I originally generated was because some, after careful consideration, were deemed to be too irrational and even though they were linked to the main point of improving financial literacy, they would actually make sense in the context of this assignment to create. To carry this out I basically outlined the positive and negative impacts of all ideas through the main goals of achieving that HMW question and the efficiency at which each idea would help people achieve this. Through weighing up all the options I then went on to create a table of the top 3 ideas that I converged to considering the number of positives and negatives on each idea. The best option from this seemed to be the app idea as it addresses many mental approaches and being something that someone uses everyday, is efficient and can be a tool used faster to influence their mindset. With this being the best answer to my picked HMW question "How might we influence people into spending less than they earn?", i thought that the app could be made into a spending tracker for purchases which could help influence people into positive spending habits through constant recognition and prioritization methods. This would be a result of the mental approaches being able to be communicated through one medium (the app) which is the big motivation for ranking it the top of my ideas as said before that it is important to consider the mental approaches more than the physical as financial literacy an only be solved through influencing a way of thinking on money rather than just skill - building objects or technology and this was the priority.

Summary

- Financial literacy is a big problem in today's world and with the increasing need for money in several areas of daily life, this is only becoming a more money-making based society where the need for increasing amounts of money is becoming a consistent mindset and the influences of today's society like technology is only further delaying the realization of this. So why not use these influences on our advantage and use them to create the meaningful impact people need. The main objective of my design process was to address the HMW statements and JTBD's from assignment one and specify one concept that could concise and address these all-in-one solution, in the most positive way. This is one of the reasons why I think my design solution of the spending tracker app would bring value to a business. For a customer this would also result in the best solution as an app being something portable and not hard to self-conduct/learn, it is the easiest channel for them to engage consistently in learning something new with the fact that they always use their phones so an app would be more convenient and intuitive (as a cause of incentive). Through this again there would be benefits for the business and customer with the use of apps everyday bringing in more customer use, consequently increasing the demand for businesses as customers are always more attached to businesses that put them first and care about what they want. This means that businesses are appealing to customers through fulfilling their needs and customers are learning and being influenced into positive financial mindsets which solves the wider issue of financial literacy. Specifically, the spending tracker app won't require as much capital (only needing 3 or 4 screens of content) and can be made into a very time-resistant process making it the most efficient solution without unnecessary factors/ aspects added. Talking financially, there are many apps out there that cater to the negative influences of habits (Financial illiteracy) like split payment apps, money making/spending games, etc. then there are lots of apps that try to influence positive habits like finance apps and saving money games. However, as said before through research that you can't change someone physically without changing them mentally first, these technical ideas all don't seem to be influential enough in their methods of delivery as they focus to much on engagement rather than impact and this is where my spending tracker app will bring most value to businesses as it has a balance of both. Customers, will consequently find this of value especially with shopping being one (if not the main) points of negative impact financially so adding a factor to improve their experience mentally through an activity that they like to do would engage them more in wanting to try it out, also benefiting businesses again as they are now appealing to a wider target audience. To summarize, I think this app will definitely bring lots of value to businesses and customers and as a result of this, the whole problem of financial literacy in the community as the balancing of power between both stakeholders will cause the helping of one another to reach all desired goals on the business side and the customer side.