

IE-418
UX Design of Mobile Application

Point of View

Personal Finance Application



Members:

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USER	NEEDS	INSIGHTS
A working professional	To track daily expenses and identify where their money is going.	This user struggles to keep track of their expenses due to their busy schedules. The user would need something that is quick and requires minimal effort.
A student new to budgeting.	To learn financial literacy and set realistic saving goals.	This user often lacks financial literacy and struggles to plan long-term. The user needs something to motivate them for short term and keeps them engaged.
A homemaker managing household budget	To balance essential spendings, save for family needs and other unexpected expenses	This user prioritizes financial stability while also saving for family goals like travelling or etc. The user needs something that offers clear visualization of their spending patterns and savings plans.
A retiree living on pension	To ensure expenses are within budget and save for emergencies	This user has a fixed income and also due to their age might face medical emergencies. As a result, the user needs something simple and easy to use that also helps to track their saving goals.
A self employed individual with inconsistent income	To save money for unforeseen circumstances.	This user has a fluctuating income thus leading to uncertainty about financial future. The user wants something that can help them budget effectively and save money for unforeseen circumstances that can help during bad times.

<p>An unemployed individual with no source of income</p>	<p>To monitor the limited budget and set short term goals</p>	<p>This user has no source of income often dependent on others. As a result, the user faces financial stress. The user needs something that focusses on small achievable goals and offers encouragement or positive reinforcement</p>
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