

# Lean UX Canvas

Title: **Flux**

Date: **November 21, 2025**

Iteration: **v 0.1**

## Business Problem

What business have you identified that needs help?

**Habit tracking apps have 60-80% abandonment due to five critical failures:**

- **Form fatigue** - 7+ fields to create habits kills motivation
- **Virtual rewards don't motivate** - gamification creates temporary engagement but no lasting change
- **No financial connection/stakes** - budget apps show spending but don't stop behaviors; savings apps automate but don't link to habits
- **No real user connection** - users interact with forms/buttons, not an accountability partner they build relationship with
- **No habit quality insights** - apps track completion/streaks but provide zero measurement of HOW WELL habits are forming (consistency quality, momentum, difficulty-adjusted performance).

## Users & Customers

What types of users and customers should you focus on first?

- Habit app abandoners (people who try every habit tracker but fail to stick with it)
- Financial wellness seekers
- Budgeters who want more agency and intention
- Micro-investors and savings-app users
- Productivity-focused young professionals
- Self-improvement and quantified-self enthusiasts
- People with impulsive behaviors who want positive accountability
- Anyone frustrated with traditional streak-based or gamified habit apps

## Hypotheses

Combine the assumptions from 2, 3, 4 & 5 into the following template hypothesis statement: “We believe that [business outcome] will be achieved if [user] attains [benefit] with [feature].” Each hypothesis should focus on one feature.

### Hypothesis #1: Monetary Reinforcement

We believe users will build and maintain habits more consistently if they can attach monetary value to those habits and earn from their own discipline.

### Hypothesis #2: Conversational Logging

We believe users will engage more consistently and enjoyably with a habit system if they can create and log habits through conversational AI instead of forms and checkboxes.

### Hypothesis #3: Personal Growth as an Investment

We believe treating personal growth as an investment in oneself will increase user motivation, deepen emotional commitment, and drive long-term engagement.

### Hypothesis #4: Advanced Habit Metrics Increase Empowerment

We believe that more valuable habit performance metrics—such as Habit Strength Score and Behavioral Indices—will empower users by giving them deeper clarity about their progress.

## Solution ideas

List product, feature, or enhancement ideas that help your target audience achieve the benefits they’re seeking.

### Conversational AI (Flux Accountability Partner)

- Natural language habit creation and logging
- Context-aware responses guided by category architecture
- Smart interpretation of BUILD vs BREAK logs
- Reflection prompts and coaching-style micro-dialogue

### Real Financial Infrastructure

- FDIC-insured Flux savings accounts (via Stripe Treasury)
- Weekly Friday transfers to prevent gaming and simplify compliance
- Plaid connectivity for secure bank linking
- Transparent history and ability for user to edit transactions before transfer

### BUILD vs BREAK Mechanics

- BUILD: Earn money when you complete positive habits
- BREAK: Earn money when you avoid or reduce negative behaviors
- Two distinct reinforcement loops, both managed through the AI

### Habit Strength Score (HHS)

- A multi-factor measurement of habit quality
- Consistency, momentum, difficulty, schedule adherence, trend direction, and volatility
- More accurate than streaks, much more meaningful

### Savings Goal Allocation

- Users can route earnings to specific financial goals (optional)
- Supports both short-term and long-term goals

### Achievement Badges

- Awarded to habits for meaningful completion milestones
- Give a sense of ownership and pride

### Monthly Performance Insights

- Recaps completion rate, earnings, projections, and opportunity cost
- Non-judgmental; creates awareness without punishment

### Investment Portfolio Aesthetic

- Clean, simple, professional UI
- Habits presented as “positions” that generate returns
- Reinforces the core philosophy that discipline is an investment

### Behavioral Indices

- Category-specific percentile rankings
- Community benchmarks that show where a user stands
- Can track current performance against the indexes

## What’s the most important thing we need to learn first?

For each hypothesis, identify the riskiest assumption. This is the assumption that will cause the entire idea to fail if it’s wrong.

**#1 Monetary Reinforcement:** Users are motivated by attaching real or simulated money to habits.

**#2 Conversational Logging:** Users prefer chat-based creation/logging over forms and will use it daily.

**#3 Growth as Investment:** Users emotionally embrace the idea of personal growth functioning like an investment.

**#4 Advanced Metrics:** Users understand and value HHS + Indices enough to rely on them for insight.

## Business Outcomes

### (Changes in customer behavior)

What changes in customer behavior will indicate you have solved a real problem in a way that adds value to your customers?

- High daily and weekly logging through AI conversation
- Users consistently transferring real or simulated money into savings
- Growth in Habit Strength Scores across categories
- Increased number of BREAK logs over time (users reducing negative behaviors)
- Sustained retention at 30, 60, and 90 days
- Users upgrading from free to premium to unlock real transfers and deeper analytics
- Savings goals being completed
- High usage of weekly summaries and behavioral insights

## User Benefits

What are the goals your users are trying to achieve? What is motivating them to seek out your solution? (e.g., do better at my job OR get a promotion)

- **Real progress, not checkboxes:** Users want deeper proof of improvement. HHS shows habit quality and direction, not just streaks.
- **Meaningful reinforcement:** Paying themselves for discipline creates motivation that sticks.
- **Smoother tracking:** Logging feels like texting. No forms. No friction.
- **Supportive accountability:** Flux AI acts like a coach, not a cold interface.
- **Savings with purpose:** Earnings can be routed to goals that matter.
- **Clarity through data:** Users see consistency, momentum, opportunity cost, and trends.
- **Community perspective:** Behavioral indices show where they stand without pressure.
- **Autonomy:** Users control all rates, goals, and transfers.
- **Competency:** HHS shows growth in the skill of habit formation.
- **Progress:** Portfolio balance and analytics make improvement visible.
- **Connection:** The AI assistant forms an ongoing supportive relationship.
- **Belonging:** Indices provide community context and contribution.

## What’s the least amount of work we need to do to learn the next most important thing?

Brainstorm the types of experiments you can run to learn whether your riskiest assumption is true or false

### Simulated earnings:

Let users attach money to habits and earn simulated balance over a week. Observe whether earnings and opportunity-cost summaries increase follow-through and motivation.

### Chat-based daily logging:

Have users create and log habits through natural conversation for several days. Measure friction, enjoyment, and consistency compared to a simple manual toggle.

### Portfolio view reaction test:

Show users a “Progress Portfolio” with simulated habit returns. Assess whether seeing discipline accumulate like an investment strengthens motivation or emotional connection.

### HHS + Index comprehension tests:

Display a simple Habit Strength Score and one behavioral index percentile. Ask users to interpret both and gauge whether deeper metrics feel empowering or confusing.