

# PRODUCT VISION BOARD



## VISION

What is the reason for creating the product?  
What positive change should it create?

### SMARTWALLET

The target market consists of young people aged 18 to 30 who are starting to manage their money. This includes students, recent graduates, and young professionals who want to learn about finances and improve their saving habits.



## TARGET GROUP

Which market or market segment does the product address? Who are the target customers and users?

The target market consists of young people aged 18 to 30 who are starting to manage their money. This includes students, recent graduates, and young professionals who want to learn about finances and improve their saving habits.



## NEEDS

What problem does the product solve or which benefit does it offer? If you identify several needs, prioritise them and move the most important one to the top.

**Financial Education:** Young people need to understand basic economic and financial concepts in an engaging and accessible way.  
**Ease of Use:** Most prefer intuitive and simple applications; the interface must be user-friendly.  
**Visual Saving and Tracking:** They want a clear tracking of their savings and expenses.  
**Interactivity:** They desire a gamified approach that makes the process more enjoyable.  
**Comparison of Options:** They need tools to evaluate different banking options and financial products.



## PRODUCT

What product is it? What are its three to five stand-out features that set it apart from competing offerings? Is it feasible to develop the product?

The app will combine elements of budget management, financial education, and gamification. Some distinctive features may include:

**Visual Budgeting Tool:** Clearly shows income, savings, and expenses.  
**Interactive Educational Content:** Short lessons and exercises that reinforce learning.  
**Bank Comparator:** Comparisons regarding returns and fees.  
**Personalized Reminders:** Notifications to maintain saving habits.  
**Expense Analysis:** Monthly reports showing unnecessary expenditures and potential savings.



## BUSINESS GOALS

How will the product benefit the company that develops and provides it? What are the desired business benefits? Prioritise them and move the most important one to the top.

**Building a User Base:** Attracting and retaining a large community of young people interested in financial education.  
**Long-term Monetization:** Implementing a subscription model or in-app advertising.  
**Partnerships with Financial Institutions:** Creating strategic alliances with banks for user benefits.  
**Content Expansion:** Continuously developing new learning modules and resources.  
**Continuous Improvement of the App:** Gathering constant feedback from users for updates and enhancements.