

## DISADVANTAGES

1. **Dependency on Technology**: Risk of disruption during technical issues.
2. **Data Security Concerns**: Potential for data breaches and privacy issues.
3. **Learning Curve**: Initial challenges for users unfamiliar with technology.
4. **Cost of Implementation**: Expense associated with building and maintaining the tracker.
5. **Limited Cash Transaction Tracking**: Less effective in tracking cash transactions.
6. **Overemphasis on Data Entry**: Time-consuming manual entry may discourage consistent use.
7. **Privacy Concerns with Third-Party Apps**: Apprehension about how third-party apps handle financial data.
8. **Maintenance and Updates**: Disruptions or changes during regular updates.
9. **Reliance on Internet Connectivity**: Challenging for users with poor or no internet access.
10. **Potential for Inaccuracies**: Automated categorization may not always be accurate.