

Abstract

Financial mismanagement remains a critical challenge for many individuals, particularly in the retail sector, where impulse spending and poor financial planning lead to economic strain. This project presents the design and implementation of the **Elvira Finance Tracker (EFT)**—a comprehensive digital finance management system tailored for supermarket shoppers. The EFT system enables users to **track expenses, set budgets, receive real-time spending alerts, and integrate with loyalty programs** to encourage responsible financial behavior. The research adopts a **system development life cycle (SDLC) approach**, incorporating **HTML, CSS, JavaScript, and MySQL** to build a functional web-based solution. Key features include **automated transaction logging, category-based spending insights, multiple payment method integration, and cross-platform accessibility**. Through **data-driven financial analysis**, EFT empowers users to make informed spending decisions, reducing financial stress and promoting budgeting discipline.

The findings from this study demonstrate that digital financial tools, when effectively implemented, can **enhance consumer financial literacy, improve spending habits, and drive customer loyalty** for supermarkets. The study recommends further system enhancements, such as **AI-driven financial advice, deeper fintech partnerships, and mobile application development** for a broader reach. This project contributes to the growing field of **personal finance technology**, offering a scalable and impactful solution that fosters financial well-being for both consumers and retailers.