

# Product Requirements Document: Snazzle

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## 1. Overview & Problem Statement

### 1.1 The Problem: Lack of Everyday Financial Discipline

Young adults and students struggle to save consistently or manage daily spending. Current apps focus on investments, UPI transfers, or credit rewards, but lack a behavioural system that nudges disciplined saving and mindful spending.

### 1.2 The Insight

Our surveys show that 70% of Gen-Z users want help sticking to daily budgets, and 60% are motivated by visual progress and gamified savings. Apps like GPay and PhonePe help in transactions, but not in habit-building.

### 1.3 The Solution: Snazzle

Snazzle is a goal-based saving and daily spending assistant. Users set long-term saving targets (e.g., Goa trip) and receive a daily spending allowance based on their monthly budget. Snazzle nudges users with reminders, visual savings feedback, and gamified rewards to build financial discipline.

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## 2. Goals & Success Metrics

Goal	Success Metric	Justification
Drive Engagement	25% of users set at least one saving goal in the first week	Indicates activation of core feature
Promote Daily Discipline	50%+ users complete 5+ daily check-ins/week	Validates consistency and habit loop
Encourage Savings	Average savings per user > ₹500/month	Indicates utility and long-term retention
Build Habit Loop	Retain 40% of users for 30+ days	Standard for habit-focused consumer apps

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### 3. Competitive Landscape

App	Strengths	Weaknesses	Snazzle's Advantage
GPay	Trust, UPI, rewards	No saving or budgeting tools	Snazzle focuses on discipline & saving
PhonePe	All-in-one app	Overloaded UI	Clean, focused interface
Paytm	Payments, bill pay	Complex flow, few saving features	Visual simplicity + saving first
Navi	Loans, mutual funds	No budget tracking or goals	Micro-saving for young earners
Walnut	Expense auto-tracking	Discontinued; no goals	Engaging UX, long-term value
ETMoney	Advisory, mutual funds	Too advanced for students	Snazzle is student-first

### 4. User Interface & Experience (Wireframes Summary)

#### Home/Dashboard:

- Daily Budget Card (e.g., “Today’s Limit: ₹100”)
- Active Goals + Progress Bars
- Wallet Balance Overview

#### Goal Creation:

- Set Target, Deadline, Daily Save Auto-calculation

#### Daily Spending Tracker:

- Log Spend (with categories)
- Nudges on over/under-spending

#### Insights & Reports:

- Weekly Savings Summary
- Top Spending Areas
- Motivational Tips

### **Gamification/Rewards:**

- Badges for streaks
  - XP bar for completed goals
  - Leaderboard (optional)
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## **5. Product Roadmap & Feature Requirements**

### **Phase 1: MVP - Core Flow**

- Set saving goals
- Create monthly budget and get daily spend cap
- Log daily expenses manually
- Dashboard with savings streaks

### **Phase 2: Gamification & Nudges**

- Streak rewards, badges
- Nudges for overspending/underspending
- Visual charts + spending summary

### **Phase 3: Power-User Enhancements**

- Auto-link UPI transactions
  - Personalized insights via AI
  - Smart recommendations for goal-setting
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## **6. Technical Considerations**

- **Database Schema:** Users, Goals, Wallets, Transactions, Rewards
- **APIs:**
  - POST /create-goal
  - POST /log-expense
  - GET /dashboard-data
- **Edge Cases:**
  - Spending more than wallet cap

- Editing a goal midway
  - Missed day check-ins
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## 7. Out of Scope (MVP)

- Investment tools
  - Loan recommendations
  - UPI payments integration (Phase 3+ only)
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## 8. Data Summary

- Mock survey of 30 users revealed:
    - 73% do not use dedicated saving apps
    - 66% found visual progress motivating
    - 85% had irregular or no budgeting habit
  - Personas include: “Planner Priya”, “Impulsive Ishan”, and “Rebel Riya”
  - Key user insight: Most users want **gentle, fun accountability**, not strict restrictions
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