

OVERVIEW

A finance management app that provides personalized plans and feedback to help users manage their budgets, save money, and gain better control over their expenses.

2022

Role: Product Designer

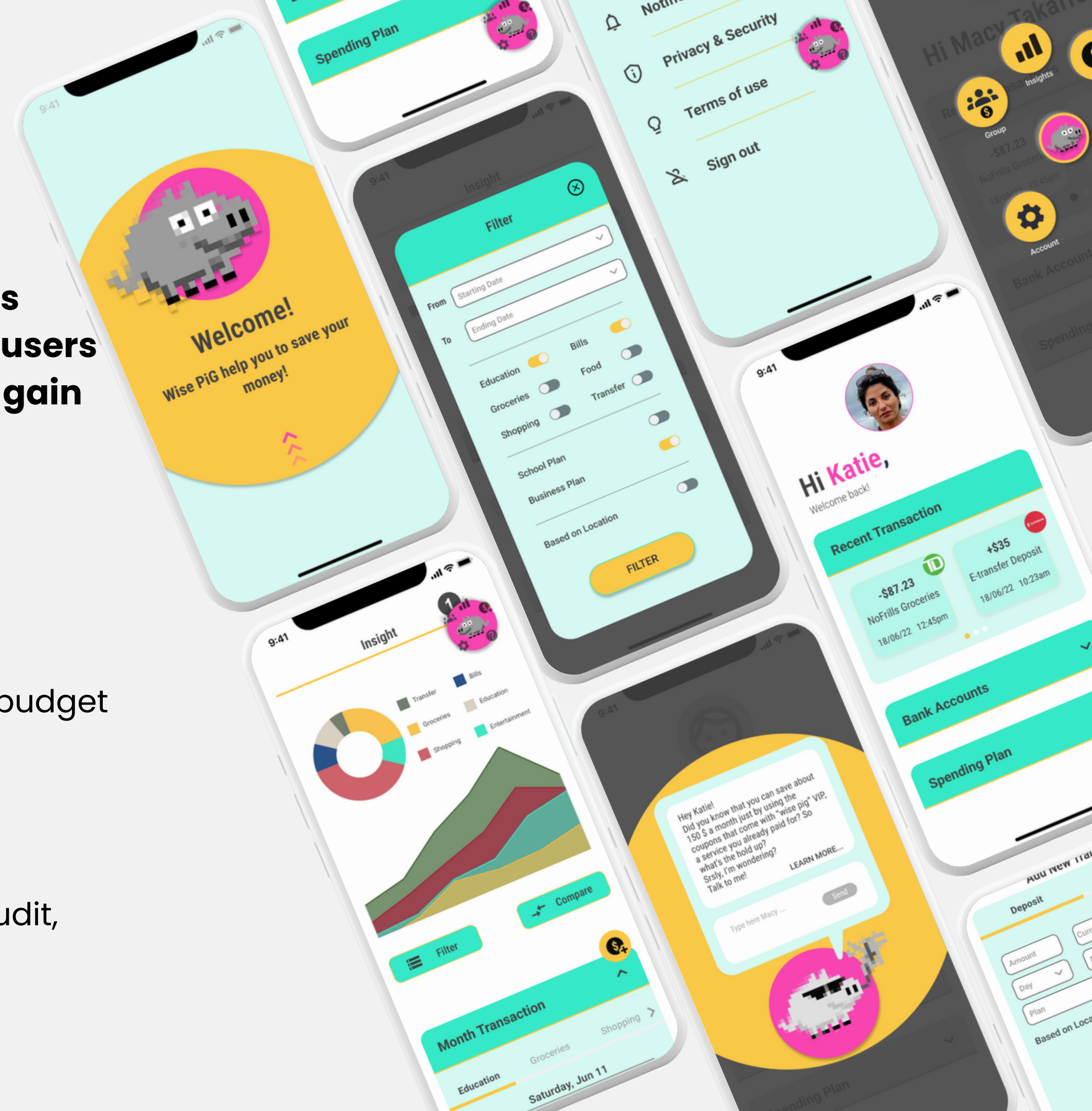
End User: Students and people with a limited budget

Team: Me, myself, and I

Timeline: 2 months

Skills: Interview, User research, Competitive Audit, Ideation, Sketching, Wireframing, Prototyping

[Figma Prototype](https://www.figma.com/)



Empathize

PROBLEM



Managing expenses across multiple accounts and spending categories can be challenging for students with a limited budget. This often makes it difficult for them to keep track of their plans and future goals as they struggle to find the time to manage their finances effectively.

49 % of students are funding their schooling with their personal savings. About 30 % of the students in Canada, work full-time in the summer and part-time throughout the year.

USER STORY

"As a newcomer student with a limited budget, it is time-wasting to **track my expenses** all the time. So that, I want a platform to record and categorize my expenditure to save my budget more easily."



SOLUTION

WisePiG offers an intuitive platform for students to monitor their monthly expenses across various activities. By using this easy-to-use tool, students can keep a close eye on their spending and increase their savings for the upcoming month.

Define

USER PERSONA

After conducting observations and exploratory research, I created user personas to guide the design process. So it was easier to find pain points of potential users.

SHILA



Fashion Designer

“As a freelancer during my studying, I want to know the amount of my transactions only in my small business, so I won't get confused when my education spending is not combined with it.”

BEHAVIOURS

- Wants to split her purchases in categories
- Wants to separate her education from business
- wants to be aware of her business's finance

PAIN POINTS

- lack of time to calculate her expences
- No accurate way for categorizing purchases
- No accurate way to keep her deposit history

KATIE



International Student

“As a newcomer student with limited budget, I want a platform to record my expenditure, so that I can easier save my budget.”

BEHAVIOURS

- Wants to breakdown her budget in categories
- Wants to dedicate enough time on study
- Wants to sync the feedback with her bank

PAIN POINTS

- Low budget
- Limited time to track her expences
- No way to have a categorised history

SINA



Employed Father

“As a father of two teenage daughters Studying at universities, I want a way to be more aware how they spend money, so that I don't need to always ask them about it.”

BEHAVIOURS

- Wants to have his childrens respects
- Wants a quick expences review
- Wants to provide enough money for his girls

PAIN POINTS

- No accurate way to track family expences
- No way to predict his family's expences
- Limited budget for some purchases

IDENTIFYING THE PROBLEM

#2

As a father of two students, **Sina**, finds it difficult to predict his children's needs and spendings, because he cannot have the record and feedback on their expenses in categories.

How Might We make it easier for parents to be aware of their children's purchases during their studying. So they can manage and predict their paid amounts for a long-term period.

#1

As a student, **Lucy**, with low and limited budget, finds it complex and time-consuming to find out her monthly expenses in various categories of her activities, which can help her save more money for further costs.

How Might We create a platform for students to track their expenses, so they will have an eye on their monthly expenditures in their different activities and increase their savings for the upcoming months.

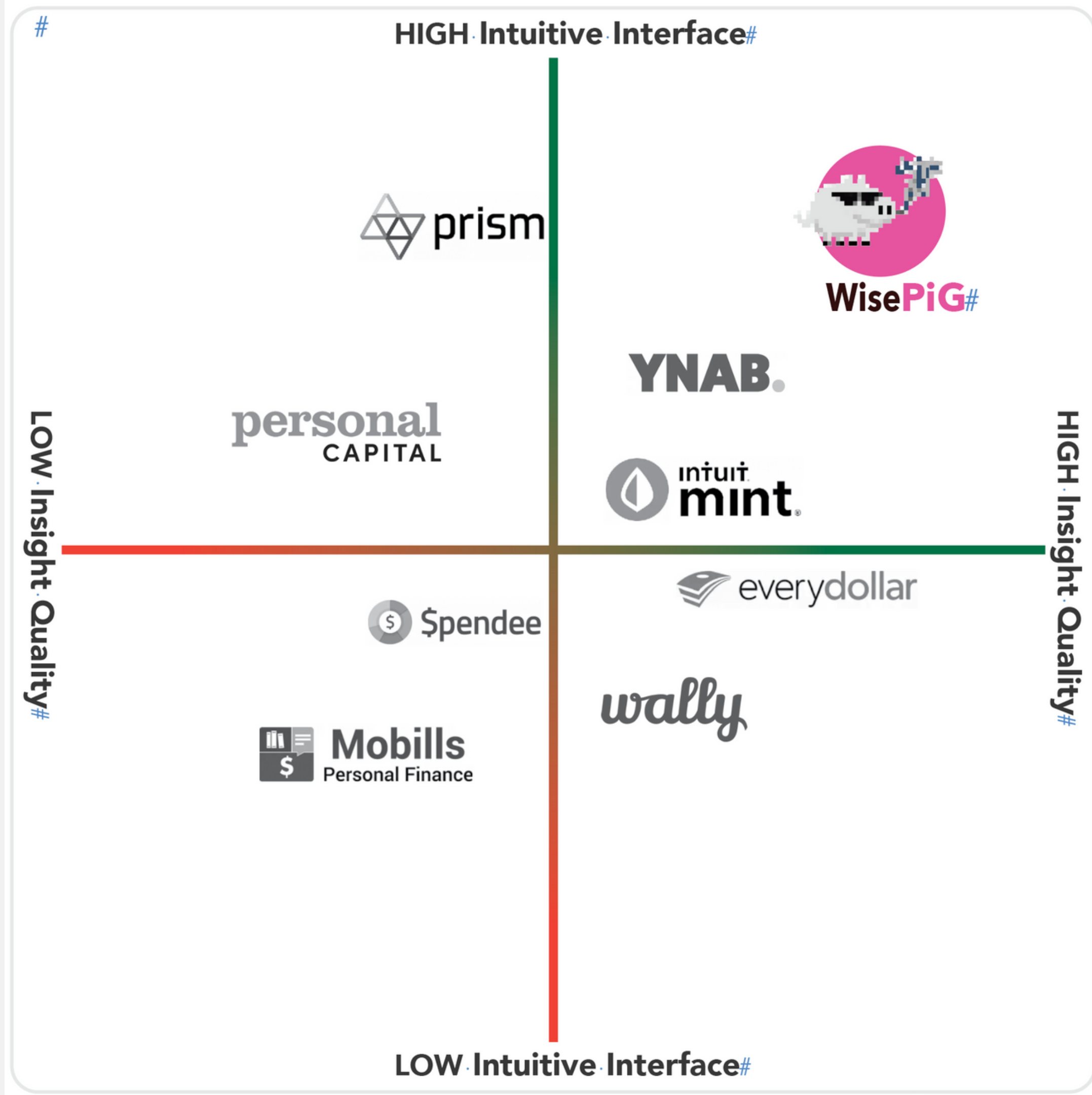
#3

As a fashion freelancer during her studying in Fashion design, **Shila**, doesn't have an idea of her business in financial matters because she can't separate her expenses from her other spending plans.

How Might We create a synced platform for the Students with small businesses to let them keep track of their transactions for separate plans they have and split them into categories.

COMPETITIVE AUDIT

As part of our goal to evaluate finance management systems, we analyzed several apps based on their **user-friendly interface** and **main functionality**. These included apps specifically designed for finance management, which were carefully assessed for their effectiveness.



OUR VALUE PROPOSITIONS

#1

Simplified interface with less analytics to improve understandability

#2

Defining personalized spending plans

#3

Providing personalized feedback

#4

Group family and spending plans

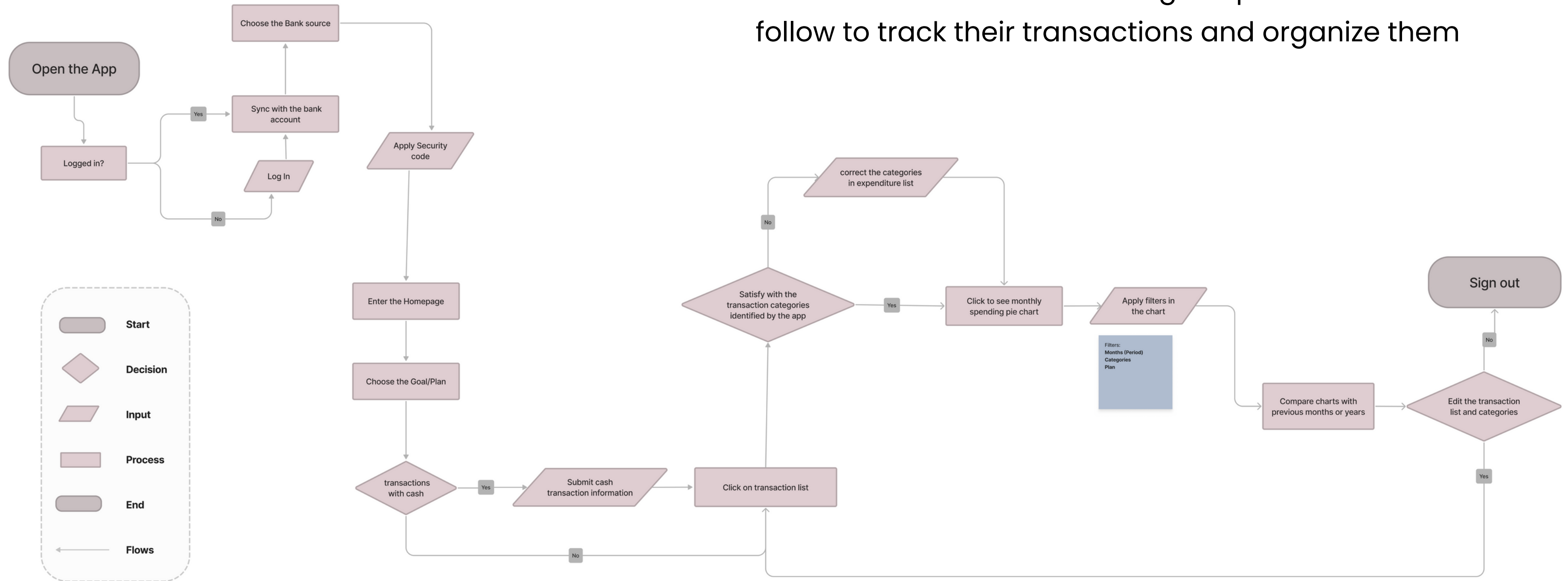
#5

Combining multiple bank accounts

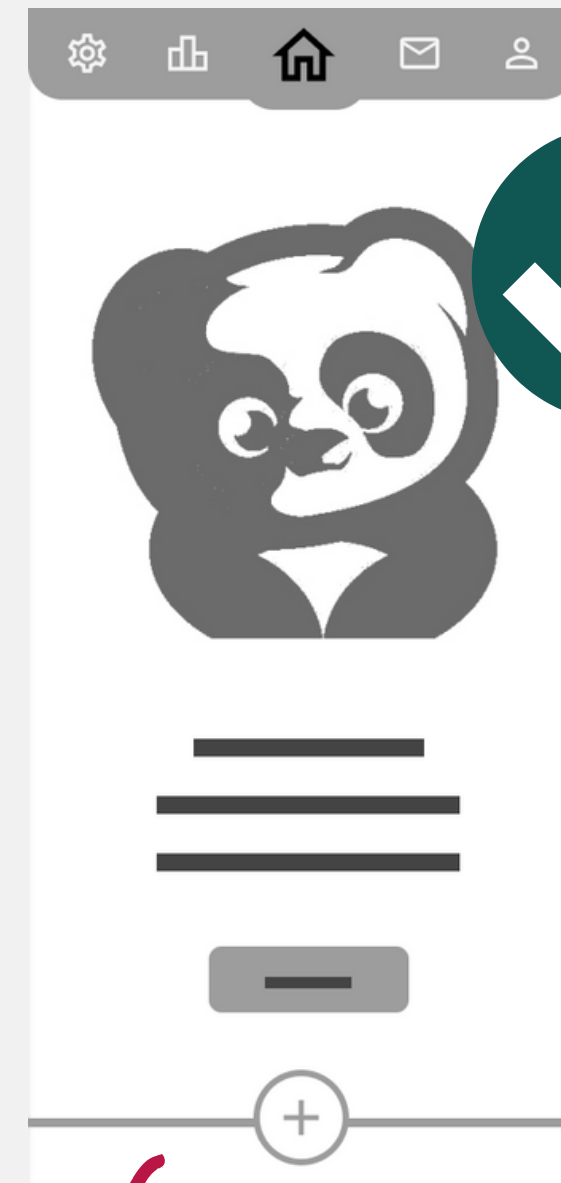
Ideate

USER FLOW

This user flow is demonstrating the path that a user can follow to track their transactions and organize them



INITIAL HOMEPAGE CONCEPTING



Being memorable

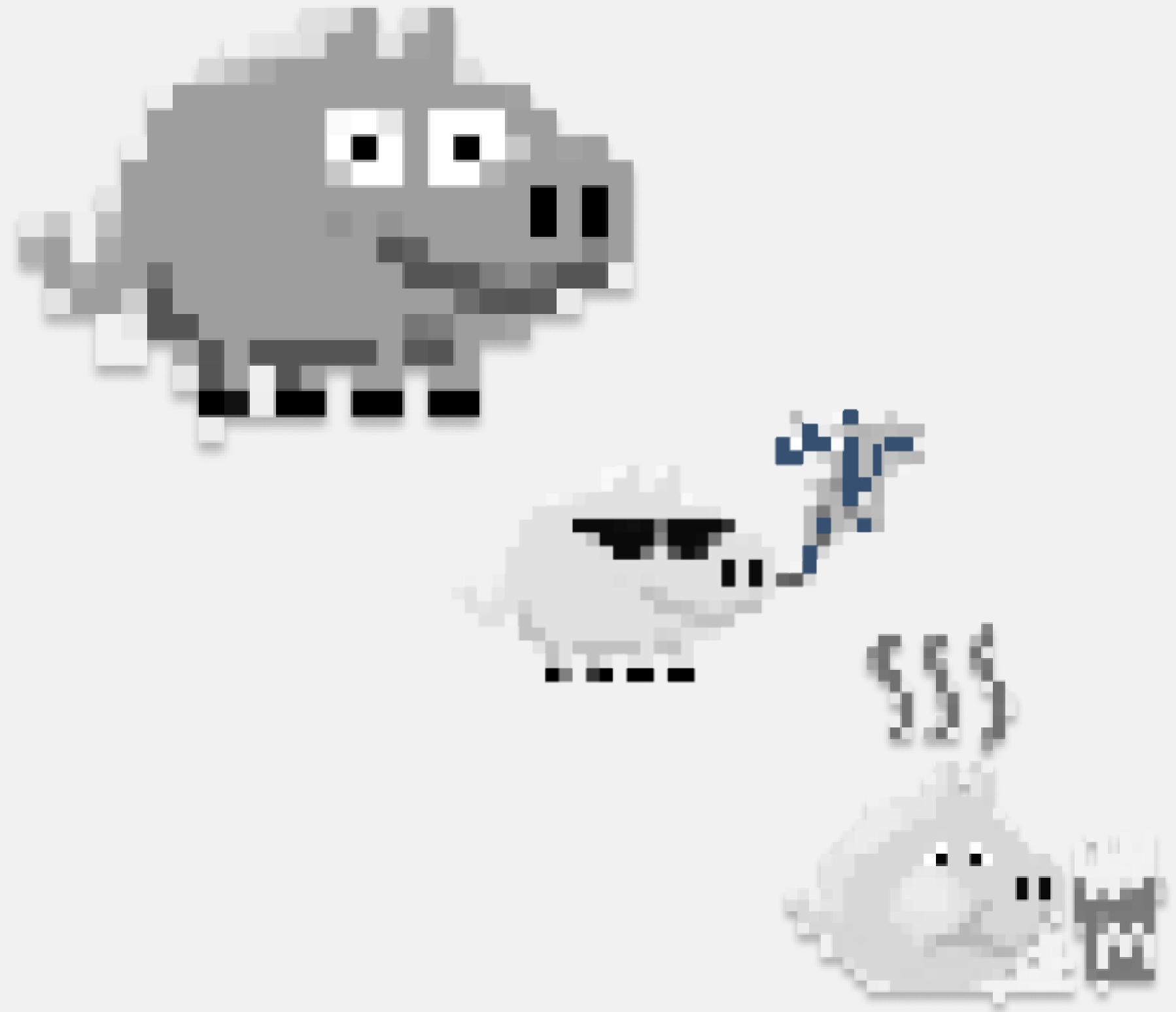


The expenses story is conveyed through a character, making it **easy for users to understand** their monthly insights at a glance.

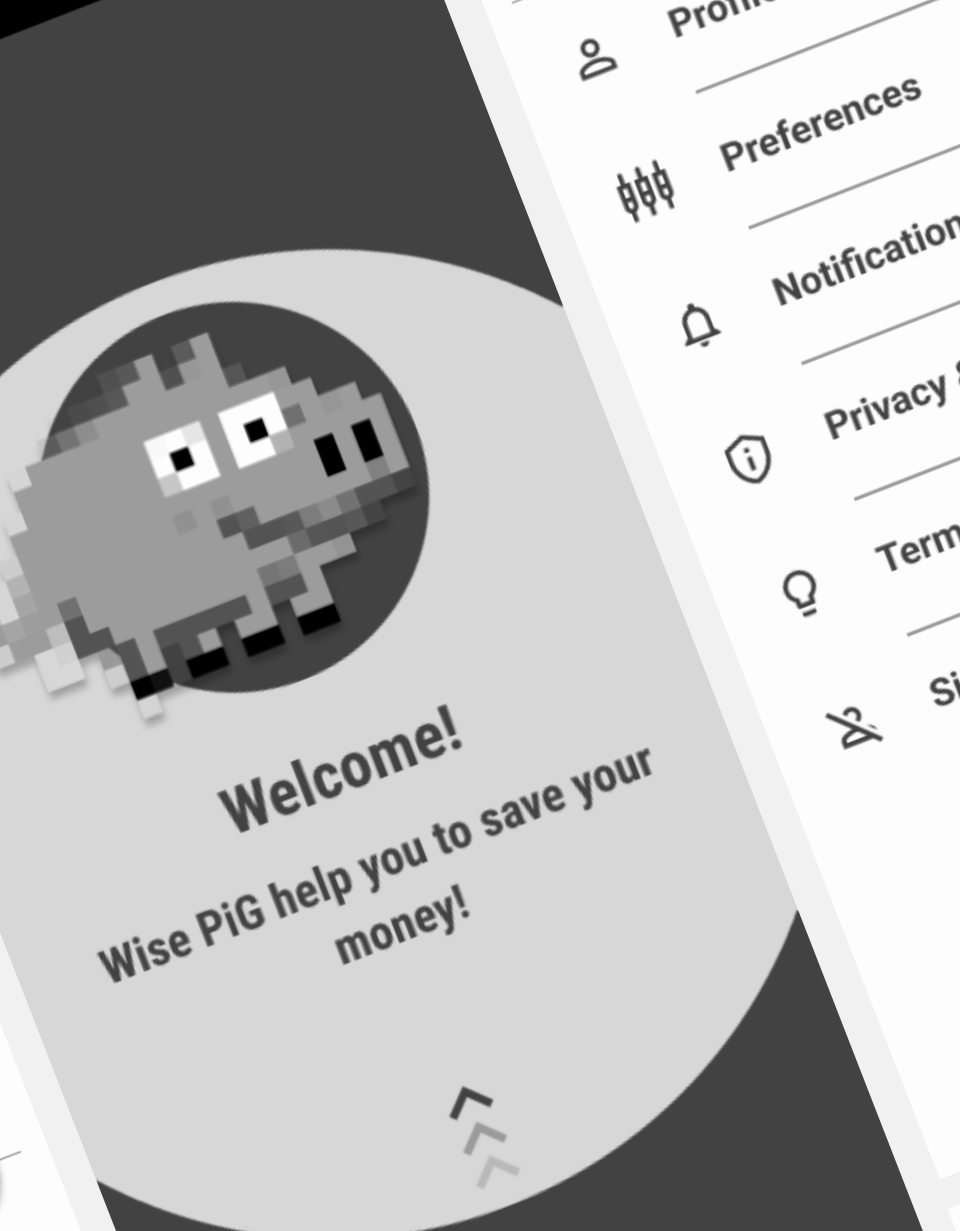
So,...

WISEPIG MASCOT

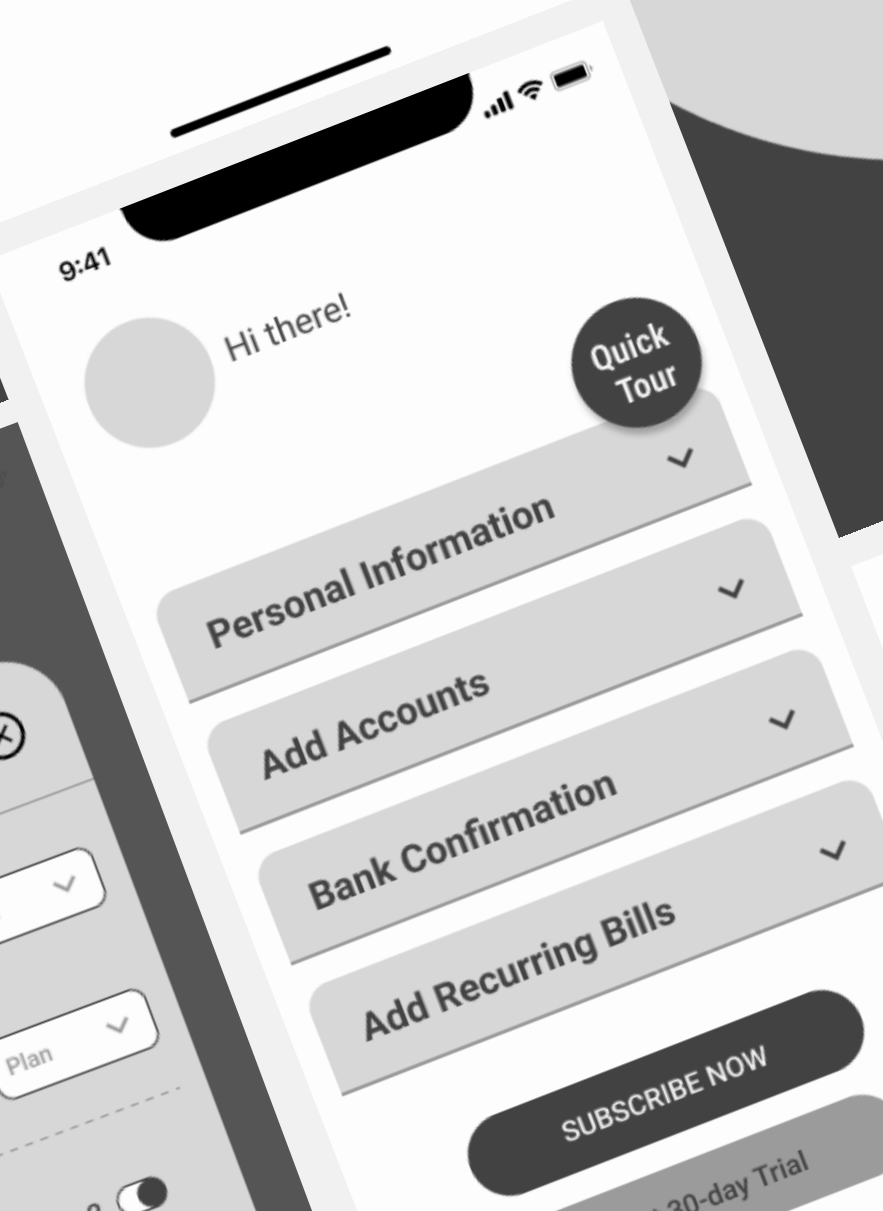
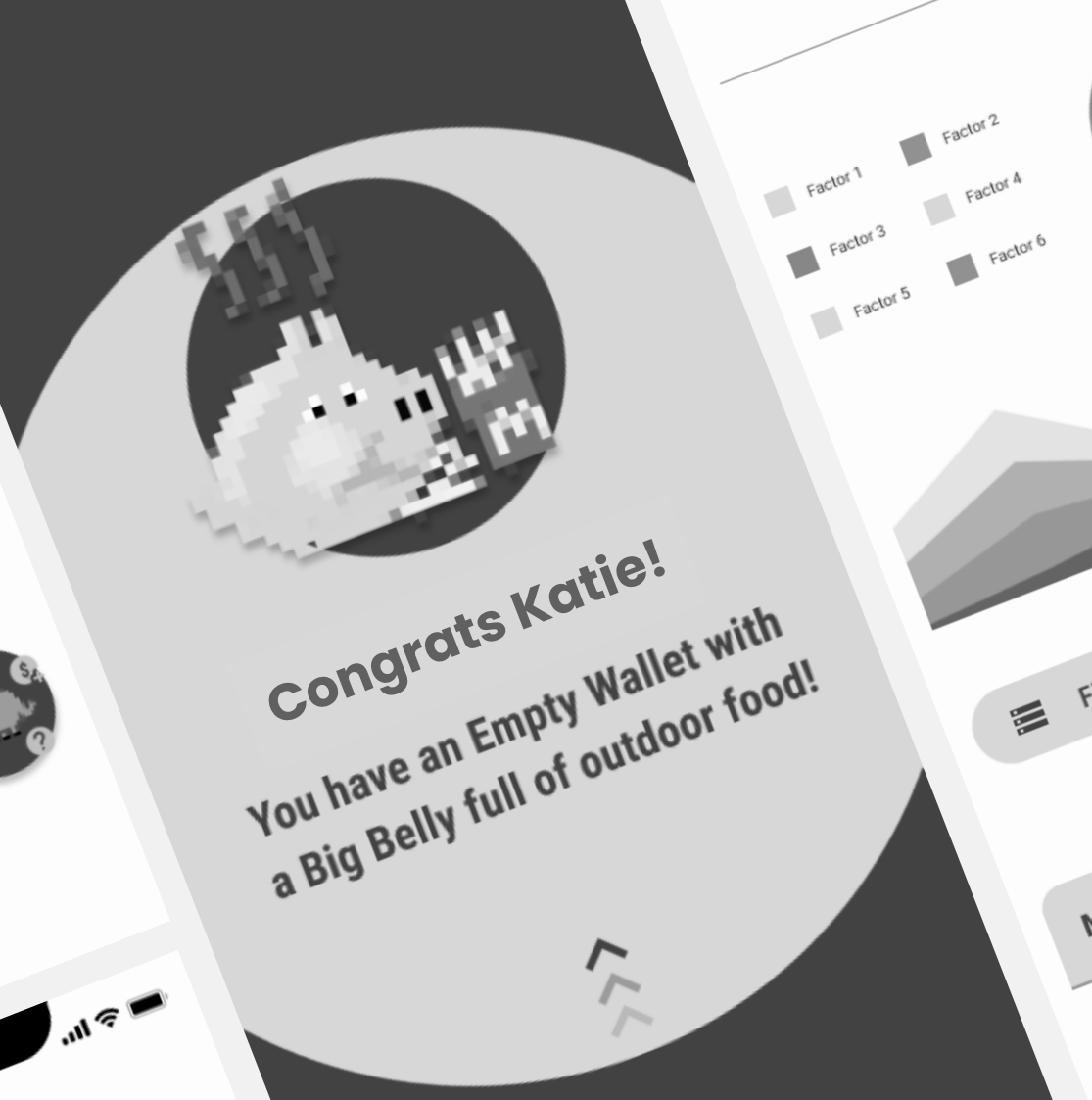
So, as the official mascot of WisePiggy, With a friendly face and a helpful attitude, it's my responsibility to help users stay **aware of their financial plans** and offer **personalized advice** to assist them in achieving their goals.



Prototype



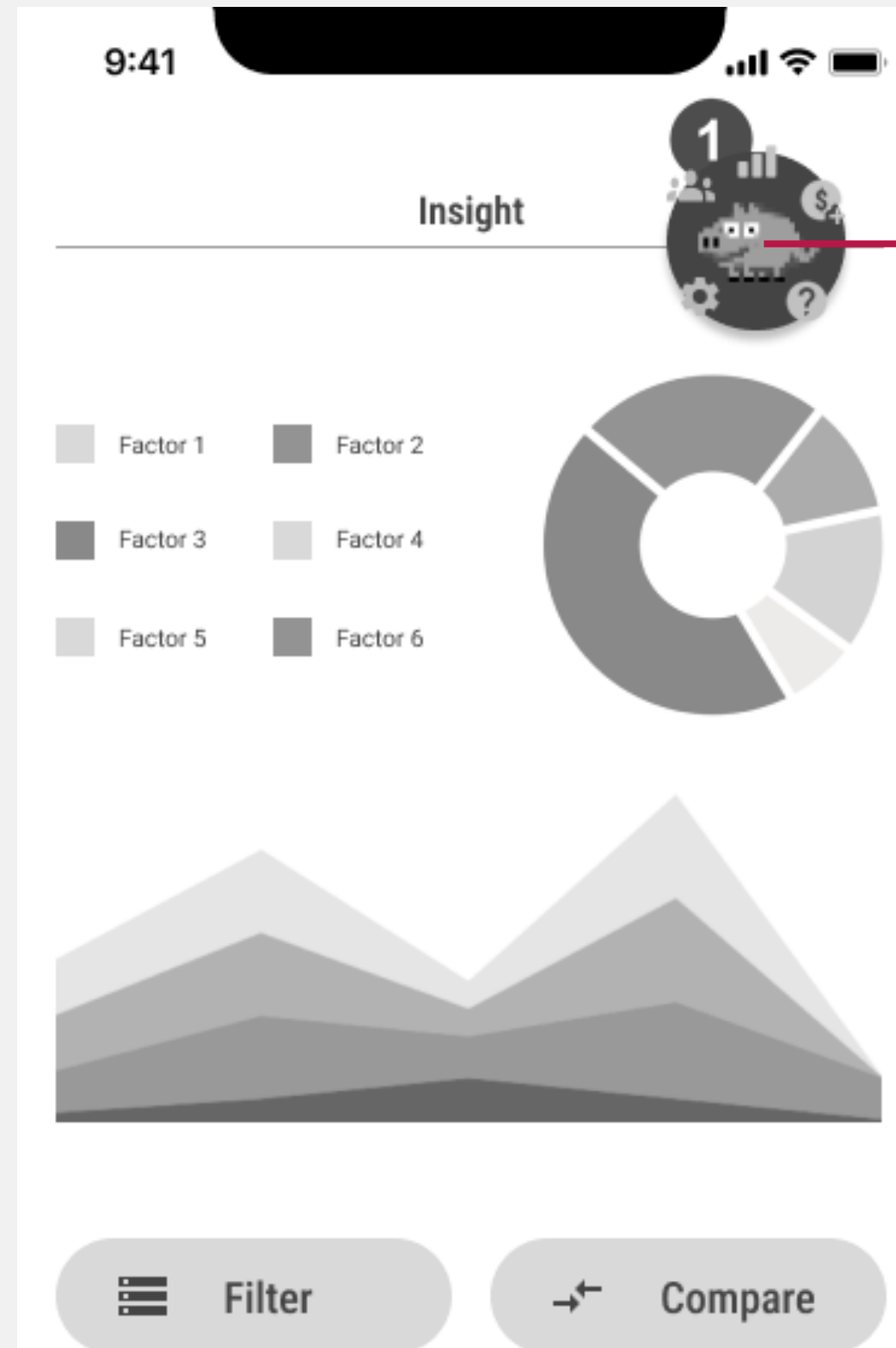
- Preferences
- Notifications
- Privacy & Security
- Terms of use
- Sign out



Test

ITERATIONS BASED ON USABILITY TESTING

Following the testing of the lo-fi prototypes in a moderated session with four users, I received some minor feedback regarding the interface. However, the overall response was positive, and I used the recommendations to improve the design in the following iterations.

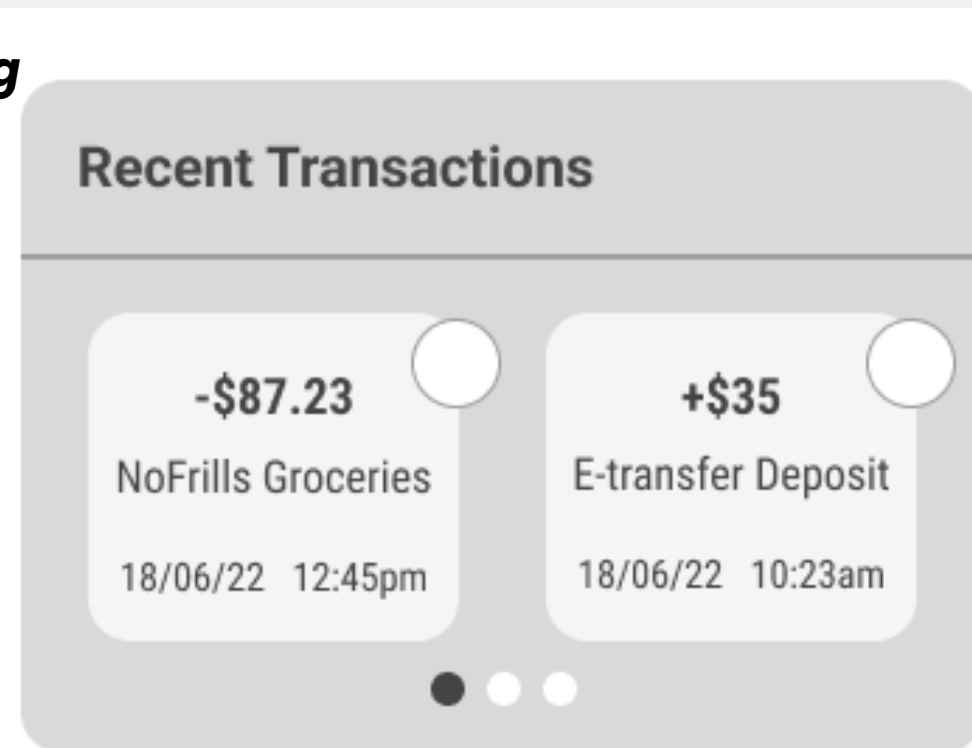


Adding the icons to the button will make it more clear to click, as the main menu

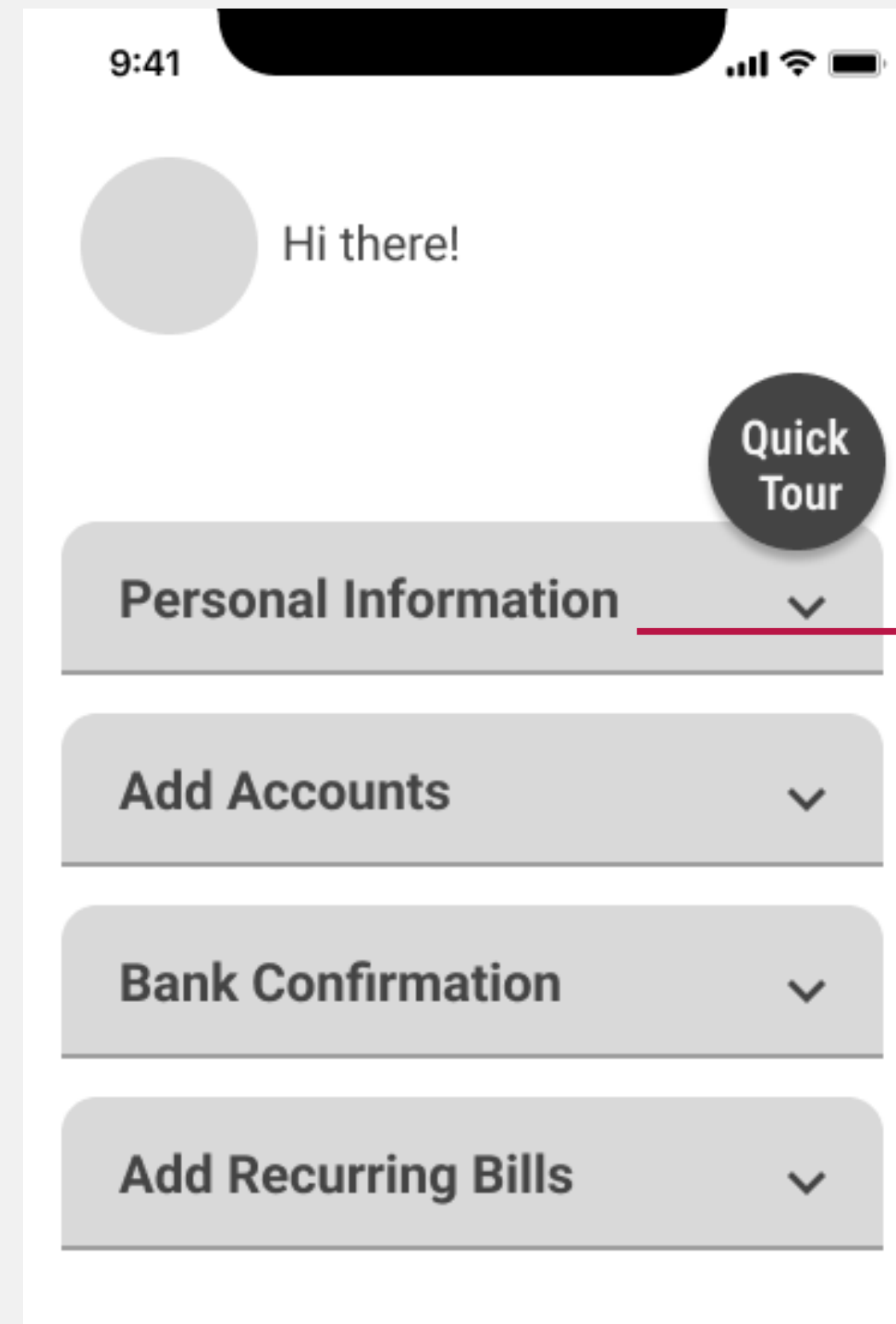
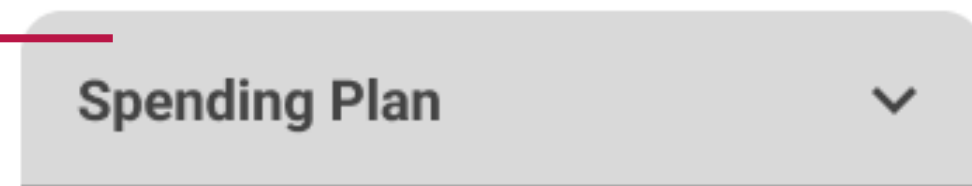
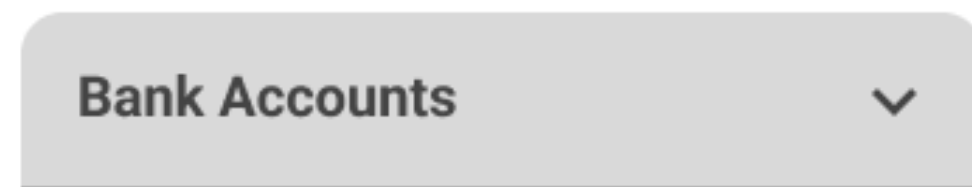
“ I like the piggy in the app, but it's confusing to follow it as the main menu

ITERATIONS BASED ON USABILITY TESTING

“Some pages are overwhelming by the information that I may not need them everytime using the app



Adding dropdown slides in some pages to keep the page easy to follow



Changing the button's wording to make them clear what their aim is

“Some wordings are not clear to understand the purpose of the tab

VISUAL DESIGN

Typography

Header Large

Roboto Condensed Semibold
40px / Auto

The quick brown fox jumps over

Subheader Large

Roboto Condensed Bold
24px / Auto

The quick brown fox jumps over the lazy dog.

Subheader Regular

Roboto Condensed Semibold
20px / 24px

The quick brown fox jumps over the lazy dog.

Body Large

Roboto Bold
20px / 24px

The quick brown fox jumps over the lazy dog.

Body Regular

Roboto Regular
14px / 20px

The quick brown fox jumps over the lazy dog.

Button

Roboto Medium
16px / 24px

The quick brown fox jumps over the lazy dog.

Button Small

Roboto Medium
14px / 20px

The quick brown fox jumps over the lazy dog.

Caption

Brand Colors

Primary



#37EBCA

#D7FBF4

Secondary



#F946B3

Accent



#FCCA49

#2A2F3A

#F0F3F4

Artifact

SOLUTIONS IN HI-FI PROTOTYPE

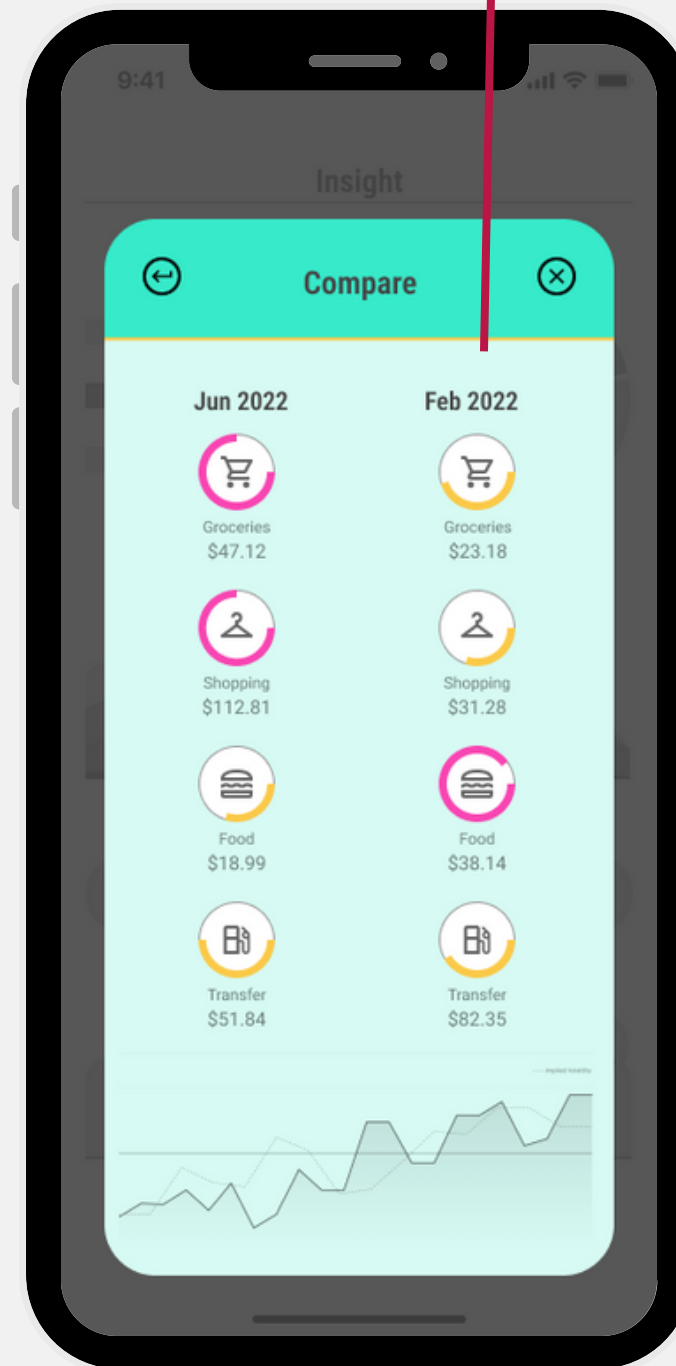
#1

Less analytical and user friendly interface

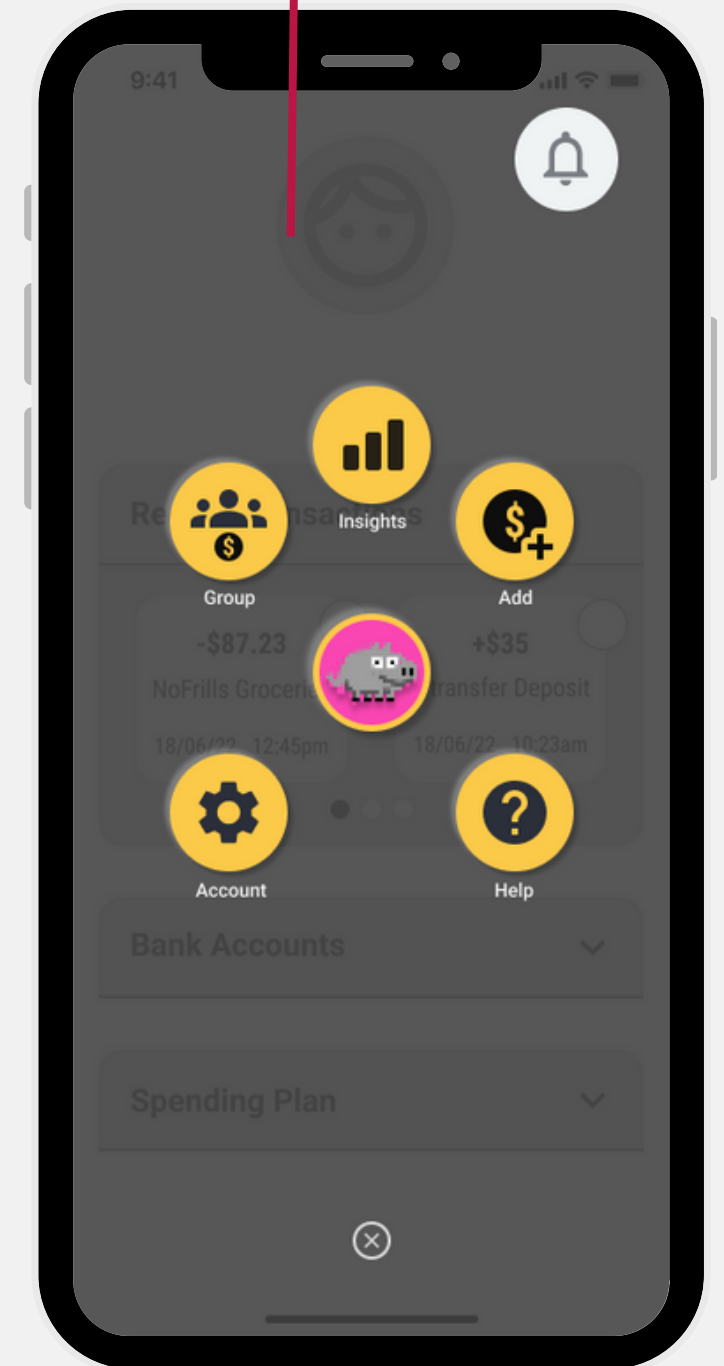


Using Piggy to convey a quick summary of the user's monthly insight

Easy to understand insights and comparison by colors and charts



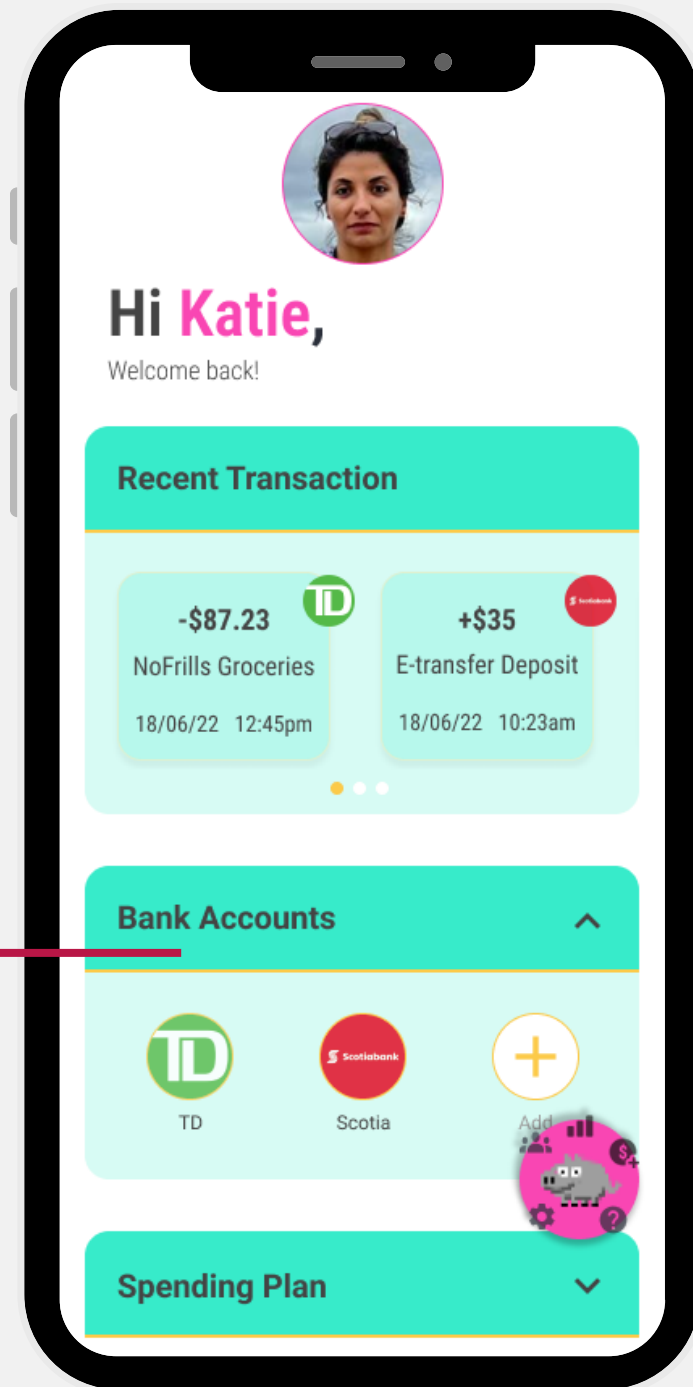
Navigation bar available on all pages to access to main features



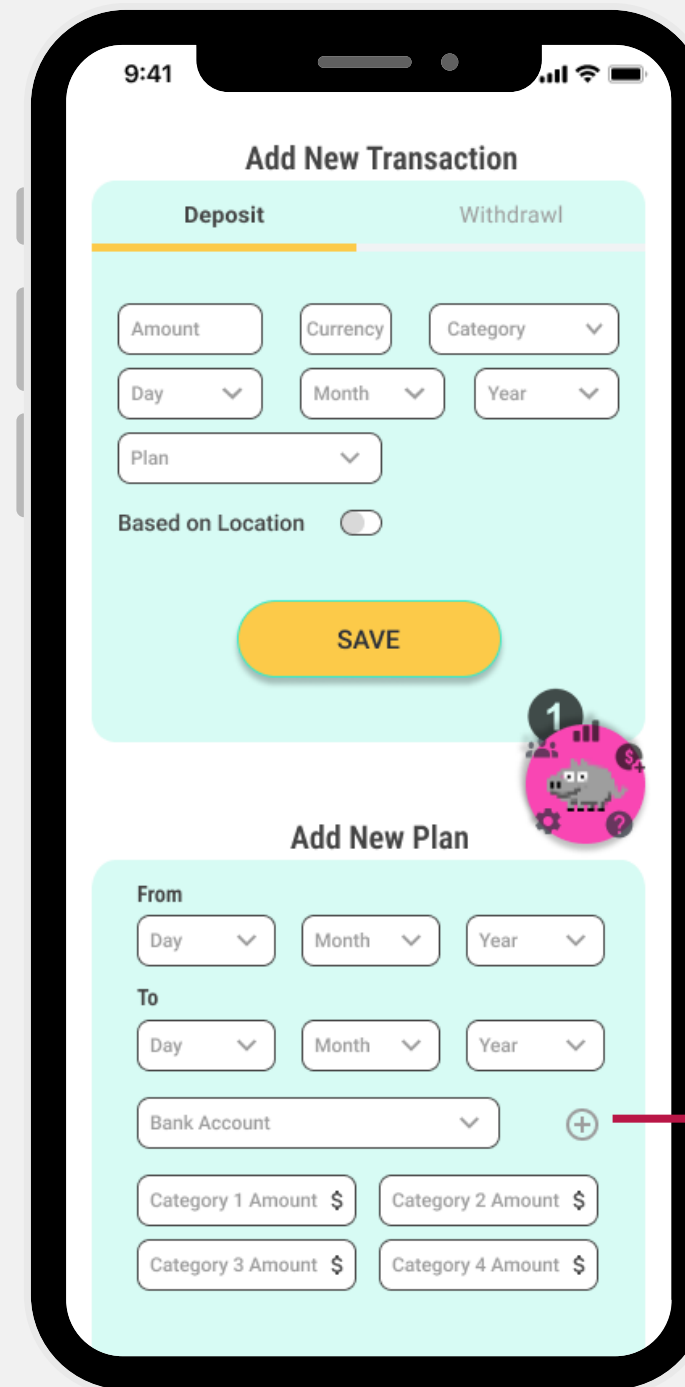
#2

Able to combine multiple accounts and cards

Easy for users to add multiple cards and bank accounts and receive combined feedback.



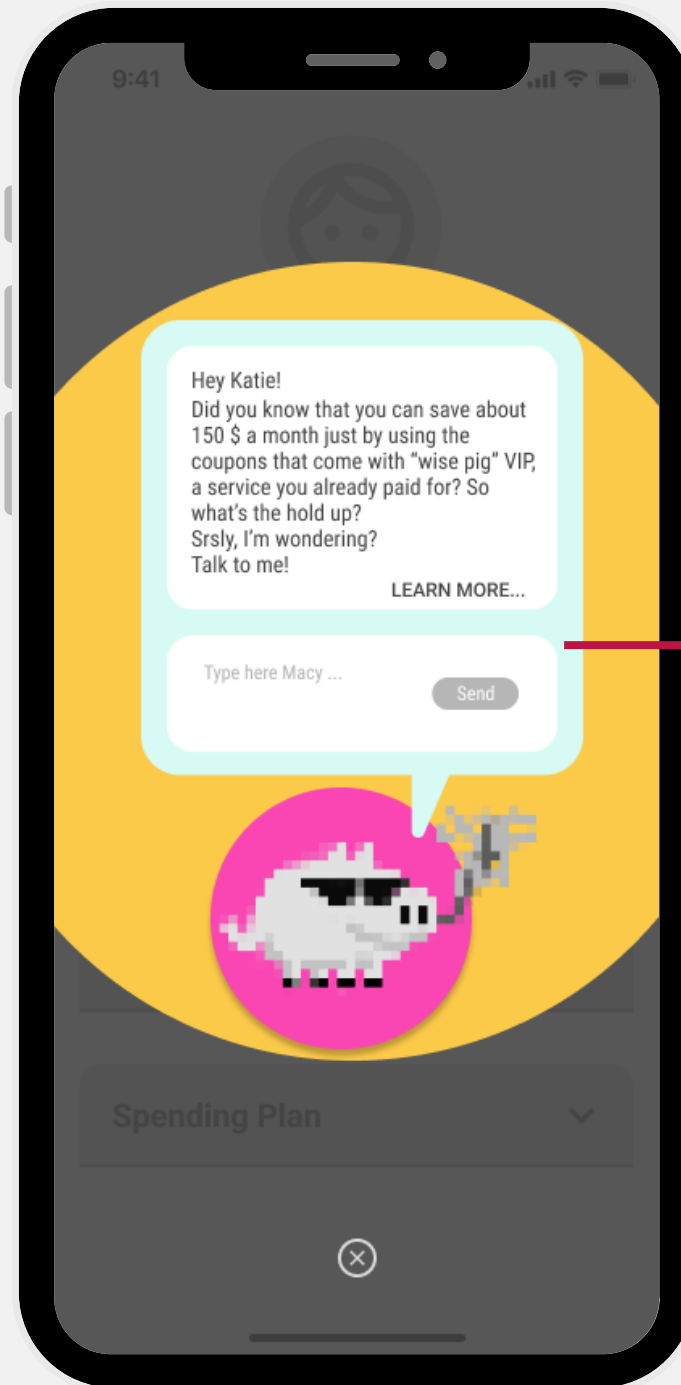
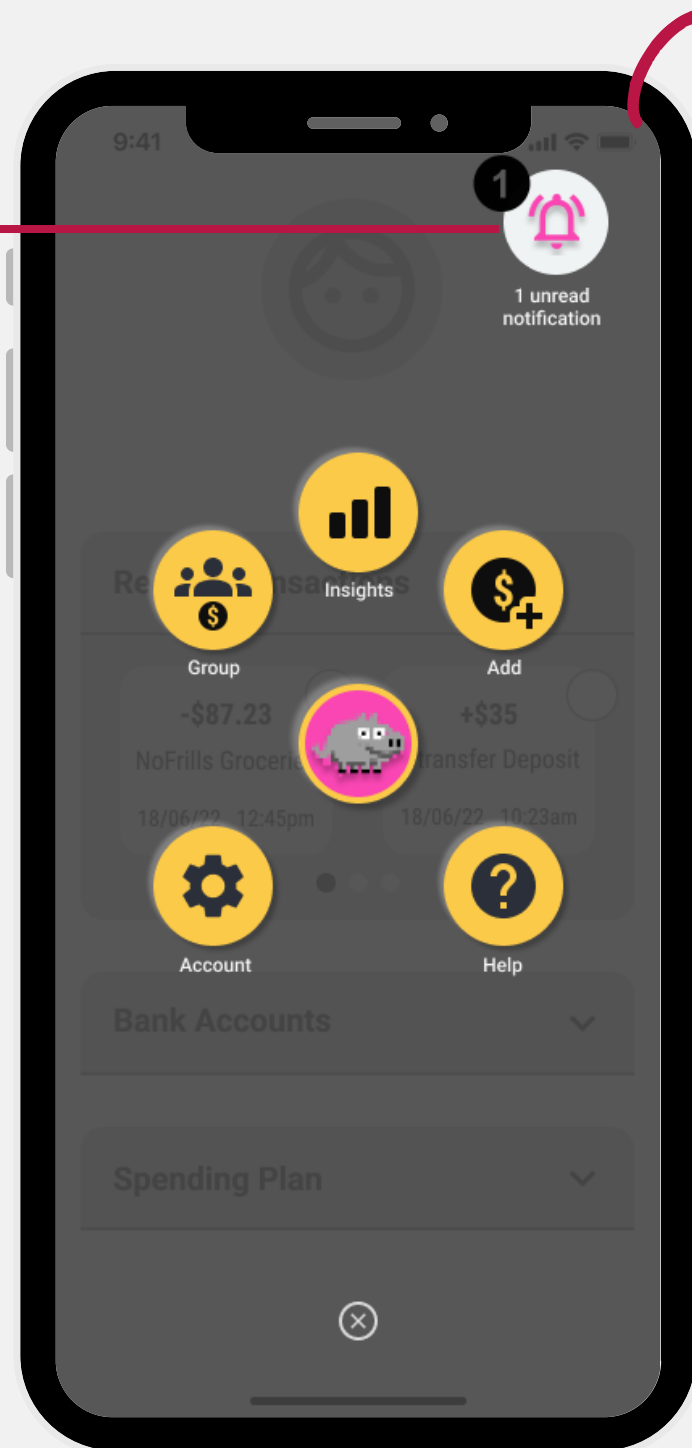
Providing the ability to add multiple accounts and categories to manage finances across different accounts and expenses



#3

Providing personalized feedback

Having a notification for a new feedback and advice to make the user's insight better

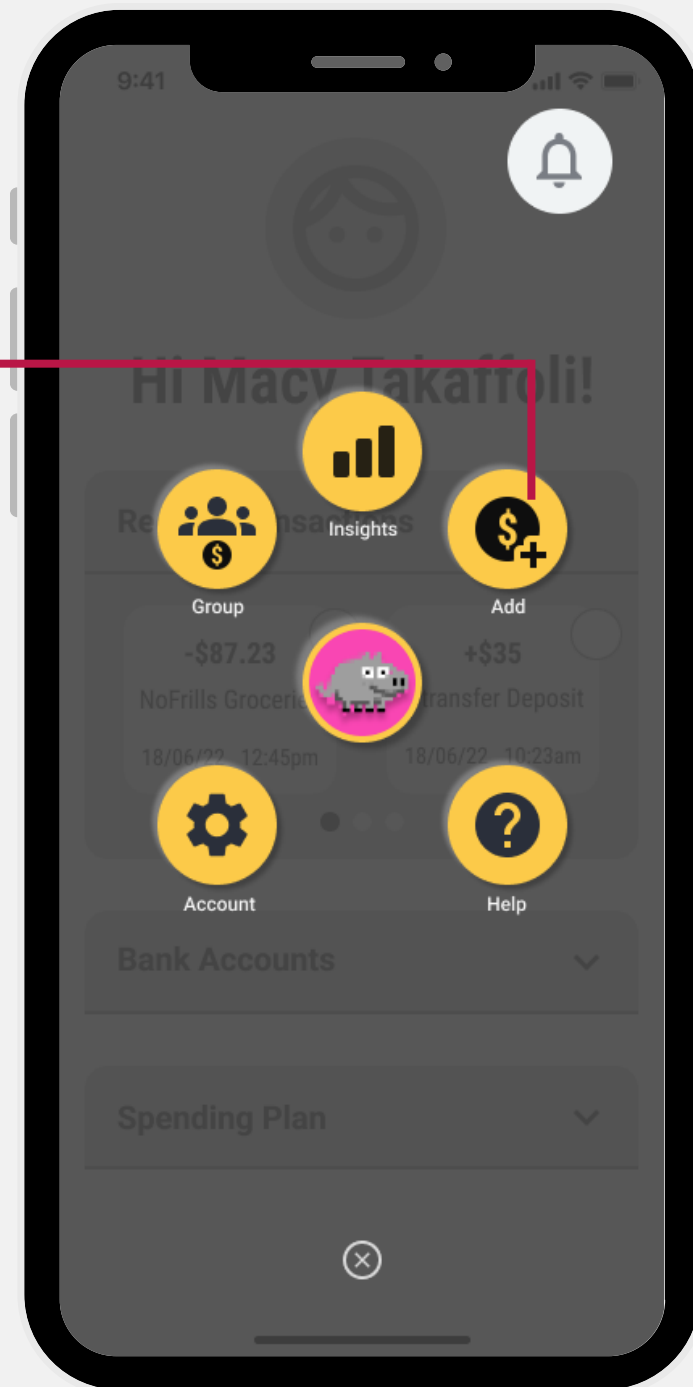


Advice from wise piggy to easily track and monitor the spending and make it simpler to stay on top of their financial goals.

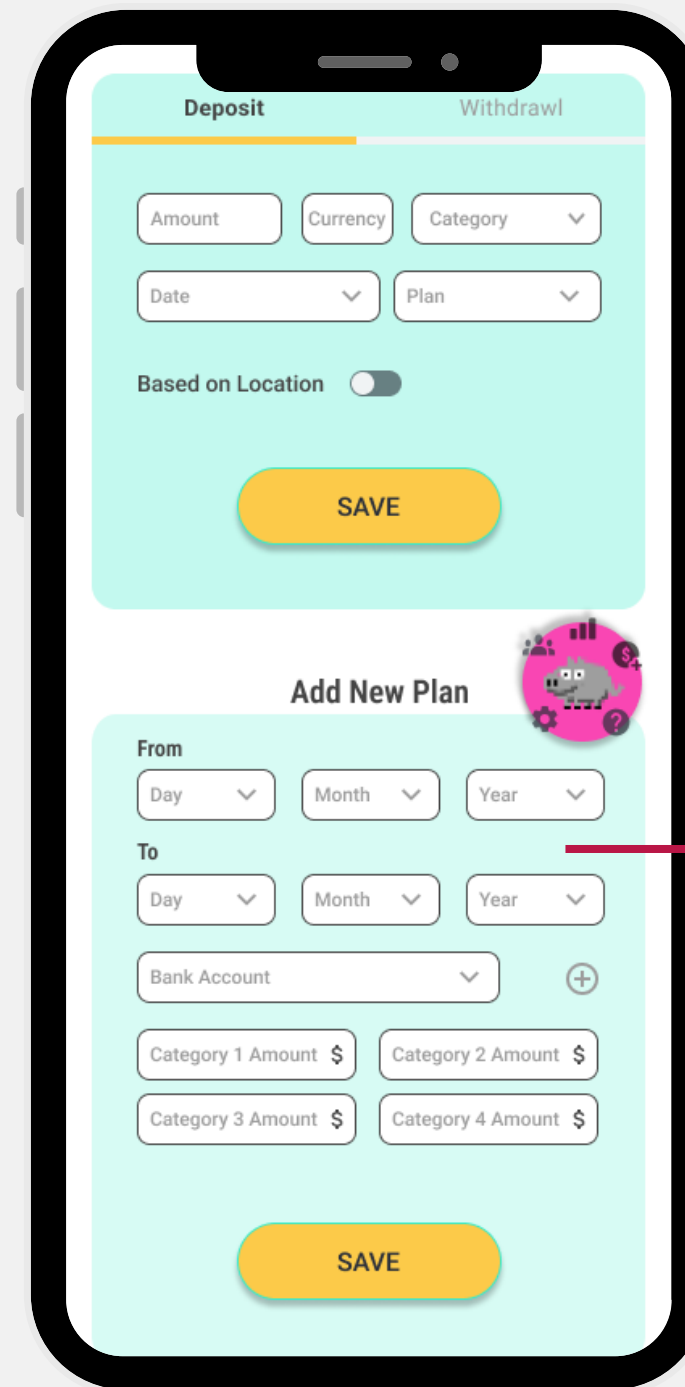
#4

Defining personal goals and future plans

Easy for access to the option for adding a new plan or transaction



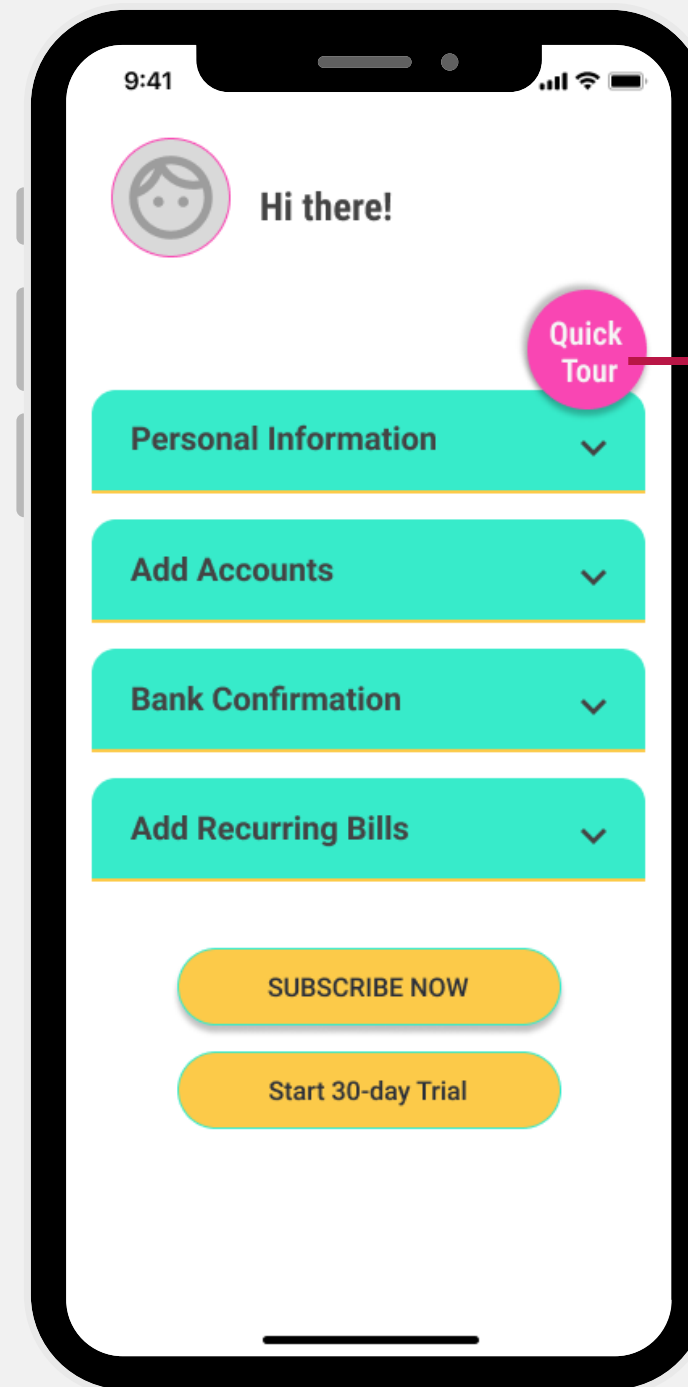
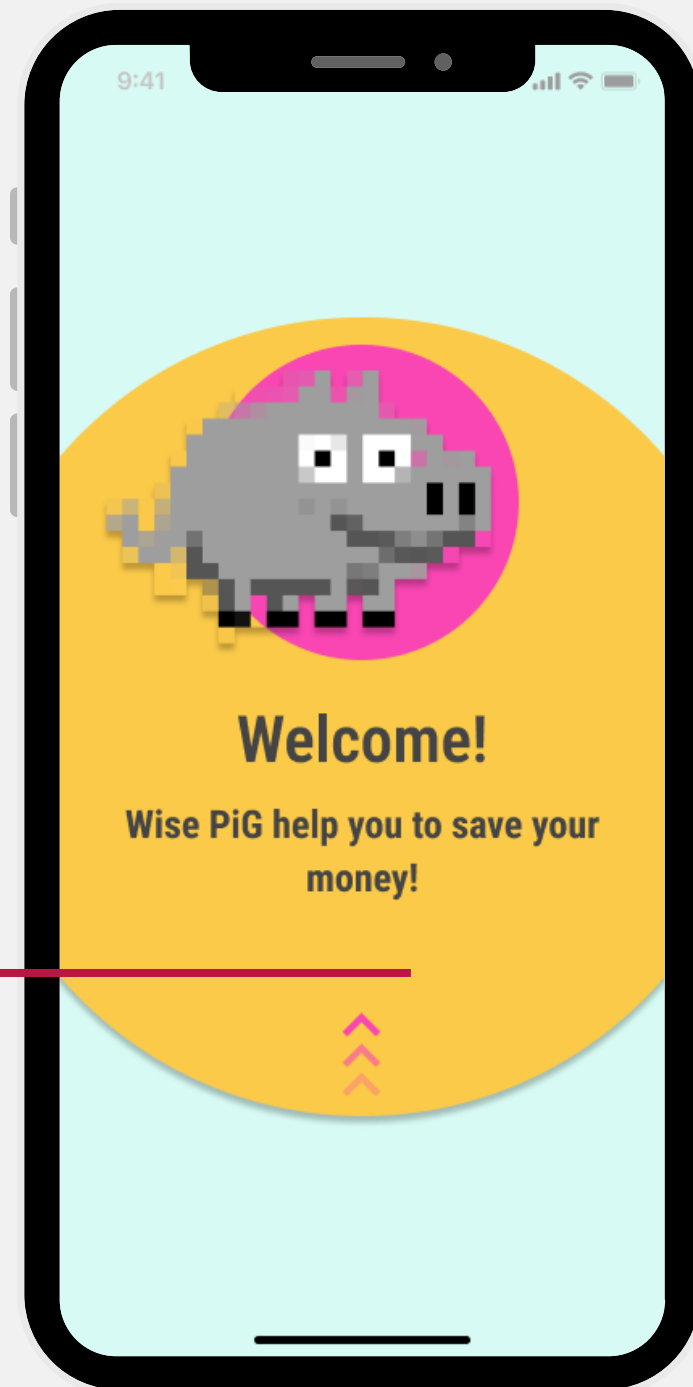
Adding a future plan for specific purpose by various options and filters to make it exclusive for the user's goal



#5

Instruction before the first use

At the first use of the application will lead the user to the quick instruction to have a better idea of all features



By providing users with a quick tour of our app, they can become familiar with all of the features and details. So, it leads to increased efficiency when using the application, as users can quickly navigate through the interface and access the tools they need to manage their finances effectively.

HI-FI PROTOTYPE

In the final stage of the design process, I created a prototype demonstrating the main user flow and how users interact with the application. This prototype serves as a visualization of the user experience and helps to ensure that our platform is both intuitive and user-friendly.

Here is the

Figma Prototype

BUSINESS IMPACT

#1

Providing a valuable service to users that can potentially **generate revenue** through various means such as subscriptions, partnerships with financial institutions, and advertising.

#3

The platform can potentially gather valuable data on **user spending habits**, which can be used for market research and targeted advertising.

#2

Offering an intuitive and user-friendly platform for financial management that can **attract a large user** base and become a **popular choice** for those seeking to improve their financial wellbeing.

WHAT NEXT?

Evaluate the design

One of the most important steps is to conduct further testing with users to gain additional insights and feedback on the platform. This can be done through various methods such as usability testing, A/B testing, and user interviews.

Shared Spending

Implement a group spending feature, allowing users to track their shared expenses with others. This feature could be particularly useful for roommates, couples, or families who want to better manage their joint finances.