

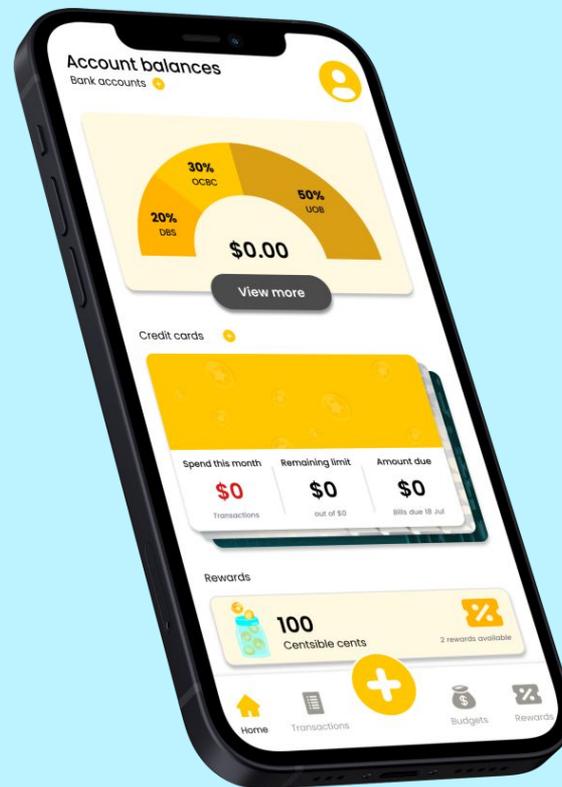


Catch every cent with

# Centsible

*Make every cent sensible*

by Victoria Chanel Lee



# The Challenge

Millennials face economic challenges like high living costs, debts, and the desire to save for expensive housing.

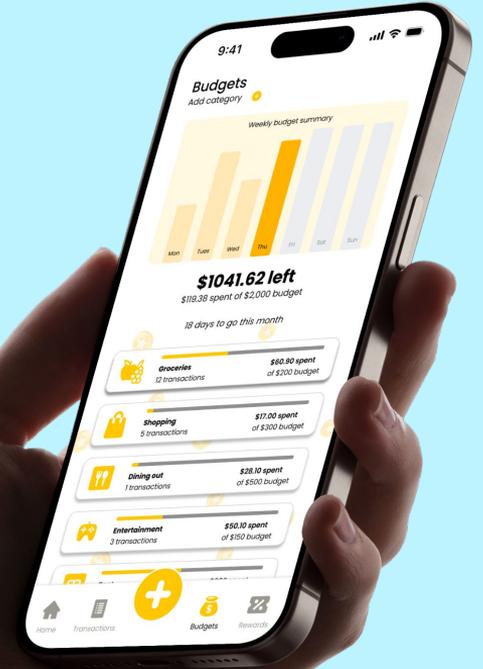
However, many **struggle with budgeting** because they **lack financial knowledge**, have **inconsistent saving habits**, and **need access to helpful tools** that fit their financial goals and lifestyles.

Thus, they need guidance to manage their budgets, save money, and work toward their financial goals in a tough economy.

# The Goal

To create a solution that:

- helps users track their expenses and savings
- empowers users to take control of their finances
- motivates users to stay consistent with their budgeting efforts



# The Design Process

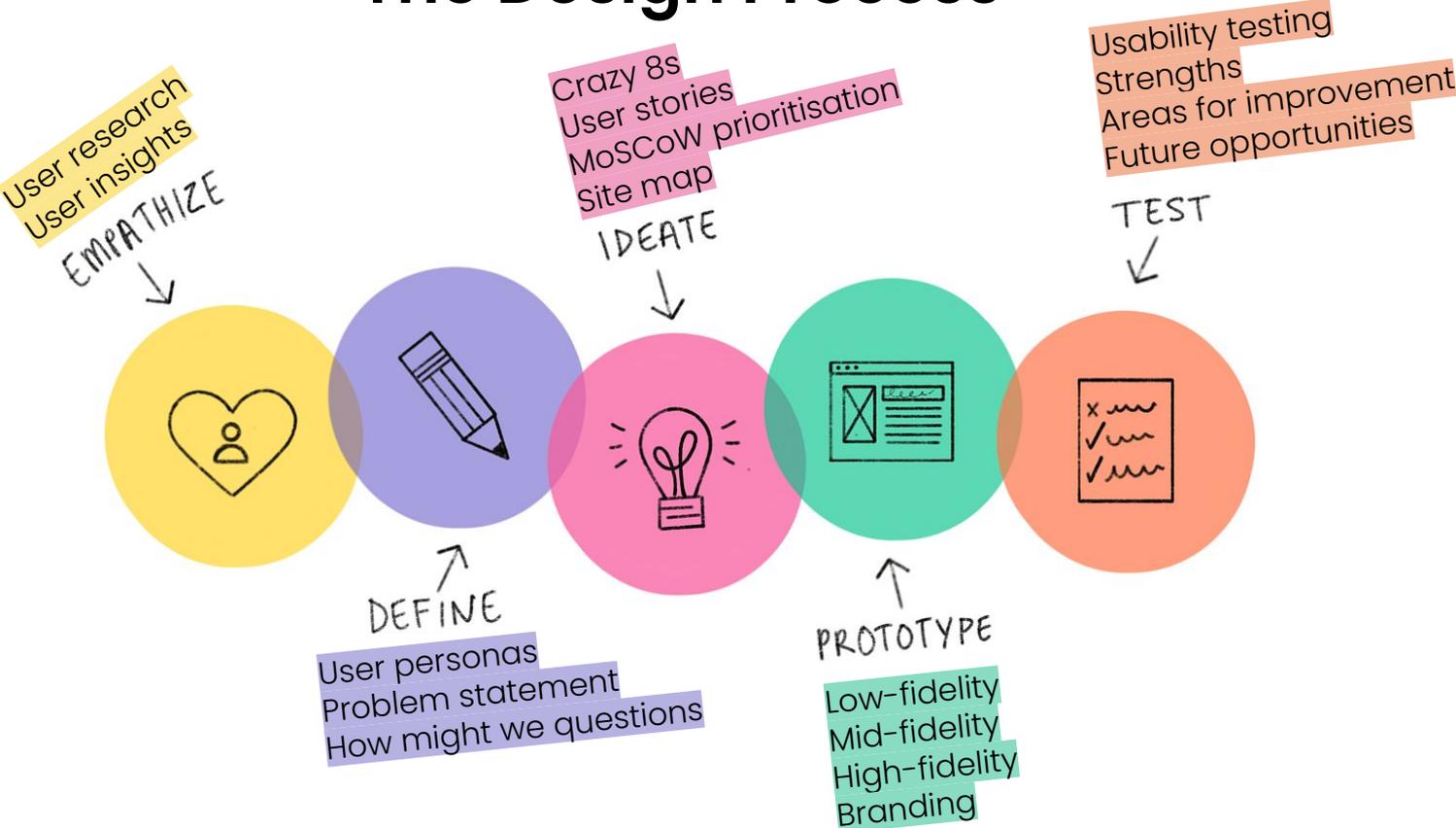
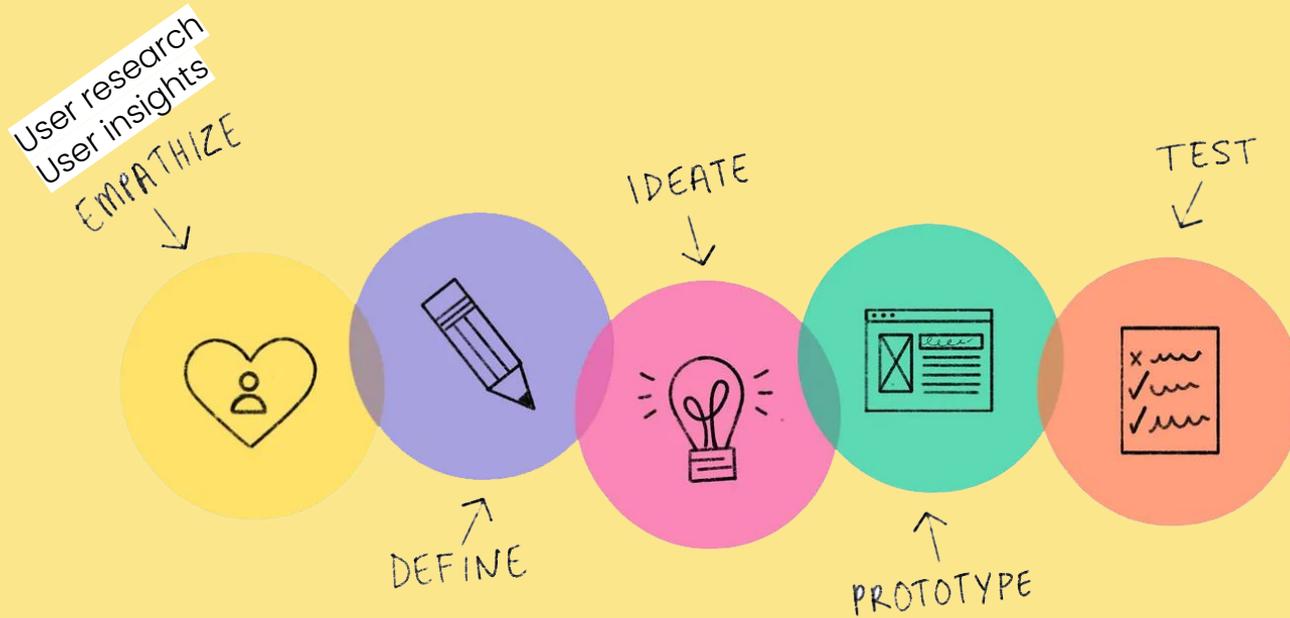


Image from: [How to use design thinking in the UX design process](#)

# The Design Process: Empathise



# Market Research

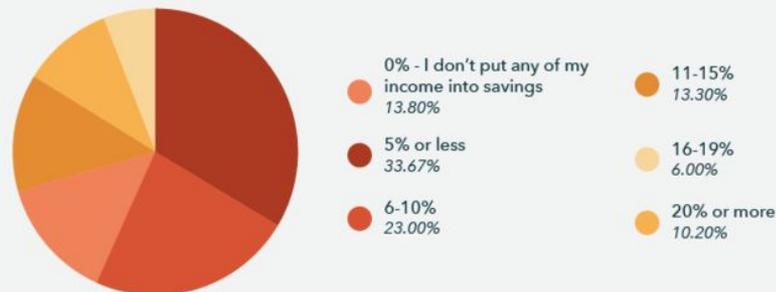
# 41%

of millennials started saving before the age of 22, **as compared to 85% of Gen Zs**

# 48%

of Gen Z and millennials are researching more about personal finance due to **economic uncertainty**

The Average Percentage of Income Put Towards Saving Monthly



Millennials' Primary Reasons for Saving Money



# Key challenges in Personal Budgeting

01

## Financial literacy gap

There's a significant need for improved financial education among Singaporean millennials

02

## Unique challenges

Millennials in Singapore face distinct financial hurdles, such as higher life expectancies and increased cost of living compared to previous generations

03

## Changing financial landscape

The rise of fintech, cryptocurrency, and cashless payments has created a more complex financial environment for millennials to navigate

04

## Behavioural shift

"Loud budgeting" is a growing trend among millennials, emphasising open communication about financial limitations and goals

# User research

To deepen the research, **user interviews with seven users aged 25 - 35** was conducted to gather insights regarding their current personal budgeting habits and experiences.

Key questions include:

- What are some things that you frequently spend on?
- Do you track your daily spending? Why and how?
- How often do you find yourself unsure if you've overspent?
- Can you describe a typical scenario where budgeting feels overwhelming?



# User research: Insights

## Spending habits

Budgeting approaches

Motivations for budgeting

Challenges and pain points

Desired features in budgeting tools

Attitudes towards financial apps

Behavioural insights

- **Common expenses:** Users frequently spend on food (both dining out and groceries), entertainment, shopping, gym memberships, subscriptions, and transport.
- **Significant financial commitments:** Home loans, rent, and allowances to parents are major financial commitments for many users.

“

“Food. My husband and I enjoy eating and finding good food.  
**That's our hobby.**”

”

“Hmm, I spend on entertainment, Netflix, gym, food, shopping, tiding to church, charity, allowance to parents, rent, transport...”

# User research: Insights

Spending habits

## Budgeting approaches

Motivations for budgeting

Challenges and pain points

Desired features in budgeting tools

Attitudes towards financial apps

Behavioural insights

- **Tracking methods:** Users employ various methods, including bank apps, third-party apps like Spendee, and manual tracking through spreadsheets. However, consistency in tracking is a challenge.
- **Frequency of tracking:** Most users prefer monthly tracking over daily tracking, finding daily tracking too granular and time-consuming.

“

“I use the **app in my bank** account. I have attempted google spreadsheet but it **not successfully.**”

”

“I **got an app to record down but don't review it monthly.** The app is Spendee.”

# User research: Insights

Spending habits

Budgeting approaches

## Motivations for budgeting

Challenges and pain points

Desired features in budgeting tools

Attitudes towards financial apps

Behavioural insights

- **Financial security:** Users want to save more and understand their spending patterns to achieve financial security.
- **Goal setting:** Many users set rough spending limits and goals based on past spending patterns.

“

“I **used up all of my rainy day funds** for an emergency recently so I need to start saving and building up my rainy day fund again.”

# User research: Insights

Spending habits

Budgeting approaches

Motivations for budgeting

## Challenges and pain points

Desired features in budgeting tools

Attitudes towards financial apps

Behavioural insights

- **Consistency:** Maintaining consistent tracking habits is difficult for many users.
- **Overwhelm:** Users feel overwhelmed by too much granular data and the effort required for manual tracking.
- **Unexpected expenses:** Managing unexpected expenses and overspending in certain categories is a common struggle.
- **Manual tracking:** The time-consuming nature of manual expense tracking is a significant pain point.
- **Categorisation:** Accurately categorising all expenses is challenging.
- **Long-Term Habits:** Maintaining long-term budgeting habits is difficult.

# User research: Insights

Spending habits

Budgeting approaches

Motivations for budgeting

Challenges and pain points

## Desired features in budgeting tools

Attitudes towards financial apps

Behavioural insights

- **Integration:** Seamless integration with financial accounts is crucial.
- **Automatic tracking:** Users desire automatic expense categorisation and tracking to reduce manual effort.
- **Visual representations:** Graphs, charts, and colour-coding are preferred for easy understanding of spending patterns.
- **User-friendly interface:** A mobile-friendly interface is essential for on-the-go management.
- **Personalised advice and predictive analysis:** Forecasting capabilities and personalised recommendations for saving and spending optimisation are highly desired.
- **Comparison features:** Users want to compare their spending with peers or past performance.

# User research: Insights

Spending habits

Budgeting approaches

Motivations for budgeting

Challenges and pain points

Desired features in budgeting tools

**Attitudes towards financial apps**

Behavioural insights

- **Openness:** Users are generally open to using apps for financial management but have concerns about privacy and data security.
- **Gamification:** Gamification elements can make budgeting more engaging and motivating.

“

“I will need to have **trust in the app, especially on privacy.**”

# User research: Insights

Spending habits

Budgeting approaches

Motivations for budgeting

Challenges and pain points

Desired features in budgeting tools

Attitudes towards financial apps

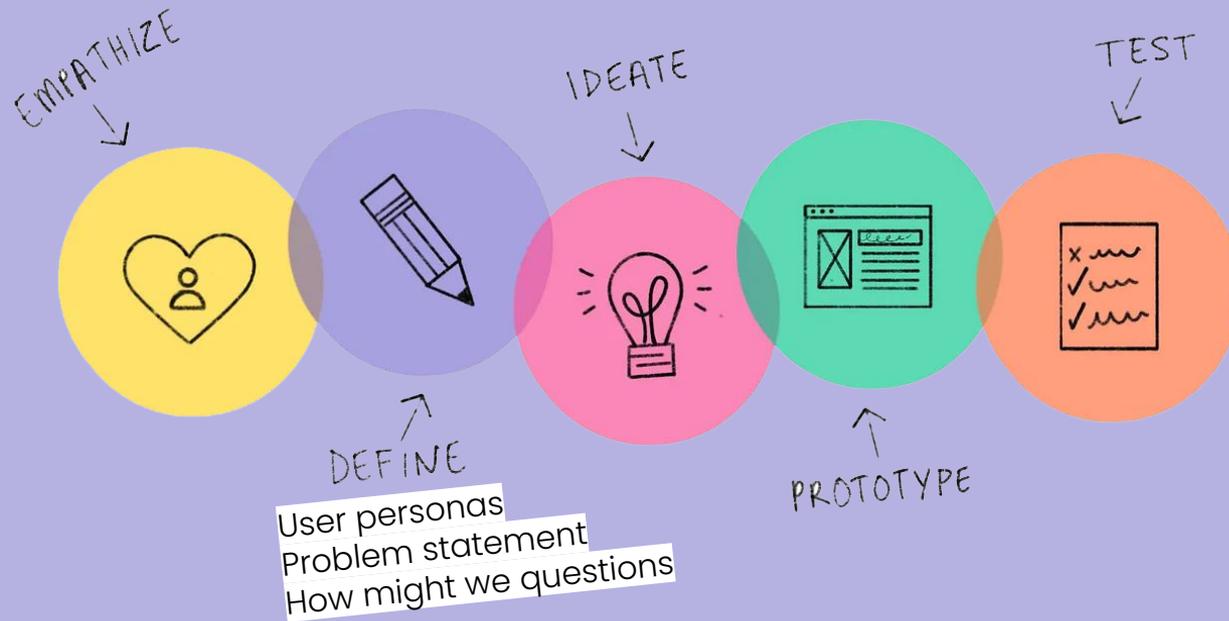
**Behavioural insights**

- **Feel-based budgeting:** Some users rely on intuition rather than strict tracking.
- **Reflection:** Users tend to reflect on spending after the fact rather than planning ahead.



"I **go by feel**. I feel like I spent a bit more on food."

# The Design Process: Define



# User personas

## The Busy Professional



**Rachel, 32 years old**

Marketing manager

“After taking up a home loan, we tried to stick to a budget.”

“Manual tracking is too granular and time-consuming.”

### About

Rachel is a tech-savvy married professional who values efficiency in managing her finances. She's trying to balance saving for the future while enjoying her lifestyle.

### Goals

- Save more money to offset home loan interest
- Understand spending patterns better
- Maintain work-life balance while managing finances

### Pain points

- Manual tracking is time-consuming and inconsistent
- Difficulty balancing saving with lifestyle expenses
- Overwhelmed by too much granular financial data

### Point of view statement

Rachel needs an **efficient and automated budgeting tool** that provides **high-level insights** because she finds manual tracking time-consuming and wants to **balance saving** for her home loan with **maintaining her lifestyle**.

# User personas

## The Creative Freelancer



**Alex, 29 years old**  
Freelancer

"I want recommendations to cheaper alternatives based on my spending."

"I already know that I'm overspending when I'm spending."

### About

Alex is a young creative professional with an irregular income. He's trying to establish financial stability while pursuing his passion.

### Goals

- Save for emergencies and future investments
- Track spending efficiently with irregular income
- Improve financial literacy

### Pain points

- Inconsistent income makes budgeting challenging
- Lack of financial knowledge for long-term planning
- Difficulty maintaining long-term budgeting habits

### Point of view statement

Alex needs a **flexible budgeting tool** with **educational content** because he has an irregular income and wants to **improve his financial literacy** to achieve **long-term stability**.

# User personas

## The Convenience Seeker



**Sarah, 33 years old**  
Teacher

"I just want to stick to one app, the same app. I'm lazy to set up new ones."

"I want to know what other people are spending on."

### About

Sarah is a young professional who values convenience and simplicity in managing her finances. She's comfortable with technology and uses various apps in her daily life.

### Goals

- Simplify financial management
- Save for specific goals such as downpayment for a house, travelling overseas
- Reduce unnecessary spending

### Pain points

- Multiple apps for different financial needs
- Lack of motivation to stick to a budget
- Difficulty in accurately categorising expenses

### Point of view statement

Sarah needs a **comprehensive and engaging budgeting app** because she values **convenience** and wants to **simplify her financial management** while **staying motivated** to reach her savings goals.

# Problem statement & How might we questions

Users **struggle with consistent and effective personal budgeting** due to:

- the time-consuming nature of manual tracking
- unclear visual representations
- a lack of engaging, intuitive tools that integrate seamlessly with their digital habits

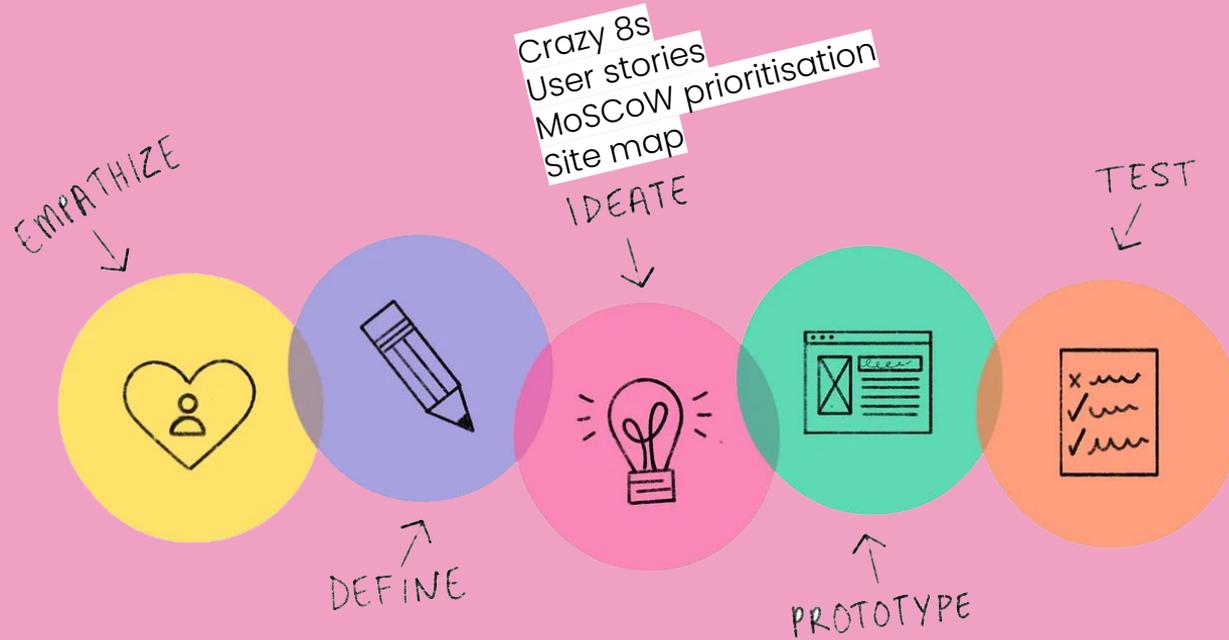
## Primary HMW

How might we **simplify the personal budgeting process** to help users optimise their saving and spending habits?

## Secondary HMW

How might we use **gamification elements** to make budgeting more engaging and motivating for users?

# The Design Process: Ideate

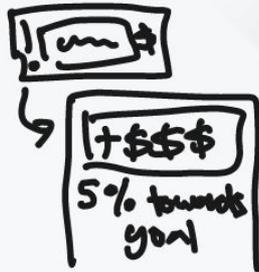


Ideate

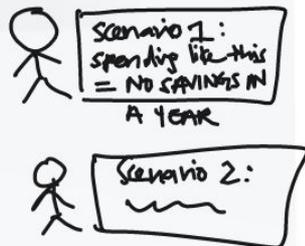
# Crazy 8s

Sketches of eight ideas in eight minutes based on the How might we questions.

Shortlisted ideas from the ideation session are outlined in pink.



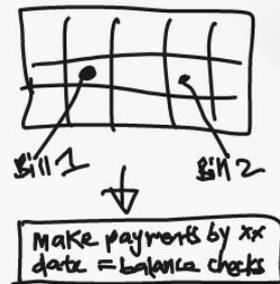
Auto notifications from expenses linked to devices which shows automatically that by using e.g. a certain credit card/app, you have saved XX amount, which adds XX% to a saving goal



financial tool that generates scenarios based on users income and spending, allowing users to imagine and visualise/project their future financial status



permanent notification on device screen showing balance (of user's choice), with show/hide button



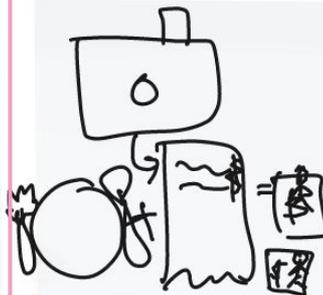
tool that analyses bill due dates/payment patterns/GIROs and deduces that users will usually log in or check balances during certain dates. it then pre-empts and shares balances of accounts to user BEFORE so user does not have to keep doing balance checks



widget balance checker appears whenever the tool detects that the user is about to make a digital payment (e.g. apple pay/paynow etc.)



"fortune tree" - growth of your fortune tree depends on your savings/expenditure. you can turn good financial habits into fortune points that can convert into cash!



take photos of food/friends/night out as per normal. upload it to the tool with the receipt and it will auto generate the split bill and send it to friends!



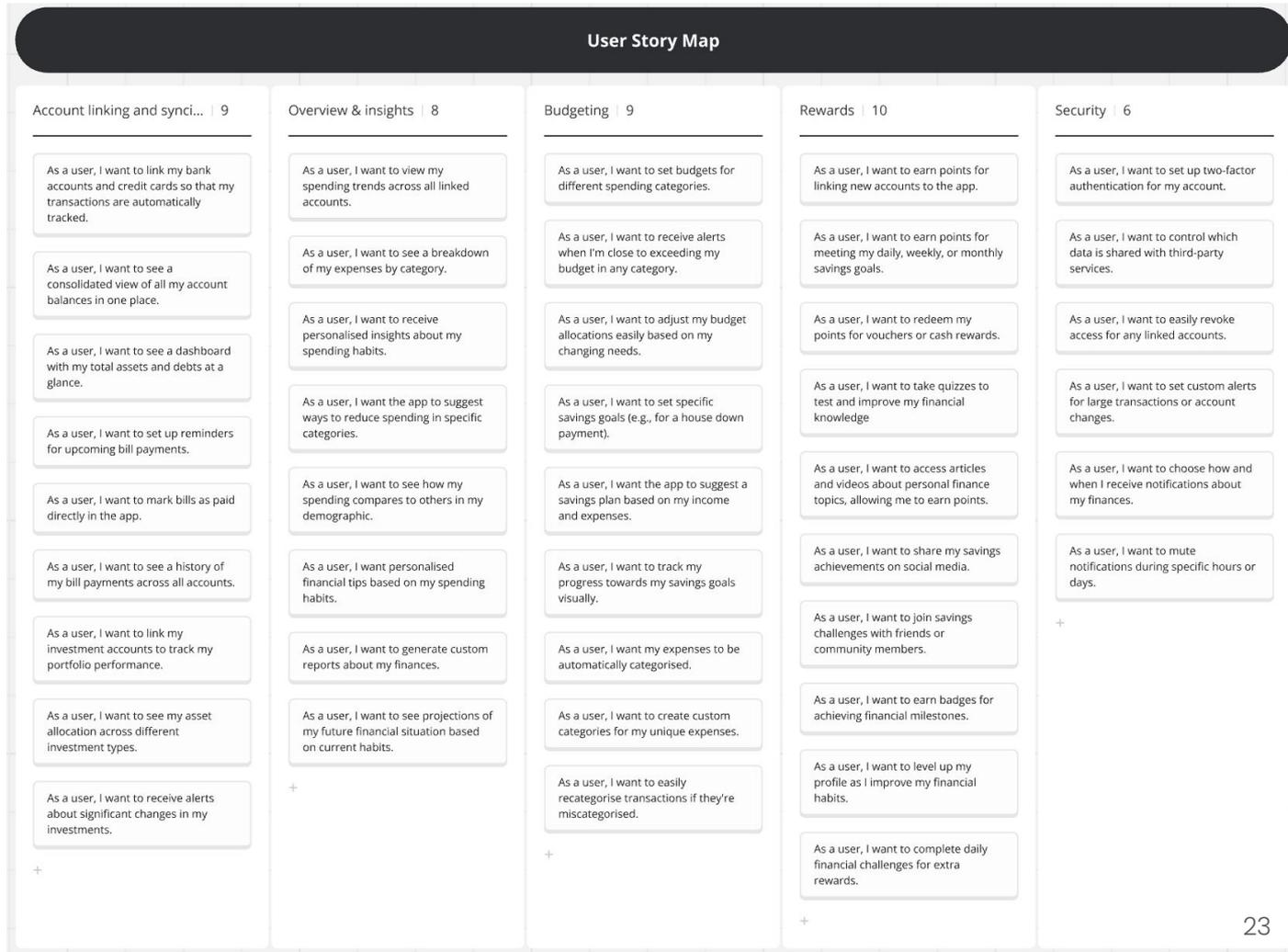
no more cash - everything is digital payments.

# User stories

Based on the user personas, problem statement, and shortlisted ideas, user stories were created and then categorised into key features.



[Scan the QR code](#)  
[or click here to view](#)  
[the user story map](#)



# MoSCoW prioritisation

In order to prioritise the features, the MoSCoW method was used to streamline the features into:

- Must have (green)
- Should have (orange)
- Could have (yellow)
- Won't have (red)



[Scan the QR code  
or click here to view  
the MoSCoW  
prioritisation board](#)

## MoSCoW Prioritisation

Must have | 12

As a user, I want to link my bank accounts and credit cards so that my transactions are automatically tracked.

As a user, I want to set up two-factor authentication for my account.

As a user, I want to earn points for linking new accounts to the app.

As a user, I want to set budgets for different spending categories.

As a user, I want to redeem my points for vouchers or cash rewards.

As a user, I want my expenses to be automatically categorised.

As a user, I want to track my progress towards my savings goals visually.

As a user, I want to see a dashboard with my total assets and debts at a glance.

As a user, I want to see a consolidated view of all my account balances in one place.

As a user, I want to see a history of my bill payments across all accounts.

As a user, I want to set specific savings goals (e.g., for a house down payment).

As a user, I want to see a breakdown of my expenses by category.

Should have | 12

As a user, I want to receive alerts when I'm close to exceeding my budget in any category.

As a user, I want to receive personalised insights about my spending habits.

As a user, I want to earn points for meeting my daily, weekly, or monthly savings goals.

As a user, I want to set custom alerts for large transactions or account changes.

As a user, I want to easily recategorise transactions if they're miscategorised.

As a user, I want to adjust my budget allocations easily based on my changing needs.

As a user, I want the app to suggest ways to reduce spending in specific categories.

As a user, I want personalised financial tips based on my spending habits.

As a user, I want to view my spending trends across all linked accounts.

As a user, I want to mark bills as paid directly in the app.

As a user, I want to link my investment accounts to track my portfolio performance.

As a user, I want to create custom categories for my unique expenses.

Could have | 11

As a user, I want to easily revoke access for any linked accounts.

As a user, I want the app to suggest a savings plan based on my income and expenses.

As a user, I want to mute notifications during specific hours or days.

As a user, I want to take quizzes to test and improve my financial knowledge.

As a user, I want to see projections of my future financial situation based on current habits.

As a user, I want to access articles and videos about personal finance topics, allowing me to earn points.

As a user, I want to control which data is shared with third-party services.

As a user, I want to complete daily financial challenges for extra rewards.

As a user, I want to see my asset allocation across different investment types.

As a user, I want to set up reminders for upcoming bill payments.

As a user, I want to receive alerts about significant changes in my investments.

Won't have | 7

As a user, I want to share my savings achievements on social media.

As a user, I want to join savings challenges with friends or community members.

As a user, I want to earn badges for achieving financial milestones.

As a user, I want to choose how and when I receive notifications about my finances.

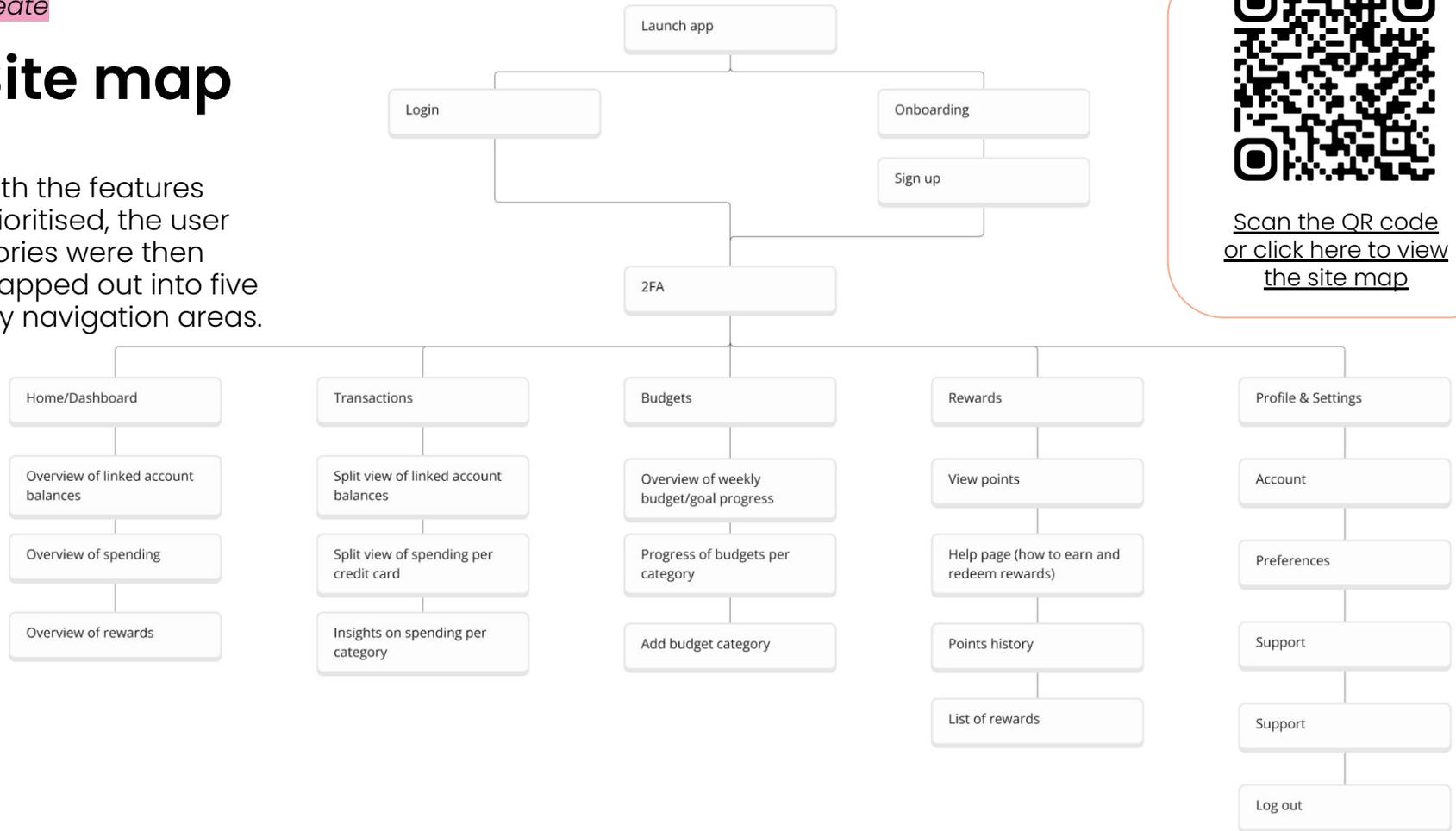
As a user, I want to level up my profile as I improve my financial habits.

As a user, I want to see how my spending compares to others in my demographic.

As a user, I want to generate custom reports about my finances.

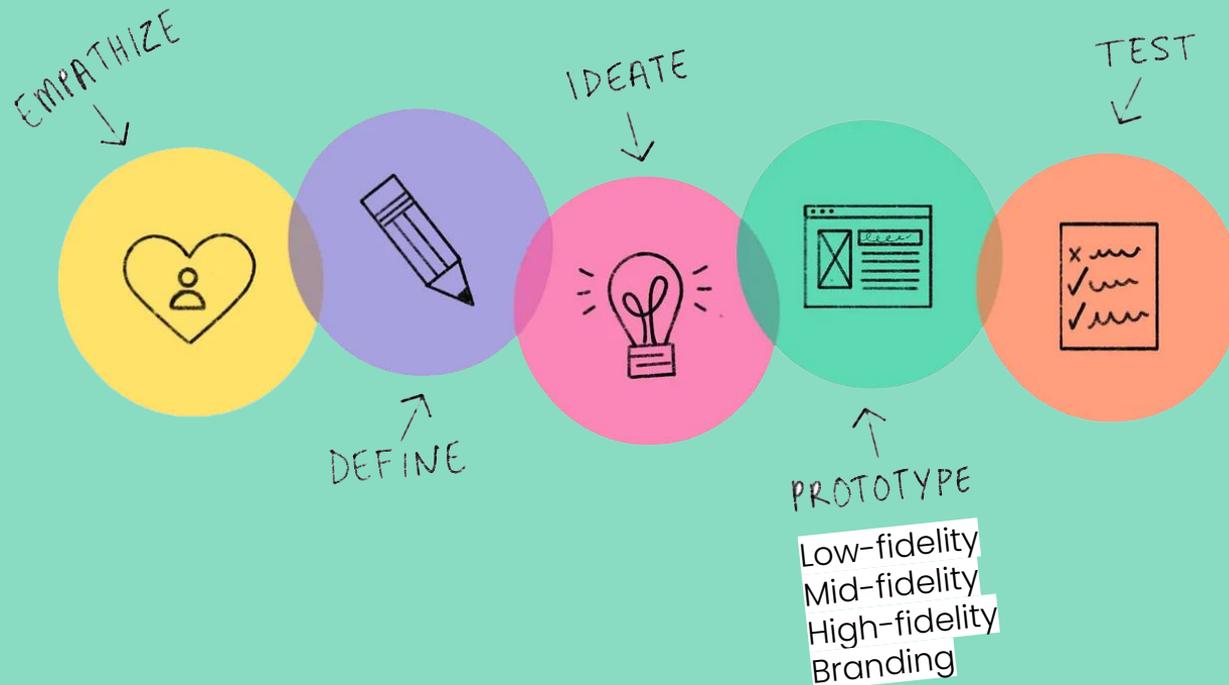
# Site map

With the features prioritised, the user stories were then mapped out into five key navigation areas.

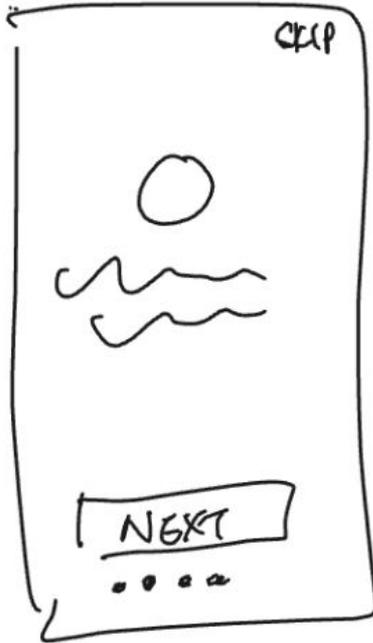


[Scan the QR code](#)  
or [click here to view](#)  
[the site map](#)

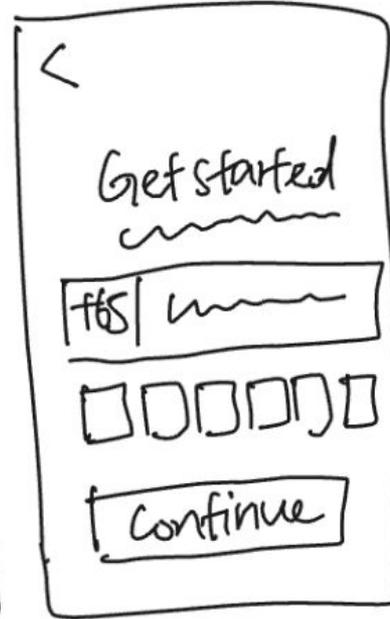
# The Design Process: Prototype



# Low-fidelity Prototype



Users scroll through an onboarding screen highlighting the key features of the app

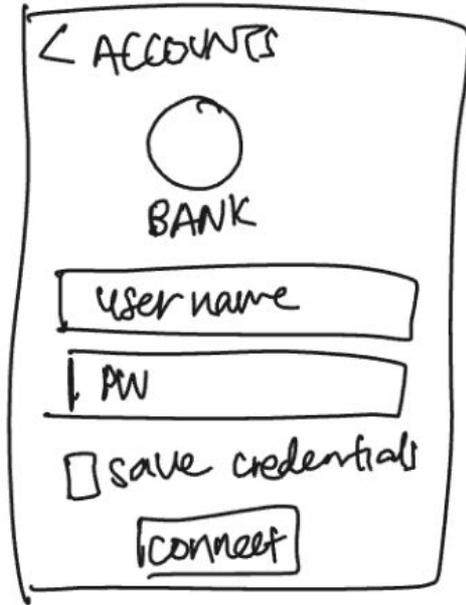


Users are then directed to register for the app using their mobile number. An OTP will be sent for verification



Upon registration, users see the dashboard, where they will be prompted to link their accounts for automatic syncing

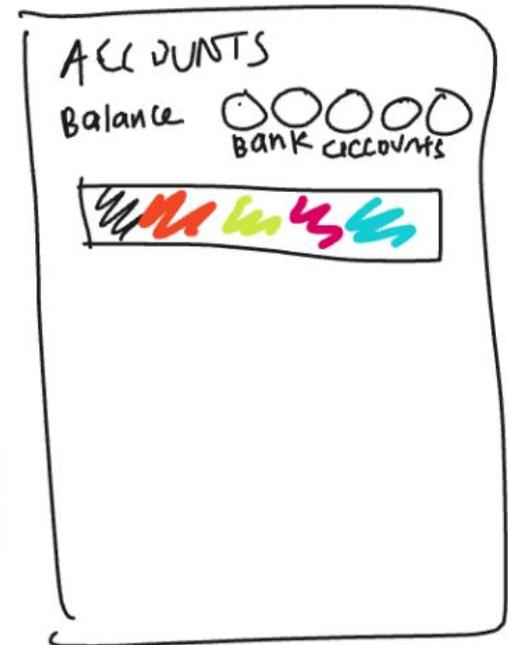
# Low-fidelity Prototype



Users enter their login credentials are given the option to allow the app to save their credentials for future automatic connection



Upon connection, users will be awarded with points and also told that they just need a few more points to redeem vouchers



Users will be able to see and overview of their balances, along with balances specific to each connected bank account

# The Design Process: Test



# Low-fidelity Prototype: Usability Test & Insights

4 users were asked to think aloud and verbalise their thoughts as the prototype was shown to them.



## Strengths

**Consolidated view:** Users appreciated the ability to see multiple bank accounts in one place, reducing the need for multiple banking apps.

**Visual representation:** The colour-coding of different bank accounts on the accounts overview page was well-received.

**Reward system:** Was generally viewed positively as an incentive to use the app.

**Onboarding:** The onboarding screen sets users in the right mindset for using a budgeting app.



## Areas for improvement

**Reward system clarity:** Users were unsure about how to earn points and what they can do with the rewards.

**Onboarding:** The purpose of the skip button is unclear.

**Accounts overview visualisation:** Some users struggled to visualise how this screen would look.

**Bank branding:** To consider using brand colours of well-known banks for easier recognition.

**Onboarding guidance:** Users suggested including tips and tricks on how to use the app effectively.



## Next steps

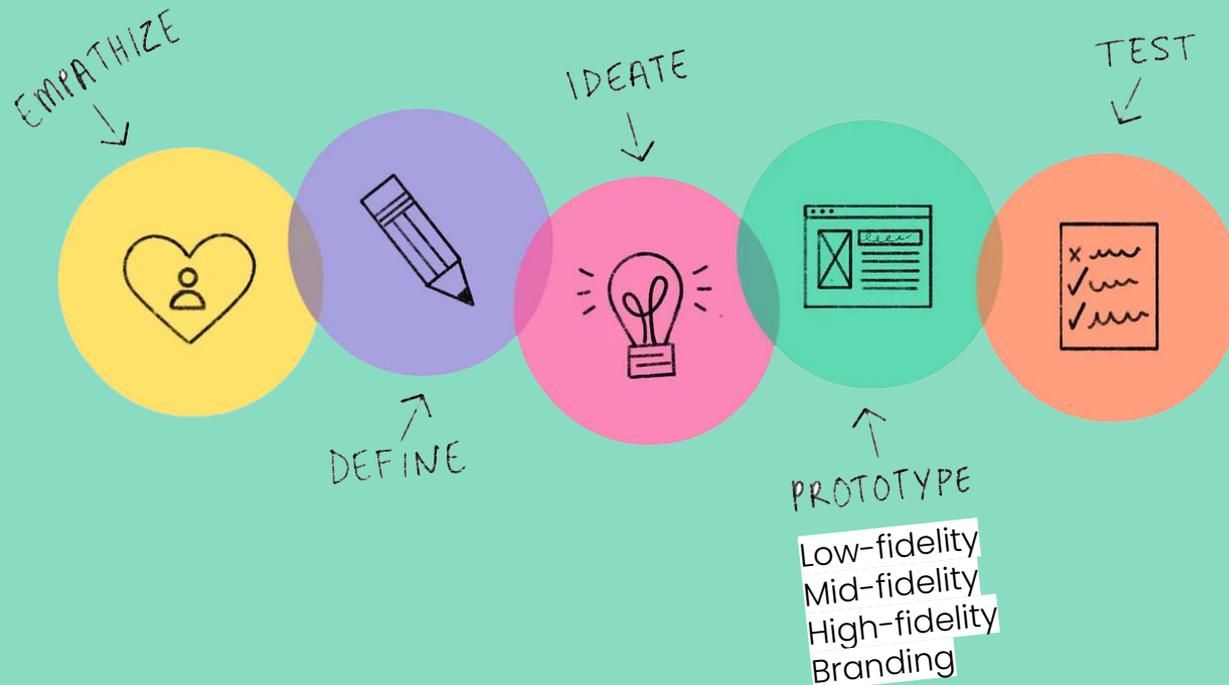
**Reward system expansion:** Create a dedicated wireframe for users to choose their rewards to enhance understanding of the reward system.

**Personalised point earning:** Clarify how users can earn points beyond connecting bank accounts.

**Problem-solving focus:** Emphasise how the app solves daily financial problems to attract and retain users.

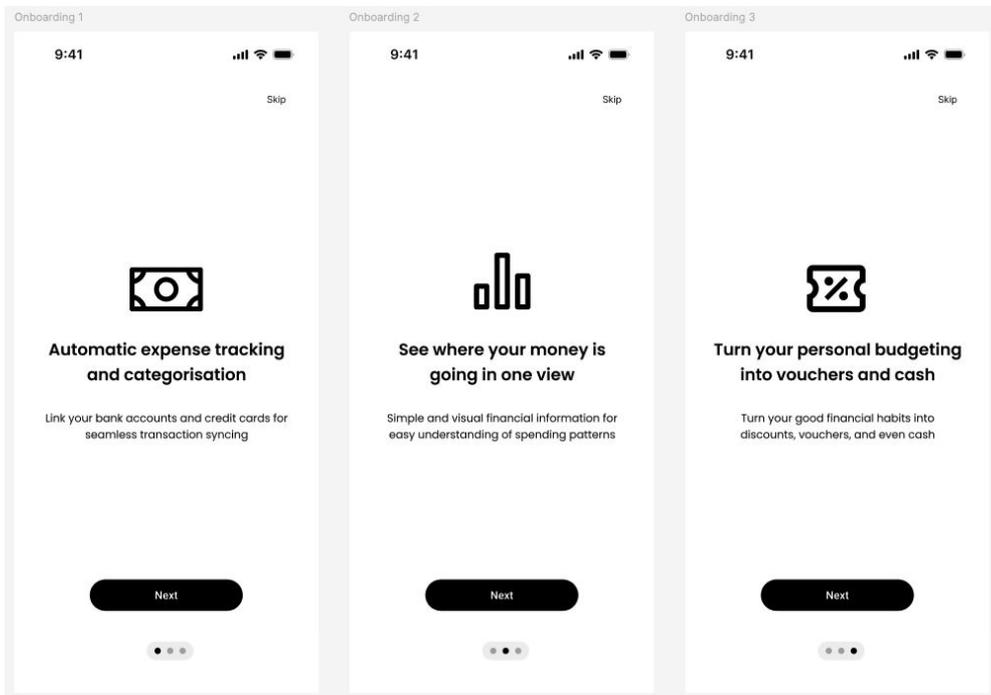
**Educational content:** Incorporate financial tips and tricks throughout the app, not just in the onboarding process.

# The Design Process: Prototype



# Mid-fidelity Prototype

The mid-fidelity prototype was created with the insights from the low-fidelity prototype user test in mind.



[Scan the QR code or click here to view the mid-fidelity prototype](#)

The 3 key features of the idea are highlighted to users upon launching the app as part of the onboarding process.

Users can navigate through each screen using the 'Next' button, page control dots, or skip directly to the sign up/log in page using the 'Skip' button.

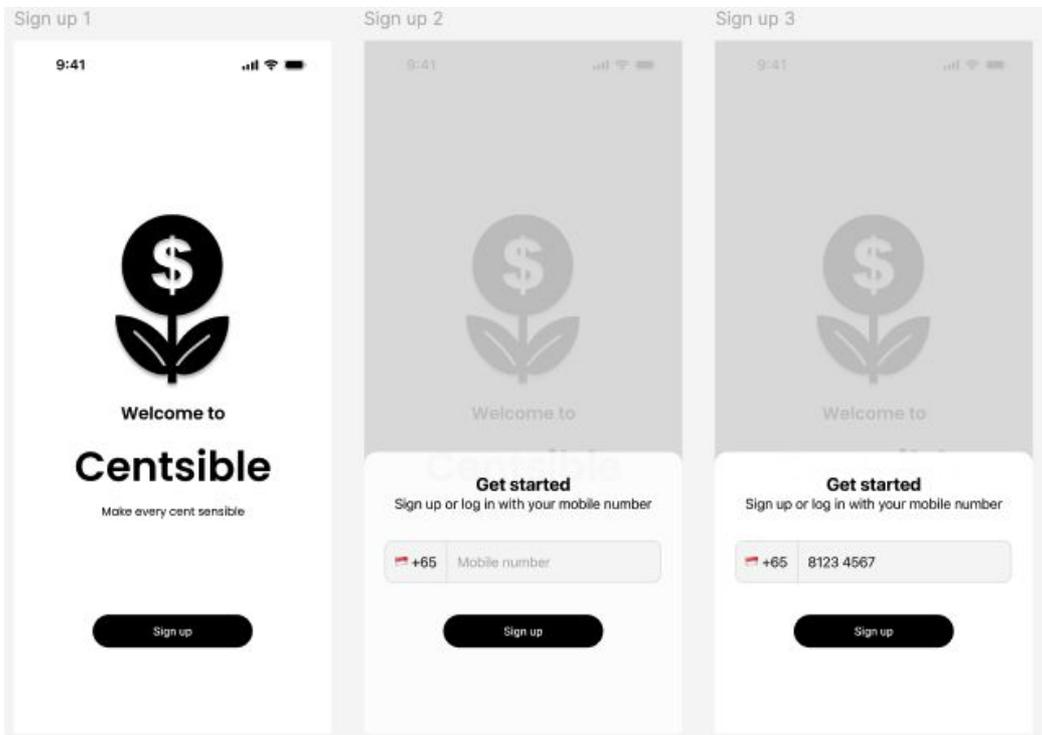
## Strengths

Based on low-fidelity prototype user test & insights:

## Areas for improvement

## Next steps

# Mid-fidelity Prototype



[Scan the QR code or click here to view the mid-fidelity prototype](#)

Users sign up easily with just their mobile number.

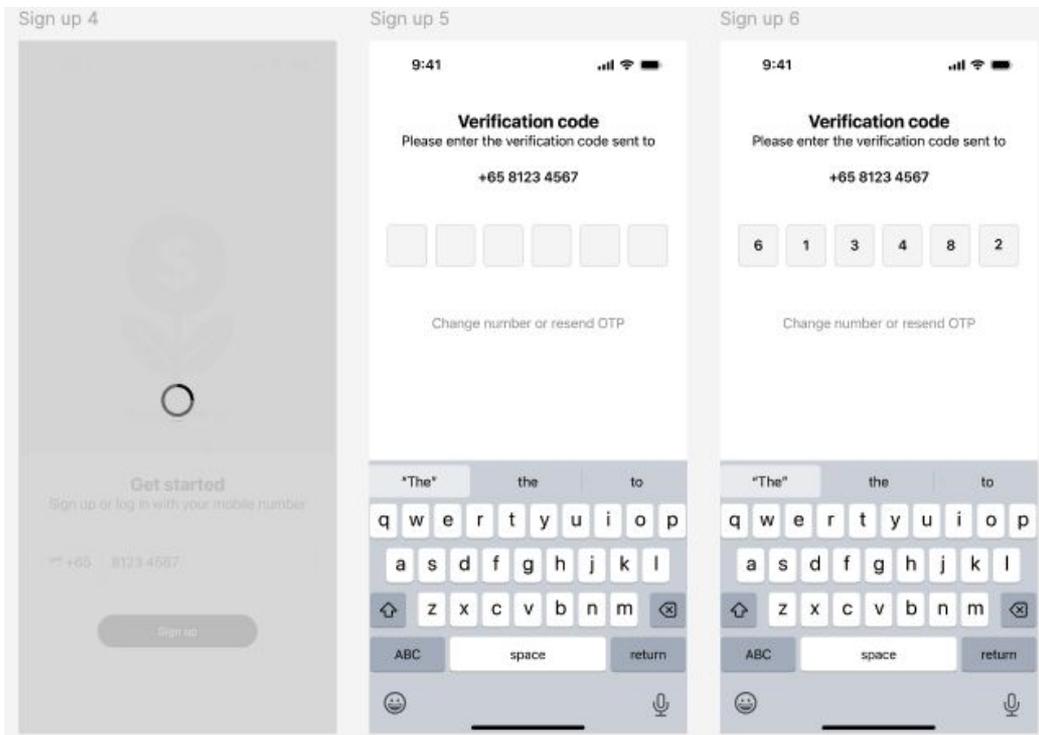
 **Strengths**

 **Areas for improvement**

 **Next steps**

Based on low-fidelity prototype user test & insights:

# Mid-fidelity Prototype



[Scan the QR code or click here to view the mid-fidelity prototype](#)

Verification is done through an OTP sent to their mobile numbers.

The usability heuristic of user control and freedom is applied here through the 'Change number or resend OTP' option.

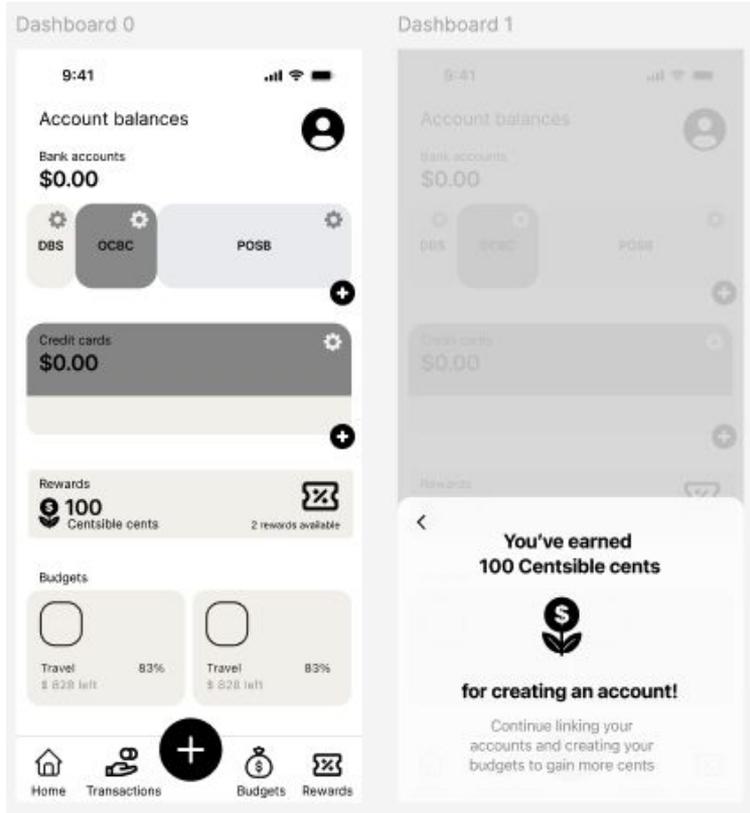
 **Strengths**

 **Areas for improvement**

 **Next steps**

Based on low-fidelity prototype user test & insights:

# Mid-fidelity Prototype



[Scan the QR code or click here to view the mid-fidelity prototype](#)

Upon signing up, users are directed to the dashboard and notified that they have earned reward points for creating an account.

Based on the feedback from the low-fidelity user test, additional text is included to give the user information about how rewards points can be earned.

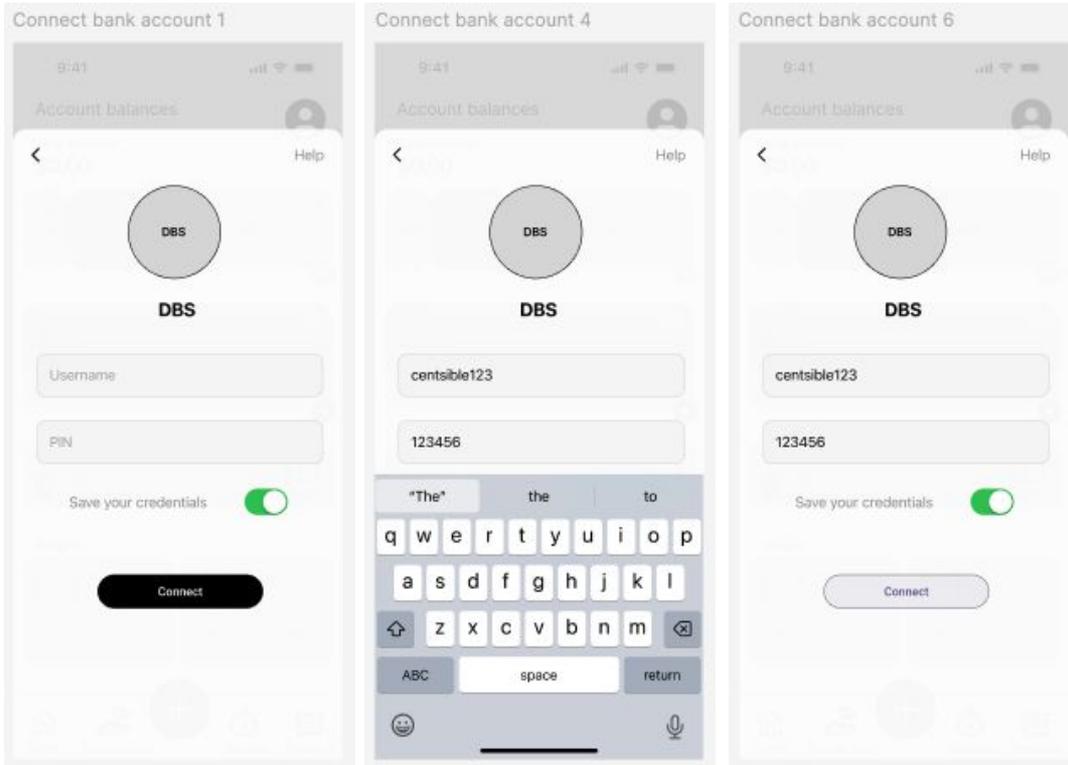
 **Strengths**

 **Areas for improvement**

 **Next steps**

Based on low-fidelity prototype user test & insights:

# Mid-fidelity Prototype



[Scan the QR code or click here to view the mid-fidelity prototype](#)

Users login by typing their bank's login credentials. They have the option to allow the app to save their credentials to allow for automatic syncing.

The toggle is designed as an automatic opt-in by default, utilising the nudge theory to nudge users to generally accept the saving of credentials, enabling ease of use in future uses.

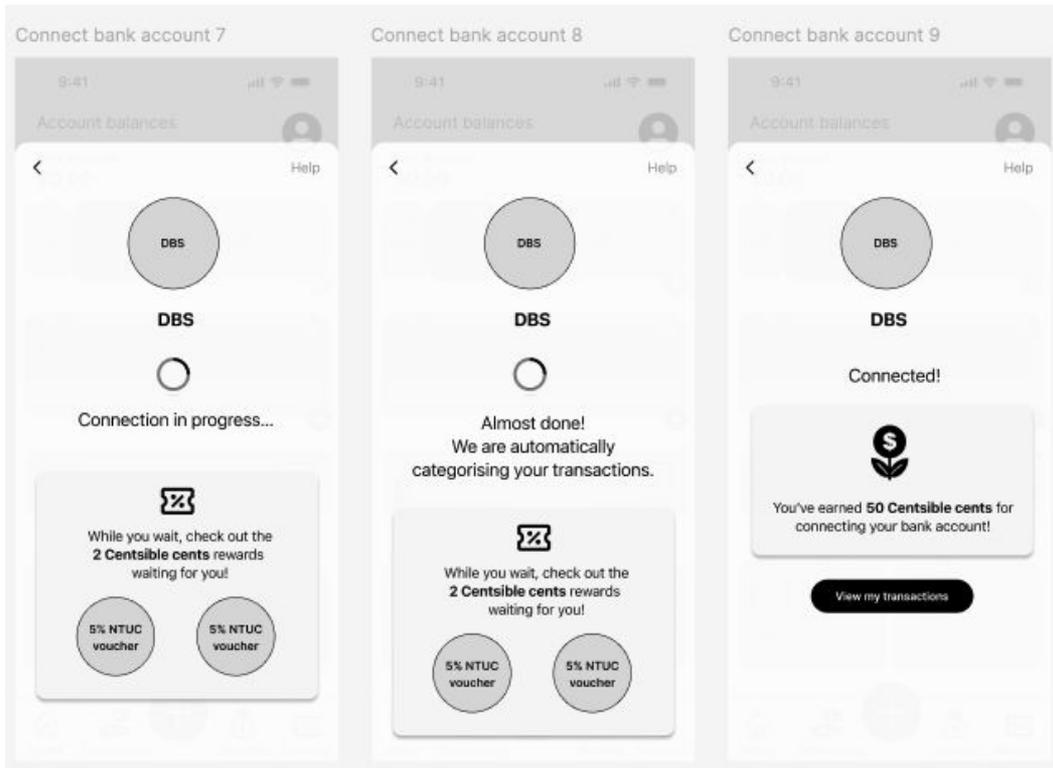
 **Strengths**

 **Areas for improvement**

 **Next steps**

Based on low-fidelity prototype user test & insights:

# Mid-fidelity Prototype



[Scan the QR code or click here to view the mid-fidelity prototype](#)

While users wait for the connection to their bank account to take place, nudge theory is again included in the design. Users learn about the rewards that they have attained, facilitating further clarity about the reward system.

A key feature of the app, the automatic categorisation of transactions is also highlighted in the process.

At the end, users are awarded more points, leveraging the app's strength of the reward system.

## Strengths

Based on low-fidelity prototype user test & insights:

## Areas for improvement

## Next steps

# The Design Process: Test



# Mid-fidelity Prototype: Usability Test & Insights

Remote usability testing was conducted through Maze, a usability testing platform. Users were instructed to **sign up and add a bank account** in the mid-fidelity prototype.

**20 users** attempted the task, leading to:

- **45%** of users completing the task by the expected path
- **25%** of users left or finished the mission on the wrong screen
- Users spent an average of **116.6 seconds** to complete the task

During the test, heatmaps and clicks were recorded to better understand users' user flows and interactions.

After completing the task, users were asked the following questions:

- Overall, how difficult or easy was this task to complete?
- What do you think the app is about?
- What did you like and dislike about the app?



[Scan the QR code  
or click here to view  
the mid-fidelity  
usability test report](#)

# Mid-fidelity Prototype: Usability Test & Insights

Examples of heatmaps and clicks recorded:



Majority of the screens had high usability scores, while 2 screens needed reworking. For the first onboarding screen, 44.44% of testers did not go through the expected path and tried to skip the page.

For the dashboard, other than the '+' icon on the bank accounts bar, multiple users tried to add bank accounts by clicking on the boxes with bank names on it, or the '+' button on the navigation.



Scan the QR  
code or click  
here to view the  
mid-fidelity user  
test report

# Mid-fidelity Prototype: Usability Test & Insights

**15 users** rated the task after interacting with the prototype:

**Overall, how difficult or easy was this task to complete?**

Opinion Scale



The prototype received high ratings for ease of use.



[Scan the QR code or click here to view the mid-fidelity usability test report](#)

# Mid-fidelity Prototype: Usability Test & Insights

**14 users** answered the question “What do you think the app is about?”



“An online **centralised savings application**, where multiple accounts can be added for an overview of all financial savings. There is also a **reward system** put in place for completing tasks to **encourage saving** on the platform.”



“Effective **financial banking and tracking**. Can also be a **rewards app for banking**”

The app's purpose was generally well understood, with most users identifying it as a tool for savings, expense tracking, and financial management.



[Scan the QR code or click here to view the mid-fidelity usability test report](#)

# Mid-fidelity Prototype: Usability Test & Insights

**14 users** answered the question “What did you like and dislike about the app?”

“Quite **straightforward and easy to setup** tho **i did get stuck** at this screenshot for a while ahaa not sure what to press next.

Would be good if the home page **shows bar graph of expenses** and **what is spent per month** instead of account balance”



## User Interface

The interface was described as user-friendly and simple, though some users suggested improvements in colour scheme and layout.

## Features

Users appreciated the summary page, reward system, and the ability to link multiple bank accounts.

“Would prefer the overview page to be **more directed at my savings tasks** that are helping me achieve my goals (e.g. **graphs, charts, tables that show my progress**).

Clear buttons for action. Good use of contrast. However, **a colour palette can make the app less “serious”** and make saving actions more fun and “approachable”.



[Scan the QR code or click here to view the mid-fidelity usability test report](#)

# Mid-fidelity Prototype: Usability Test & Insights



## Strengths

**Clear purpose:** Users easily grasp that the app is about financial management and savings.

**User-friendly interface:** Many testers found the app easy to navigate.

**Consolidated view:** The ability to link and view multiple bank accounts in one place is highly appreciated.

**Reward system:** Generally viewed positively as an incentive to use the app.

**Summary page:** Users like the clear overview of rewards and total expenditure.



## Areas for improvement

**Visual design:** Several users suggested a more vibrant colour scheme to make the app more engaging and appealing to different age groups.

**Onboarding:** A few users expressed confusion about certain steps or buttons, indicating a need for clearer guidance during the onboarding process.

**Data visualisation:** Some users suggested including more visual representations of data, such as bar graphs for monthly expenses.

**Security concerns:** A user expressed uncertainty about the security features when linking credit cards.



## Shortlisted next steps

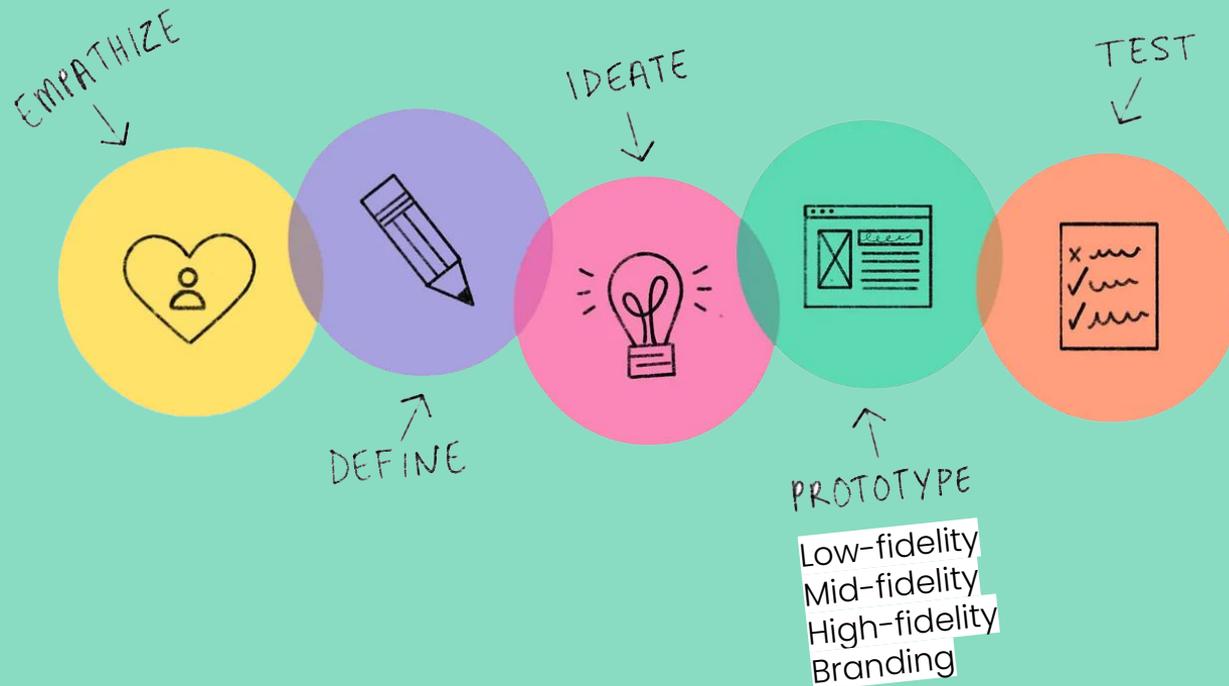
**Enhanced data visualisation:** Implement more graphical representations of financial data, such as bar graphs and pie charts.

**Improved onboarding:** Add interactive tutorials or tooltips to guide new users through the app's features.

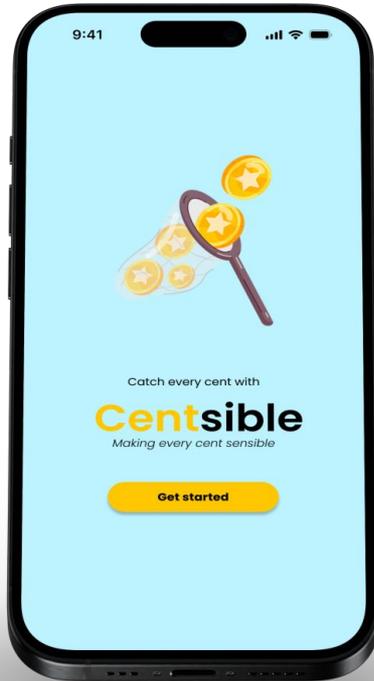
**Expanded reward system:** Clarify and potentially expand the rewards system to further incentivise app usage.

**Expense comparisons:** Implement features that allow users to compare their spending with peers or past months.

# The Design Process: Prototype



# The Idea: Centsible



**Automatic expense tracking and categorisation:** Link bank accounts and credit cards for seamless transaction syncing



**See where your money is going in one view:** Simple and visual financial information for easy understanding of spending patterns



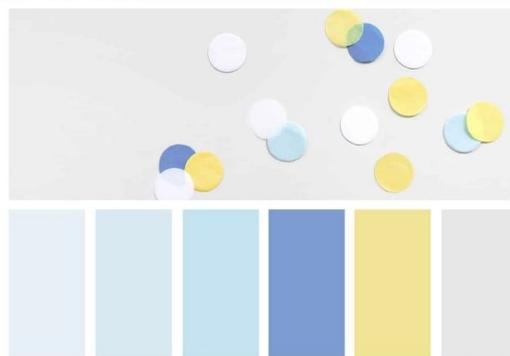
**Turn personal budgeting into vouchers and cash:** Transform good financial habits into discounts, vouchers, and even cash

Prototype

# Mood board



[Scan the QR code or click here to view the Pinterest moodboard](#)



# Branding

Catch every cent with

# Centsible

*Make every cent sensible*

**Wordplay:** "Centsible" is a play on the words "cent" and "sensible". This aligns with the app's goal of empowering users to take control of their finances.

**Focus on small savings:** The use of "cent" emphasises the importance of tracking even small amounts.

**Positive connotation:** "Sensible" implies responsible financial behaviour.



The logo featuring a net catching coins, emphasising how **every cent counts**, as well as the app's key feature of the **reward system**.

# Style Guide

## Logos



**Centsible**  
*Make every cent sensible*

## Colour palette



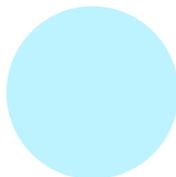
#FFC700



#FFE8B6



#FFF9E2



#BCF3FF

## Typography

Poppins

**Header**

Poppins bold

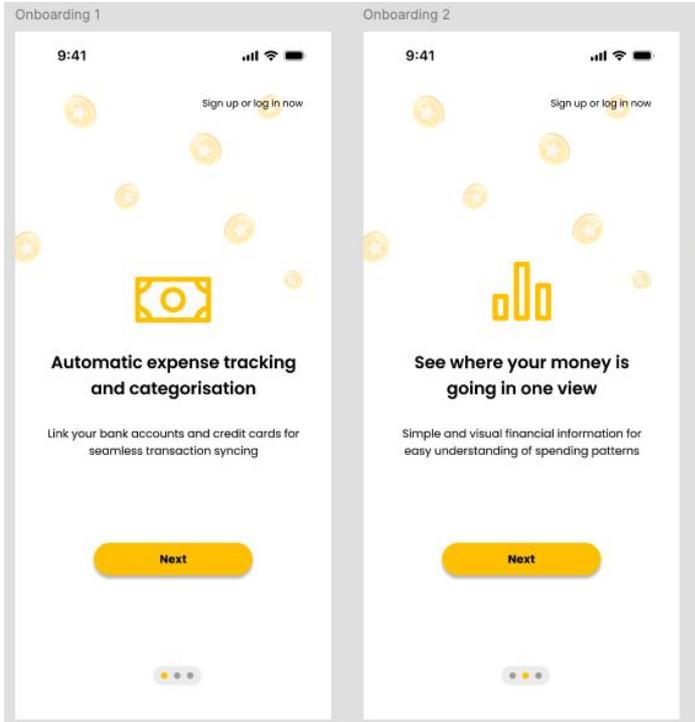
**Subheader**

Poppins semibold

Body

Poppins normal

# High-fidelity Prototype



Scan the QR code or click here to view the [high-fidelity prototype](#)

From the mid-fidelity usability test, users tried to proceed to the next screen in 3 key areas. Thus, the improvement was on the 'Skip' button text, and moving the placement of the 'Next' button to be more centralised.

Although a number of users tried to proceed by clicking on the icon and main block of text, no interaction was added so as to nudge users to read the text rather than using it as a 'Skip/next' button.



**Strengths**



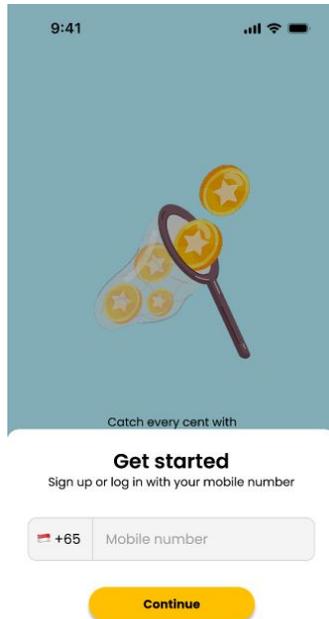
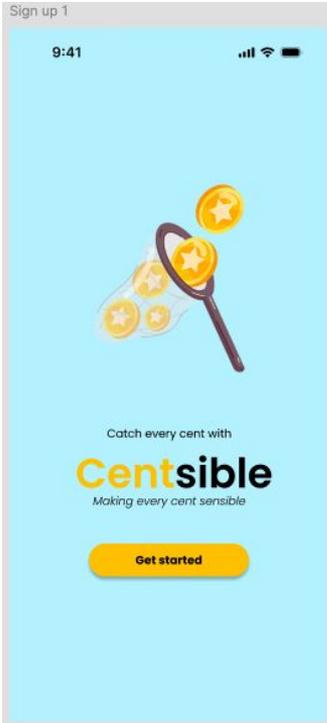
**Areas for improvement**



**Shortlisted next steps**

Based on usability test & insights:

# High-fidelity Prototype



Scan the QR code or click here to view the high-fidelity prototype

Visual design elements were added to build the app's branding and increase engagement and appeal of the app as per feedback from users in the mid-fidelity testing.

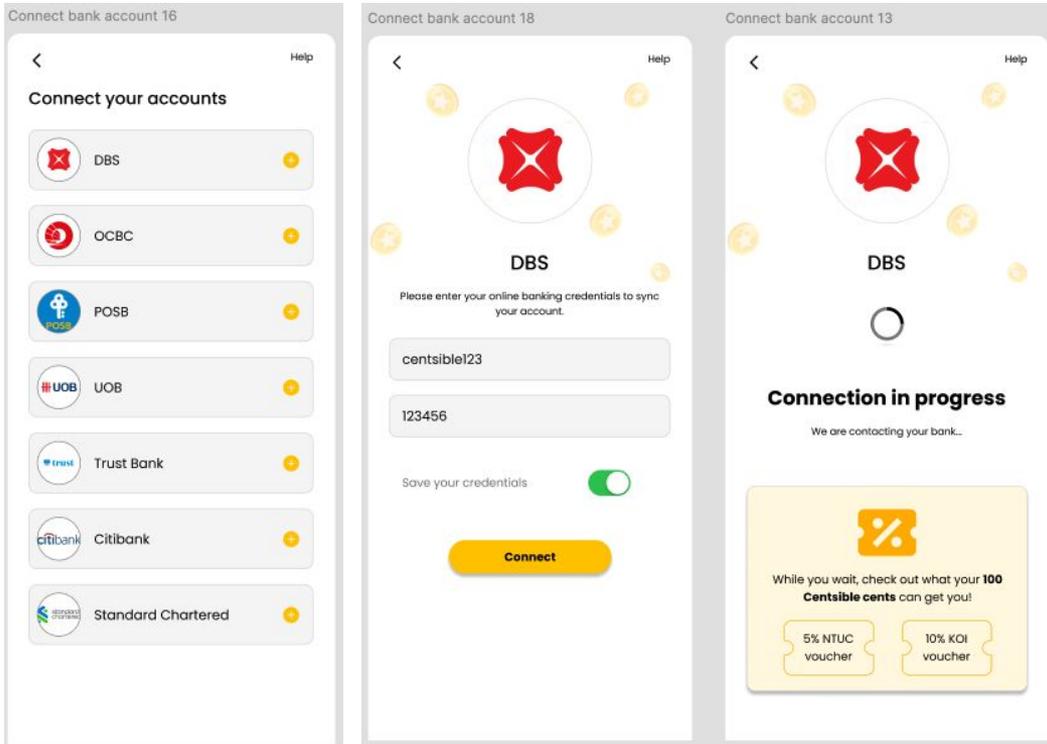
Based on usability test & insights:

 **Strengths**

 **Areas for improvement**

 **Shortlisted next steps**

# High-fidelity Prototype



[Scan the QR code or click here to view the high-fidelity prototype](#)

In the low-fidelity test, users commented on using the logos and colours of the various banks to improve user recognition.

This feedback has been incorporated into the design, along with an improved visual design incorporating the ideas of the coins/cents to reiterate the branding and idea of savings.

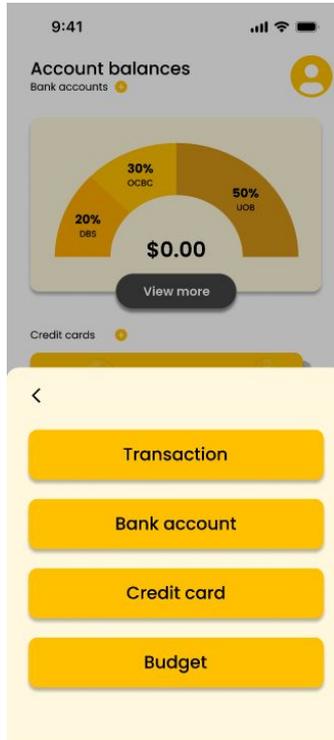
 **Strengths**

 **Areas for improvement**

 **Shortlisted next steps** 52

Based on usability test & insights:

# High-fidelity Prototype



Scan the QR code or [click here](#) to view the [high-fidelity prototype](#)

Selecting the '+' button in the navigation will engage a slide up menu, where users can quickly add transactions, bank accounts, credit cards, or budgets.

This was based on the mid-fidelity usability testing where a number of users tried to select the '+' button in the navigation to add a new bank account.

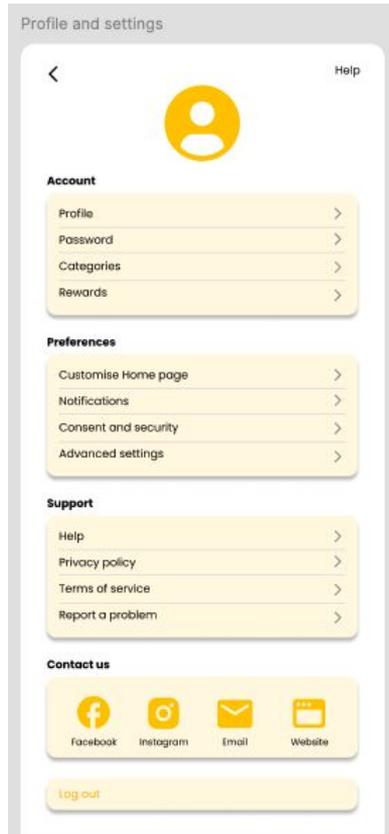
 **Strengths**

 **Areas for improvement**

Based on usability test & insights:

 **Shortlisted next steps** 53

# High-fidelity Prototype



Scan the QR code or click here to view the high-fidelity prototype

To address security concerns, the profile and settings page was designed to include options for users further customise their consent, privacy, and security settings, amongst other options.



**Strengths**

Based on usability test & insights:



**Areas for improvement**

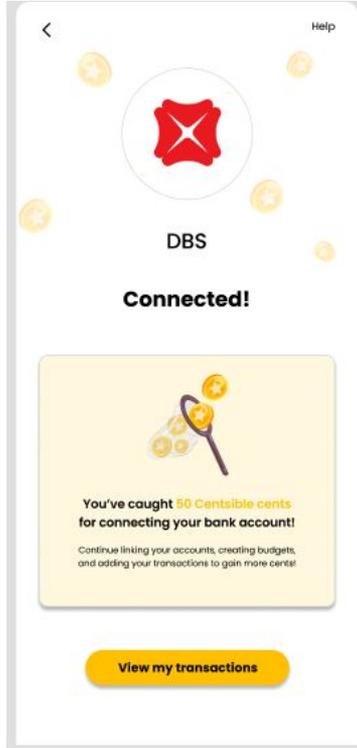
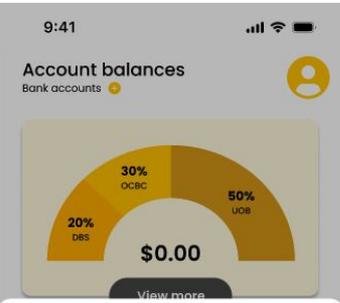


**Shortlisted next steps**

# High-fidelity Prototype



Scan the QR code or click here to view the high-fidelity prototype



Following feedback that the reward system was viewed positively and that users would like to better understand the reward system and the rewards they can get, the language surrounding the reward system was emphasised to reflect the idea of “catching coins”/saving money e.g. “You’ve caught 100 Centsible cents”.

The rewards page was also designed to reflect the idea, with an icon of coins entering a glass jar to reflect the idea of savings.

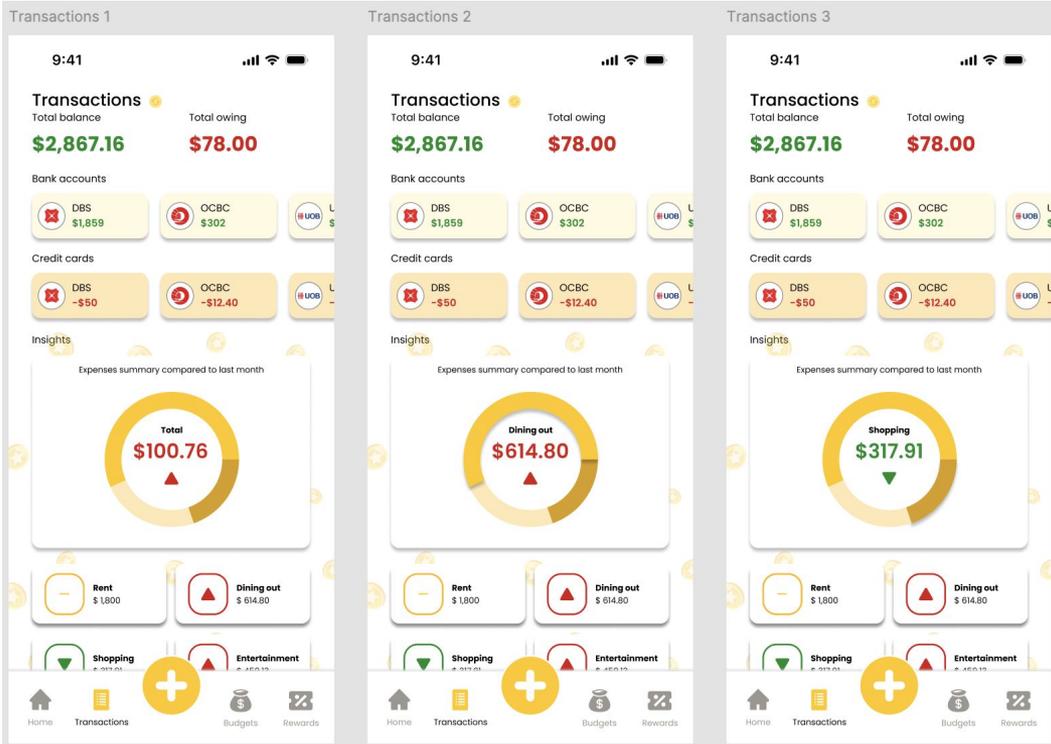
Based on usability test & insights:

**Strengths**

**Areas for improvement**

**Shortlisted next steps**

# High-fidelity Prototype



Scan the QR code or click here to view the high-fidelity prototype

The transactions page was designed following users feedback that they appreciated the summary pages but wanted more forms of data visualisation and insights.

A pie chart was incorporated into this page, along with insights highlighting changes in trends per category.



**Strengths**

Based on usability test & insights:



**Areas for improvement**



**Shortlisted next steps**

# High-fidelity Prototype



Scan the QR code or click here to view the high-fidelity prototype

Similarly, with the feedback on a need for more types of data visualisation, a bar graph was incorporated into the design of the budgets page.

Users would also be able to see the progress and status of each budget through a progress bar.

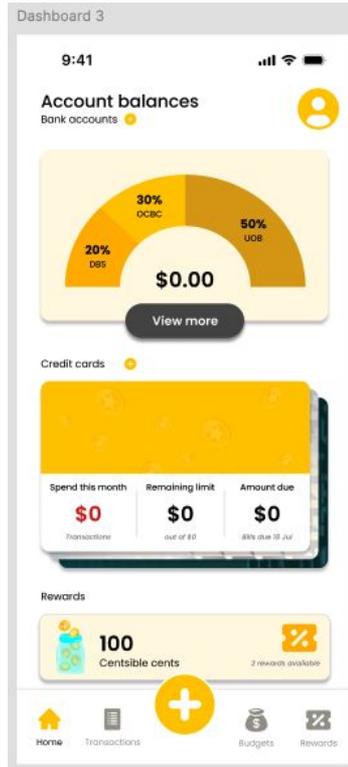
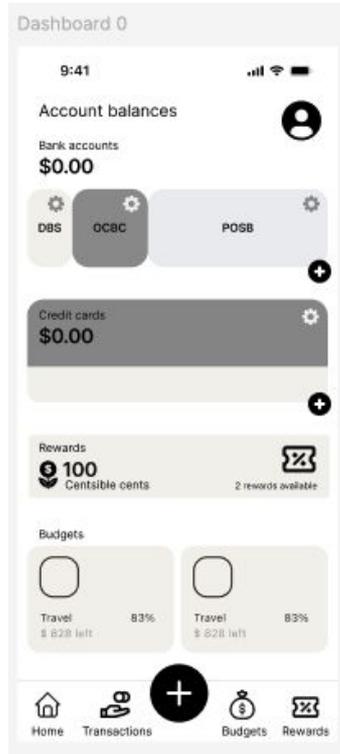
 **Strengths**

 **Areas for improvement**

 **Shortlisted next steps**

Based on usability test & insights:

# High-fidelity Prototype



Scan the QR code or click here to view the high-fidelity prototype

The biggest redesign was the dashboard/home page. It was the screen that needed the most reworking as revealed in the mid-fidelity usability testing due to misclicks and users struggling with the number of buttons on the screen.

The redesign streamlined the number of buttons and interactions on the screen and put focus on highlighting overview statistics and key features of the app.

 **Strengths**

 **Areas for improvement**

Based on usability test & insights:

 **Shortlisted next steps** 58

# Future Opportunities

-  **Improve the data visualisation:** Include and explore more options for graphical representations
-  **Onboarding:** Include pop-up guides or tutorials for first-time users
-  **Security:** Investigate options on improving the security of the app, e.g. connection to Singpass
-  **Comparison with peers:** Consider adding user desired features such as comparison with peers in the same age group
-  **Increase interaction:** Include drag-and-drop features for transaction categorisation
-  **Personalisation:** Allow for personalised advice and recommendations based on spending patterns



# Takeaways

## What went well?

The low-fidelity and mid-fidelity usability tests generated a multitude of valuable insights and actionable next steps that informed the iterations and designs of the prototypes.

## What did not go well?

I would have loved to do further testing to understand how desirable, feasible, and viable the idea is, and delve deeper into the problem-solution fit.

## What are some areas of improvement?

More in-depth user interviews and usability testing would have been ideal to dive deeper into specific user needs and behaviours. I would also liked to test the high-fidelity prototype to see how the improvements increased usability.

## What have I learnt?

Empathising with the users and doing user interviews has been wonderful as they always reminded of the deep value, connection, and empathy that only conversation can bring. User testing is also extremely key, revealing blind spots and new insights.



# Thank you!

I would love to hear your questions, comments, and suggestions anytime:

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[Miro board](#) | [Mid-fidelity prototype](#) | [Usability test report](#) | [Moodboard](#) | [High-fidelity prototype](#) | [Icons](#)

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