

# VI UX Design Bootcamp Capstone Project

# BUD

Your buddy in budgeting



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# Overview

- |           |                           |           |                   |
|-----------|---------------------------|-----------|-------------------|
| <b>01</b> | Introduction              | <b>05</b> | Design Iterations |
| <b>02</b> | Understanding the Problem | <b>06</b> | Hi-Fi Prototype   |
| <b>03</b> | Research & Insights       | <b>07</b> | Evaluation        |
| <b>04</b> | Ideation                  |           |                   |

01

# Introduction

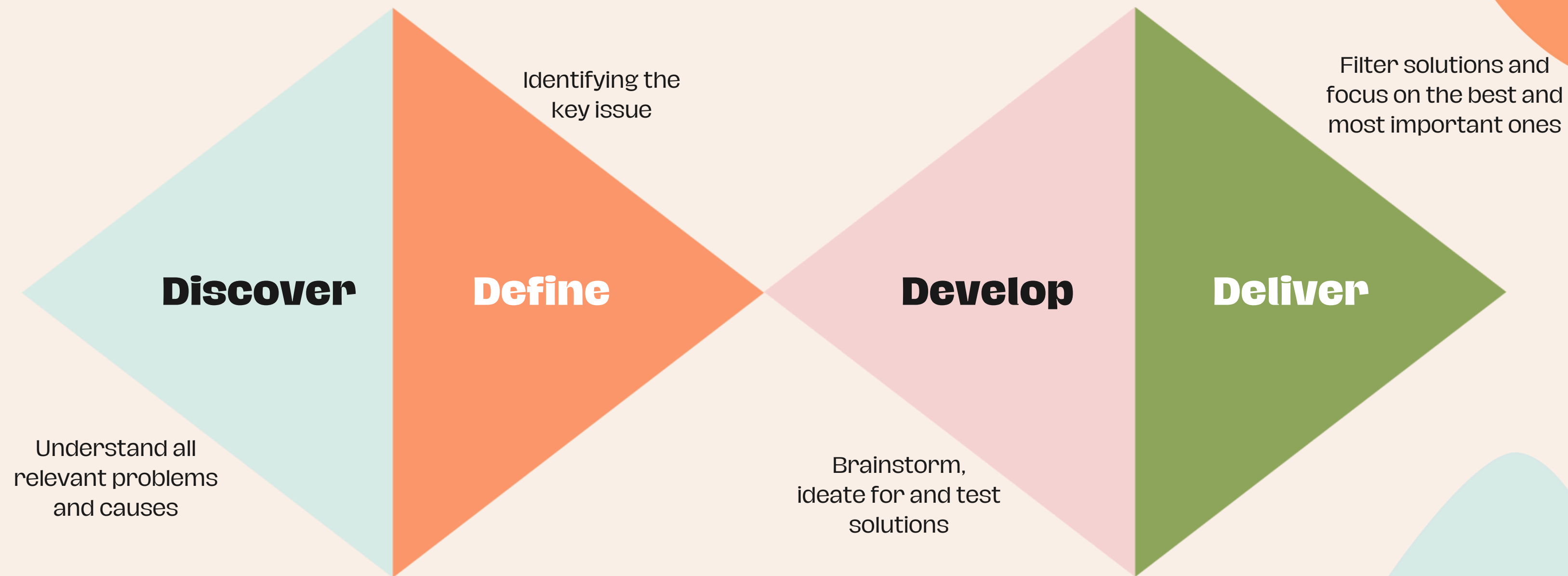
**Role:** Solo Design Project for Vertical Institute  
UX Design Bootcamp

**Timeline:** April 2024 - May 2024 (3 weeks)

**Methodologies:** User Research,  
Wireframing, Prototyping, Usability Testing,  
Evaluation

**Tools:** Figma, Miro

# The design process





02

# Understanding the Problem

The concept of having an App assisting in managing the Users' finance is not an unfamiliar one. In fact, a quick search online will reveal **countless of Budgeting Apps that will accomplish this task effortlessly**. These Apps have varying methods of approach, unique User Interfaces and might even have additional attractive features.



From left: YNAB, EveryDollar, Goodbudget

# The problem with Budgeting Apps

That being said, managing your finances with the help of Budgeting Apps might not be for everyone. A study in 2019 revealed that **52% of individuals in the United Kingdom under the age of 30 use Budgeting Apps only once a month or less**<sup>1</sup>. And of that 52%, about **73% of them do not use an App to help them budget at all**.

Considering the many benefits and convenience of such Apps, it made me curious to why so many individuals are not actively using Budgeting Apps. My curiosity acted as **my motivation to uncover for these specific reasons**.

<sup>1</sup> <https://www.statista.com/statistics/1039358/frequency-of-budgets-apps-used-by-individuals-in-the-united-kingdom/>

To gain a better understanding of this problem, I conducted **User Interviews with 5 individuals**. I invited these individuals separately for coffee and then conducted the interview over this session.

### Questions asked:

- How important do you think managing your finances is?
- What are the ways you manage your finances and set budgets?
- Have you ever used a Budgeting App?
- If Yes, how was your experience using it? If no, why not?
- What improvements do you think can be made to current Budgeting Apps to make it more attractive?

03

# Research & Insights

### Profile of 5 Interviewees:

- Aged 25 - 60
- Working
- 3 are married, 2 are single
- 4 are aware of existing Budgeting Apps

# User Insights

Quotes

Upon conducting the interviews, I compiled the feedback and opinions shared. Here are some of the significant quotes observed during this session.

“To be honest, I **don’t really know how to budget properly**. I usually just go with the flow...”

“I think the features are great, but it’s just **too manual for me...**”

“I **don’t really feel motivated** to follow through with this app...”

“I **feel a bit too lazy** too keep up with it. I might as well just keep track of my finances manually...”



# User Insights

Affinity Mapping  
& Themes

I proceeded to break down the answers and feedback gathered and **sort them out into themes through the process of Affinity Mapping**. By categorising the feedback and pain points of the users, it becomes a lot easier to focus on the core problems faced.

## Theme 1: Automation

"I find the process too manual."

"I sometimes forget what I bought for breakfast. So I just anyhow put a price."

"If I have to type my expenses in manually, I might as well do it myself."

"There are days when I feel too lazy to key in what I've bought."

## Theme 2: Education

"I don't really know how to start to be honest."

"I usually manage my expense by gut feeling."

"The concept of budgeting Apps sounds cool, but I don't know if it will really benefit me."

## Theme 3: Motivation

"At the end of the day, I just don't want to think about money anymore."

"I wish there was an incentive, or some ways to attract me to use this app."

"No, I don't use any Apps to budget. I feel like it's a lot of effort leh."



# Creating Personas

Given the valuable and insightful information gathered, it became imperative for me to strategically utilise this data to devise a solution.

Hence, the next step I took in this process was to **create Personas that would realistically and reliably represent my target users**. With these Personas, I was able to **clearly focus on their unique needs and problems**.





## Linda

The busy mother

**Age:** 46

**Occupation:** Medical Worker

**Family:** Married with 2 children

Linda is 46 year old mother of 2 living in Singapore. She currently works as a Medical Worker at a local hospital and has a very busy work schedule.

In her free time, she enjoys cooking meals for her family and friends. As a mother of 2, she also devotes a lot of her time to playing and educating her children.

**“I’m a very busy person. I just want to be able to track my spending efficiently and accurately.”**

### Goals:

- Wants to be able to afford a comfortable life for her family
- Wishes to enjoy the occasional luxurious purchase without worrying too much

### Needs:

- Wants to be able to track and monitor her expenses conveniently and accurately

### Frustrations:

- Manual input of budgeting apps take too much time and effort
- Self budgeting is also a tedious process
- Unable to keep track of smaller purchases





## Firdaus

The unmotivated adult

**Age:** 26

**Occupation:** Engineer

**Family:** Single

Firdaus is a Civil Engineer working in a local Consultancy Company. Other than work, he doesn't really have much commitments.

He enjoys spending time with his friends and playing sports. He also travels overseas for a holiday twice a year.

**“I can understand why I need to monitor my spending, but I’m not really motivated to do so.”**

### Goals:

- Wants to live life simply
- Wants to have money to travel overseas

### Needs:

- To find motivation in managing and tracking his expenditure
- An engaging way to manage his expenditure

### Frustrations:

- Unmotivated to budget and monitor expenditure
- Unsure of how to start



**Isabelle**

The clueless kid

**Age:** 23

**Occupation:** Student

**Family:** Single

Isabelle is a Political Science student in a local University. She is an active member of her school's Track and Field Club.

Outside of school, she works as a part time tutor for Primary and Secondary School students. This job is her first source of income, hence she is still new in learning how to manage her finances.

**“This is my first time earning any sort of income, so I’m really clueless about managing my finances.”**

**Goals:**

- Wants to pay tuition fee without the help of her parents
- Wants to save up for her future

**Needs:**

- To learn the best ways to budget
- To understand how much to save every month

**Frustrations:**

- Unsure of how to budget her expenses
- Budgeting tips and guides online are very general. She cannot find specific budgeting guides tailored to her lifestyle.

# How Might We's

As the Research phase concluded, I recognised the significance of organising my insights and findings concisely to ensure they could effectively inform my next step: **Ideation**.

This was when I went through the process of **How Might We's** to prepare for the next phase.

How might we make Budgeting Apps more **automatic and efficient**?

How might we **educate Users on the techniques of Budgeting**?

How might we **motivate Users to use Budgeting Apps**?

# Goal Statement

This App will allow Users to automatically track their daily expenses.

This App will provide educational material on Budgeting to Users.

This App will encourage budgeting and motivate Users to manage their expenses responsibly.

04

# Ideation

During the Ideation phase, I engaged in various creative methods to brainstorm and generate effective and feasible solutions.

These methods include:

- **Crazy 8's**
- **User Stories**



# Crazy 8's

In this exercise, I sketched out 8 different ideas in 8 minutes. This design sprint allowed me to be wild and crazy with my ideas, **resulting in creative and innovative solutions.**

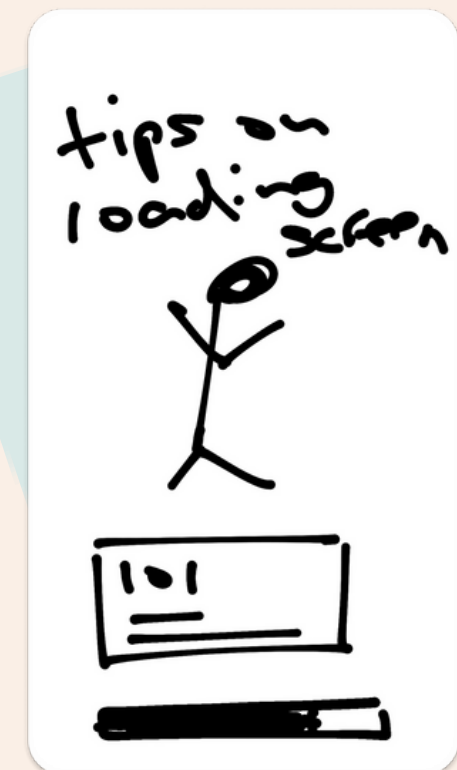
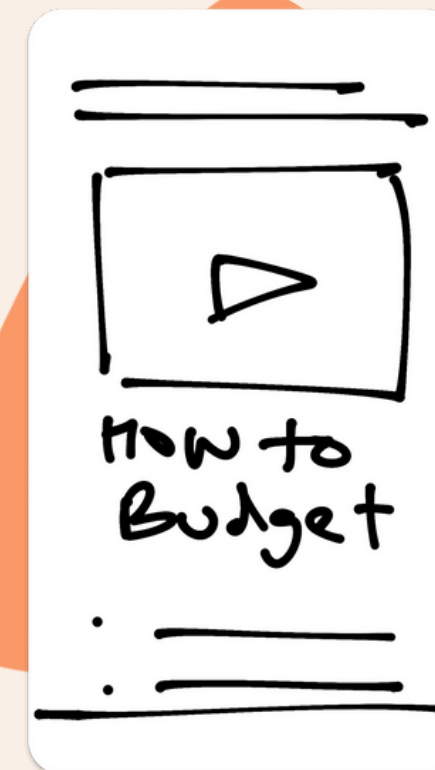
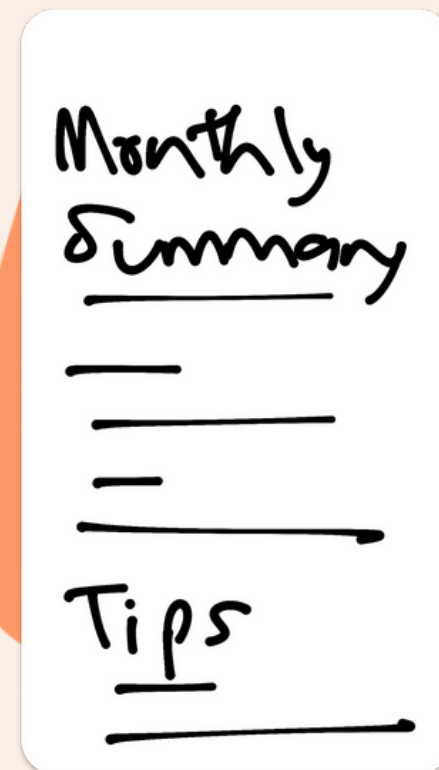
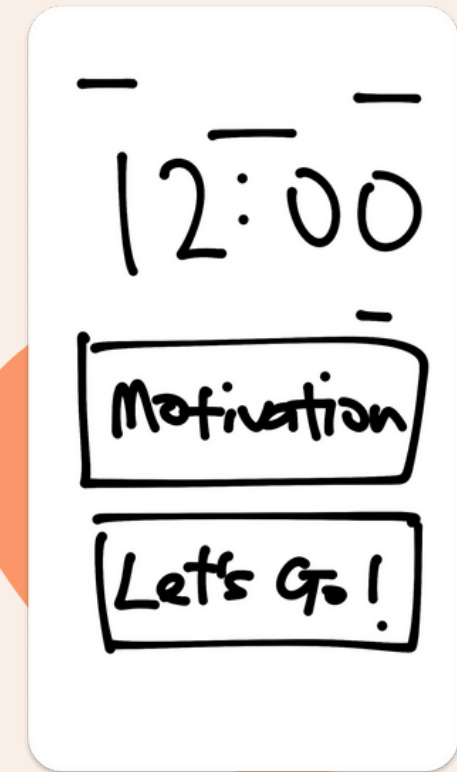
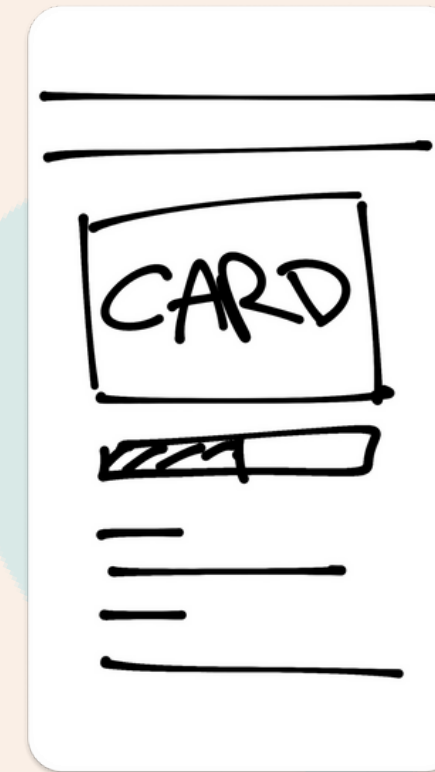
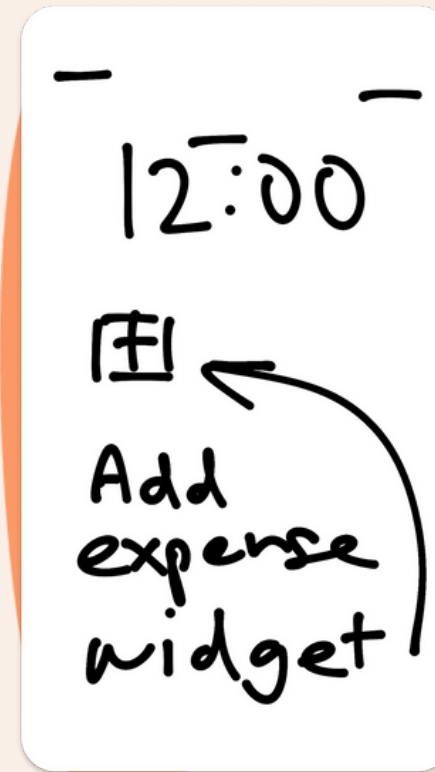
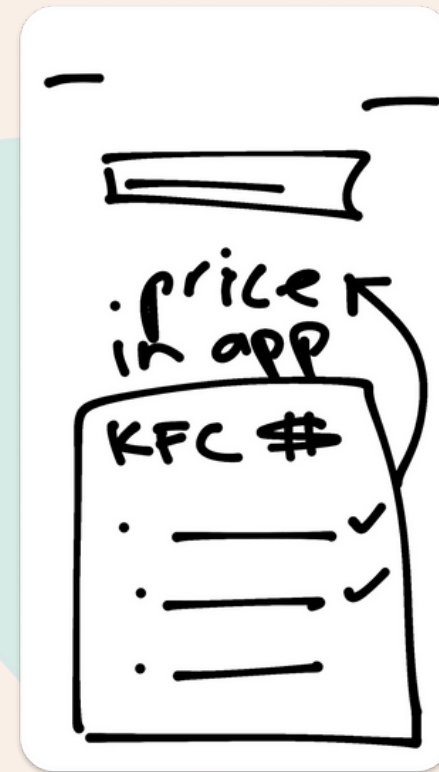
I returned to the "How Might We" statements from the previous phase to serve as prompts for this exercise.

## How Might We's

How might we make  
Budgeting Apps more  
**automatic and  
efficient?**

How might we **educate**  
**Users on the**  
**techniques of**  
**Budgeting?**

How might we  
**motivate Users to**  
**use Budgeting Apps?**





# User Stories

In the next exercise, I focused on crafting **User Stories**. This approach facilitated the generation of ideas for features that could be essential for the app.

# As a User...

After creating the User Stories, I employed the **MoSCoW sorting technique** to categorise them. This enabled me to prioritize the features that the app would incorporate.

I want an app that helps me track my expenses

Feature: Add Expenses

**Priority: Must Have**

I want an app that can take my bills and upcoming payments into consideration

Feature: Budget

**Priority: Should Have**

I want to feel assured that details of my finances or cards are secure

Feature: Security Policy

**Priority: Should Have**

I want an app allows me to scan receipts

Feature: Add Expenses

**Priority: Should Have**

I want to feel rewarded when using this app

Feature: Rewards

**Priority: Should Have**

I want an app that automatically detects my card transaction and updates my budget

Feature: Card

**Priority: Should Have**

I want to feel engaged when using this app

Feature: UI / Rewards

**Priority: Could Have**

I want an app that is easy to use

Feature: UX / UI

**Priority: Could Have**

I want an app that notifies me if I'm overspending

Feature: Notifications

**Priority: Could Have**

I want an app that teaches me how to Budget properly

Feature: Learn

**Priority: Could Have**

I want to compare my spending habits with the general population

Feature: Trends

**Priority: Won't Have**

I want an app that recommends me cheaper alternatives to what I am spending on

Feature: For You

**Priority: Won't Have**

# Site Map & User Flow

Following the brainstorming session for feature ideas, I shifted focus to developing the **Information Architecture** of the app. Establishing a robust Information Architecture was crucial to guaranteeing a seamless user experience. I began by crafting a **Site Map** and **User Flow** to visualize the app's structure.

# Site Map

## Home

### Budget

Create Budget

Expense Tracking

Income

Bills

Loans

Goals

Summary Report

### Cards

Cards

Add Card

Card History

### Learn

Guides

Tips

Personas

### Rewards

Claim

Points History

### Account

Personal Info

Settings

Password

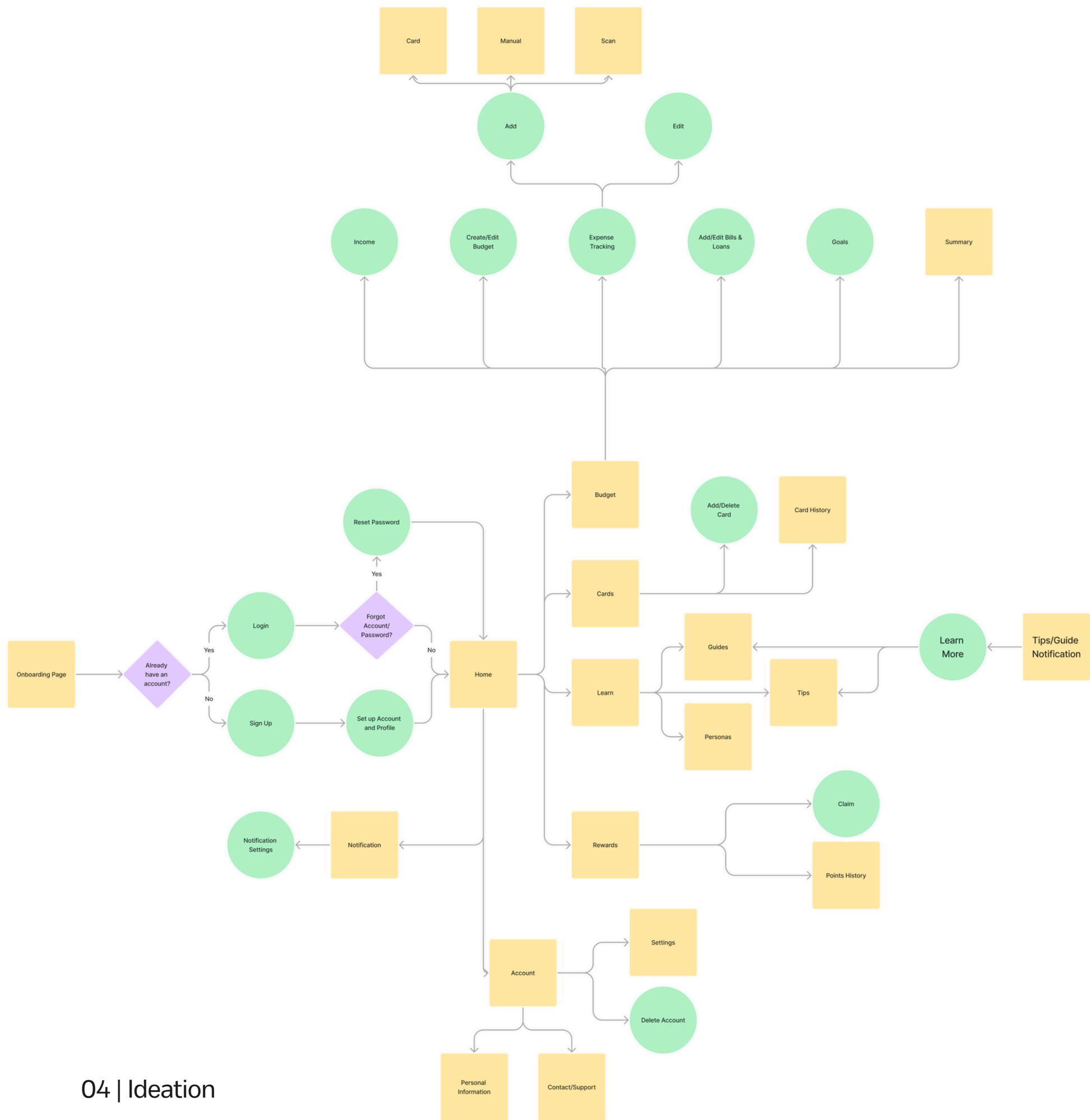
Contact/Support

Sign up

Delete Account

### Notification

Notification Settings



# User Flow

05

# Design Iteration

It was now time to design.

In this phase, I worked on designing for the app. Firstly, I created very rough sketches by hand to create **Low-Fidelity Prototypes**. This was an exercise that was **low cost and inspired ideation**.

Next, once I've established some sort of design structure, I worked on a **Mid-Fidelity Prototype**. Although not aesthetically complete, this version of the prototype was **functional enough for Usability Testing**.

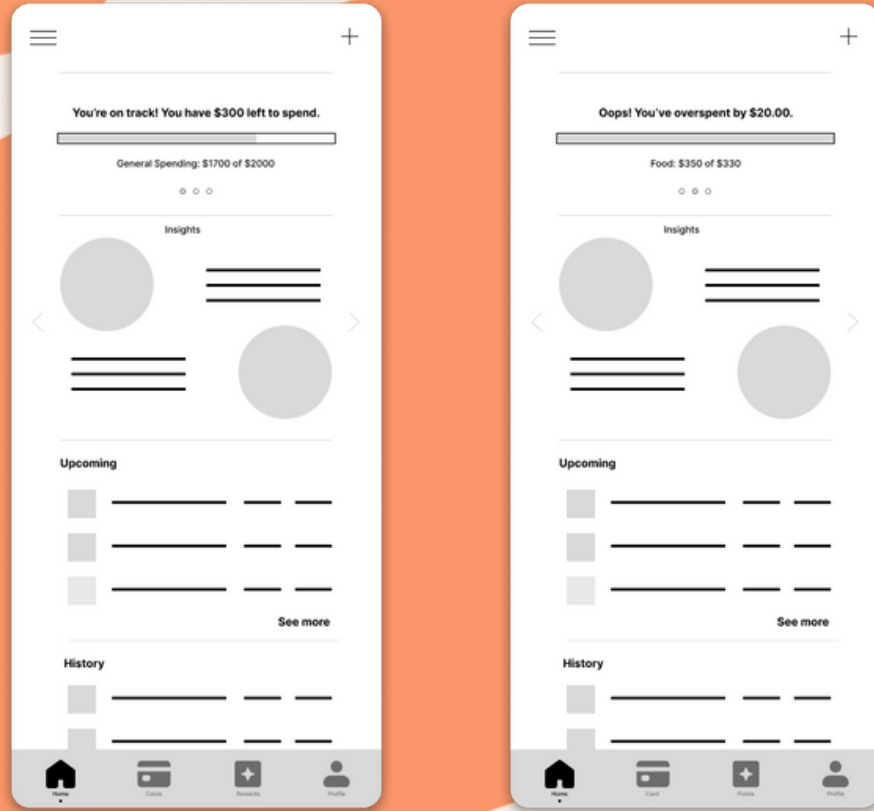


# Low-Fidelity Prototype





# Mid-Fidelity Prototype

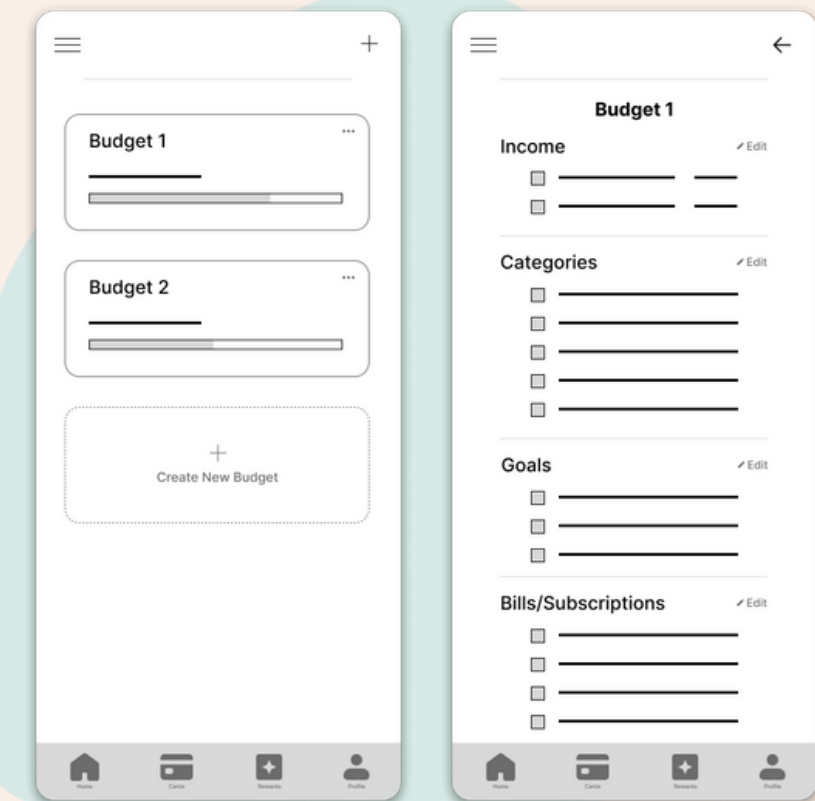


## Homepage

On this page, Users are able to clearly see the progress of their current Budget. Icons to other key features are also easily accessible from this page.

## Add/Edit Budget

This feature allows Users to Add or Edit current Budgets. We can see that key information such as Income, Goals and Bills are required to create a Budget.



# Mid-Fidelity Prototype

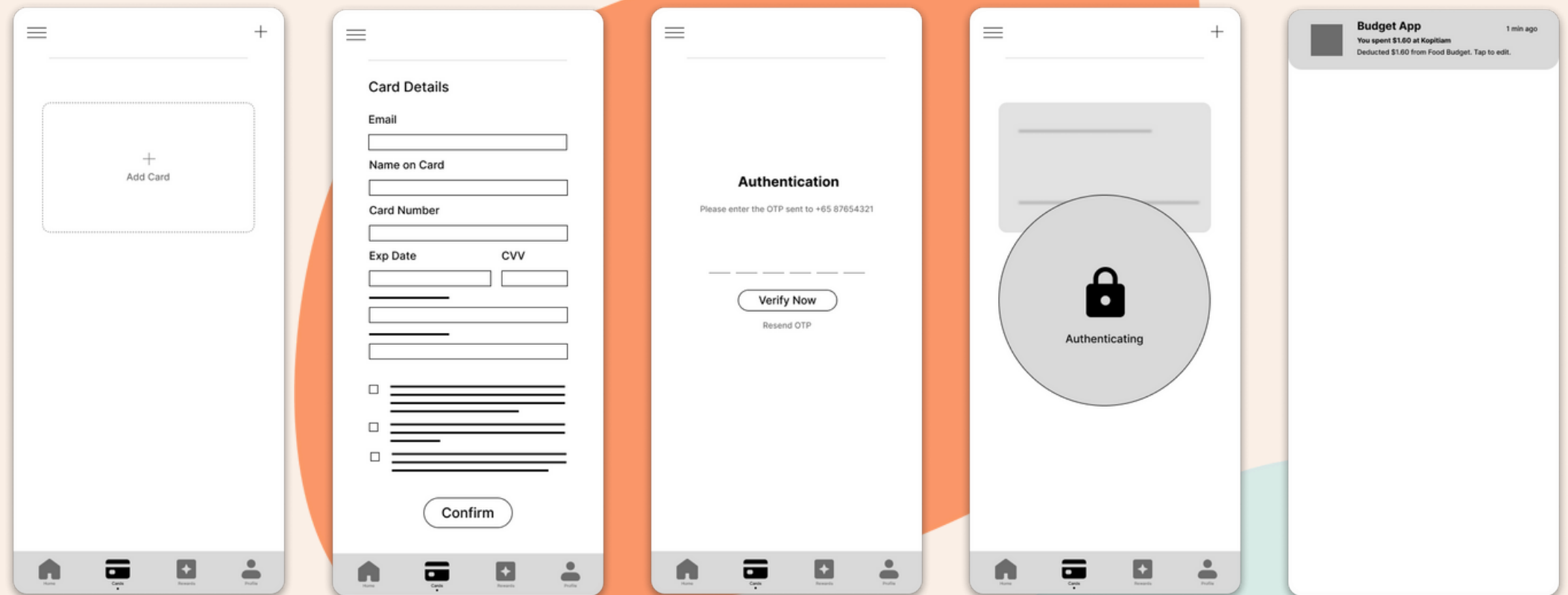


## Learn

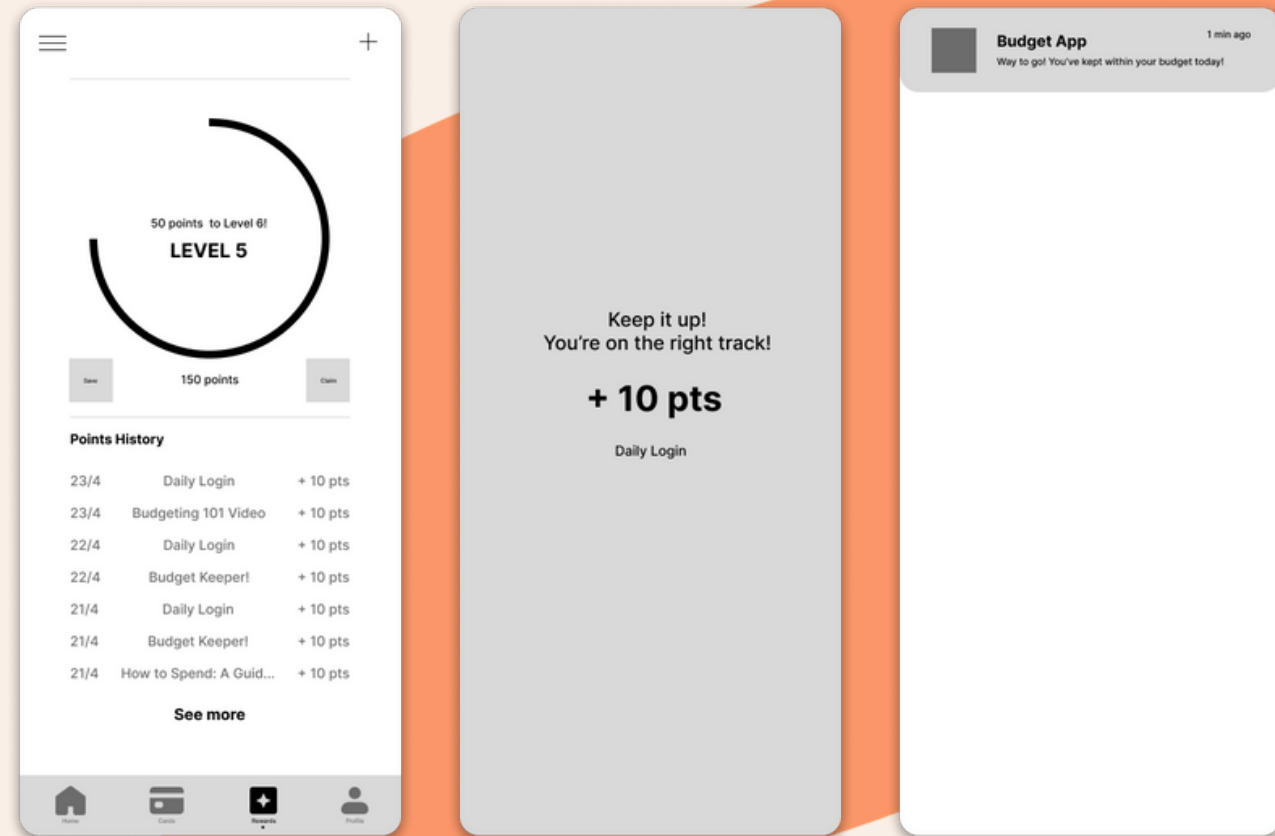
This page allows Users to learn Budgeting Techniques and Tips. They can also select Personas/Lifestyles that suit theirs, for a more tailored Budgeting Plan.

## Card

In this feature, Users are able to add their cards. There are security policies in place and data protection is prioritised. In the last frame, we can see what it looks like when the app detects a card transaction and automatically updates the User's expenditure.



# Mid-Fidelity Prototype



## Rewards

Users are awarded points when they use the app regularly and stay within their daily budget. This aims to keep their motivation high.

## Scan

This feature enables users to scan receipts, streamlining the process of entering extensive purchases, such as those made during grocery shopping, without the need for manual input..



# Usability Testing

I conducted Usability Testing on my Mid-Fidelity Prototype with three participants via Zoom sessions. Throughout these sessions, my goals were to:

- **Collect feedback on the app's flow**, ensuring its navigational logic is intuitive and efficient.
- **Gather insights on the proposed features**, assessing their usability, relevance, and potential enhancements.
- Identify both the strengths and weaknesses of the current version of the app, **aiming to refine its design and functionality based on user perspectives.**



# Core Tasks

## **Task 1: Add Card into App**

Scenario: You want to add your Bank card into the Budgeting App to access the Automatic Deduction feature of this app.

- What is the first action you will perform?
- What will you look for when trying to execute this task?
- What do you expect once completing this task?

## **Task 2: Learn more about budgeting**

Scenario: You want to learn more about Budgeting and gain knowledge about good budgeting habits.

- What is the first action you will perform?
- What will you look for when trying to execute this task?
- What kind of information do you see on this page?
- What information would be relevant to you?

## **Task 3: Edit Current Budgets**

Scenario: You just got an increment! You want to adjust your past Budget to suit your new salary.

- What is the first action you will perform?
- What do you expect from this page?
- What information would be relevant to you?

## **Task 4: Check Rewards**

Scenario: You want to see your progress on your Rewards page.

- What is the first action you will perform?
- What do you expect from this page?



Although all participants were ultimately able to complete the tasks, **their methods and efficiency varied**, highlighting potential areas for improvement in the app's usability.

To address these discrepancies, **I collected feedback from participants to understand the underlying reasons for their diverse experiences**. By identifying and addressing these user pain points, **I aim to enhance the app's functionality and user experience**.



- Clear flow, easy to navigate
- Relevant and useful features
- Intuitive icons



- Unsure of the function of the “+” sign on the top right
- Unclear titles
- Not much use of the Card icon after the initial set up
- Homepage seems overloaded with information



- Wish the Budget feature was more accessible
- Want more attractive rewards
- Want a security feature when logging in

06

# High Fidelity Prototype

After collecting insights from Usability testing and developing, prioritizing, and implementing solutions, I commenced work on the **High Fidelity Prototype**. During this phase, emphasis is placed on **refining the app's aesthetics and functionality**.



# Say hi, Bud!

Introducing Bud, your go-to budgeting companion! With its user-friendly interface and accessibility, Bud simplifies the process of tracking your daily expenses. But that's not all – Bud goes beyond mere expense tracking by providing valuable insights and tips on effective budgeting. Say goodbye to financial worries with Bud by your side – it's more than just an app, it's your financial ally.



Onboarding screen

# Simplified Expense Tracking



## Say Yes! to receipts

Ever found yourself coming back from a grocery run with a cart overflowing with items you hadn't planned on buying? With Bud, that's a thing of the past.

**Simply scan your receipts** with Bud, and watch as it effortlessly compiles a detailed list of your purchases and their prices. It's as easy as that.

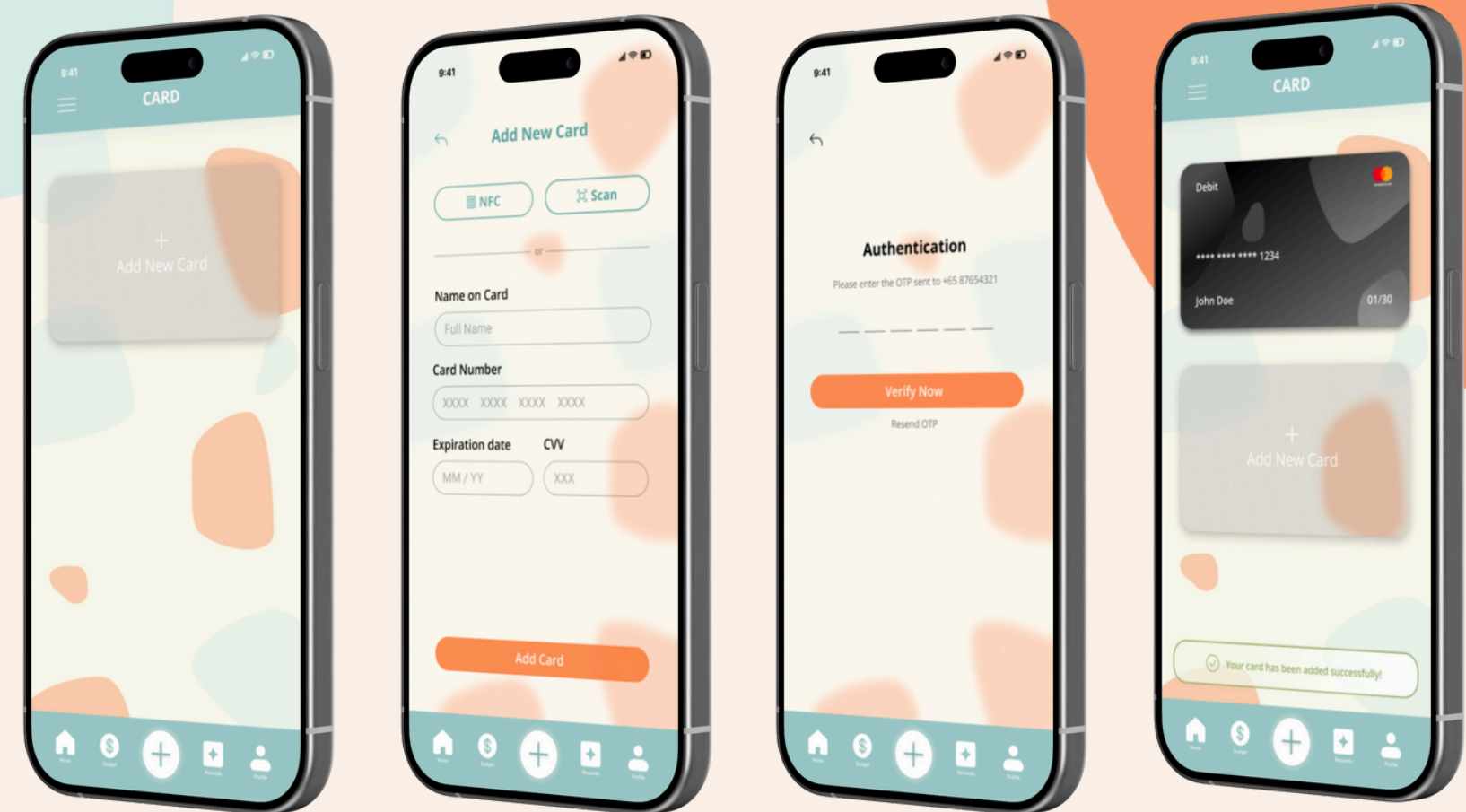


# Simplified Expense Tracking

## Make it automatic

With Bud, you can **sync your cards and automatically track your card expenditure**.

Bud prioritises the protection of all of its users' financial information. Our app ensures top-tier security for users' financial data. Through encryption and secure connections, data exchange remains protected. Compliance with industry standards and user authentication further bolster security.



Bud **alerts you upon detecting a transaction** on your card and updates your budget automatically. Feel free to edit your budget as you like.

# Rewards

## Save money and be rewarded

With Bud, saving money goes beyond financial gains – it offers exciting incentives such as cash vouchers, discounts, and more. Simply complete routine tasks to maintain your budget, and watch as points accumulate. Once you've earned a sufficient amount, redeem your points for the prize of your choosing.

Notifications **keep you motivated** to keep up with this good habit. You'll reach your savings goal in no time!



# Learning



## Learn what's best for you

Budgeting can be a daunting task. Not everyone knows where to begin. But everyone has to start somewhere, and why not start with the best guidance available?

**Receive tailored advice and tips based on your lifestyle.** Be yourself, but with more savings.



# Colours



# Typography

Open Sans  
Open Sans  
**Open Sans**  
**Open Sans**

07

# Evaluation

Upon concluding this design process, I paused to reflect on the entire journey. While challenging, it was undoubtedly a **valuable learning experience**.

# Project Takeaway

Embarking on this UX design project was both thrilling and nerve-wracking at the start. However, as I delved into the process, I discovered a **newfound sense of excitement and enthusiasm for learning**.

While faced with various challenges along the way, such as **navigating user research and synthesising findings**, I realised the importance of embracing the **non-linear nature of design** and the **necessity of iterative approaches**.

Through patience and a steadfast commitment to prioritising the user experience, I gleaned invaluable lessons that will **undoubtedly shape my future endeavors in design**.



# Thank you

[Link to Figma file](#)

[Link to Mid-Fi Prototype](#)

[Link to Hi-Fi Prototype](#)

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