

Elevating your mobile experience

on the Spendee app



DONE BY: CHERYL TAY

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- Usability Testing
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Project Summary

The following prototype demonstrates a proposed user interface (UI) and user experience (UX) for the Spendee App.

DISCLAIMER

This prototype does not represent the final colour, typography or imagery in any way.

The goal is to solve problems faced by everyday users to elevate their experience on the app with new and improved features.



The Problem

Monitoring and keeping track of all your transactions when having multiple cards can be quite daunting and tedious.

It is a hassle to remember to cancel or make payment for subscriptions and this results in unexpected transactions, leading to unnecessary overspending.





The Goal

I want to create an all-in-one wallet, credit card and subscription management app that will be able to consolidate and keep track of all expenses from different accounts that one may own. This will allow users to be more aware of their spending habits and to maximise their savings.



Competitor Analysis

Market research is done to better understand the existing market to identify good practices and to observe their features. Four applications (direct & indirect) with a related profile were compared, showing their strength and weaknesses. The results defined optimal and attractive functionalities but also revealed features that should be avoided.

LOGO	APP NAME / DESCRIPTION	STRENGTHS	WEAKNESSES
	<p>CardsPal</p> <p>CardPal is all-in-1 credit card comparison app in Singapore that shows you how to make the most of your cards to get the maximum benefits.</p>	<ul style="list-style-type: none"> • Able to connect your credit card to see card related deals • Shows you comparisons of all the different types of credit cards in the market • Easy onboarding • Able to apply for credit cards directly through the app 	<ul style="list-style-type: none"> • Interface is a bit complicated as they also sell deals which are not related to your credit cards • Does not track your transactions but only recommends
	<p>WalletApp</p> <p>WalletApp is a finance tracking and budgeting app that helps users budget, lets you be in control of your expenses and plans your upcoming payment</p>	<ul style="list-style-type: none"> • Easy and straightforward onboarding process • Able to plan future payments and add budgets • Breaks down your statistics of spending and cashflow and sorts them according to month, week and year 	<ul style="list-style-type: none"> • Limited personal finance tools beyond budgeting • Have to manually key in every transaction • Does not allow you to link your credit cards
	<p>Mint</p> <p>Mint is a financial app that brings together everything from spending, balances and budgets to your credit score and more.</p>	<ul style="list-style-type: none"> • Easy and clean interface • Shows multiple analysis of your expenses and it is customisable to your needs 	<ul style="list-style-type: none"> • Constant notifications • Complex categorisation • Too many ads within the app
	<p>Goodbudget</p> <p>Goodbudget is a personal finance app perfect for budget planning, debt tracking and money management.</p>	<ul style="list-style-type: none"> • Interesting concept of the use of envelopes for budgeting • Option to track debt 	<ul style="list-style-type: none"> • UI is not that great and attractive • Expenses analysis does not have a lot of features • Have to manually add each transaction • Dashboard does not provide the essential features



Key Findings

An survey was conducted for 5 users age 21 to 45 living in Singapore.

The questions were framed in a way to better understand their overall spending and tracking habits and their experience with an unexpected debit from their online purchases.



80%

of participants have
more than 1 debit
or credit card

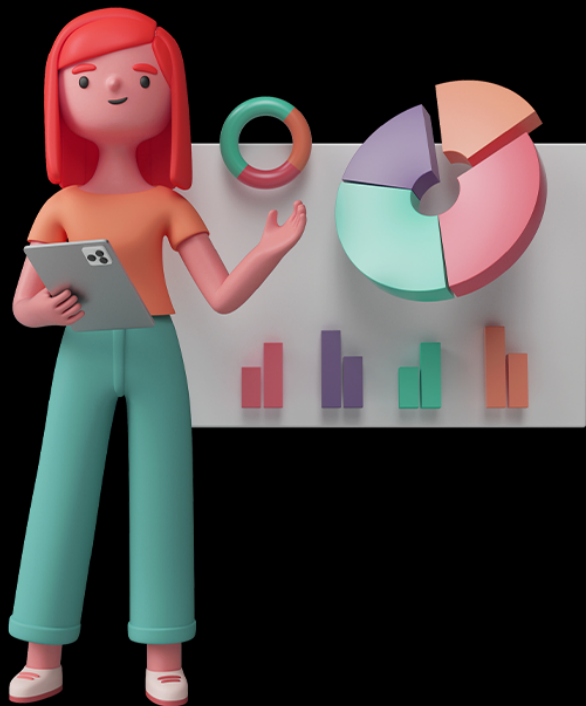
80%

of participants cannot
recall all websites where
cards have been used

60%

of participants cannot
recall all websites where
cards have been used

User Research



An interview was conducted for 5 user interviews. The questions are framed in a way to better understand their spending and tracking habits and their experience with an unexpected debit from their online purchases.

The target audience are adults and working professionals between the ages of 21-45.

Here are a few questions that were asked:

- How do you manage your money?
- Do you often record your expenses?
- Have you ever used the Spendee app?
- As a Spendee user, is there any issue with the app you have encountered or wish can be improved on?
- How many credit/debit cards do you own?
- How do you manage all your transactions if you have more than 3 credit cards?
- Have you ever missed a recurring payment?
- Have you ever been unaware that you have been billed incorrectly?
- When is your most recent incorrect bill you have received?
- Can you recall the websites where your card has been added to?
- How do you manage your subscriptions/websites where your card has been used for payments?
- Do you know any available service that aids with subscription management?

User Insights

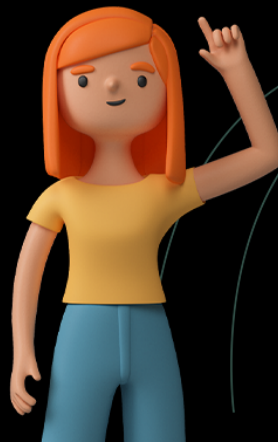
“I’m not sure of an app that can track subscriptions together with the usual tracking or budgeting function ..”

“I have already experienced incurred cost twice from the same service in the past year..”



“I really cannot recall how many websites I have used my card for payments..”

“i always get so puzzled and frustrated when i get debited for subscriptions and it causes me to overspend..”



“I know of apps where you can connect your debit card to track your expenses but never heard of that plus the feature for reminders. Will be useful..”

Personas



TIMOTHY CHAN

AGE 22
PROFESSION Undergraduate
LOCATION Singapore
ARCHETYPE Explorer

BACKGROUND

Timothy is a 22 year old undergrad in Singapore and is still living with his parents. He is no longer financed by his parents so he works part time to earn some extra income. He spends majority of his purchases online and likes to keep up with the latest trends. He is very forgetful and does not remember to cancel his subscriptions when he no longer uses them. He also occasionally forgets to pay for his monthly recurring bills, resulting in an additional penalty fee. He wishes that there can be an application that can help him overcome this problem.

LIFESTYLE

- Regular online shopper and frequent user of subscription services
- Owns 2 debit/credit cards

MOTIVATIONS

- Getting regular prompts of upcoming recurring payments
- To get notified when his card is being deducted

FRUSTRATIONS

- Tired of having to pay extra due to missed recurring payments
- Spend quite a bit online

GOALS

- To be more responsible and aware of his spending habits
- To be consistent in managing his finances



HEIDI SIM

AGE 35
PROFESSION Digital Marketing Manager
LOCATION Singapore
ARCHETYPE The Creator

BACKGROUND

Heidi Sim is a career driven 35 year old digital marketing manager. She often travels a lot for work and is a frequent user of subscription services to keep her occupied during her pockets of free time during her travels. She also spends quite a bit on online shopping. She tries to calculate her expenses manually but due to her busy schedule, she struggles to track all of her expenses and is unable to recall which card she has used for individual purchases. She also occasionally misses out on certain recurring payments.

LIFESTYLE

- Regular online shopper and frequent user of subscription services
- Owns 5 debit/credit cards

MOTIVATIONS

- Get notified whenever an online purchase is made.
- Have an automated updated list of websites where cards have been used.

FRUSTRATIONS

- Overwhelmed and frustrated due to because I have too many cards and it is difficult to track.
- Tired of calculating online purchases manually.
- Spends a lot on shopping.

GOALS

- To be more financially savvy when it comes to managing money.
- To be in control and save for the future.

Customer User Journey

Stage

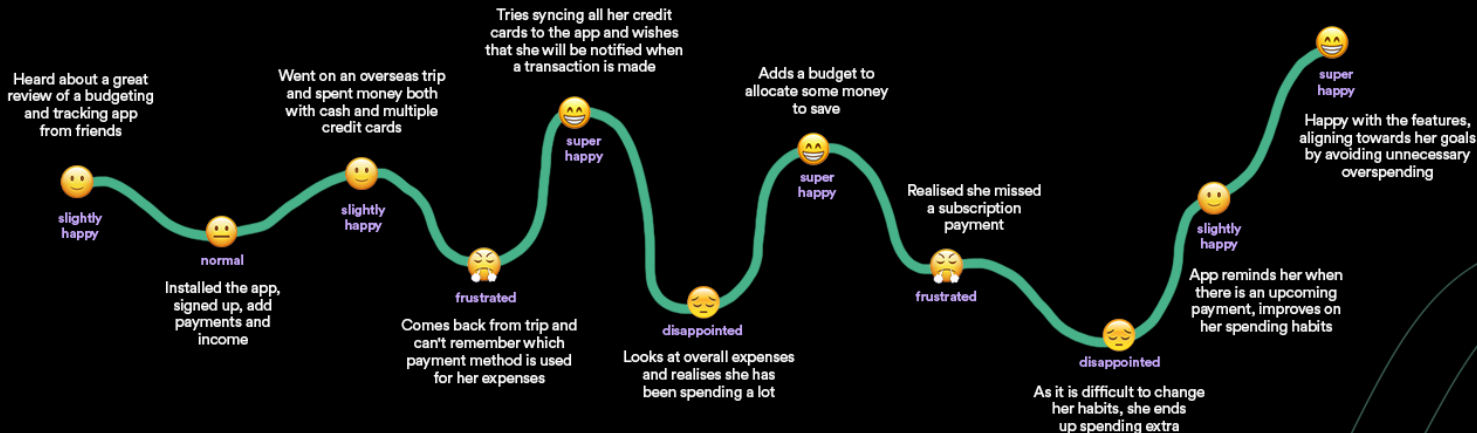
WEEK 1

WEEK 2

WEEK 3

WEEK 4

Activity & Emotions



Thoughts & Feelings

- Want to be control of her money and save for the future.
• Finds it difficult to keep track of all her expenses.
- What can help me to save more money?
- Will this app show me how much I spent?
• How can I track my purchases in real time?
- Can this app track all my subscriptions?
• How can I stop missing my subscriptions payments?
- What's the statistics for my spendings and savings?

Solutions

- Easy integration with accounts and banks
• Clear onboarding process to explain the features in a nutshell
• Clear overview of all accounts at a glance
- Setting up a budget
• Locking in budget amount individually according to category
- Able to see transaction breakdown and individual credit card breakdown of expenses
• Regular auto notifications for every purchase made using a linked card
- Breakdown of all subscriptions and sorted according to payment due date
• Able to set reminders to get notified for upcoming subscription payments
- Use the app for daily, monthly, and yearly tracking for all linked accounts and cards

HMW Statement

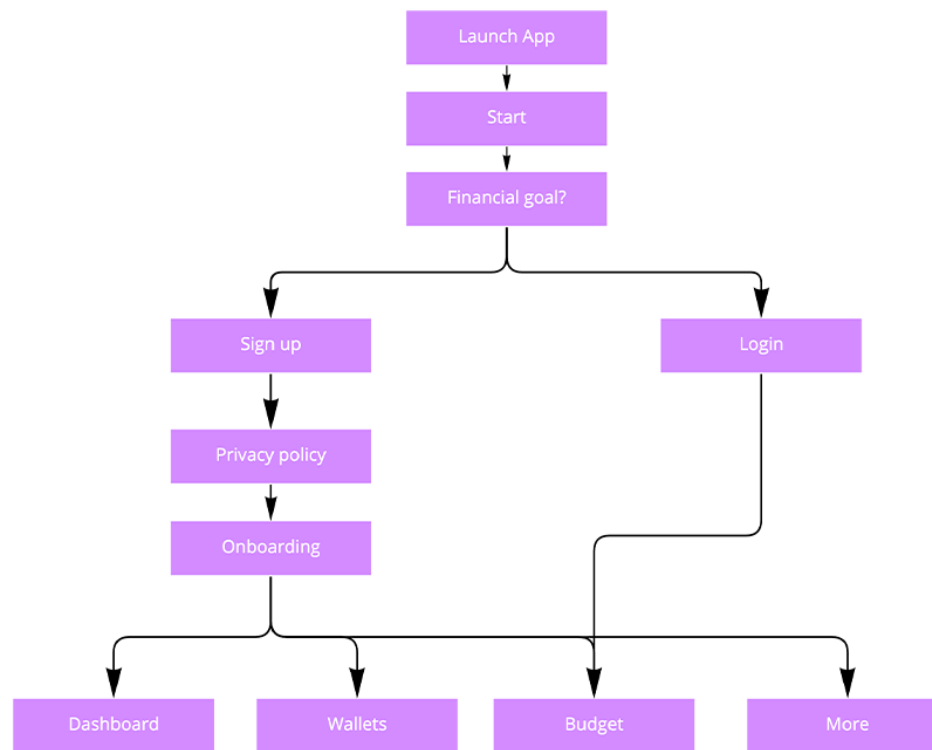
“

How might we **design a more efficient experience,**
for **users** to **better manage transactions and maximize**
savings on the Spendee mobile app?

”

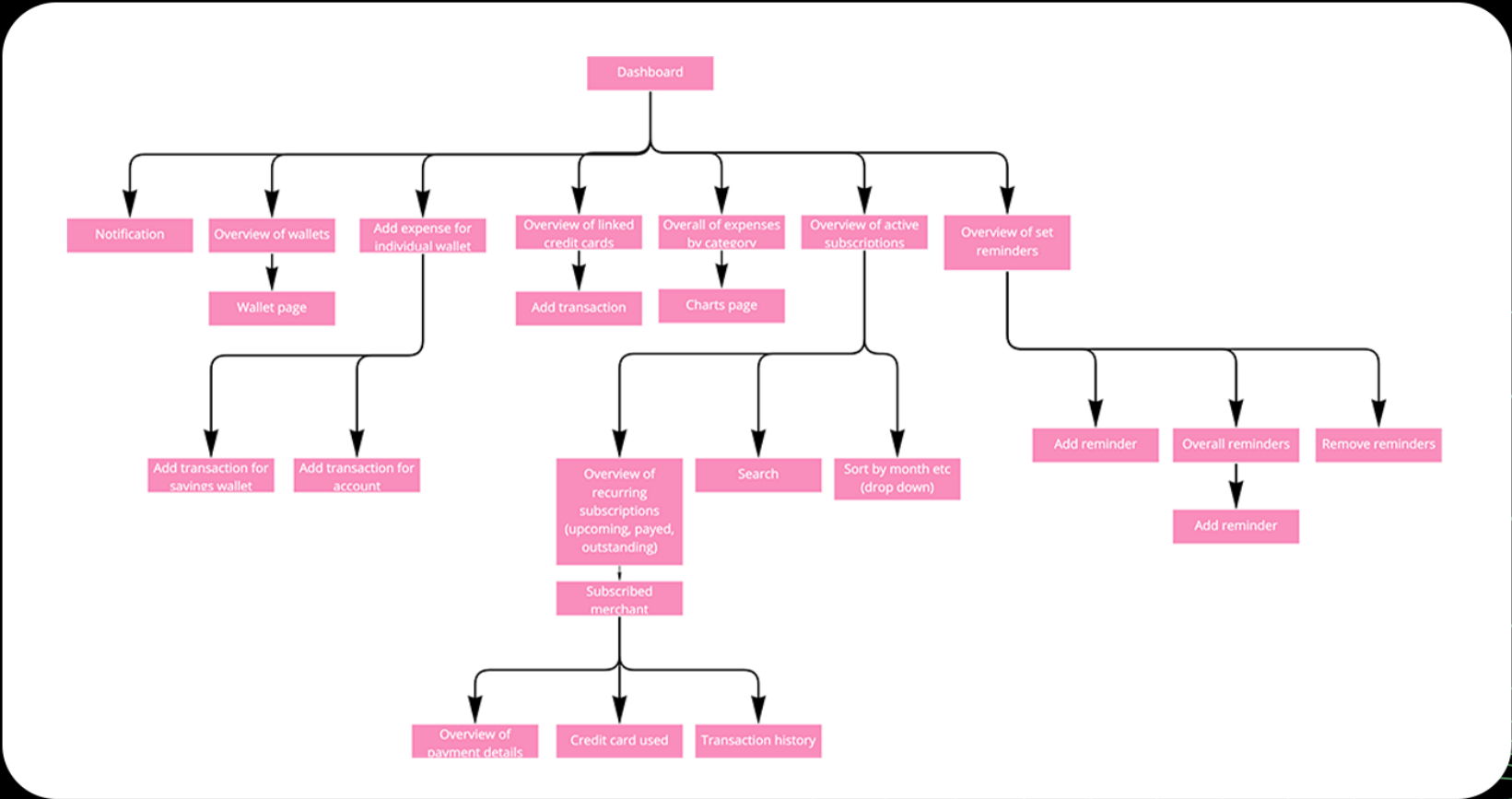
Information Architecture

Overview



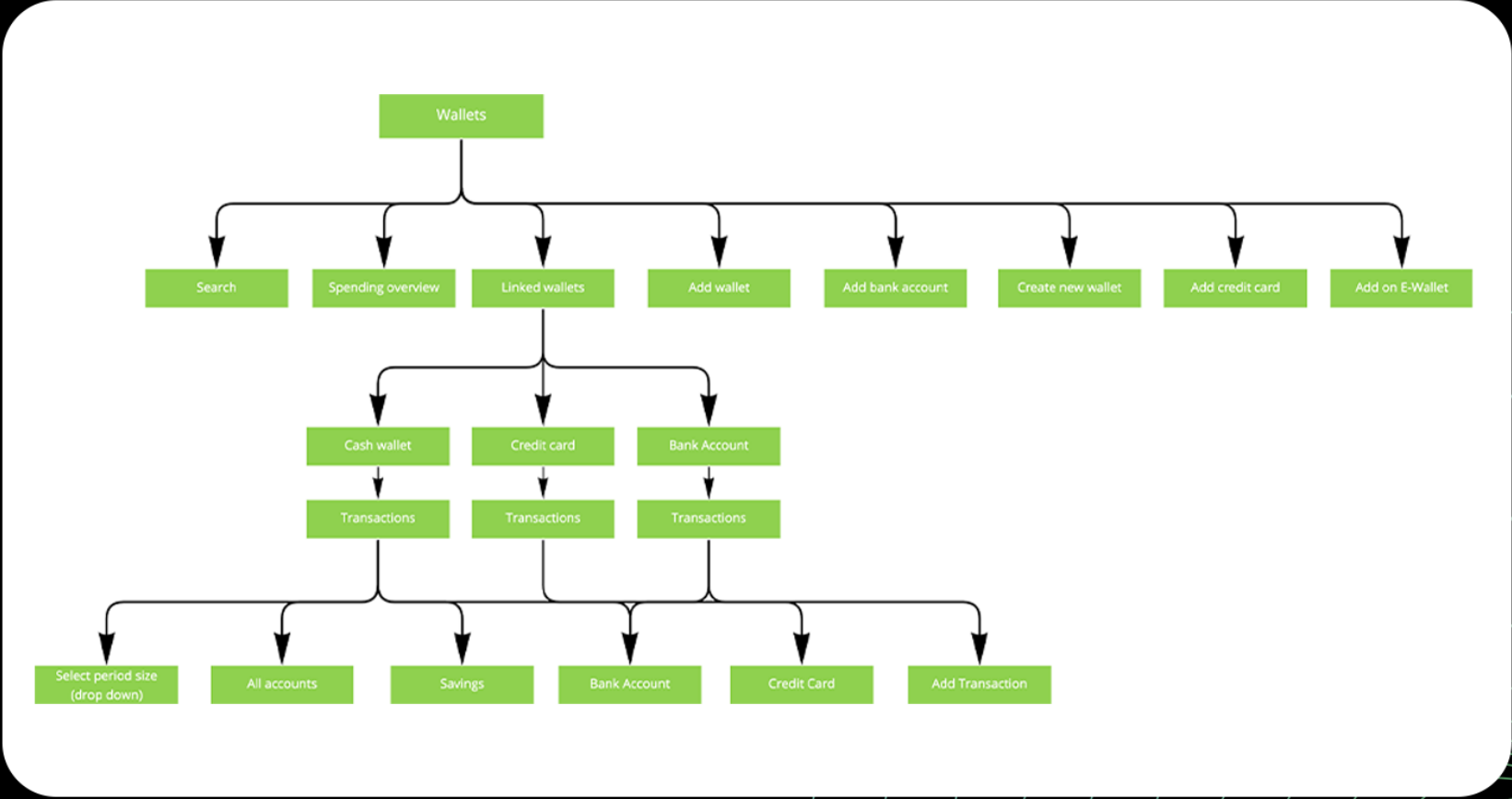
Information Architecture

Dashboard



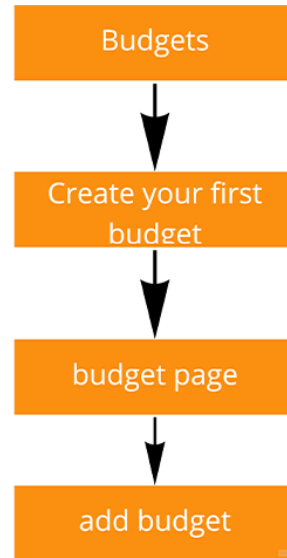
Information Architecture

Wallets



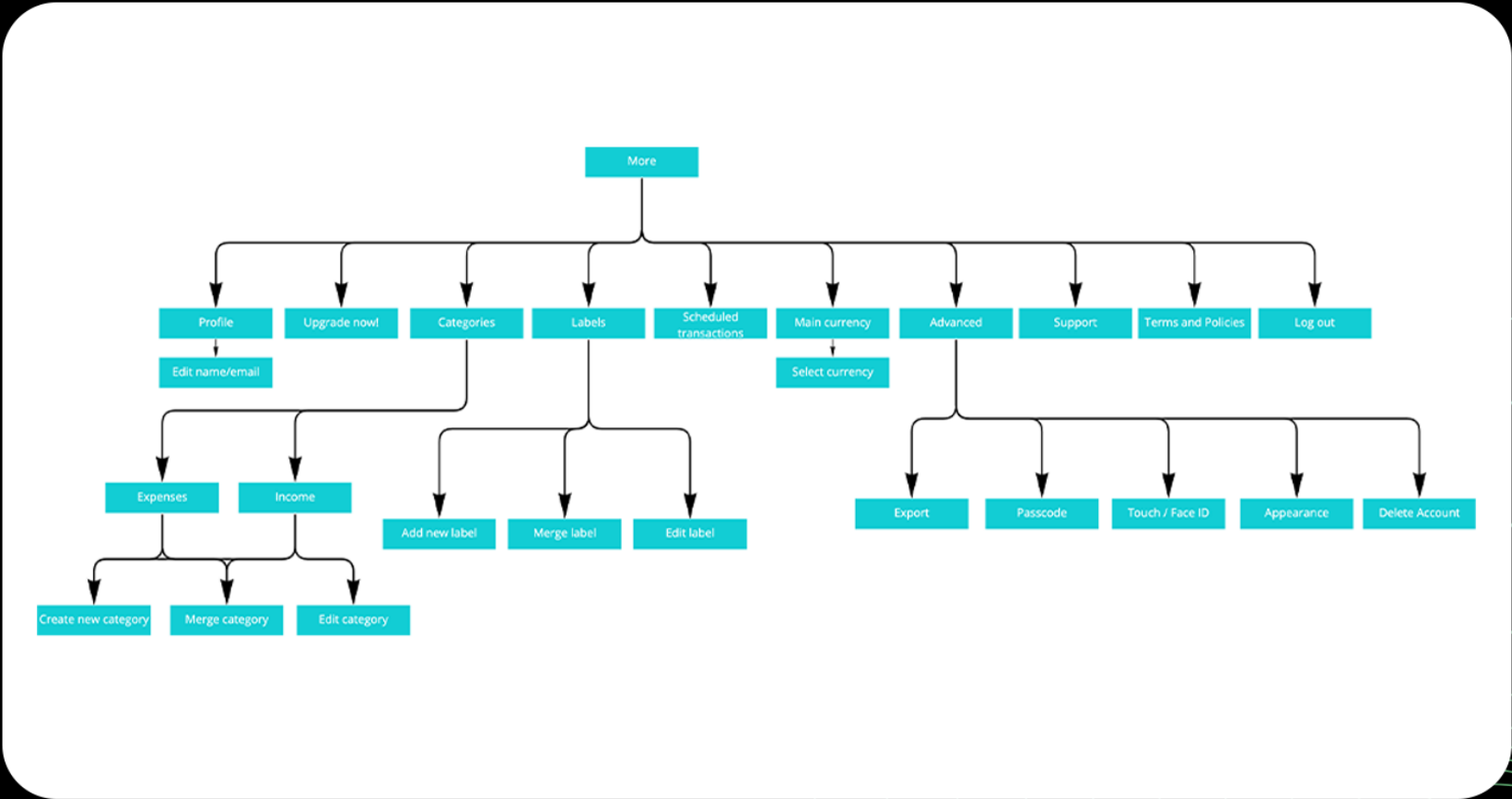
Information Architecture

Wallets

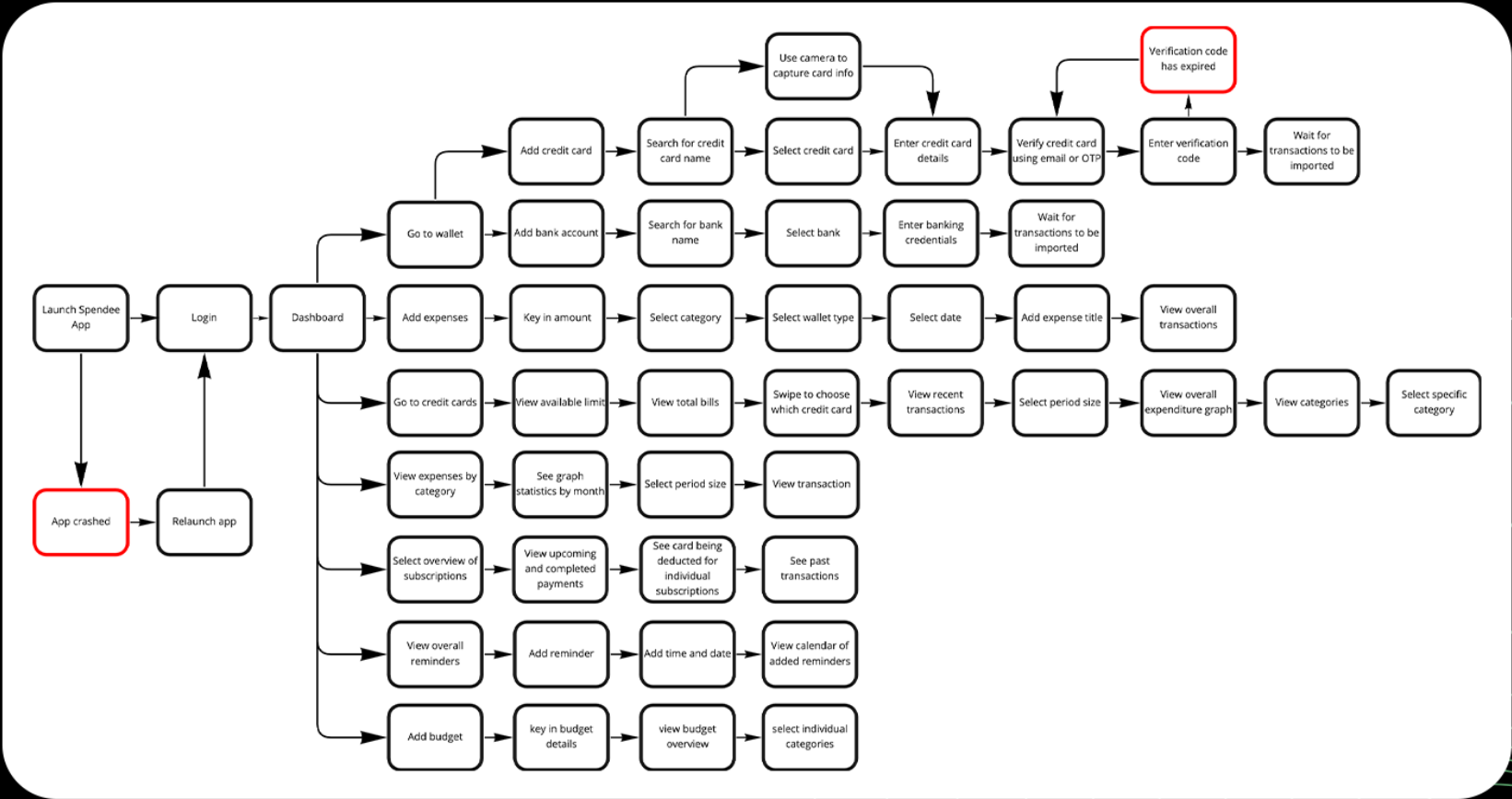


Information Architecture

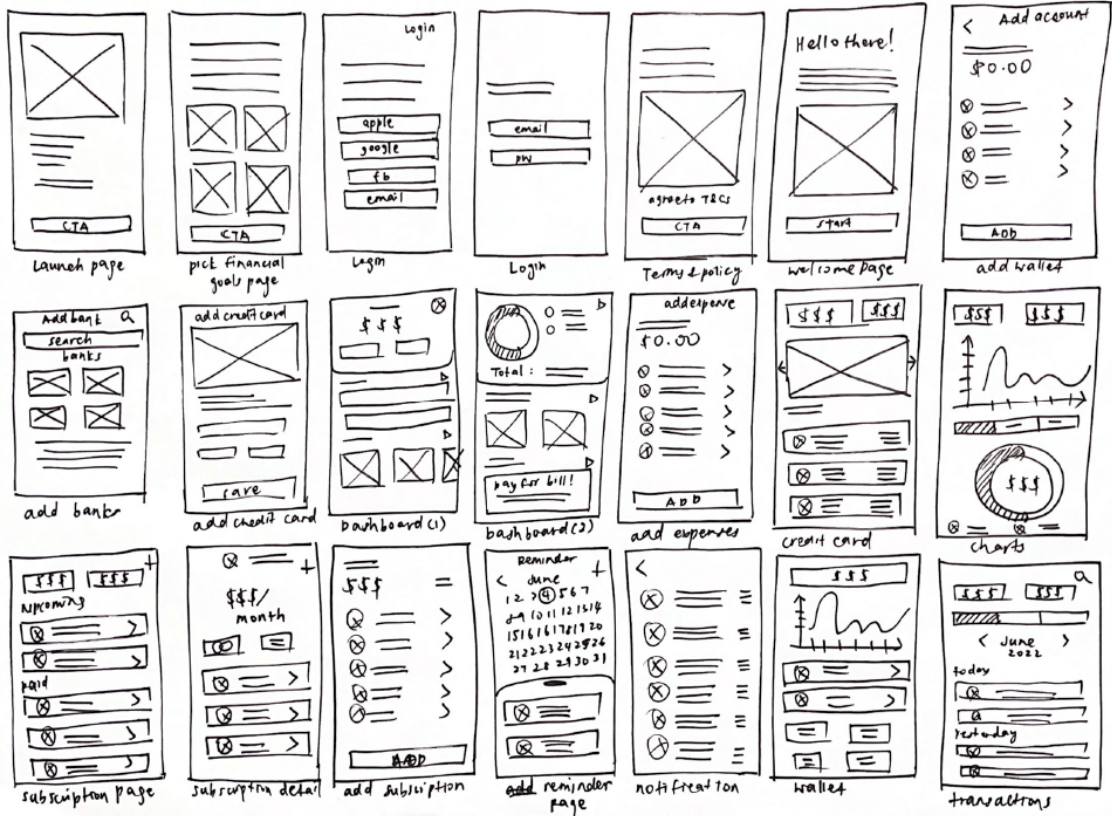
More



User Flow



Low Fidelity

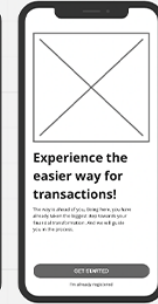


Mid Fidelity

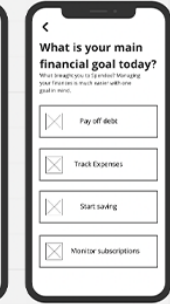
Launch Page - Lo...



Launch page - St...



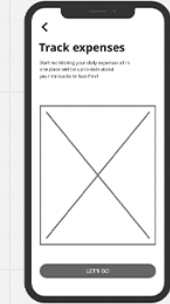
Onboarding - Go...



Onboarding - De...



Onboarding - Tra...



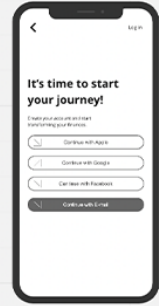
Onboarding - Sta...



Onboarding - Mo...



Login Page



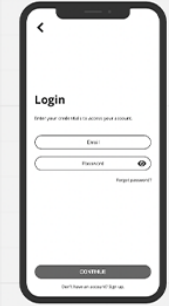
Creating Account...



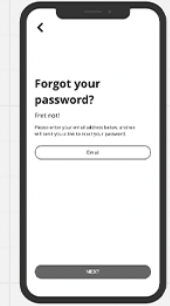
Terms & Privacy ...



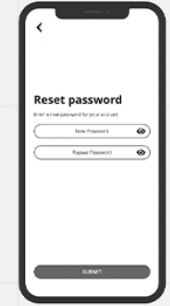
Login Page



Forgot Password ...



Reset Password ...



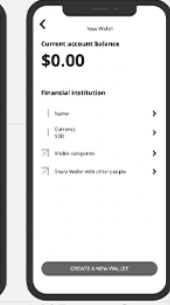
Welcome - Start ...



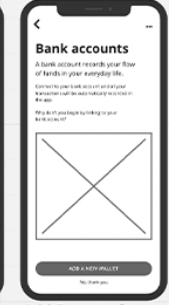
Welcome - Accou...



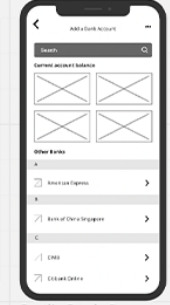
Welcome - Creat...



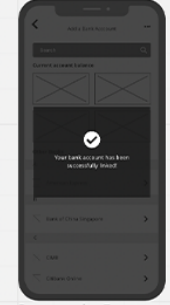
Welcome - Bank ...



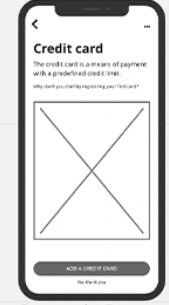
Welcome - Conn...



Welcome - Conn...



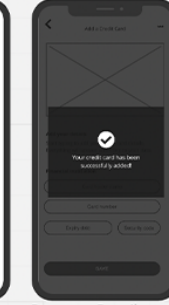
Welcome - Credit...



Welcome - Add C...



Welcome - Add C...

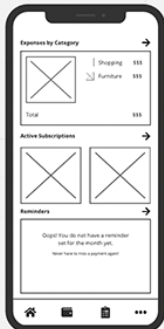


Mid Fidelity

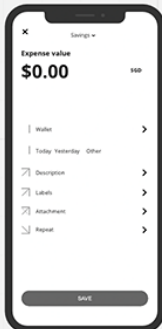
Dashboard - 1



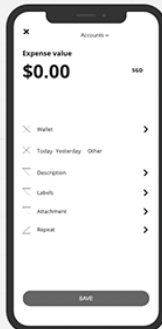
Dashboard - 2



Add Expense for ...



Add Expense for ...



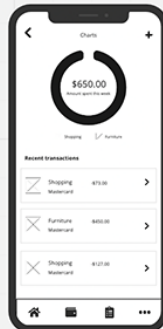
Credit Cards Page



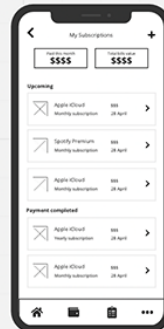
Category by Expe...



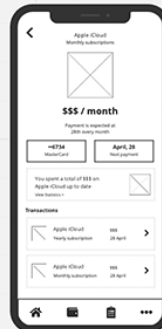
Category by Expe...



Subscriptions Tra...



Payment Details ...



Add Subscription...



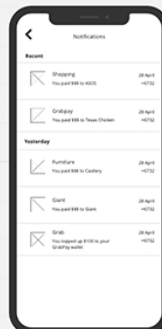
Add Reminders P...



Reminders Page



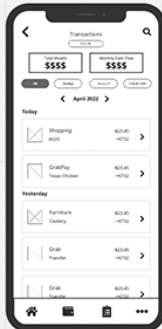
Notifications Page



Wallets Page



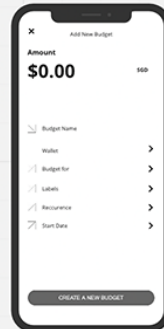
Transactions Page



Creating a New B...



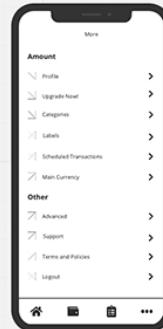
Add New Budget ...



Overview Budget...

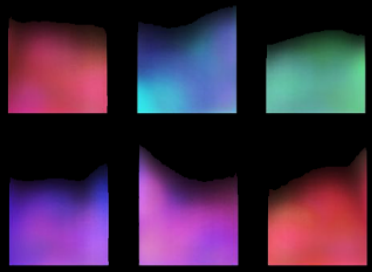


More Page

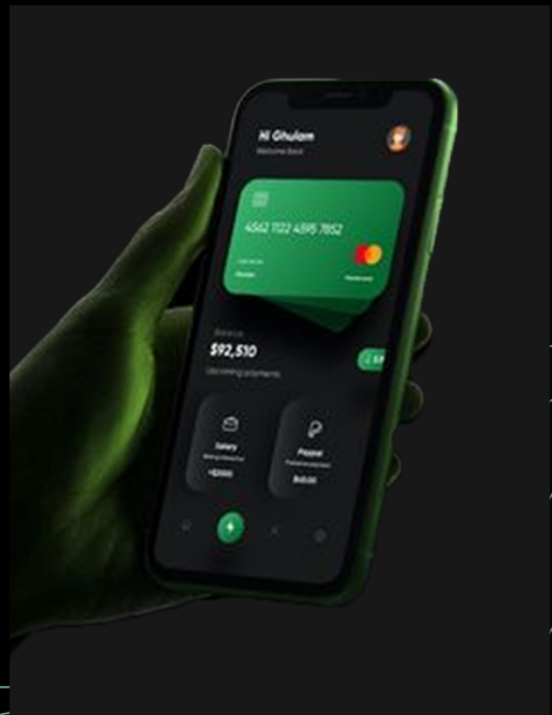
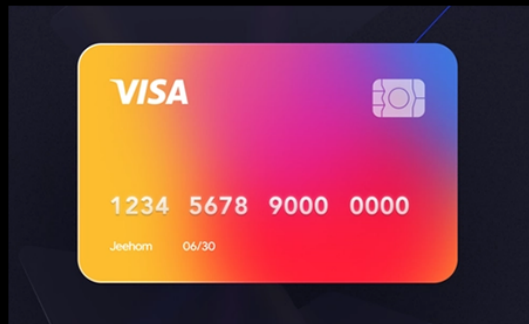


Moodboard

Modern
Bold
Innovative
Vibrant



Bring every
idea to life.



Style Guide

PRIMARY LOGO



SECONDARY LOGO



COLOURS

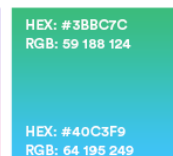
PRIMARY



SECONDARY



ACCENTS



TYPOGRAPHY

DM Sans

Ab

The quick brown fox jumps over the lazy dog.

STYLE NAME

Headline 1

Size 40

Headline 2

Size 32

Button CTA

Size 15

Body Copy

Size 14

Sub Copy

Size 13

FONT EXAMPLE

The quick brown fox jumps over the lazy dog.

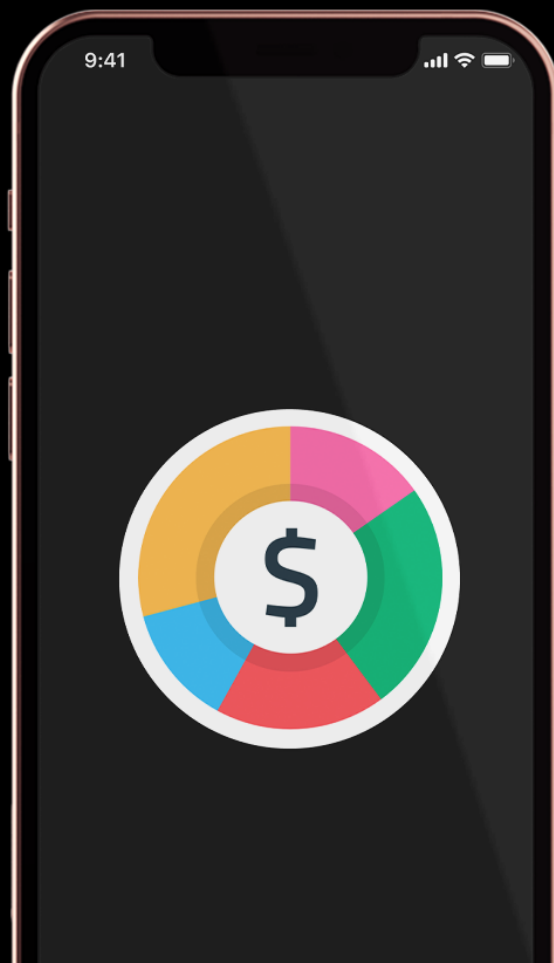
The quick brown fox jumps over the lazy dog.

The quick brown fox jumps over the lazy dog.

The quick brown fox jumps over the lazy dog.

The quick brown fox jumps over the lazy dog.

High Fidelity



Welcome to the
new & improved,
Spendee.



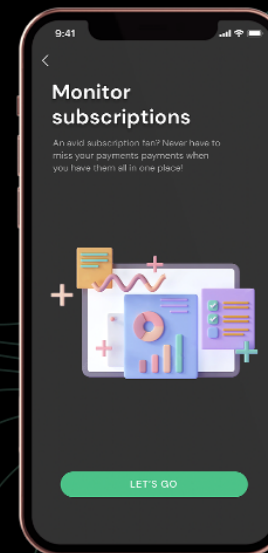
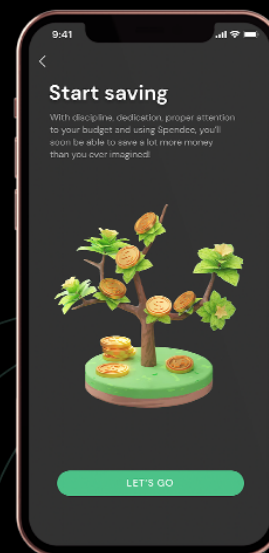
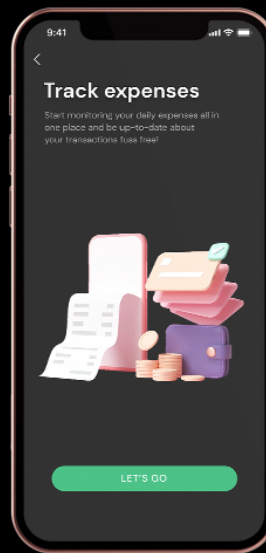
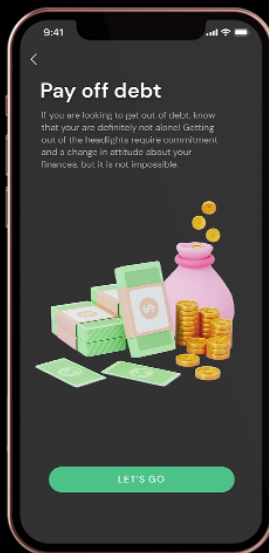
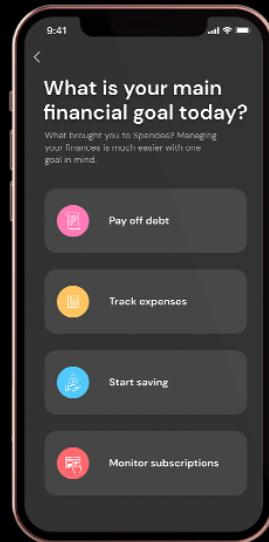
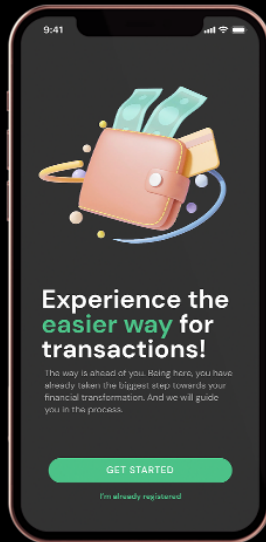
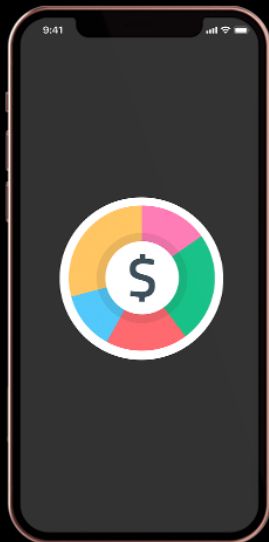
Scan to see
prototype

Launch & Onboarding

Welcome to Spendee!

This is a brief intro page to show the user's onboarding process when they first click into the app.

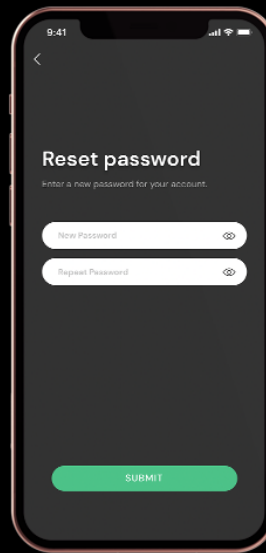
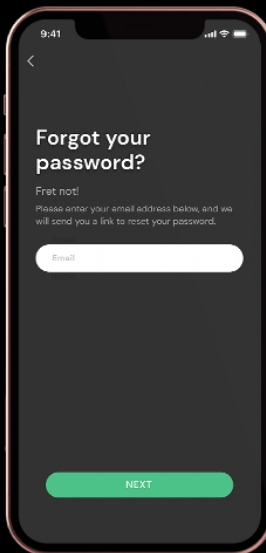
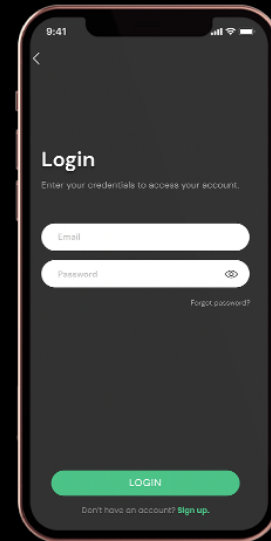
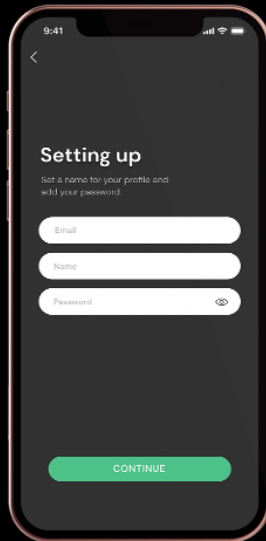
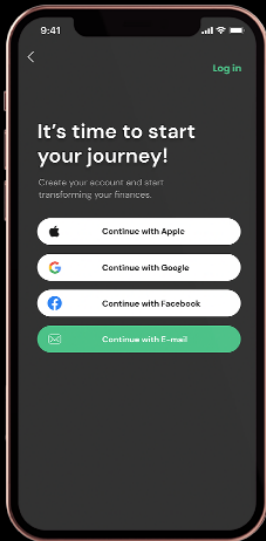
Users will be able to pick their financial goals based on their personal preference. This allows for personalisation and recommendations that the app can provide based on the users data.



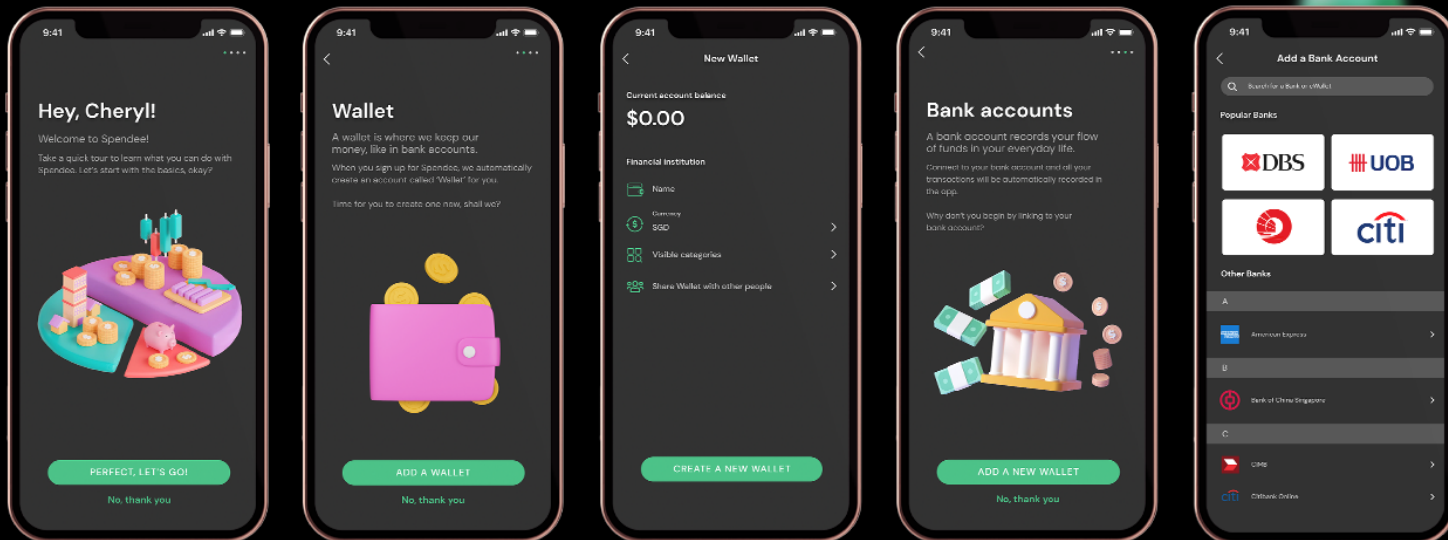
Launch & Onboarding

New users can create their account here and existing users can proceed to log in.

Not to worry if you have forgotten your password - users can simply reset their password entering their email address and a reset password email will be sent to them.



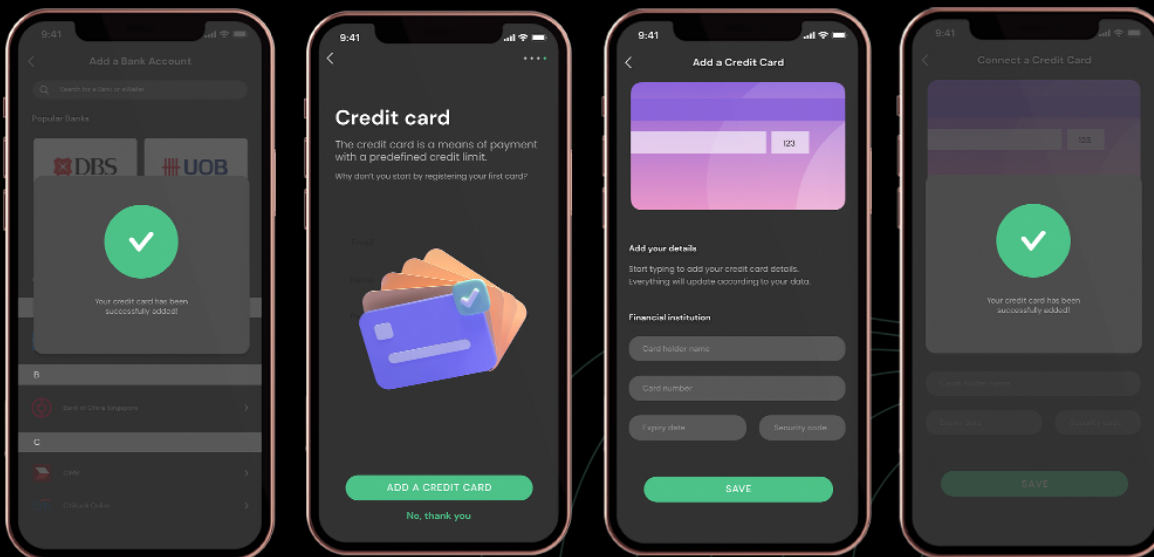
Launch & Onboarding - Guide



Congrats, you have finally logged in!

This series of screens provide guidance for new users to begin their journey. They will be prompted to add a wallet, bank account and credit card if any.

Existing users can skip these steps and proceed straight to dashboard.



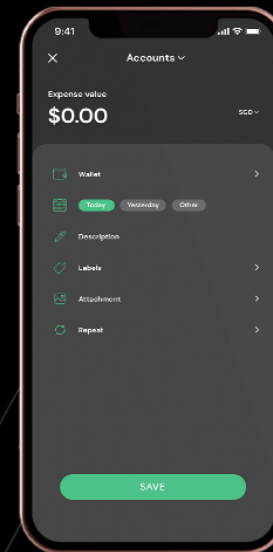
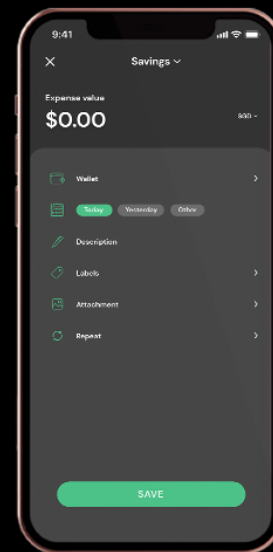
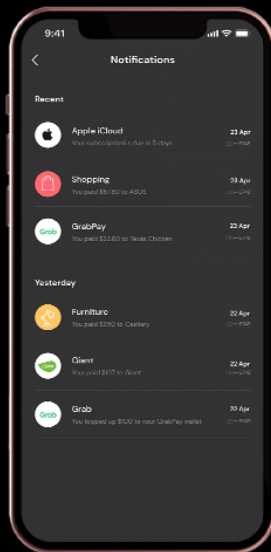
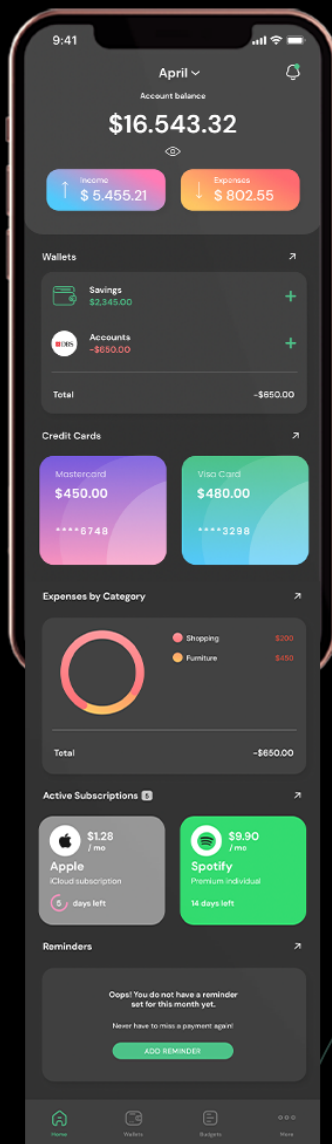
Dashboard - Overview & Wallets

Users will be able to see a clear overview of the overall account balance, wallets, linked credit cards, expenses by category, active subscriptions and reminders. They can also get direct access to their transactions right from the get go.

The hide function is made available at the top if the user would like some privacy for the overall account balance, income and expenses.

The notifications feature provides easy access and notifies the user whenever a purchase is made using any of their credit cards linked to the app and when a subscription payment is almost due.

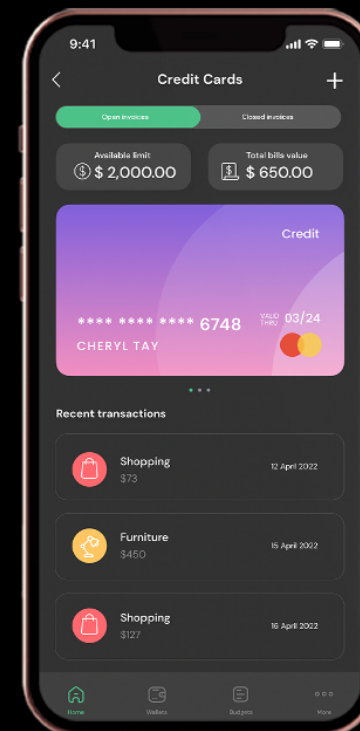
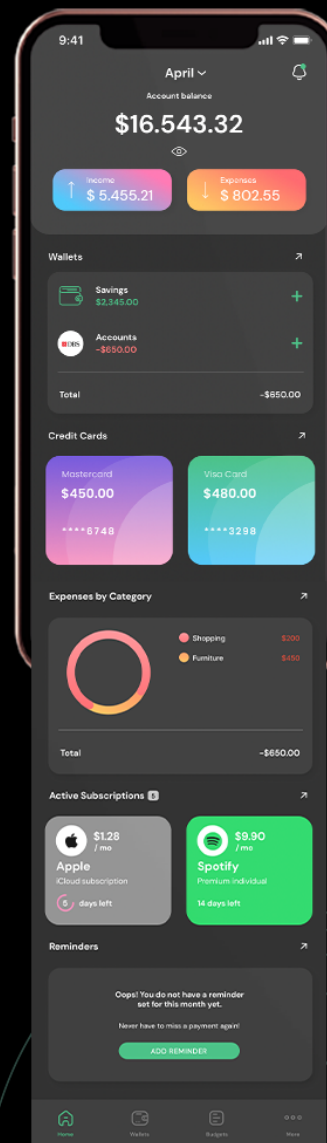
User can also directly add a transaction for any of their wallets easily.



Dashboard - Credit Cards

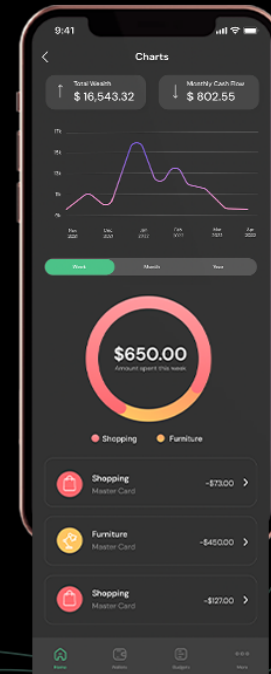
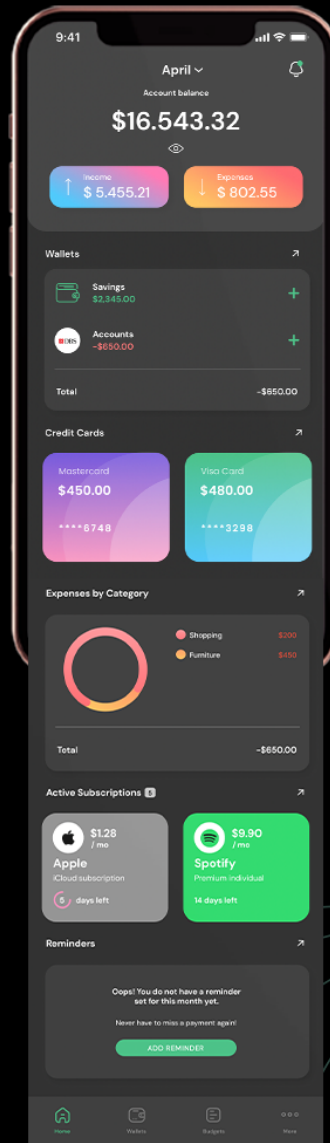
When the user clicks on credit cards, they will be able to swipe to preview their recent transactions of different credit cards.

Users can also add more credit cards to their account if they want to.



Dashboard - Expenses by Category

Users can immediately see a breakdown of where their expenses are being categorised into. The total amount spent in the week as well as the payment method for each purchase will be indicated to inform the user. Transactions can also be sorted into period size of week, month and year to suit the users needs.

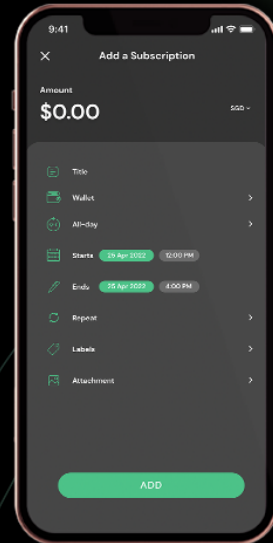
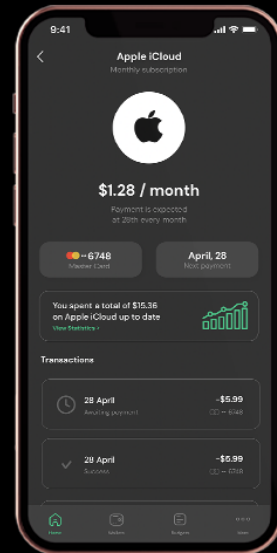
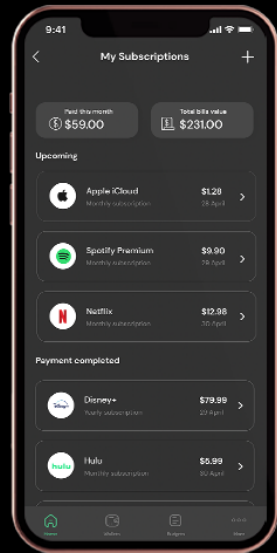
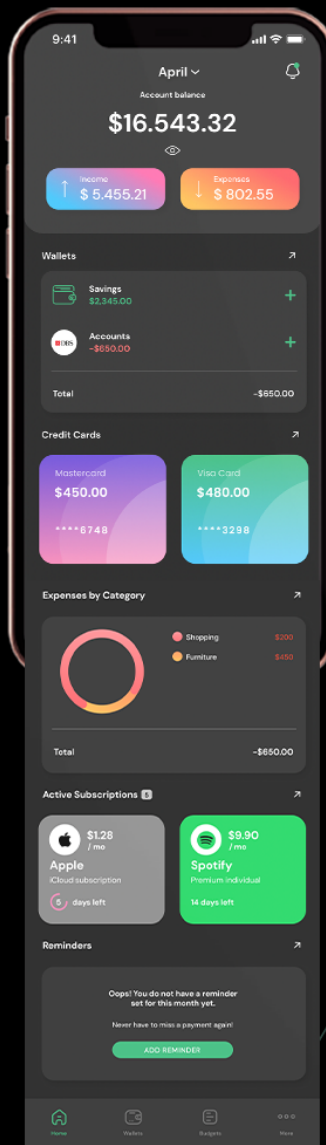


Dashboard - Active Subscriptions

A breakdown of all the users subscriptions will be shown here and will be sorted into 'Upcoming' and 'Payment Completed'. Users will immediately see when their upcoming payments are due.

An overview of the total amount paid for the month and the total bill value will be shown to give users a clearer view of their overall subscription value.

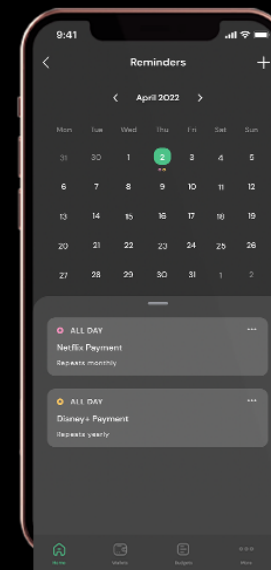
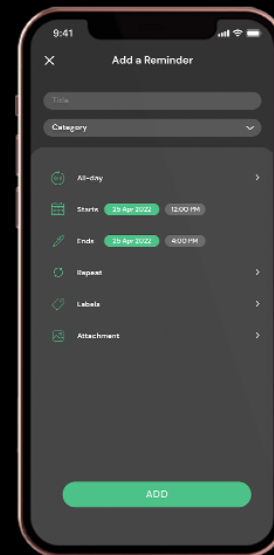
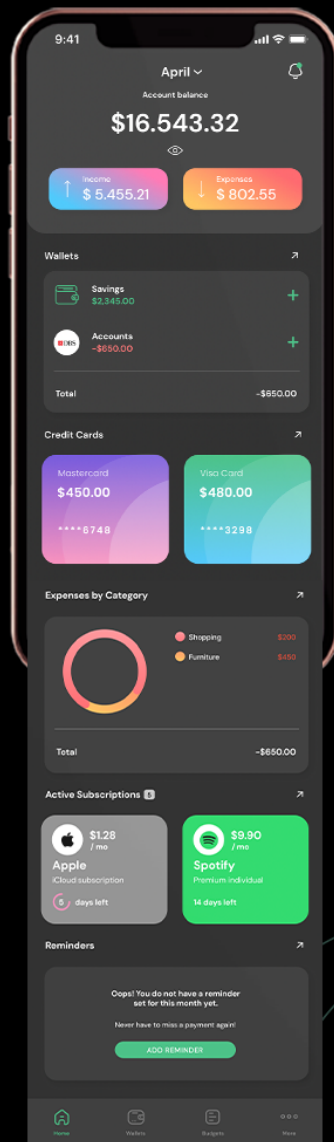
Users can also click on individual subscriptions to see a further breakdown such as the due date every month, payment method and payment history.



Dashboard - Reminders

Users can add a reminder to the dashboard so they never have to miss a payment ever again.

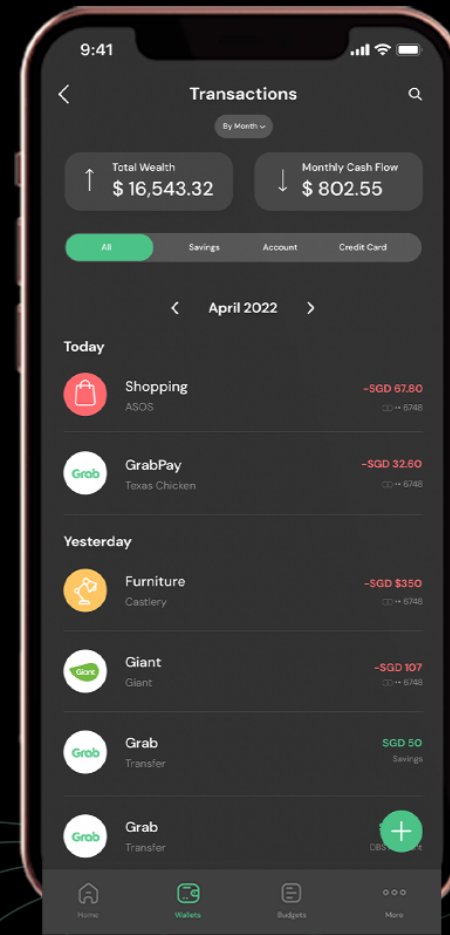
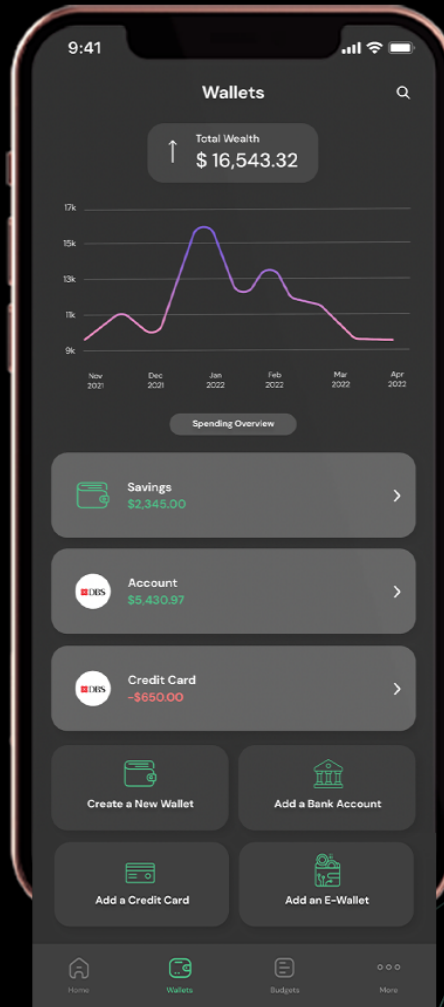
Once its added, an calendar overview is shown to see when your reminders are added in the near future for reference.



Wallets

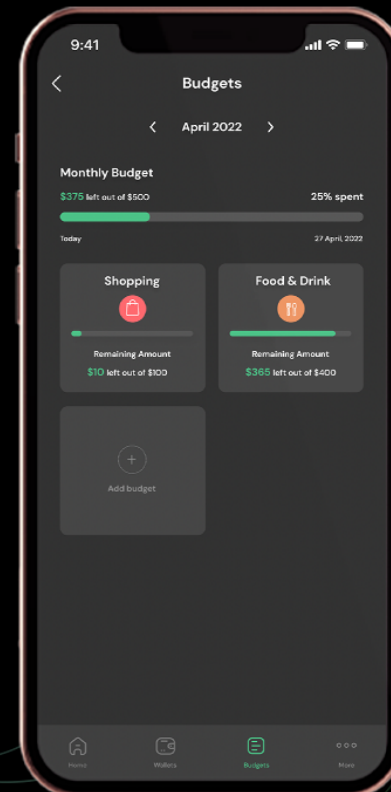
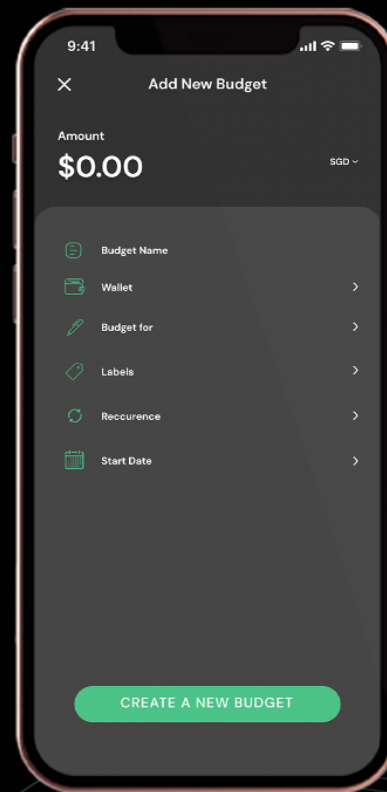
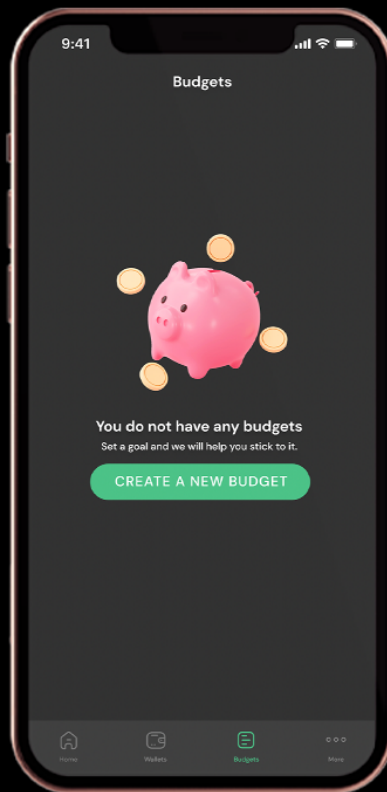
Under this page, users will be able to see all the wallets, accounts and credit cards that has been linked to your app. Users will be able to add in more accounts and cards based on their personal preference.

Transactions will be shown when clicked into individual wallets and users will be able to them as a whole or individually.



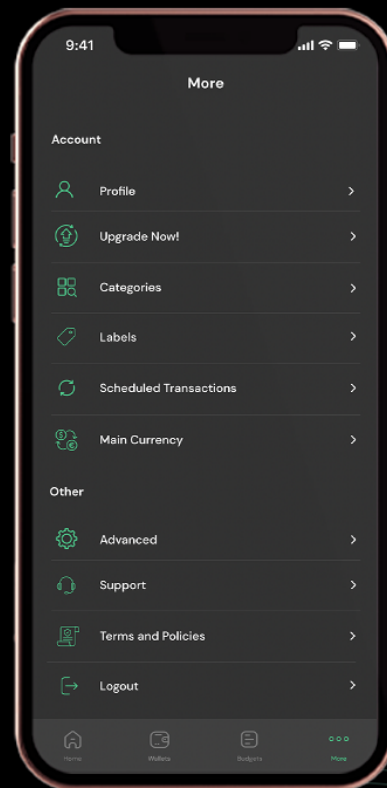
Budgets

Users can create a budget to better manage their finances and not overspend. Based on the allocated budget that has been set, the budget will be sorted according to specific categories so that there is further segregation.



More

This page contains mostly the setting functions, where the user can edit their profile or even manage the categories to their preference when they add transactions.



Usability Testing

Research Objectives

PAIN POINT 1

Has too many subscriptions and keeps missing payment

OBJECTIVE

- Find out if user can locate the breakdown of all active subscriptions.
- To set reminders to get notified when it is almost due.

PAIN POINT 2

Hard to track of budget as there are multiple credits cards.

OBJECTIVE

- Find out if user knows how to add multiple credit cards and whether they can locate the overview of transactions for credit cards.

Screening Criteria

1. Age group

- 21-34 years old
- 35-45 years old

2. Frequency of use of app

- New and existing users of Spendee

3. Users who hold multiple credit cards

4. Users who are frequent users of subscription services

Usability Testing

Quant method

- How long it takes for the app to relaunch if it crashes or if there is an error?
- How much time it takes to import all bank accounts?
- How much time it takes to import all credit card transactions?

Usability Testing

Quali method

TASK 1

You pay for a lot of subscription services and you would like to see all your active subscriptions at one go. You would also like to set a reminder to get notified when an upcoming subscription is due. Please walk me through how you would go about doing it.

- Was it difficult to navigate to active subscriptions from the dashboard?
- How many clicks did it take you to get to the overview of your all subscriptions?
- How many clicks did it take you to add a reminder?
- How would you rate on a scale of 1-5 the ease of adding a reminder?

RESULTS

5/5

is the average rating of participants who said it was not difficult to navigate to active subscriptions from the dashboard

1.5 clicks

is the average number of clicks taken to get to the overview of all the subscriptions

1.5 clicks

is the average number of clicks taken to get to the overview of subscriptions

4/5

is the average rating for ease of adding a reminder

Usability Testing

Quali method

TASK 2

You own multiple credit cards and you would like to connect your cards to the app so you can check out your recent and past transactions for each of them. Please walk me through how you would go about doing it.

- Was it difficult to add your cards?
- How many clicks did it take you to add your card?
- How would you rate on a scale of 1-5 the ease of navigating to the credit card transaction page?
- How many clicks did it take you until you see your credit card expenses?

RESULTS

5/5

is the average rating of participants who did not find it difficult to add cards

3 clicks

is the average number of clicks taken to add a card

4/5

is the average rating of participants who found it easy to navigate to the credit card transaction page

1 click

is the average number of clicks taken to see credit card expenses

Usability Testing

All 5 users had no issues navigating through the flow and completing the task provided. Key points on what they liked and potential areas of improvements were noted.

What they liked

- Colour coding and graphic visualisation of the information as it makes it easy to digest and aesthetically pleasing
- Reminder alert function
- Consolidation of incoming expenses and a one-stop for all budget tracking
- Budget tab to have an overview of finances for the month
- Able to view active subscriptions and their individual breakdown

Areas of improvement

- Increase the arrows beside each header on the dashboard page
- The ability to customise the dashboard page according to what I would prioritise. Eg. I want reminders to be at the top followed by active subscriptions etc.
- Increase size of header font on the wallets page

What To Do Next?

The areas of improvement were taken into consideration, and eventually applied to the hi-fi prototype, as seen in the 2 sample screens on the next page.

Areas of Improvements

1

“Increase the arrows beside each header on the dashboard page”

The arrow beside each header that links to individual pages has been increased in size for better visibility as can be seen from the prototypes on the right.

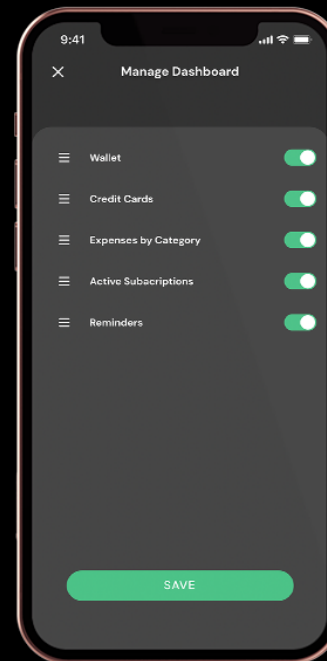
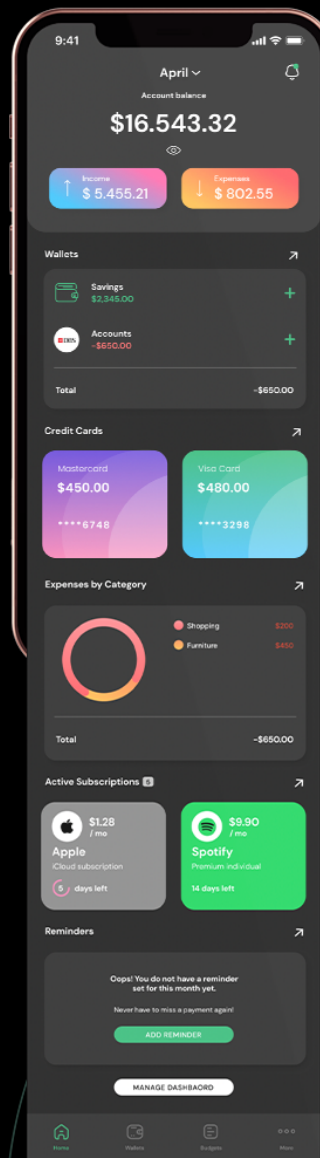


Areas of Improvements

2

“The ability to customise the dashboard page according to what I would prioritise. Eg. I want reminders to be at the top followed by active subscriptions etc.”

The option to manage the sequence of dashboard has been added to give users a more personalised feature that they can use to fit their needs.

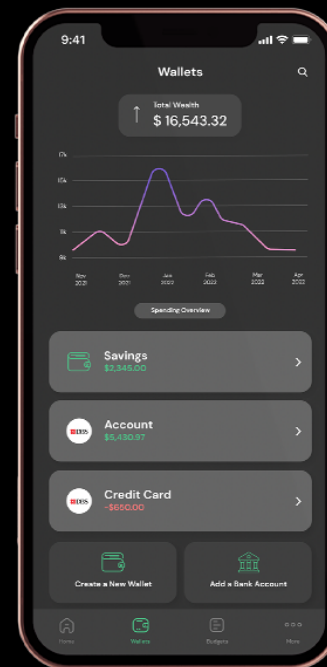
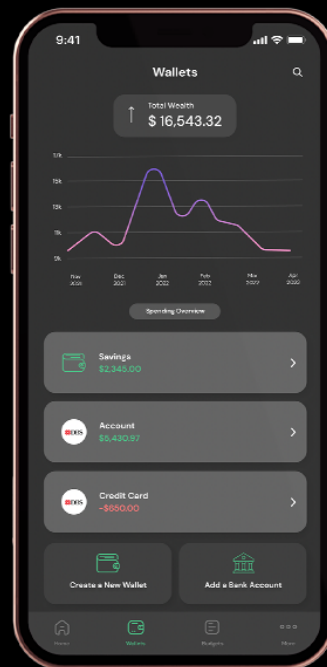


Areas of Improvements

3

“Increase size of header font on the wallets page”

The size of the header is increased for better readability.



Conclusion

After taking into consideration the pain points, opportunities, research and user testing, I am able to create a **new and improved Spendee** userflow to fit the needs of those who have been struggling to manage their finances and to finally **curb the issue of unnecessary overspending.**

Thank you!

The background is black with several glowing green bokeh lights of varying sizes scattered across it. In the bottom right corner, there are several thin, white, wavy lines that create a sense of motion or depth.