

SWIFT

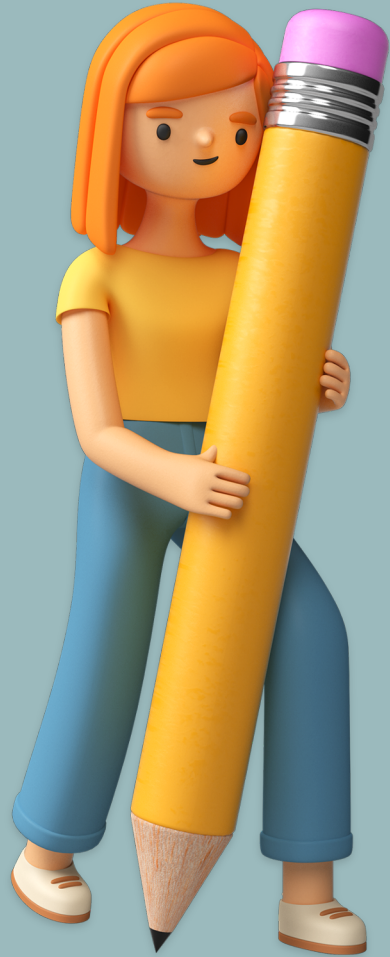


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December 2021

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Concept

Concept

Swift is an expense tracker -- the sense of achievement of seeing a blooming garden, where each flower represents your commitment, motivates you to procrastinate less and helps you build a good money management habit!

With features such as receipt scanner, gamification, and personalised experience, personal finance can be made easy.



Competitive Analysis

	Wallet by BudgetBakers	Planner Bee	Monny
Create budget	✓	✓	✓
Credit/debit card integration	✓	✓	✗
Customisable categories	✗	✗	✓
Gamification experience	✗	✗	✓
Financial/budgeting articles	✗	✓	✗
Receipt scanner for instant expense input	✗	✗	✗



User Research



Interview Insights

5 interviews were conducted about their expense tracking experience.

The age of the interviewees ranged from 21 to 27 years.

Interviews were conducted via Zoom and in person.

Challenges

- Does not see a need to keep track of small amount of money (e.g. \$0.50)
- Need to keep receipt and key it in manually
- Users never found an app suitable for themselves

Motivations

- Reminders
- Personalisation of categories
- More interactive experience
- Linking bank card to the app
- Want to be able to add expenses fast
- Easy detection of receipts and have better category system

Common words

- Lazy
- Troublesome
- Hassle-free
- Quick
- Easy

How Might We

Build a hassle-free budgeting experience for consumers who wish to be motivated to track their finances **so that** they can complete their task swiftly?





MAVIS SOH, 21

“

I wish to start tracking my expenses but I’m so lazy and I don’t have the motivation to do so....

”

Background

Mavis is currently an undergraduate pursuing her degree in Occupational Therapy. Most of her friends describe her as a ”nerd in science”, and mathematics isn’t her strongest suit.

She spends most of her weekly allowance on snacks and buying bubble tea during her break time. She feels that it is time to stop these habits as it is detrimental for her health and her wallet, but she doesn’t know where to begin.

Goals

- To keep track of expenses
- To set goals for budgeting
- To reduce unnecessary spending

Frustrations

- No idea how to go about budgeting
- Do not have any financial experience

Needs

- Able to track her spending patterns so that she can cut down on unnecessary spending
- Able to sort and filter categories when setting goals/expenses
- To have an experience that will motivate her to track her expenses

Empathy Map

Says

- I need to cut down on snacks as these are unnecessary spending

Thinks

- Where and how can I start my budgeting plan?
- How much am I actually spending on unnecessary things monthly?

Does

- Watches YouTube videos on people working toward financial freedom
- Scroll Instagram and see her peers being successful in finance

Feels

- Guilty for spending money impulsively
- Envy her peers who are able to make big purchases (house, car)
- Determined to learn how to manage personal finance



PAVIN S/O YOJIT, 30

“

I used to use an app to track expenses, but then I got lazy. It was really annoying when I'd to type in every single transaction. Currently I stopped tracking as there isn't any gamification motivation for me to do so.

”

Background

Pavin is a recent PhD graduate in Communications. He did not have much time to properly manage and keep track of his finances. He is planning to marry his partner in two years time. Afterwards, he plans to have two kids.

During his free time, he likes to play computer games to take his mind off work. He knows that he needs to start planning his finances for his future but there is no accountability to do so.

Goals

- Hopes to be financially ready before he marries his partner
- Wants to keep track of expenses without too much hassle

Frustrations

- Time-consuming to type in every single transaction manually

Needs

- Conveniently track his expenses
- Set goals for his finances
- Provide interactive experience to keep him motivated

Empathy Map

Says

- I need to start tracking my money so that I can have a less-worrying future
- I need to plan my finances ahead ASAP since I want two kids

Thinks

- If only there is a gaming feature to keep me accountable and motivated to track my expenses and set financial goals

Does

- Play computer games
- Mostly uses cash to pay transactions

Feels

- Lazy to keep track of expenses
- Anxious that he may not meet his financial goals before marrying his partner

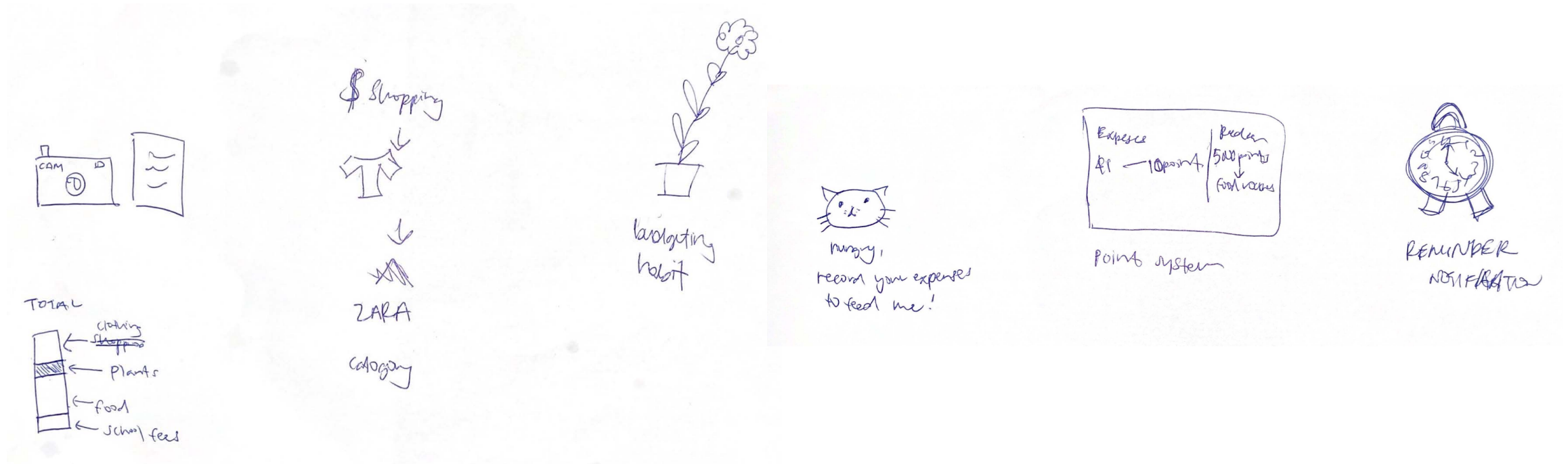
Design Process



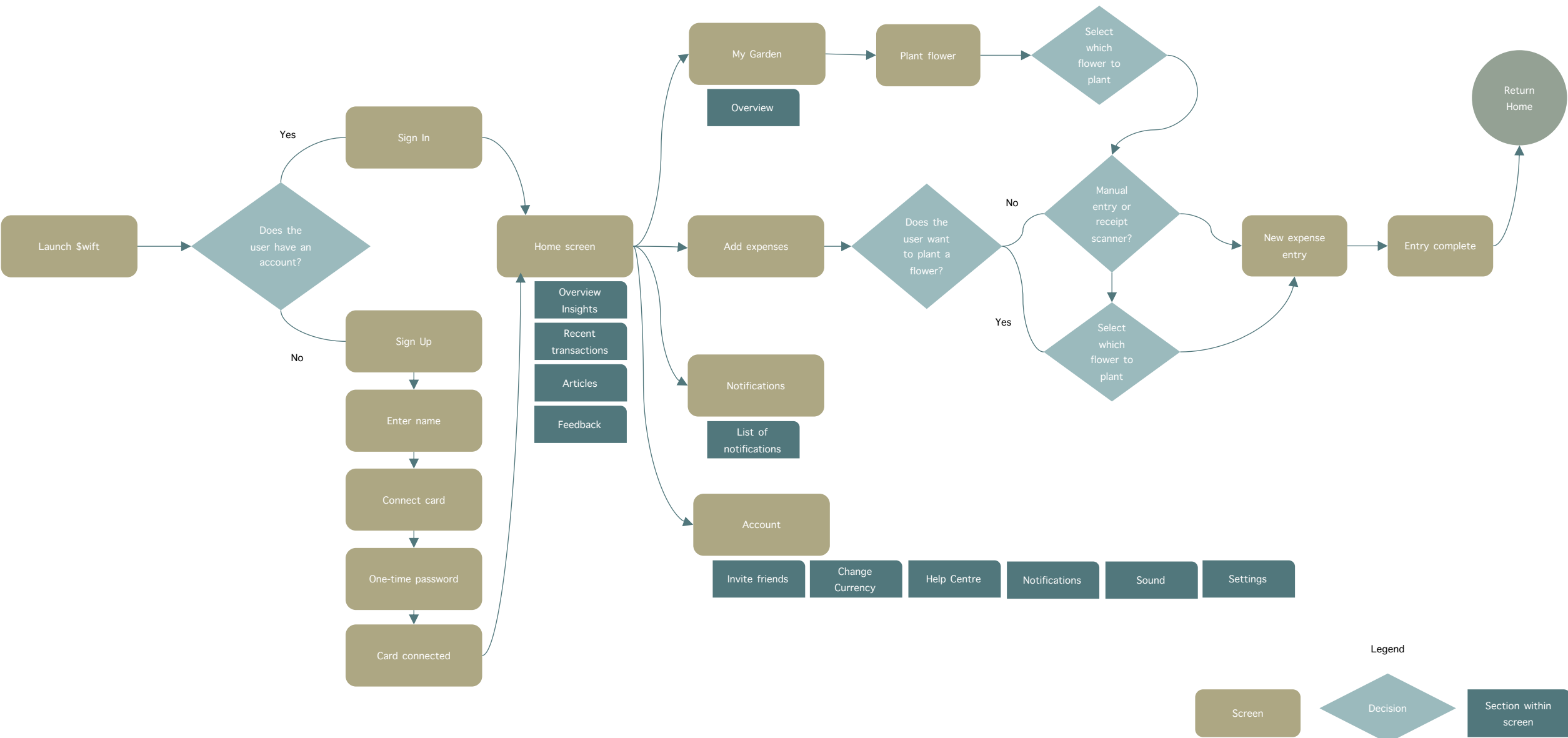
Crazy 8s

This 8 minutes activity allowed us to be wild with our ideas.

The illustrations drawn were the the features that I had in mind whilst drawing.



User Journey Flowchart

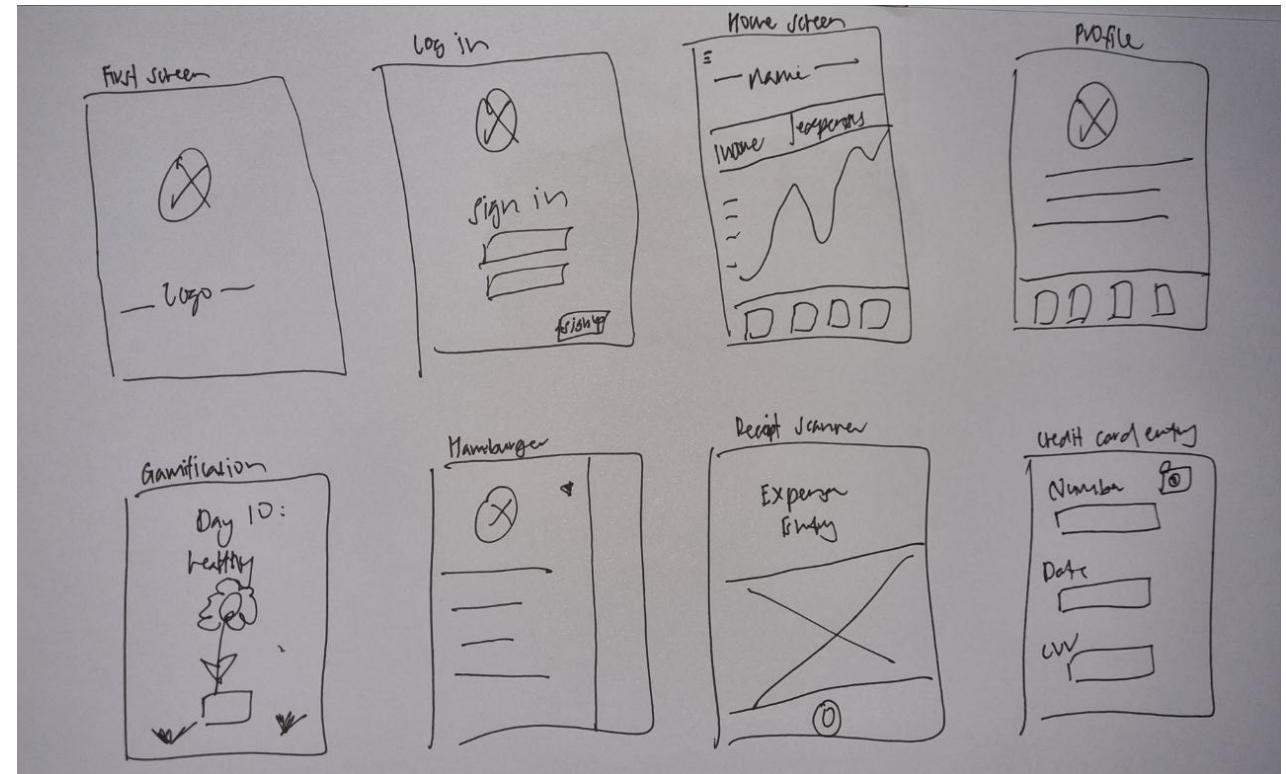


Low-Fidelity Prototype

The ideas of Crazy 8s are evaluated and adopted to design the essential functions that address the needs of the users.

With the concept in mind, I made a rough sketch of the wireframes to imagine how the mobile application should look like.

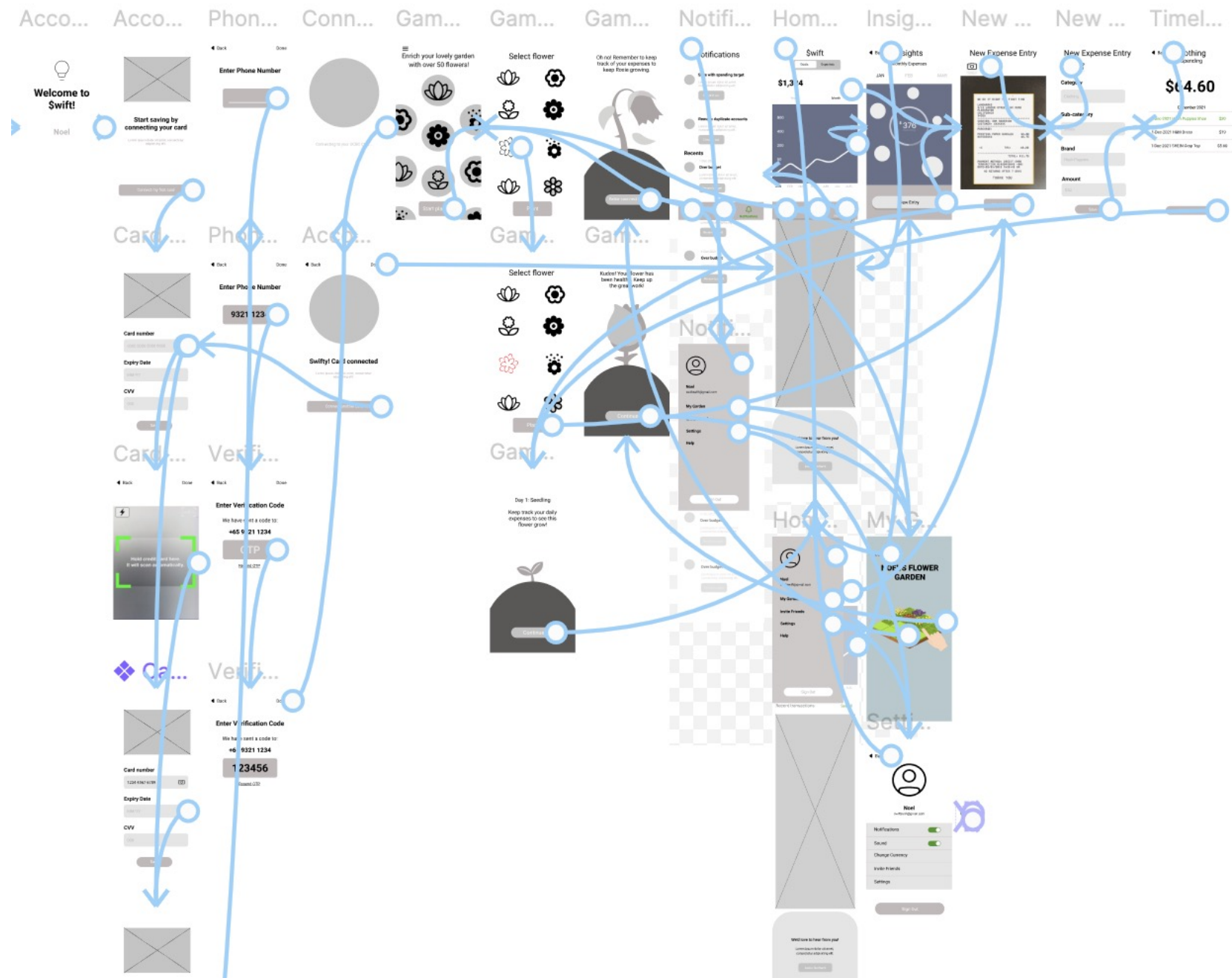
When designing the prototype, I considered the key product features I wanted to use to solve the problem. With the rough framework of the mobile application from the wireframes on paper, I added the login page, expense tracking, user profile and flower planting feature in this section.



Mid-Fidelity Prototype

By visualising potential content layouts described in the information architecture, I've begun to explore user flows and potential interactivity between screens in this process.


I then proceeded with user testing.



Mid-Fidelity Prototype

Profile

◀ Back



Noel

swiftswift@gmail.com

Notifications

☒

Sound

☒


Change Currency

Invite Friends

Settings

Sign Out

Onboarding



Sign Up

Email

Password

Confirm Password

By proceeding you also agree to the Terms of Service and Privacy Policy

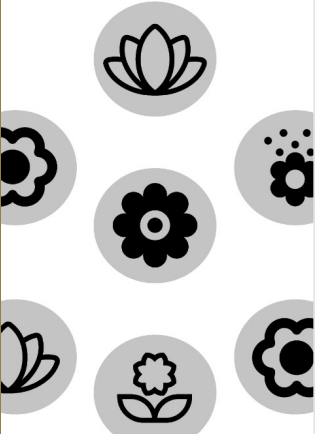
Sign Up

Already have an account? [Sign In](#)

Gamification

☰

Enrich your lovely garden with over 50 flowers!



Start planting

Link bank card




Start saving by connecting your card


Lorem ipsum dolor sit amet, consectetur adipiscing elit.

Connect my first card

Expense entry

New Expense Entry





WE DO IT RIGHT THE FIRST TIME

LANDMARKS
8/15 LANCER STREET, HW ROAD
PLEASANTON
CALIFORNIA
94566

CASHIER: GAW ANDERSON
CUSTOMER: XXXXXXX

PURCHASE:

PRINTING PAPER BUNDLES \$3.00
NOTEBOOKS \$8.75

*% TAX: \$0.00

TOTAL: \$11.75

PAYMENT METHOD: CREDIT CARD
TRANSACTION #145843643 -001
DATE: 05/01/2015 9:20:43 AM
NO RETURNS AFTER 7 DAYS

THANK YOU

Upload image

Home page

☰

\$swift

Goals

Expenses

\$1,324

Year

Month

900

400

200

50

0

JAN

FEB


MAR

APR


JUN

JUL

AUG

Home

Plant

Notifications

User Testing



Scenario: Imagine you are new to personal budgeting

1. Please sign up for Swift.
2. This is the walkthrough for the app; key features.
3. Please enter your name.
4. This app requires you to connect your card to keep track of your expenses. Kindly connect your card.
5. Would you like to key in manually or scan your card?
6. Enter your phone number for OTP password.
7. Enter your OTP.
8. Great! You've successfully linked your card.
9. This is your home page. Now, check your insights for January.
10. Try going back to the home page.
11. Check out what Notifications you have.
12. Let's try planting your own flower.
13. You can either scan your receipt or key it in manually.
14. Great job for keeping track of your expenses. Now that you're done, you can explore the remaining features of the app.



<https://tinyurl.com/54syfbxp>

Feedback

I have conducted in-person usability testing. 8 user testing feedback were collected and some of the comments I have gathered during user testing include:

Pros

- Easy interface
- Entry of expenses is straightforward although there were multiple steps involved
- Receipt scanner was very useful as it helps to capture expenses quickly
- Linking of bank cards was useful as they do not have to key expenses or income manually

Cons

- Sometimes users do not want to plant flowers, they just want to key in their expenses
- Give an option to plant flowers
- Flowering should not be the main agenda
- Unsure if the home page graph was clickable to check for insights
- Hamburger menu is redundant, would be great to have an all-in-one taskbar

The Product



Style Guide

LOGO



TYPEFACE

Ag

Poppins

ABCDEFGHIJKLMNOPQRSTUVWXYZ

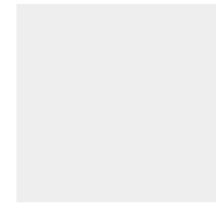
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1234567890

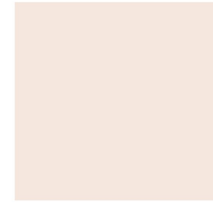
It's TGIF!

This is some body text with a bit of content just to show how it looks like in combination with the headline.

COLORS



#EEEEEE



#F5E7DD



#C4D5C4



#4B4B4B



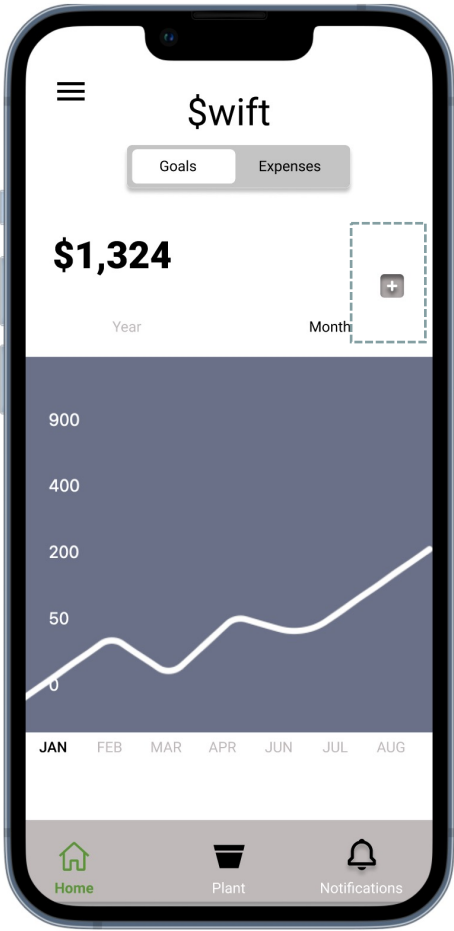
#51777C

ICONS



High-Fidelity Prototype

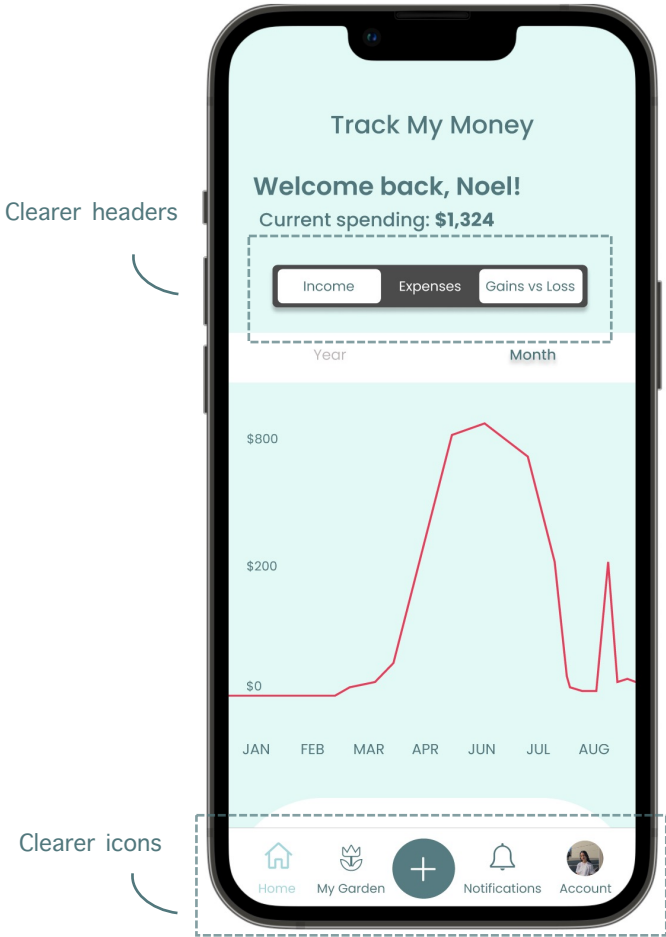
Based on the user testing feedback, the different sections, icons, and graphs within the layouts were made more distinct.



Not that fastest way to input entry

Mid-Fi

(before user testing)

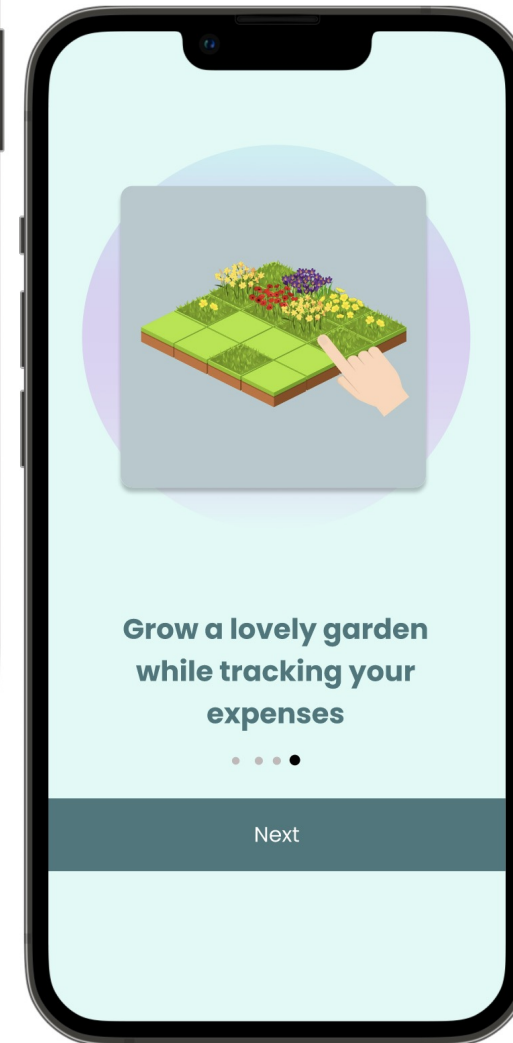
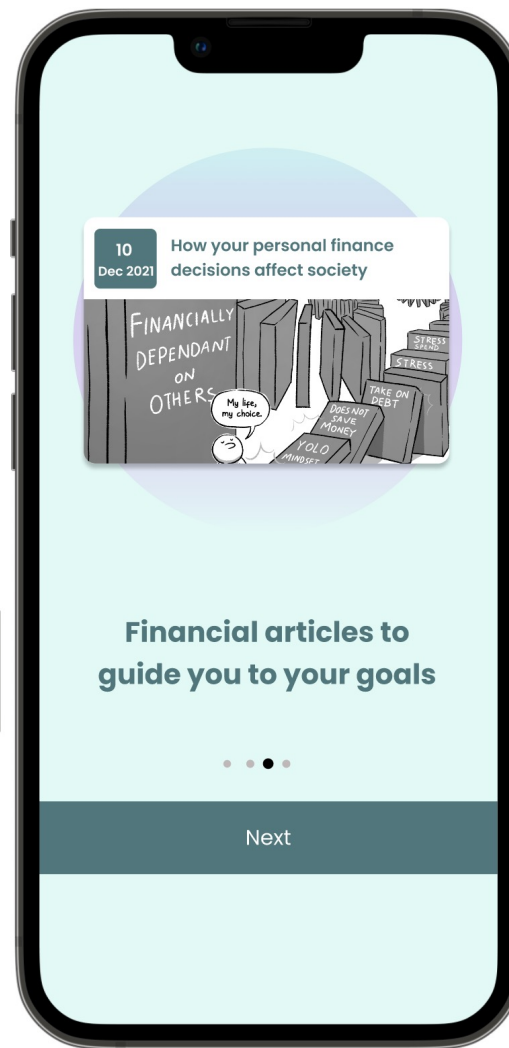
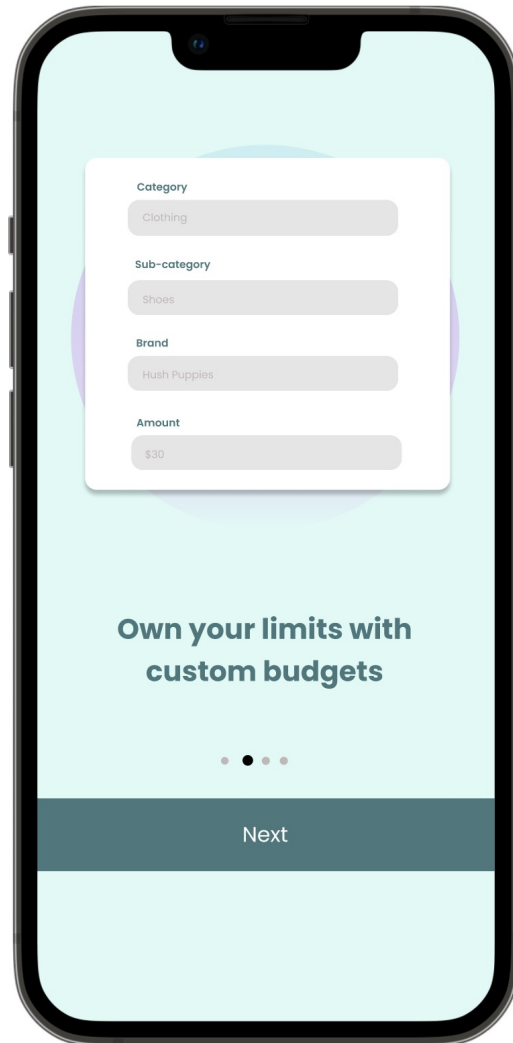
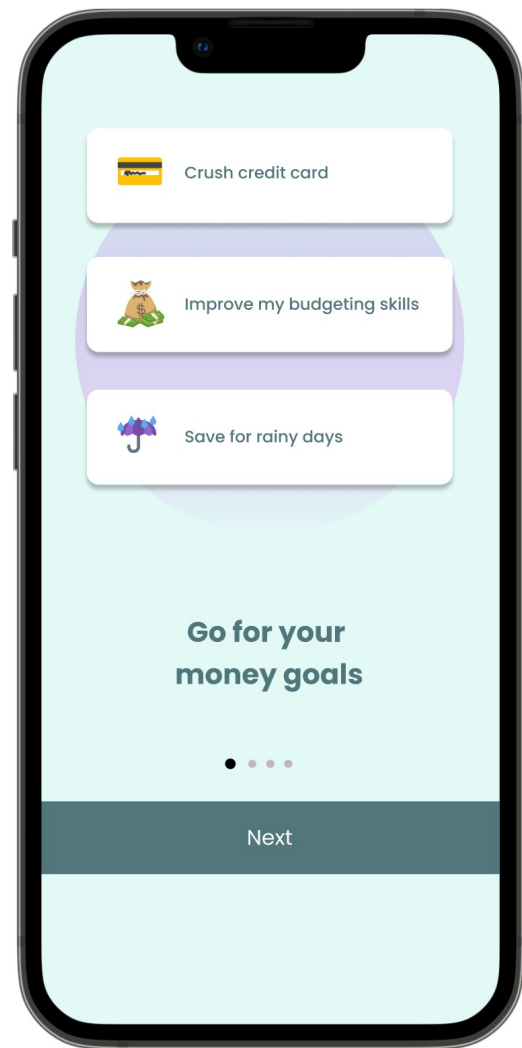


Clearer headers

Clearer icons

High-Fi

(after user testing)

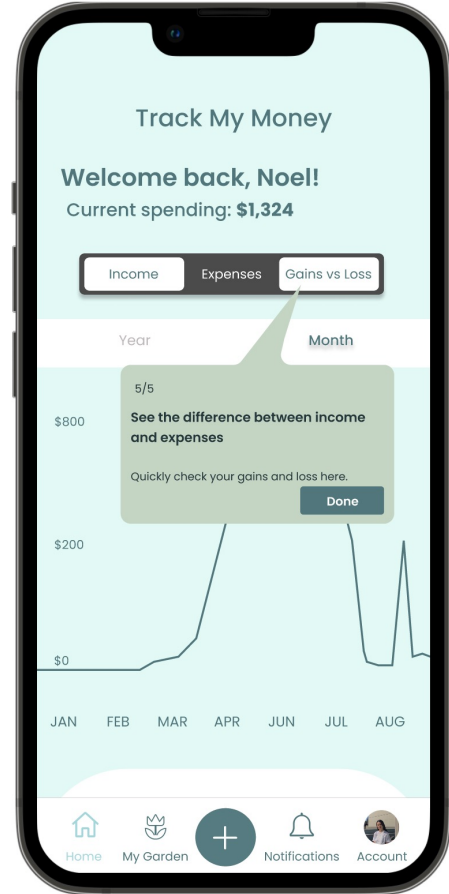
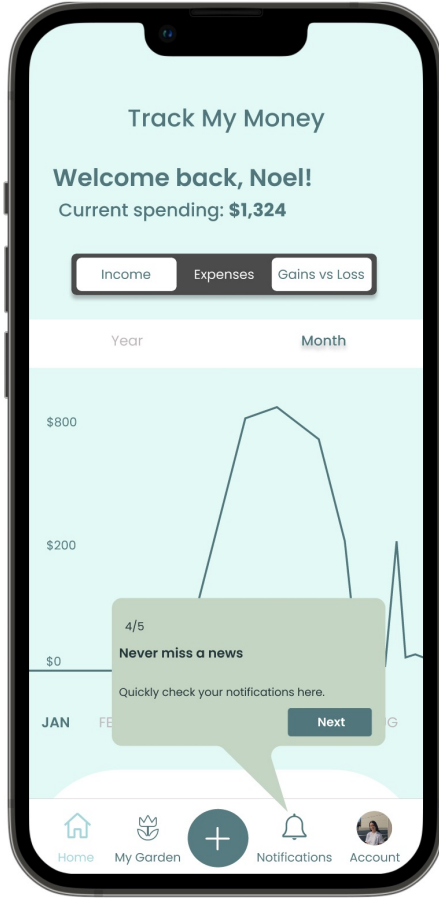
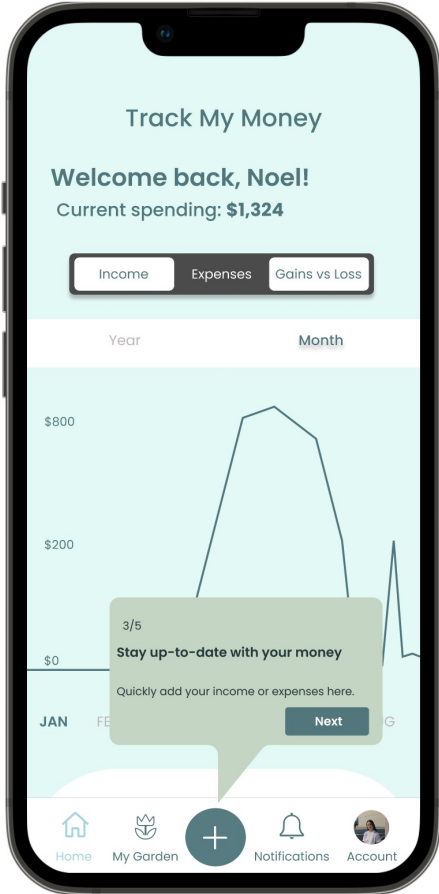
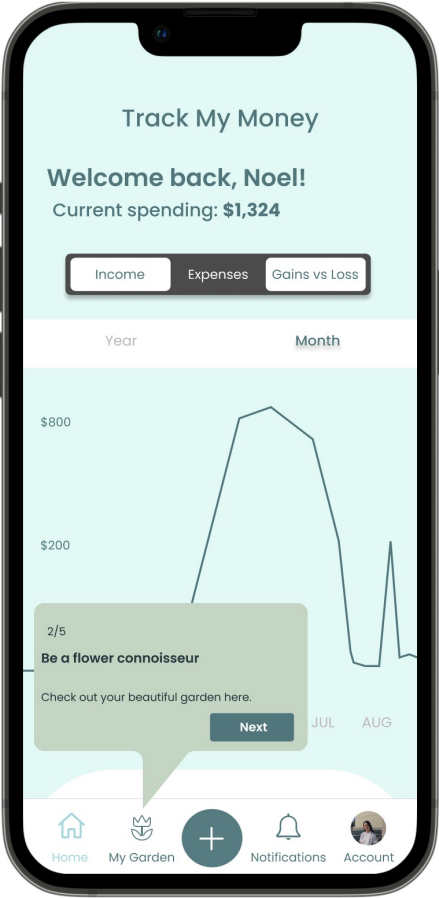
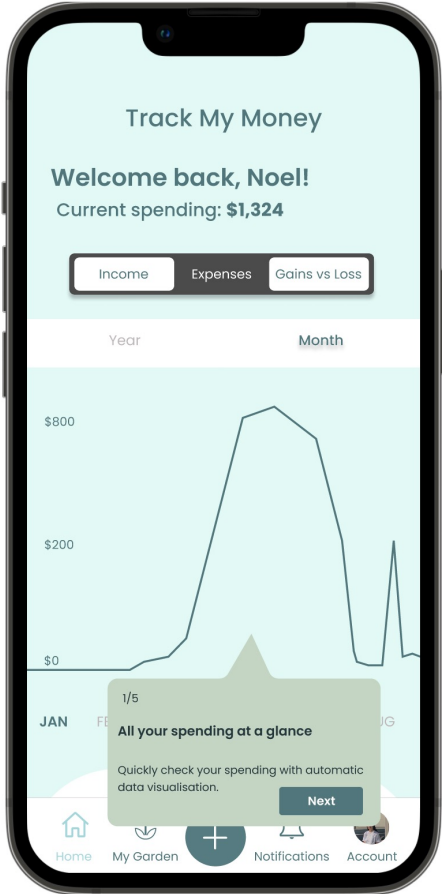


Welcome to Swift

The onboarding screens provide first-time users with a brief introduction to the key features before they dive into the app.

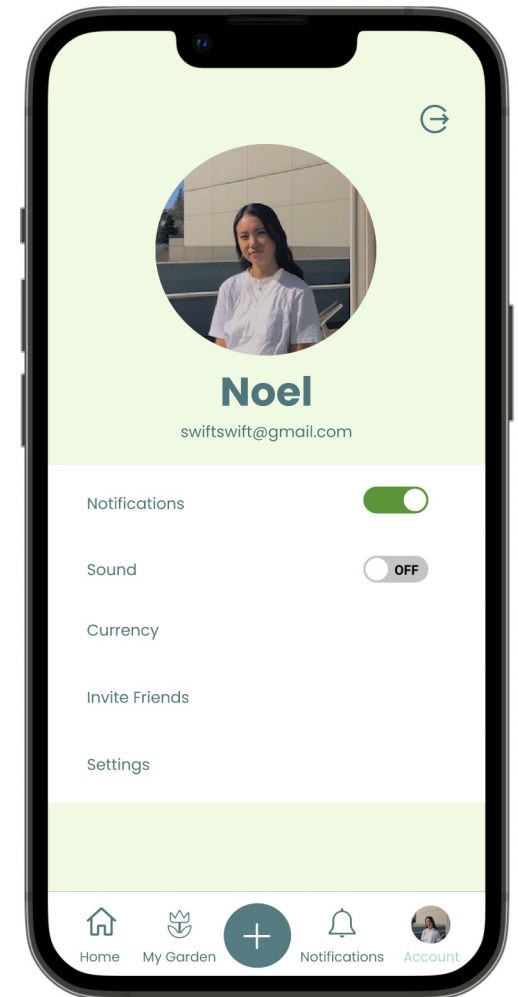
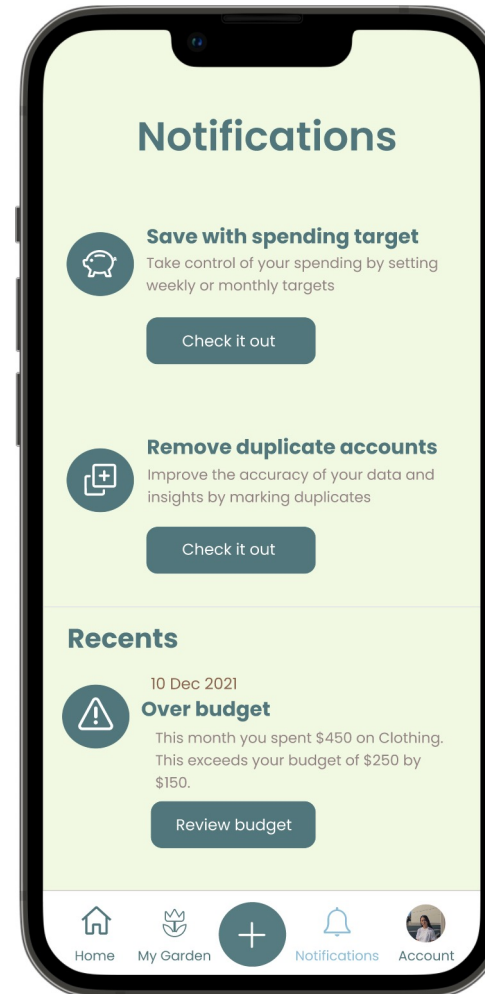
Walkthrough of the app

The onboarding screens provide first-time users with a brief introduction to the key features before they dive into the app.



Walkthrough of the app

The onboarding screens provide first-time users with a brief introduction to the key features before they dive into the app.



Scan your receipt to add expense

Users are able to scan their receipt instead of typing it down manually. If they are unable to scan their receipts, they can type it down manually.



The 'New Expense Entry' form includes input fields for 'Category' (Shopping), 'Sub-category' (Shoes), 'Brand' (Hush Puppies), and 'Amount' (\$560). A 'Save' button is at the bottom.

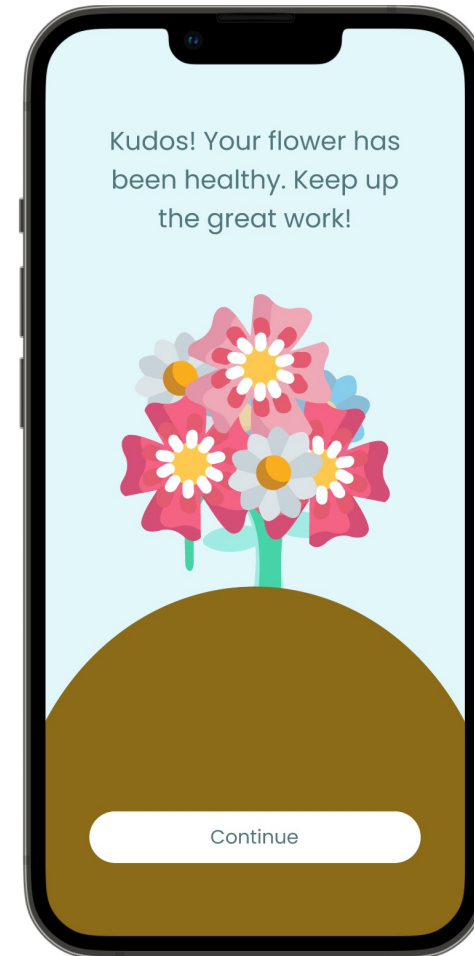
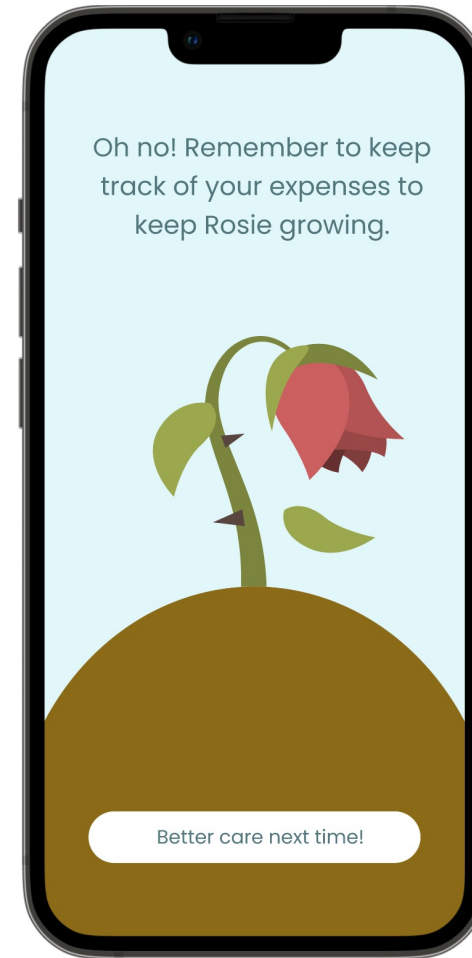
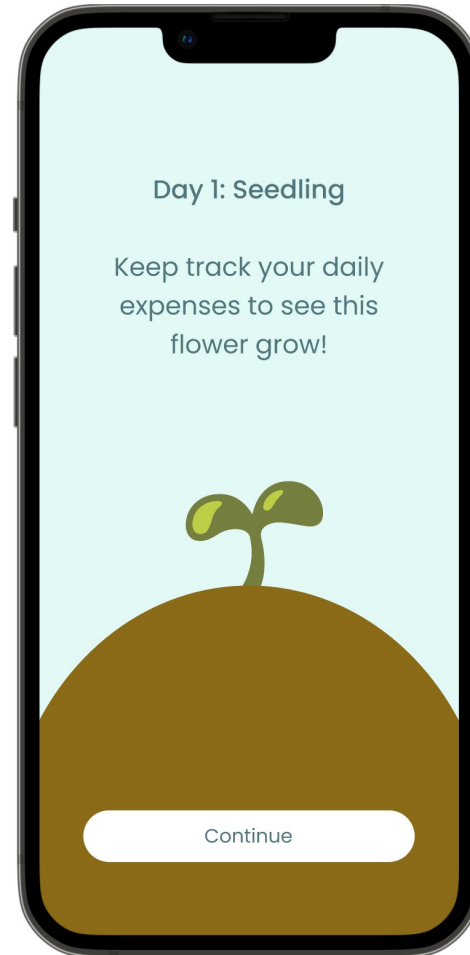
The 'Shopping Spending' screen shows a total of \$876.00 for December 2021. Below the total is a table listing individual purchases.

December 2021	
10-Dec-2021 Hush Puppies Shoe	\$560
10-Dec-2021 H&M Dress	\$297
10-Dec-2021 SHEIN Crop Top	\$49

A 'Continue' button is at the bottom.

Gamification feature of the app

Gardening flowers can keep users motivated to keep track of their spending. If left unattended, the flower will begin to wither.





SWIFT



<https://tinyurl.com/mr3ea7v2>

For an alternative viewing experience,

- Drag, instead of Tap, the Swift screen to Sign In instead of Sign Up

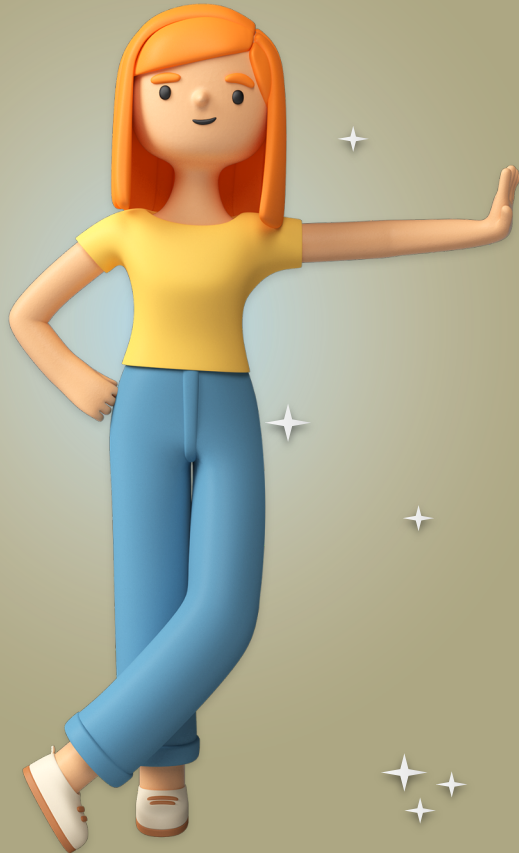
Reflection



The redesigned homepage made it possible to enter issues more quickly. I have also received fewer enquiries about how the platform works, which shows that the new design is easier to understand.

It was the first time I managed my own project. Although I was anxious at first because I was not sure if I could manage school and the bootcamp, I soon learned to manage my time with school work and external work.

Credits



3D icons

<https://slidesgo.com/3d>

Budgeting articles

<https://thewokesalaryman.com>

Thank you!

