

Money Habit App and Website

Project duration:
January 2023 to March 2023

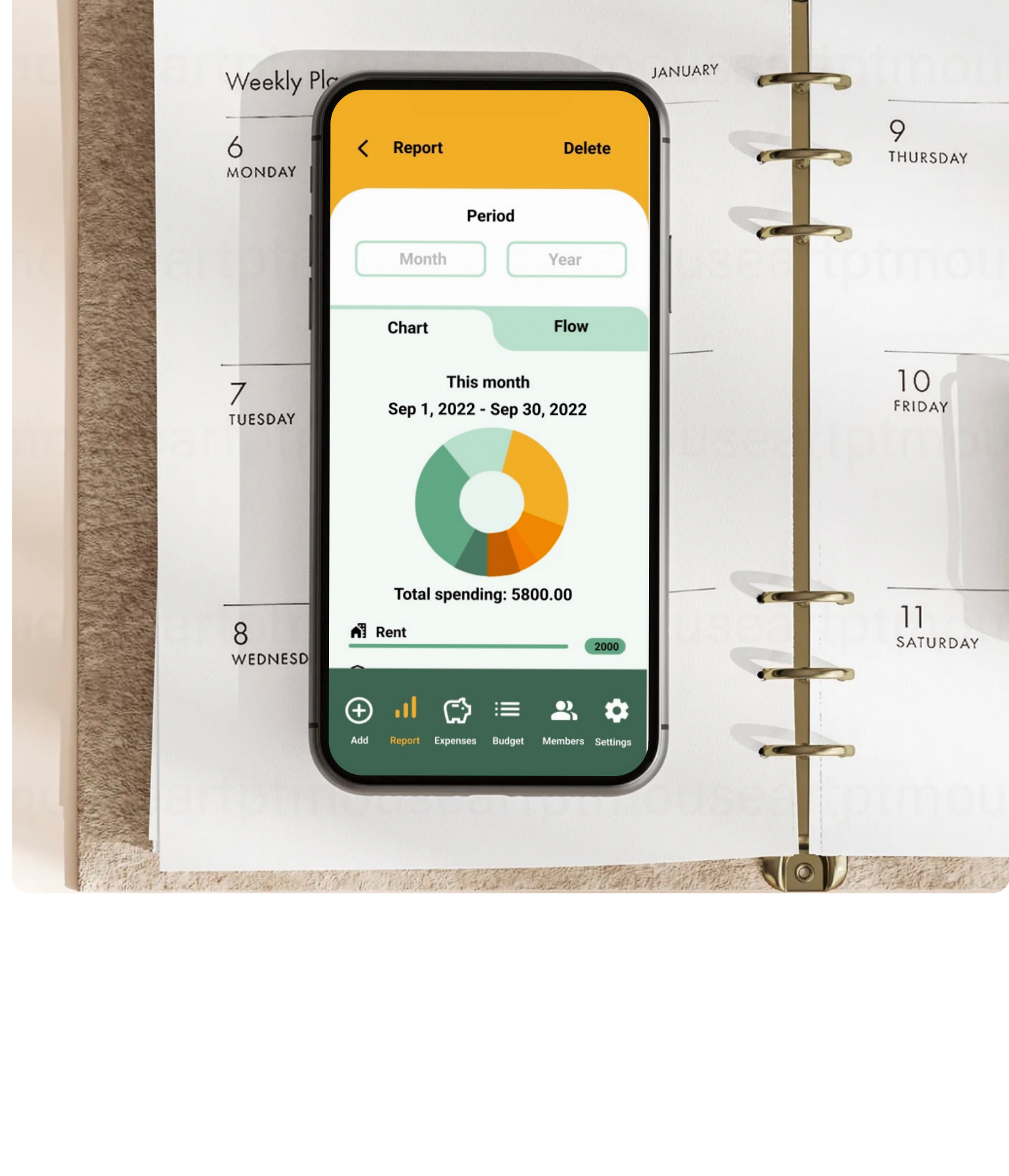
The product:
Money Habit is an application that helps people to control their budget and track every single penny. This App is ads-free, secure, requires no bank password or internet connection.

The user:
For everyone.

The problem:
Available online budget applications websites have cluttered designs, annoying ads, not secure.

The goal:
Design a Money Habit website and application to be a user-friendly, fast, proactive, flexible, and empowering system to manage money.

My role:
UX designer leading the Money Habit App and website design



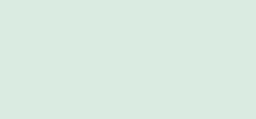
Responsibilities:

Conducting interviews, paper and digital wire-framing, low and high-fidelity prototyping, conducting usability studies, accounting for accessibility, iterating on designs, and responsive design.

User research: summary

I conducted user interviews, which I then turned into empathy maps to better understand the target user and their needs. I discovered that many target users treat online audiobook websites as a fun and relaxing activity when they need a break from school or work. However, many audiobook websites are overwhelming and confusing to navigate, which frustrated many target users. This caused a normally enjoyable experience to become challenging for them, defeating the purpose of relaxation.

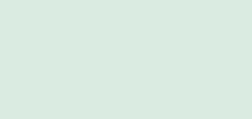
User research: pain points



1 People feel like they don't have a handle on their finances, they are stressed about money, or need help getting out of debt.



2 Users are frustrated about security and connecting their bank accounts to budget applications.



3 Users are tired of tracking their money in complicated applications and not seeing any results.

Personas

Persona I: Monica

Problem statement:

Michaela is an Ph.D. Candidate. She wants to pay off her student loans and control her budget.

Persona II: Mike

Problem statement:

Mike wants to keep better track of his monthly payments.

Goals

- He wishes that he could keep better track of his monthly payments, such as phone bills, apartment rent, groceries, car payments, and insurance all in one place.
- Wants to share the budget and expenses with his wife.

Frustrations

- He finds that it becomes very difficult to keep track of his expenses throughout the month.
- He says that he wishes that making a big purchase of some new electronic item shouldn't make him feel guilty.

Mike has recently started full-time work as a software engineer. He likes to spend time with his family and friends, he enjoys movies, outdoor activities, and attending live sports events. He sometimes visits his family in TX during a long weekend. He is passionate about technology and likes to make a few major purchases of new trending technology once in a while.

Goals

- Wants to pay off her student loans.
- Wants to see her discipline pay off.
- Wants to feel her money is working.
- Wants to feel her money is safe.

Frustrations

- Afraid about security of budget applications.
- It's hard to be disciplined.
- Warnings about over-spends and bill dues.

Monica has been studying for years and is very ready to enter the workforce. With the aid of strict budgeting, she has been able to keep her student loans under control. Monica considers herself more savvy than an investor, but wants to support critical causes. She's most of her banking online, and prefers to pay using her phone. Likes to try new apps and interfaces.

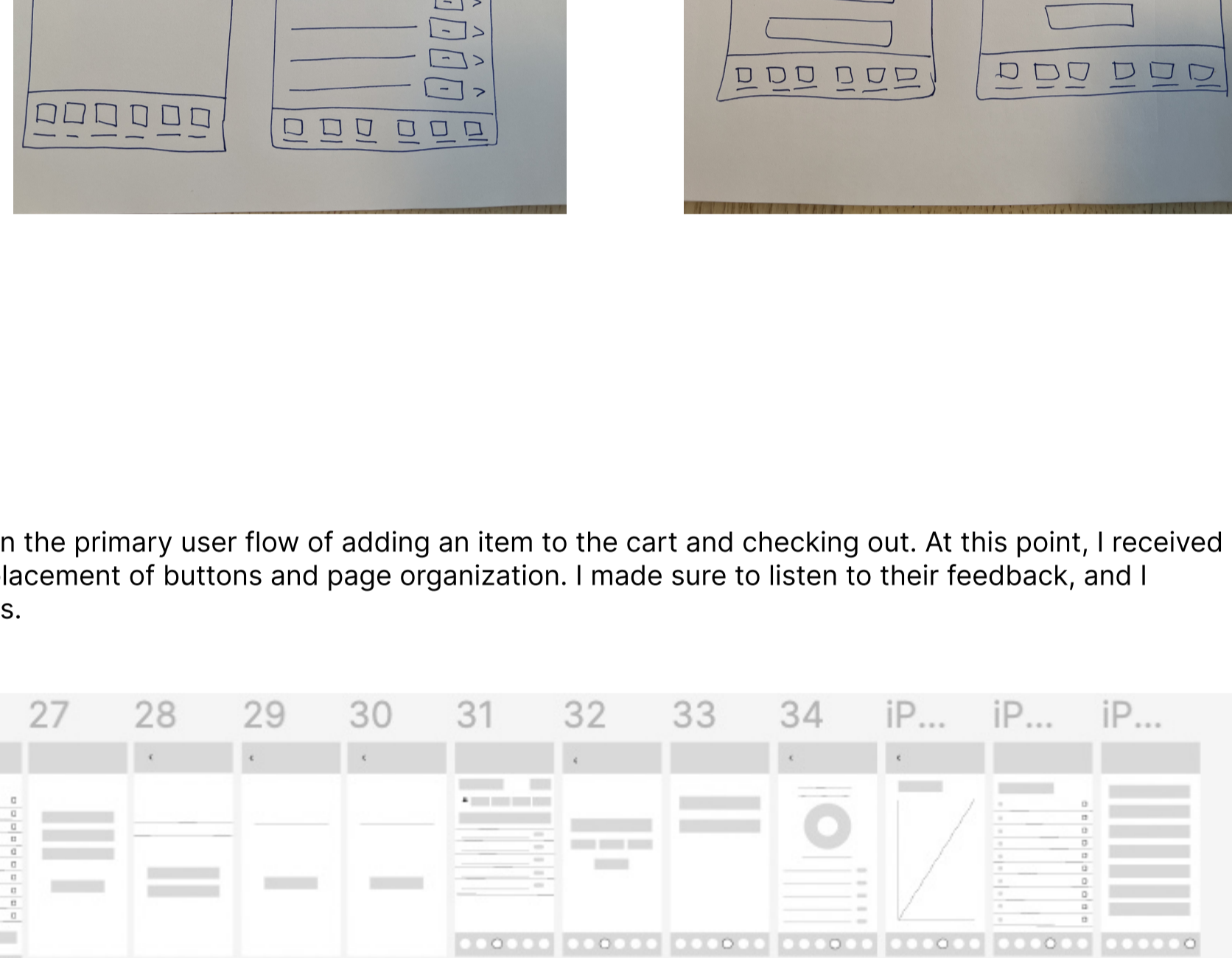
User journey map

I created a user journey map of Monica's experience using the Money Habit App to help identify possible pain points and improvement opportunities.

Persona: Monica					
Goal: To set a budget and expenses.					
ACTION	Add income, categories and members	Browse the budget app to find all information	Add amount and categories to budget.	Settings	Categories
TASK LIST	Tasks A. Add incomes; B. Add categories; C. Add members	Tasks A. Find added incomes, categories and members; B. Find report ; C. Find expenses;	Tasks A. Add amount; B. Select category; C. Change date, select user, add tags	Tasks A. Export to Excel. B. Export stor.	Tasks A. Change icon; B. Pick color for category;
FEELING ADJECTIVE	Excited; Worried;	Easy and convenient;	Alert; Glad; Relief;	Overwhelmed; Satisfied;	Hopeful; Excited;
IMPROVEMENT OPPORTUNITIES	Create an way to add members ;	Offer a way to observe report;	Offer a way to quick add date, user and tags;	Offer online customer assistance and support.	Offer more icons.

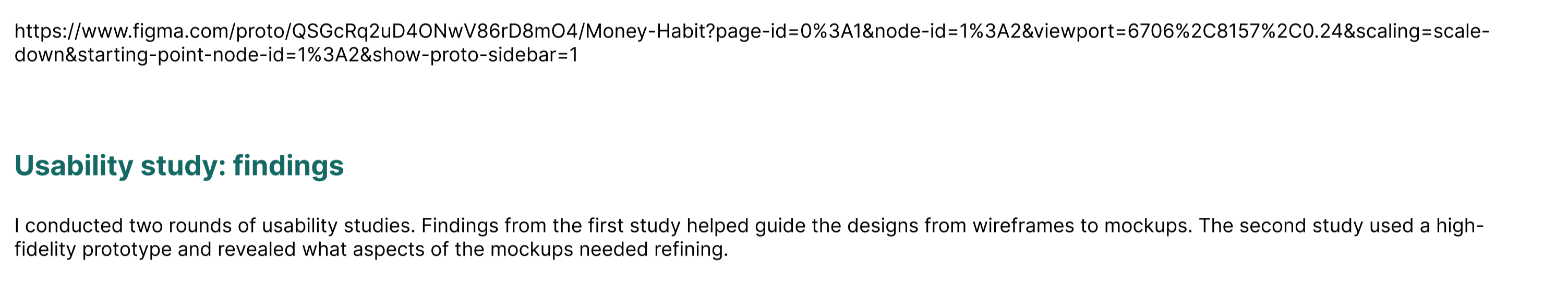
Paper wireframes

Next, I sketched out paper wireframes for each screen in my app, keeping the users pain points about navigation, browsing, and checkout flow in mind. The home screen paper wireframe variations to the right focus on optimizing the browsing experience for users.



Low-fidelity prototype

To create a low-fidelity prototype, I connected all of the screens involved in the primary user flow of adding an item to the cart and checking out. At this point, I received feedback on my designs from members of my team about things like the placement of buttons and page organization. I made sure to listen to their feedback, and I implemented several suggestions in places that addressed user pain points.



View Money Habit low-fidelity prototype

<https://www.figma.com/proto/QSGcRq2uD4ONwV8rD8mO4/Money-Habit?page-id=0%3A1&node-id=1%3A2&viewport=6706%2C8157%2C0.24&scaling=scale-down&starting-point-node-id=1%3A2&show-proto-sidebar=1>

Usability study: findings

I conducted two rounds of usability studies. Findings from the first study helped guide the designs from wireframes to mockups. The second study used a high-fidelity prototype and revealed what aspects of the mockups needed refining.

Round 1 findings

- Users want to add budget quickly
- Users want more ways to serve reports.
- Users want to create ways to add members.

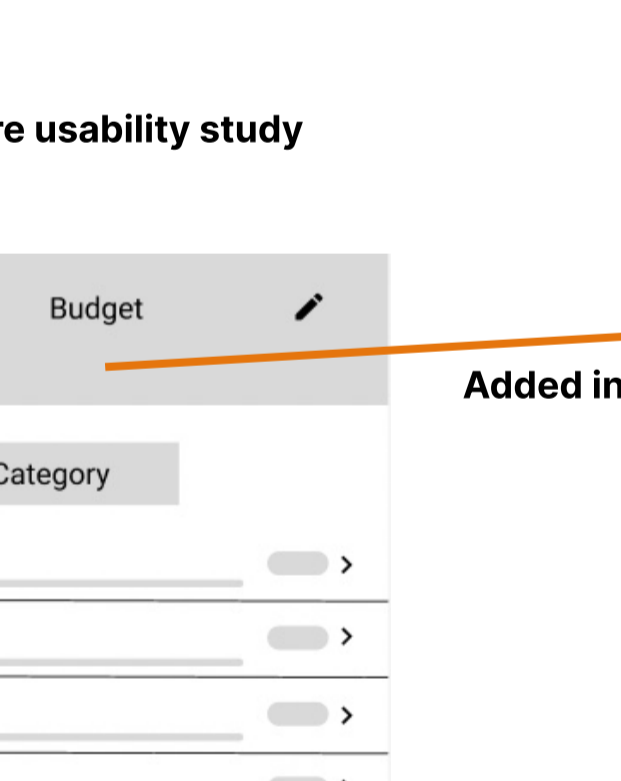
Round 2 findings

- Users want to add data, users, and tags.
- Users want to add more icons and colors.

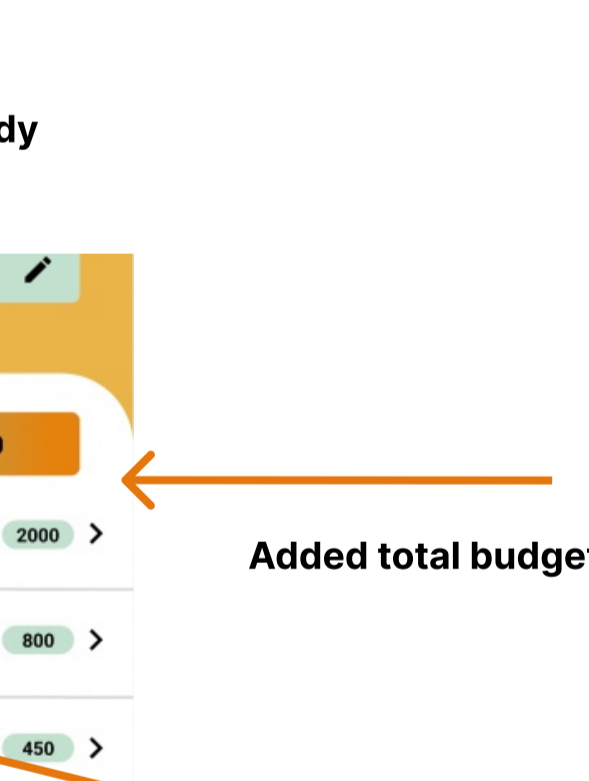
Mockups

Based on the insights from the usability study, I made changes to improve the app flow.

Before usability study



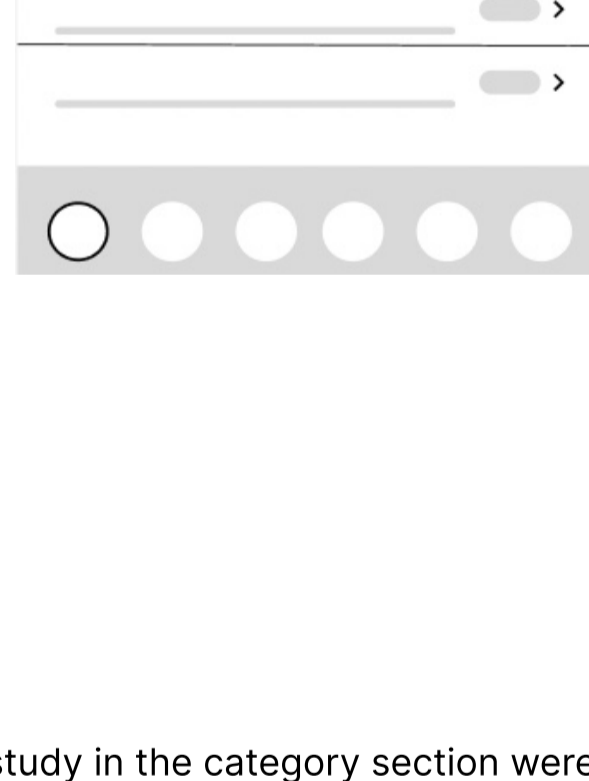
After usability study



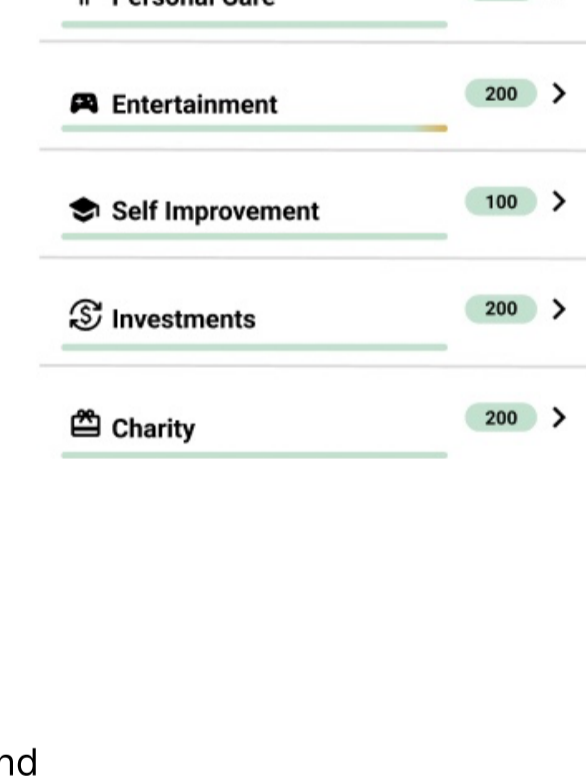
Income, categories and members tabs were added to this screen

To make the checkout flow even easier for users, I added buttons that allowed users to delete or save later their orders.

Before usability study



After usability study

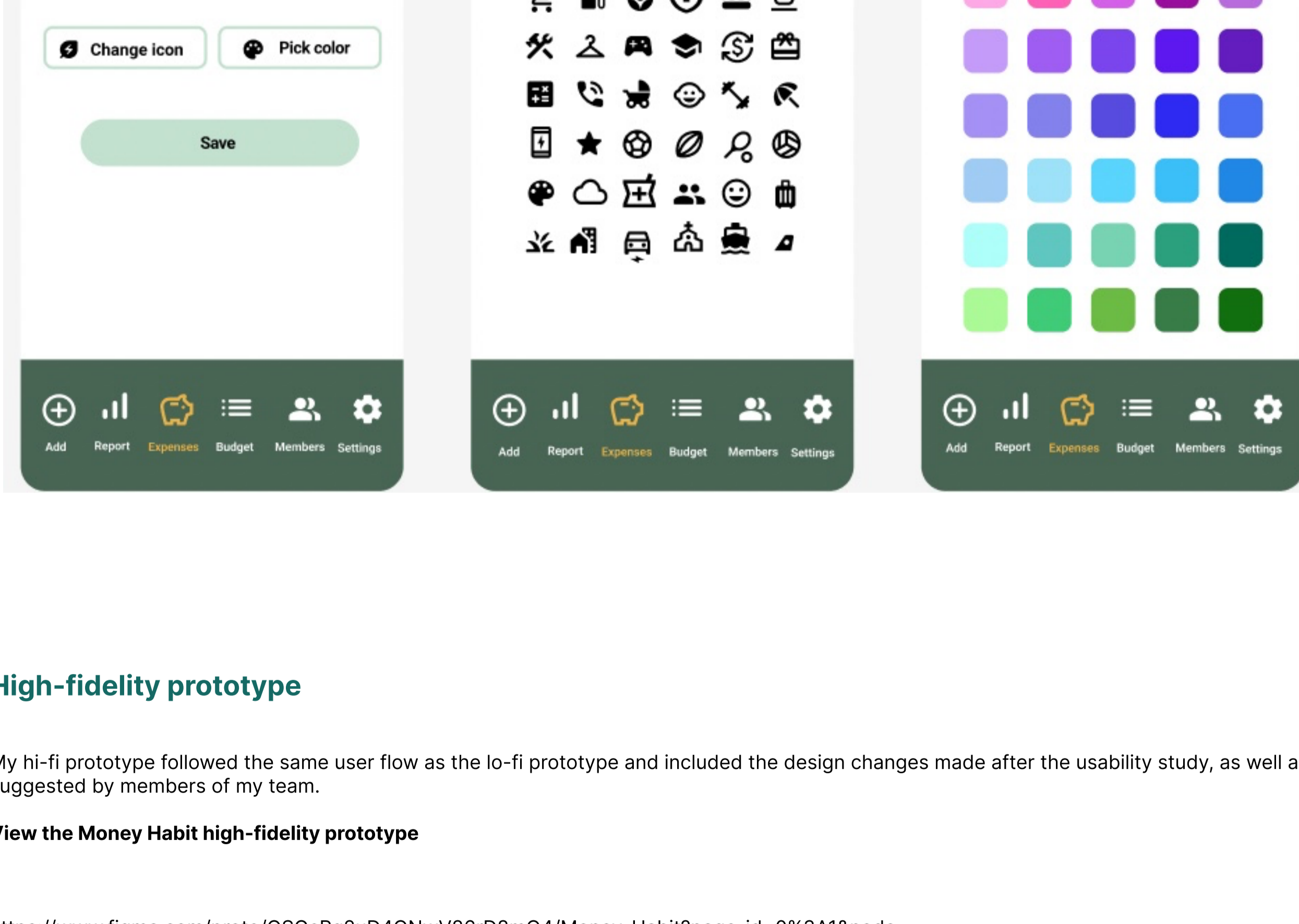


Added income

Added total budget

Added icons

After the usability study in the category section were added more icons and colors.

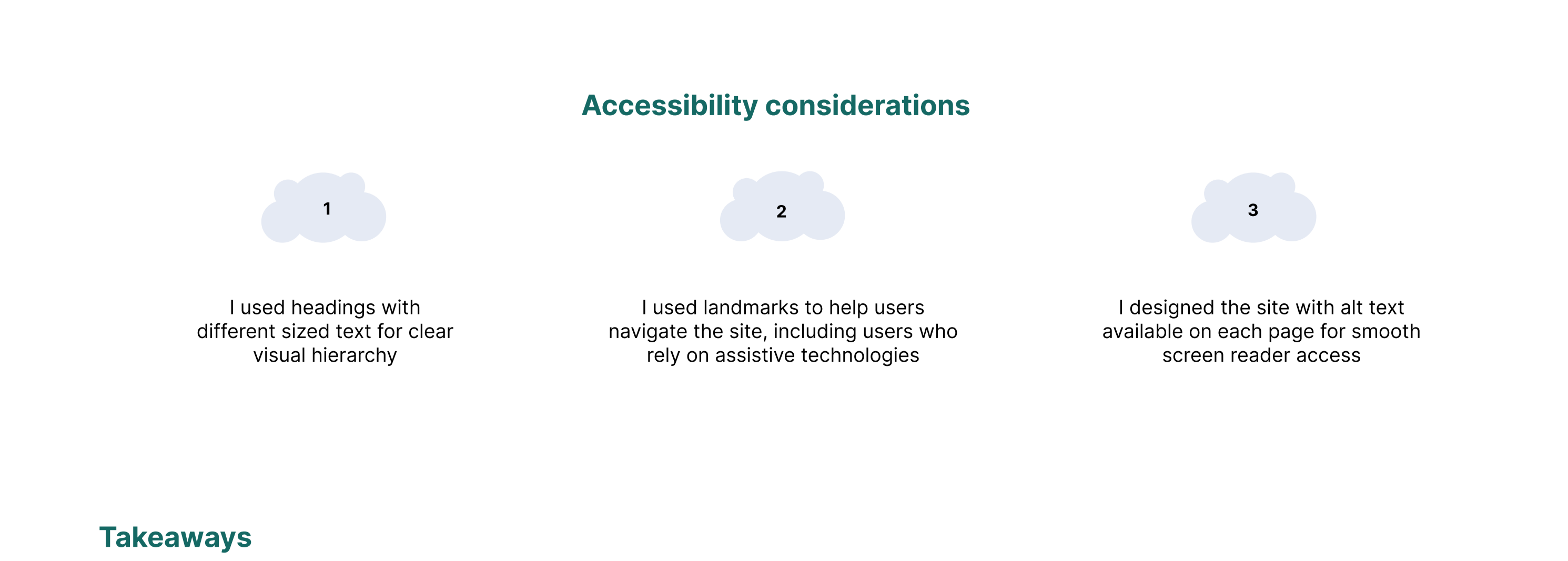


High-fidelity prototype

My hi-fi prototype followed the same user flow as the lo-fi prototype and included the design changes made after the usability study, as well as several changes suggested by members of my team.

View the Money Habit high-fidelity prototype

<https://www.figma.com/proto/QSGcRq2uD4ONwV8rD8mO4/Money-Habit?page-id=0%3A1&node-id=43%3A1319&viewport=2529%2C2300%2C0.07&scaling=scale-down&starting-point-node-id=43%3A1319&show-proto-sidebar=1>



Accessibility considerations



1 I used headings with different sized text for clear visual hierarchy



2 I used landmarks to help users navigate the site, including users who rely on assistive technologies



3 I designed the site with alt text available on each page for smooth screen reader access

Takeaways

Impact:

Our target users shared that the design was intuitive to navigate through, more engaging with the images, and demonstrated a clear visual hierarchy.

What I learned:

I learned that even a small design change can have a huge impact on the user experience. The most important takeaway for me is to always focus on the real needs of the user when coming up with design ideas and solutions.

Thank you for your time reviewing my work on the Money Habit App and Website.

If you'd like to see more or get in touch, my contact information is provided below.

Email: nikagandzh@gmail.com