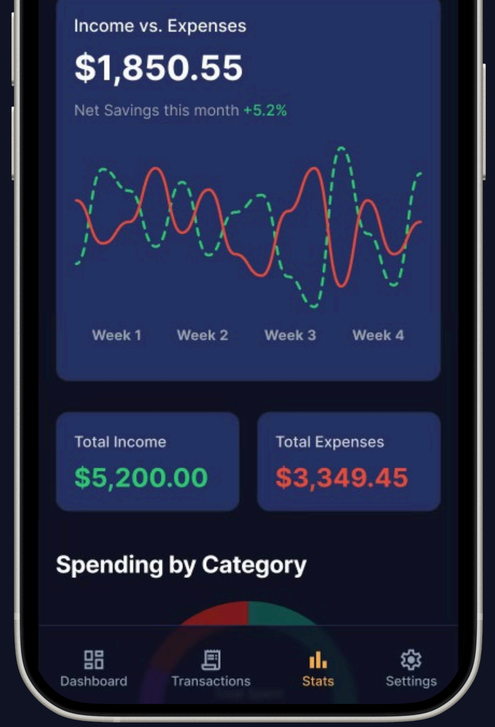
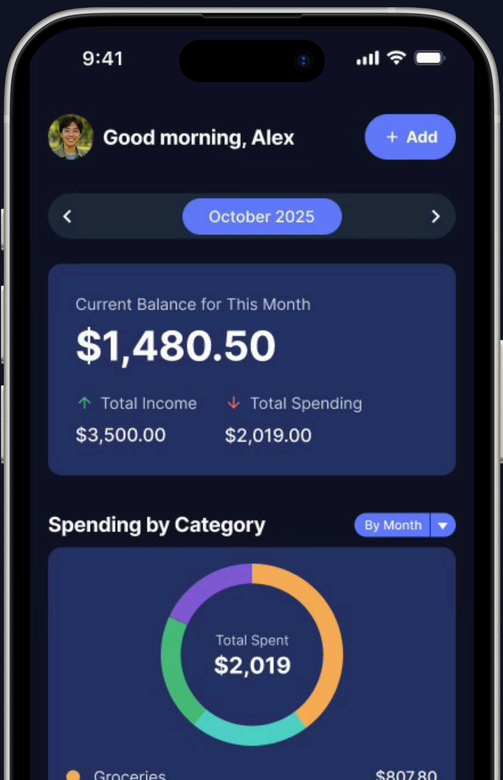
SmartBudget

Designing Financial Clarity Through Simplicity

Tyson Tan Teck Yang



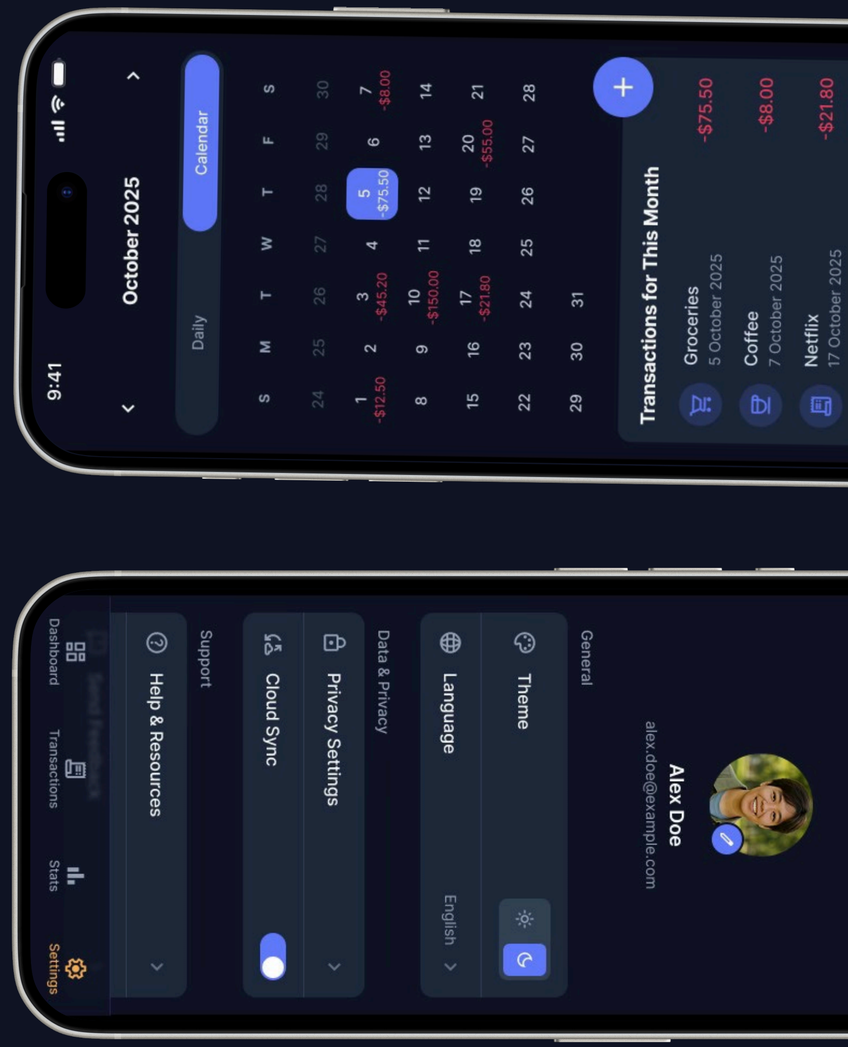


Introduction

Project Overview

This project is a UX case study on designing *SmartBudget*, a personal budgeting app aimed at helping users develop better financial habits.

The goal is to create an intuitive and motivating experience that simplifies expense tracking, promotes mindful spending, and empowers users to achieve their goals through thoughtful, user-centered design.



The Process

1. Discover

- Assumptions
- Market Research
- User Research
- Key Insights
- Observations & Conclusions

2. Define

- Problem Statement
- How Might We
- User Personas
- User Stories

3. Design

- MoSCoW Prioritization
- Site Map
- User Flow
- Design System
- Mid & High-Fidelity

4. Deliver

- Prototype
- Usability Testing

Assumptions

Users may not see the importance of personal budgeting due to being financially illiterate

Users may find managing their finances to be a chore as it requires a lot of manual input

Users may be intimidated and stressed by the intricacies of tracking their finances

Market Research

According to an online survey by SmartWealth involving 1,183 adults aged 18 and above on their spending habits, the study revealed several key findings:

https://smartwealth.sg/financial-literacy-singapore-statistics/

55.2%

of adults in Singapore say they are financially illiterate

18-24

year-olds have the lowest financial literacy rates

52%

of adult do not know how much they spend every month

1 in 3

adults who are financially literate make bad financial decisions

User Research

Open-ended questions were used to conduct user interviews to further investigate and gain a deeper understanding of the users' experiences with personal budgeting apps.

A total of 5 individuals, aged between 22 to 55, participated in the interviews. Each session lasted about 45 minutes.

Interview Questions

1. To start, can you tell me a bit about yourself? What do you do, and how do you usually spend your day?
2. How do you usually make purchases—do you prefer cash, card, or digital payments (e.g., PayNow, GrabPay, ShopeePay)?
3. Can you walk me through how you currently manage your money each month?
4. What tools or apps have you tried for tracking your expenses or saving? What did you like or dislike about them?
5. When was the last time you tried to track your expenses? How long did you keep it up?
6. How do you usually feel about saving money?
7. What motivates you to save—or what makes it difficult to save regularly?
8. Describe a time when you felt successful or unsuccessful at managing your budget. What happened?
9. What's the hardest part about keeping track of your spending or sticking to a budget?
10. Have you ever stopped using a budgeting or finance app? Why?
11. How confident do you feel when managing your finances each month?
12. When using a finance or payment app, what makes you trust it?
13. Are there any concerns or fears you have about connecting your bank or spending data to an app?
14. What kind of reminders, visuals, or rewards would motivate you to keep using a budgeting app?
15. Imagine you could design your ideal budgeting app—what features or experience would it have?
16. If you could change one thing about how you manage your money, what would it be?
17. Is there anything else you'd like to share about your experiences with saving, spending, or budgeting apps?

Key Insights

Being a visual person, I appreciate seeing **trends and detailed graphs** for a clearer overview of my spending.

I struggle to stay **consistent** in tracking my expenses due to my lack of discipline. I wish there was a more **convenient** way to do so.

I like when I am able to **categorize** my purchases.

I don’t like when an app require too much **manual** effort to log my transactions.

Observations & Conclusions

Users value visual clarity

Visual summaries such as graphs and trend charts help users better understand their spending patterns and motivate consistent engagment

Manual input creates friction

Requiring users to log each transaction discourages consistent use, suggesting a need for automation or simplified entry methods

Customization enhances relevance

Allowing users to categorize expenses increases personal connection and sense of control, making the budgeting experience more meaningful and organized

Problem Statement

Existing users find manual expense logging **inconvenient** and struggle to **stay consistent**. Meanwhile, new users hesitate to begin their budgeting journey, perceiving as **overly complex** and **intimidating**.

How Might We

How might we design an **intuitive** budgeting app that help users **effortlessly** track savings, **visualize** spending, and build **consistency** without feeling **overwhelmed**?

User Persona - Primary

My income changes every month so I need to know what's safe to spend and what to save



Joel Lee, 26

Gender	Male
Occupation	Freelance Designer
Marital Status	Single

Goals

- Gain control over variable freelance income
- Build consistent savings despite irregular pay

Background

Joel is a creative freelancer who values flexibility over strict budgeting. With fluctuating income, he struggles to save consistently and often revises his goals. He wants a system that adapts to irregular earnings without penalties.

Outside work, he enjoys traveling, design workshops, and tech trends. Frustrated by rigid budgeting tools, Joel prefers modern, mobile-first solutions that are flexible, visual, and automated, with effortless control over his finances.

Frustrations

- Struggles to forecast income and manage inconsistent cash flow
- Loses track of business vs. personal expenses

Motivations

- Independence and flexibility
- Long-term financial growth and peace of mind

User Persona - Secondary

I've been budgeting inconsistently because it's inconvenient. I have to log into multiple apps and manually combine data, which gets frustrating



Cynthia Wong, 32

Gender	Female
Occupation	Account Manager
Marital Status	Married, one child

Goals

- To start saving for her child's education
- To be able track expenses and savings all in one place
- Reduce manual efforts in logging entries

Background

Cynthia is a newly-wed and expecting her first child. She wants to plan seriously for her family's future. Currently, she manages her budget using Excel and several apps, logging expenses daily.

With a baby on the way, she hopes to simplify and streamline her financial tracking to save time and effort. She's eager to find a more efficient budgeting solution for herself and her growing family.

Frustrations

- Hard to see an overall picture of expenses
- Overwhelmed by too many disconnected financial apps

Motivations

- To be able support for her family comfortably
- Being able to spend more time with her family

User Persona - Tertiary

I want to enjoy life now, but I also don't want to be broke every end of the month



Seth Koh, 22

Gender	Male
Occupation	Marketing Student
Marital Status	Single

Goals

- Balance lifestyle spending with early savings
- Learn to manage finances without giving up fun

Background

Seth is a university student at Singapore Institute of Technology who learned the value of budgeting after watching his parents work multiple jobs to support him. With little guidance, he feels uncertain about how to start managing his finances.

He's looking for a beginner-friendly app that makes it easy to track his spending and building better money habits.

Frustrations

- Intimidated by the complexity of budgeting apps
- Easily loses track of daily spending, especially small purchases

Motivations

- To be financially independent
- Being able to support and provide for his aging parents

User Stories

I developed user stories reflecting what users are most likely to expect or need from a personal budgeting app



MoSCoW Prioritization

Must Have

As a user, I want to be able to see an overview of both my income and spending

As a user, I want to be able to see some statistical graphs/charts of my finances

As a user, I want to be able to view my transaction history in days, weeks and months

Should Have

As a user, I want to be able to quickly log my physical transactions into the app

As a user, I want to be able to categorize my expenses

As a user, I want to have the option of linking/syncing my bank accounts

Could Have

As a user, I want to be able to set short and long-terms goals

As a user, I want to be able to track my subscriptions/ recurring expenses

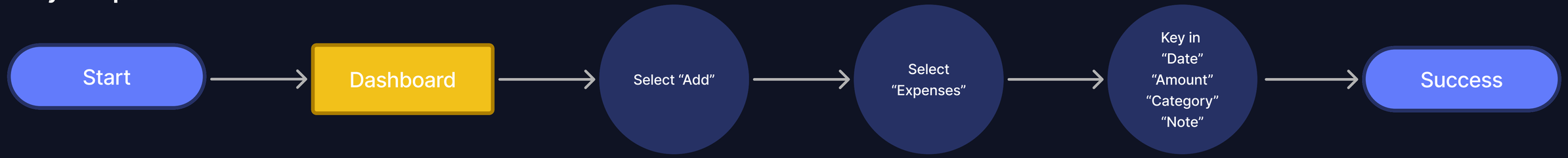
As a user, I want to be able to have personal customization in the app

User Site Map

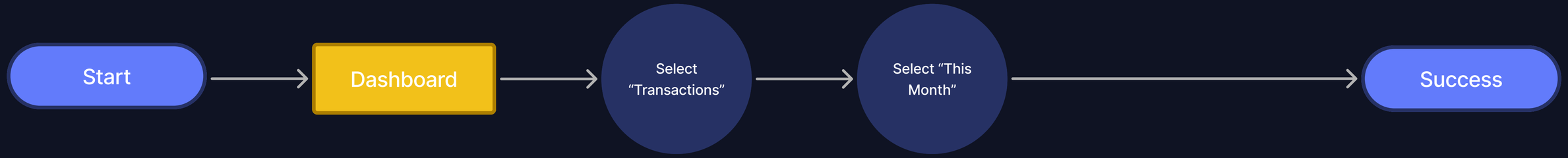


User Flow

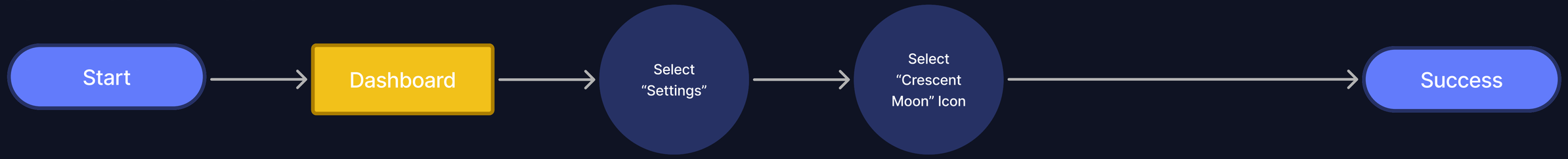
Key in Expense



View Financial Trends for Current Month

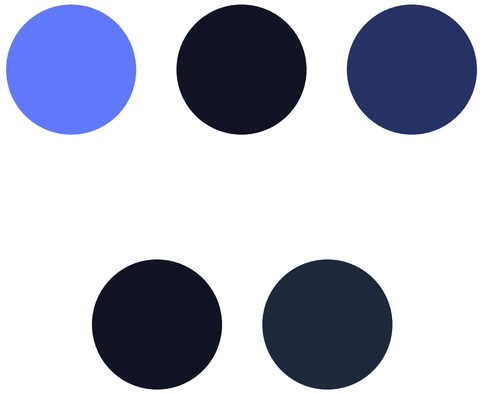


Set Theme to Dark Mode



Design System

Colours



Typography

Font

Inter

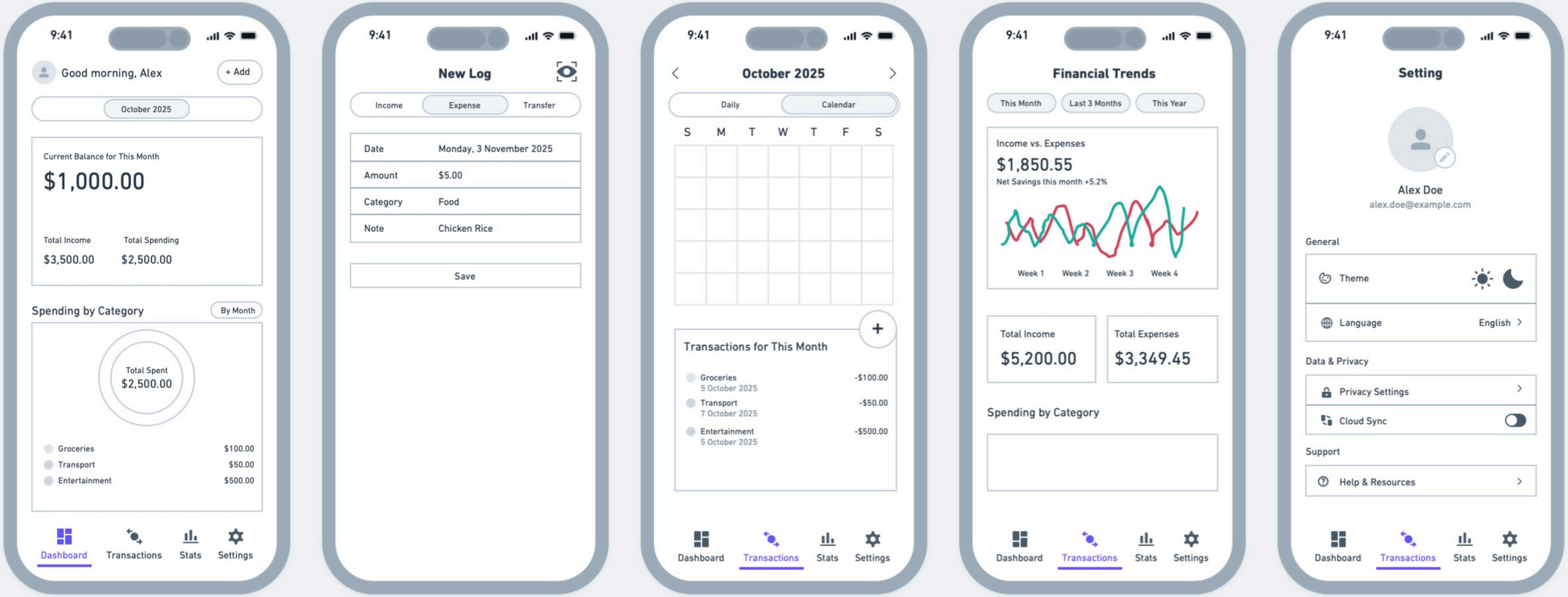
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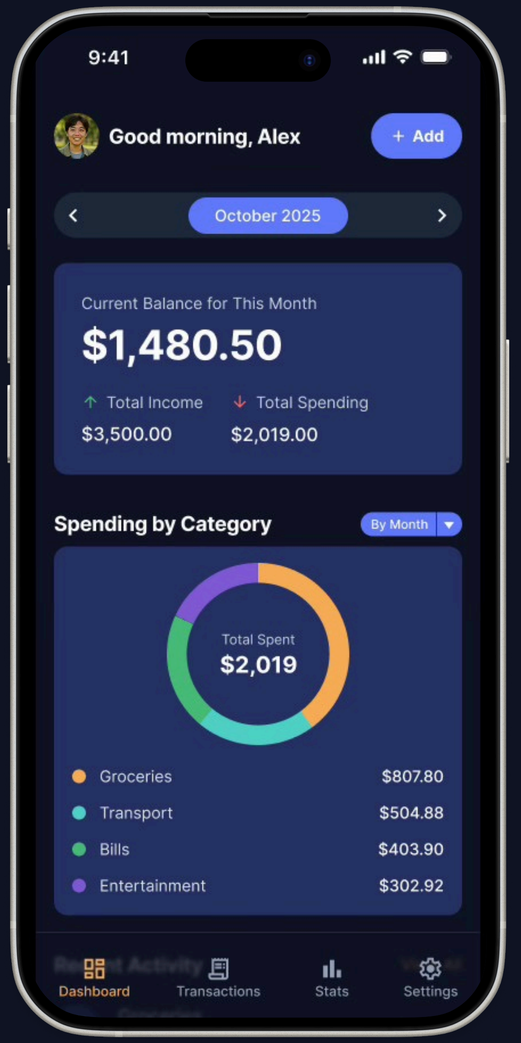
Mid-Fidelity Wireframes



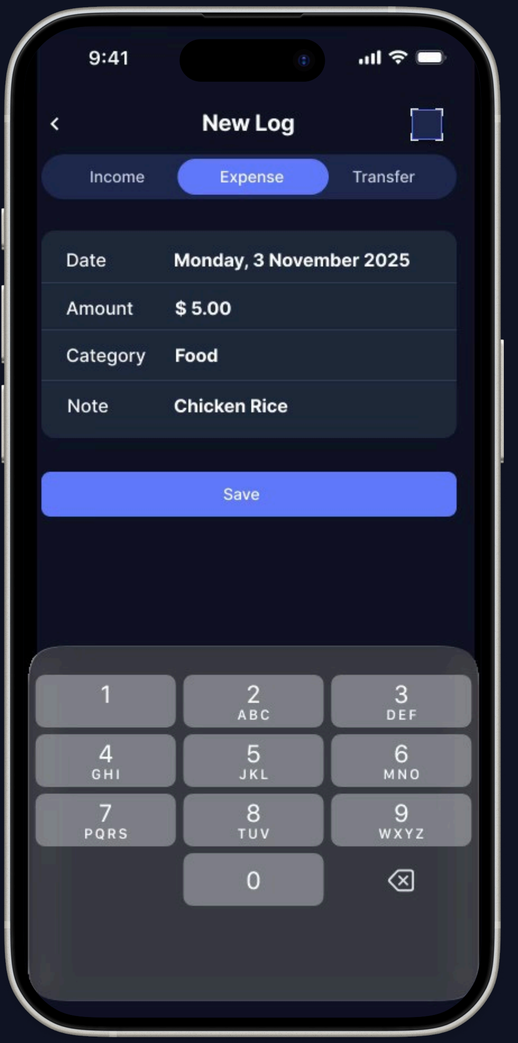
Made with Whimsical

High-Fidelity UI Design

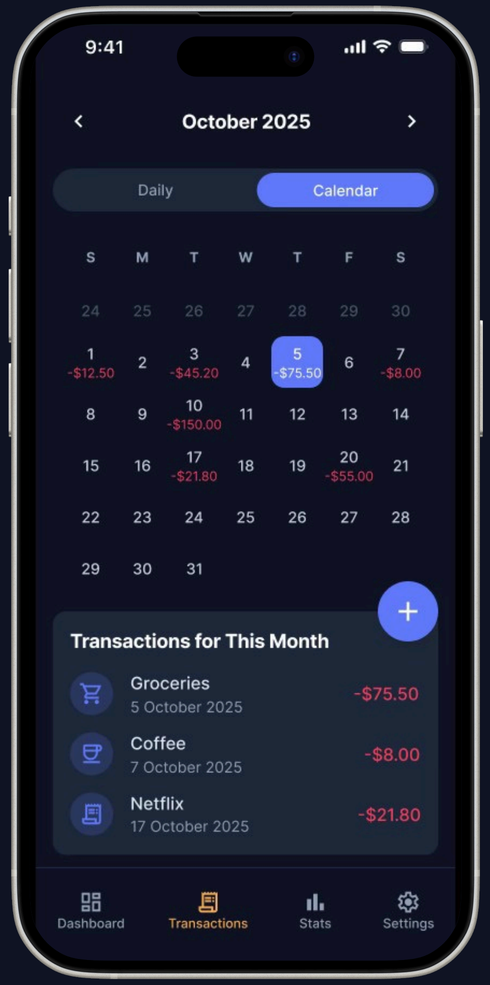
Introducing SmartBudget



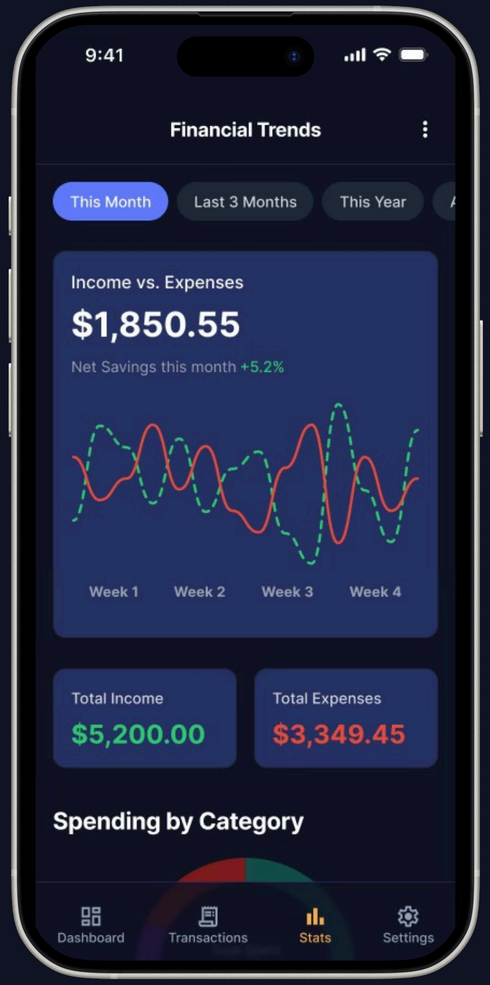
Dashboard



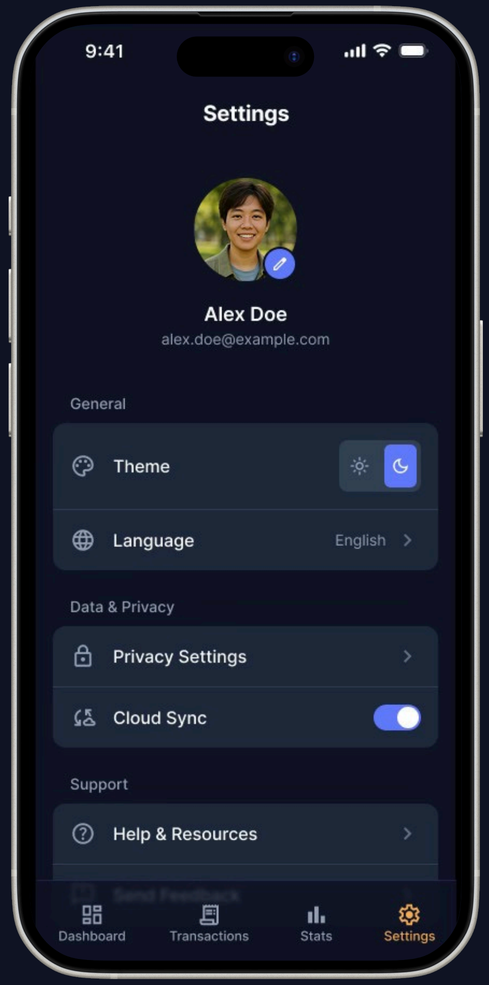
Add New Log



Transactions



Stats



Settings

Usability Testing

“I like...”

- Convenient home screen that allows instant expense entry
- Variety of visuals to analyze expenditure
- Having the option to scan and instantly log your physical receipts expenses

“I wish...”

- There was a hide button for my account balance
- There was an in-built calculator app
- I could set saving goals and see my progress visually

“I wonder if...”

- There’s a faster way to input recurring expenses
- I can share my budget with my partner or family
- The app can integrate with my e-wallet or credit card

Reflection

What went well

The research and ideation phases were effective in identifying key user pain points and needs. Creating personas and user flows helped clarify design direction. The final prototype achieved a clean, intuitive layout that users found visually appealing and easy to navigate. Consistent use of hierarchy, spacing, and color improved readability and engagement.

What didn’t go so well

Time constraints limited deeper user testing and iteration. Some features lacked refinement due to changing design priorities. Balancing aesthetics with functionality was initially challenging, leading to minor usability issues in early prototypes.

What I learned

I learned the importance of grounding design decisions in user research and feedback. Iteration is essential—each test revealed insights that improved usability. I also learned how visual consistency and interaction patterns influence user trust and satisfaction.

What can be improved

Future projects can benefit from more structured usability testing and clearer feedback loops. Establishing a stronger design system early on will improve scalability and consistency. More focus on accessibility and micro-interactions can also enhance overall user experience.

Thank You