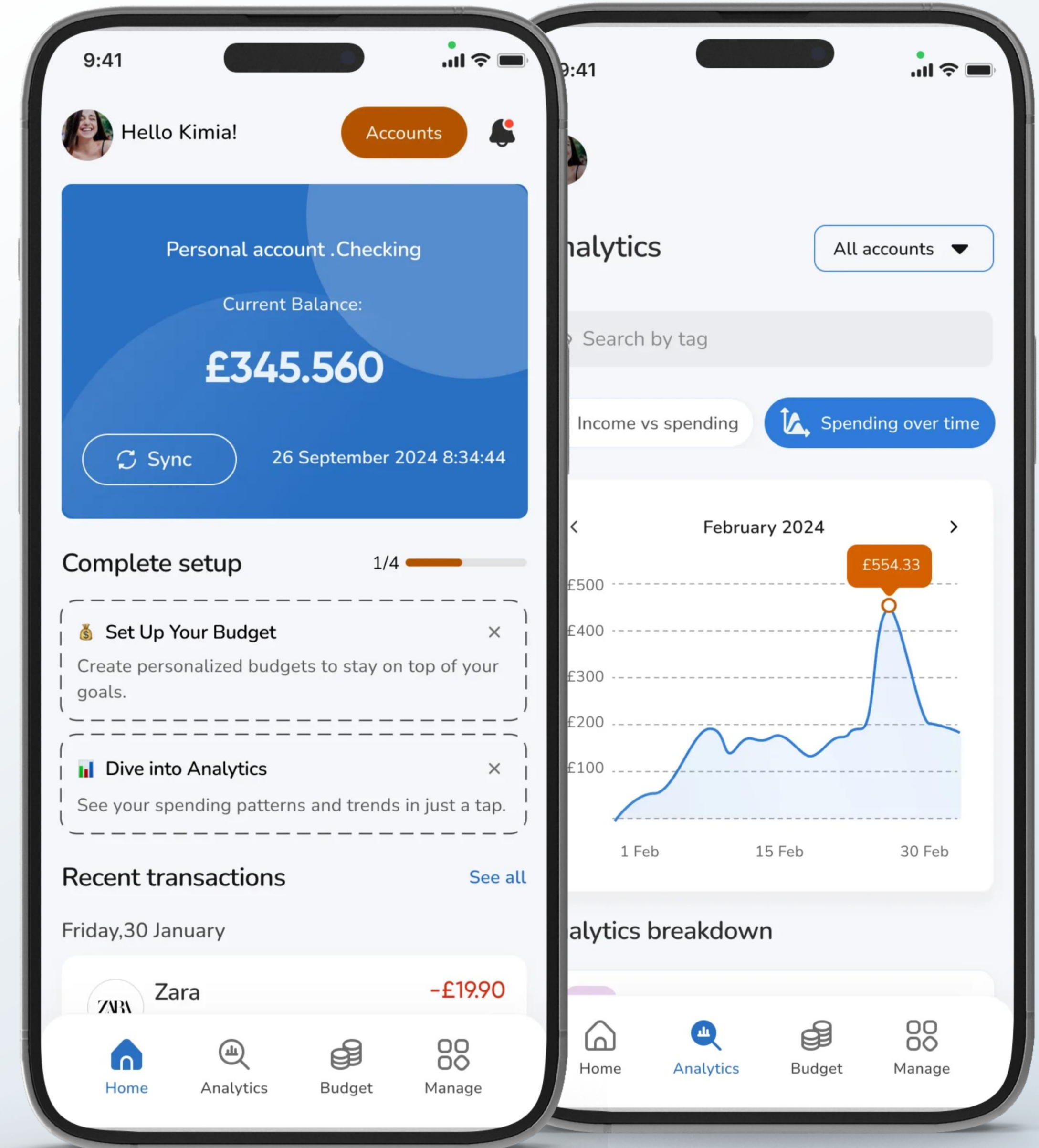
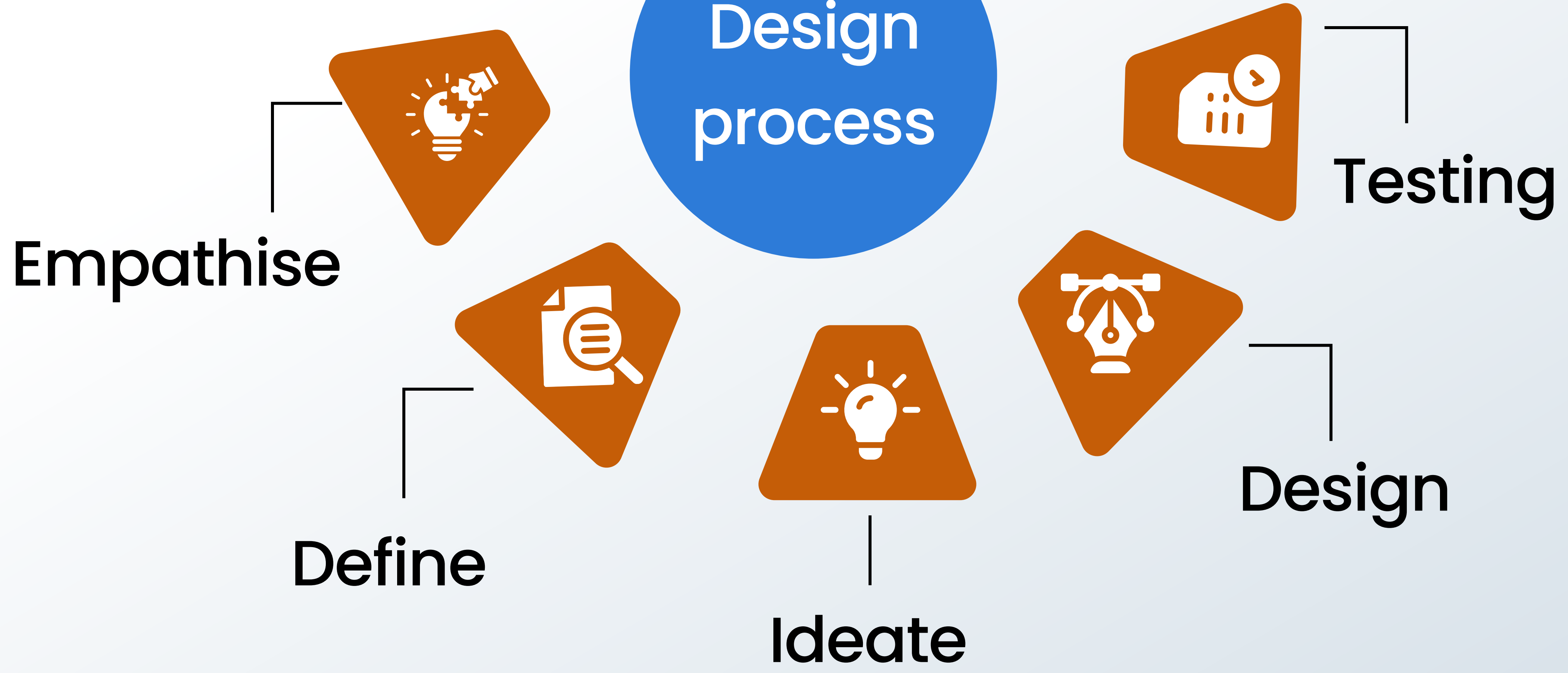


JointBudget

An advanced platform for meticulous account management, expenditure monitoring, and precise budgeting for each account is offered by the **JointBudget** application. Detailed charts provide key spending insights to enhance financial decisions. Plus, all features can be easily shared, enabling collaborative budgeting with others.



Design process



Problem Statement

Effective account management is essential for individuals to monitor their finances and understand their financial position at any given moment. Without a clear overview of income, expenditures, and savings, it becomes difficult to make informed financial decisions, which can lead to overspending, missed savings opportunities, or financial stress.

Many also face the added complexity of managing joint accounts with partners, children, or other family members, which introduces additional layers of coordination and communication. In such cases, it becomes crucial to track not only personal financial activities but also shared transactions and budgets.



Empathise-Competitive analysis



Pros

- **Collaborative Budgeting:** Buddy allows users to share their budgeting process with others.
- **Reminders and Recurring Transactions:** The application supports reminders and the setting up of recurring transactions.

Cons

- **User Experience Challenges:** The application's user interface, particularly the date picker, poses usability challenges, especially for individuals with disabilities.
- **Lack of Analytics:** There is no dedicated analytics section.
- **Restricted Functionality:** Users encounter limitations within the app, such as restrictions on adding new transactions.



Qualitative research

I conducted **Semi-Structured Interviews** with four participants to explore their financial management challenges and needs. Through in-depth questions, I aimed to gain a clearer understanding of their experiences.

[View Affinity Diagram](#)

Due to the company's privacy I am not able to share all the documents



Challenges

- Generating ideas that accurately reflect diverse user needs through thorough research.
- Achieving consensus with both the team and stakeholders on which ideas to prioritize.
- Balancing user priorities with the overall project goals.
- Identifying which ideas are feasible for phase one implementation.
- Managing user expectations while planning phased implementations for future project stages.



Empathy Map

I struggle with managing my expenses.

I aim to avoid spending all my money on pizza.

struggle with not knowing where their money is going

SAY

I need to organize and manage all my accounts.

To allocate money carefully, I must do effective budgeting.

Make a file and gather all the expenses

Think

I attempt to write my expenses.

I try to budget manually.

Make a report to track

Does

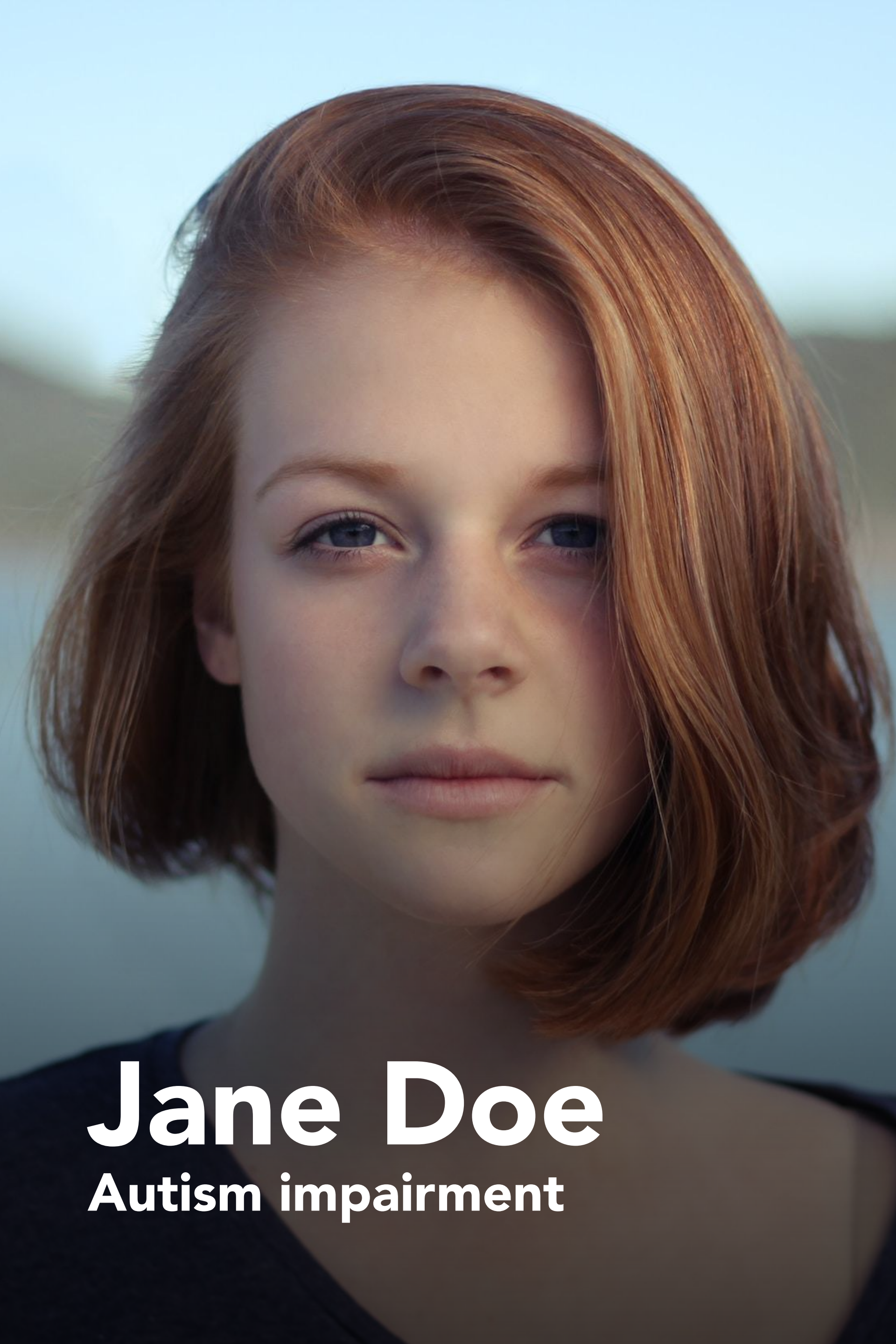
I feel overwhelmed due to my disorganized transactions.

I'm anxious about spending all my income on food.

I'm concerned about had less money left than I expected

Feels





Jane Doe
Autism impairment

28 Years Old | Network specialist

User Story

I'm Jane. I'm a 28-year-old network specialist working on exciting tech projects from home. I enjoy staying organized, whether it's planning my day or managing my personal finances. In my free time, I love exploring minimalist design and calm apps that help me keep track of things.

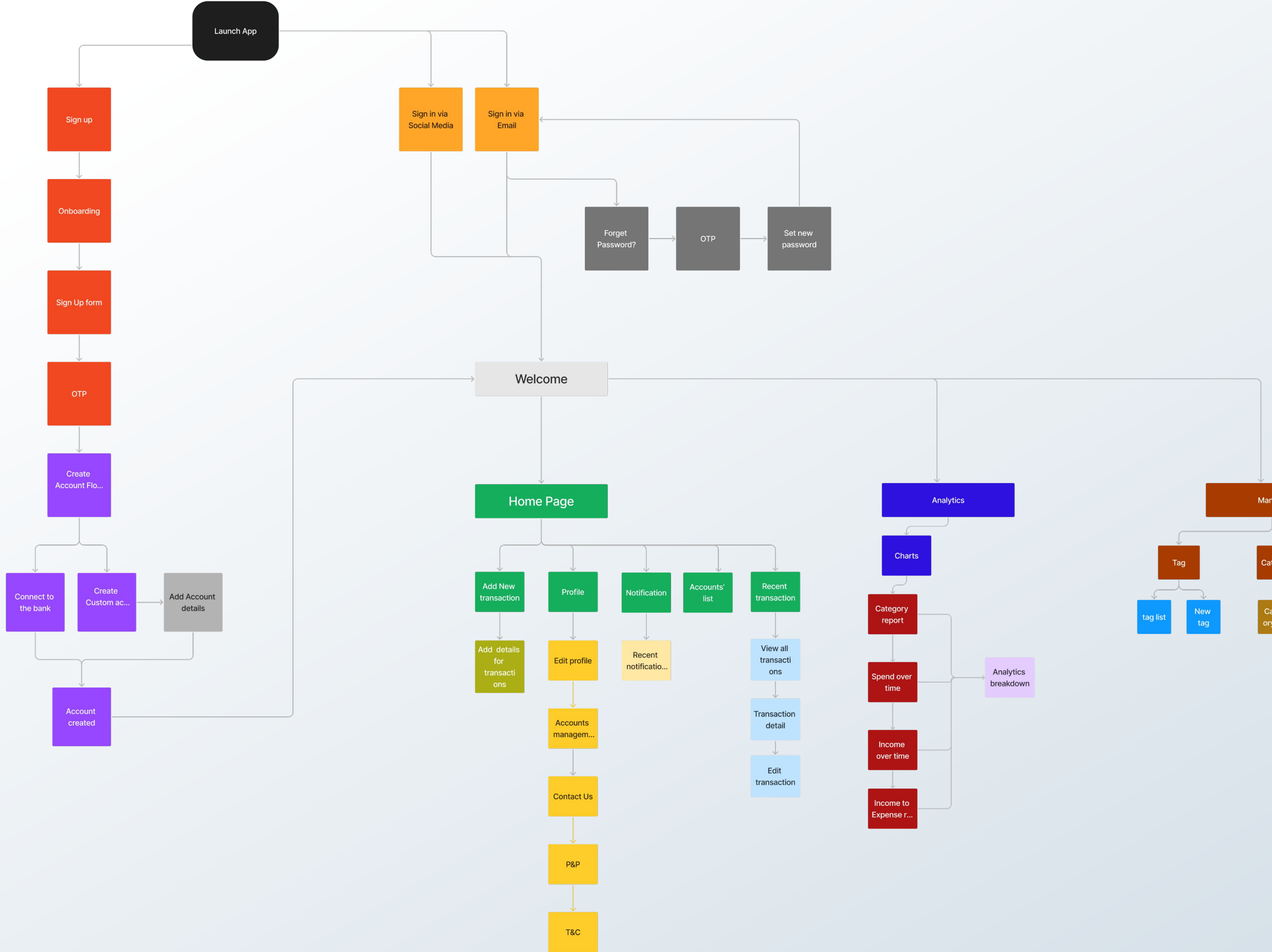
Goals

- She needs budget and expense management.
- She intended to stop her overspending by tracking them.
- She needs to write a note for each spending

Pain Points

- Due to her job, she does not have enough time to track her joint account expenditures.
- She cannot concentrate on flashing and messy background.
- She can not share home budget with her husband.

Information Architecture



Sketches

Custom account for those who do not want to connect to the bank

Home page/ Bank connected

Home page/ Custom account

welcom to Joint Budget

Email

Password

Forget Pass?

login

Create Custom Account

Name

Detail

Acc type

Currency

Create Account

Hello Kimia, welcom Back Accounts

Myofel's Bank

Current Balance: Joint Account

Recent Transaction

Friday, 30 Aug

Zara Shopping	-\$15	K. Abbasim
Bolt Transport	-\$6	K. Sahati
Bolt Transport	-\$6	K. Sahati

Hello Kimia, welcom Back!

Accounts

Joint Account

Latest Transaction

No Recent

Analytics

Account

Feb 2024

Analysis Breakdown

General	42.00
movie	42.00
	60.00

Login page

Budgeting detail page

Budgeting

Title

Tra Total Budget \$520.30

Account Kimia's joint

Period 5. March - 2. April

Is this recursive?

Continue

would you like to allocate your money?

Yes, I would like to allocate

No, Do not allocate my money

Budget Allocation

Budgeting

Allocation

Budget Period: 30.1.2024

Allocation

Distribution

Category	Subcat	Tag
\$0.00	\$0.00	
\$0.00	\$0.00	

Analytics page for Sam

Transaction detail page for Jane

Transaction detail

Zara -\$15.00

Personal Account

Friday, 30 Aug

Status: Pending

Category Shopping

Add tag

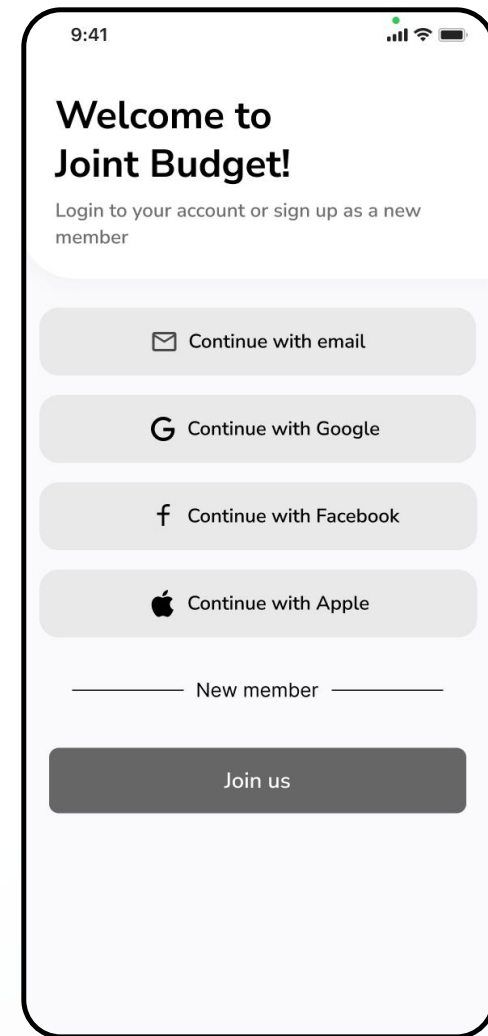
Add image

Note

Location

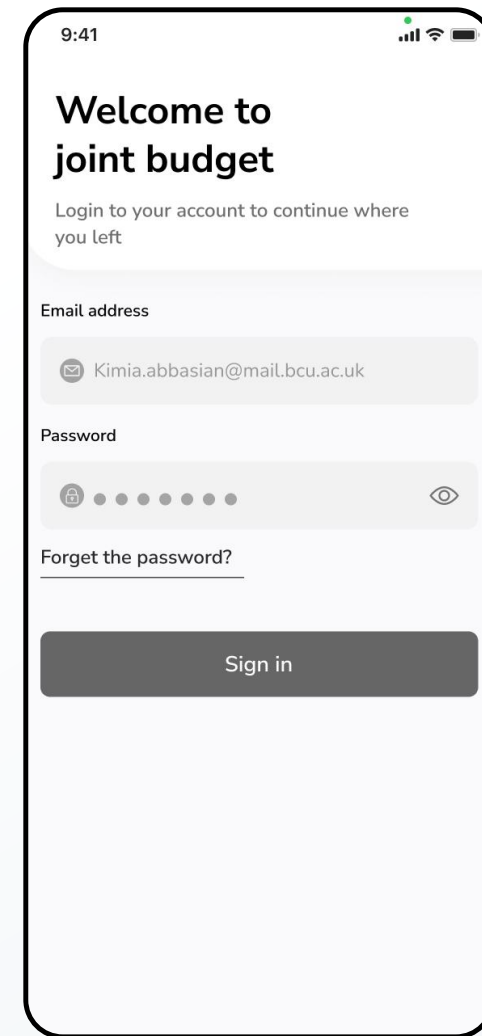
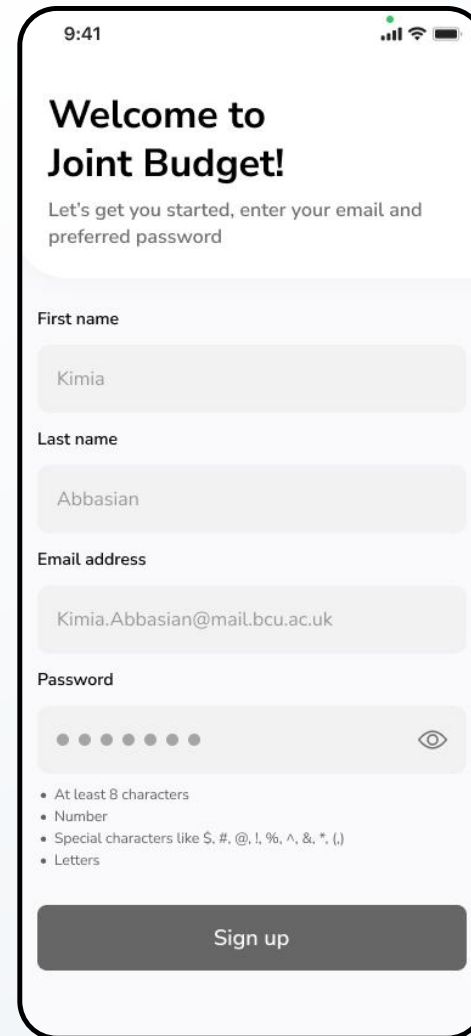


Low-fidelity



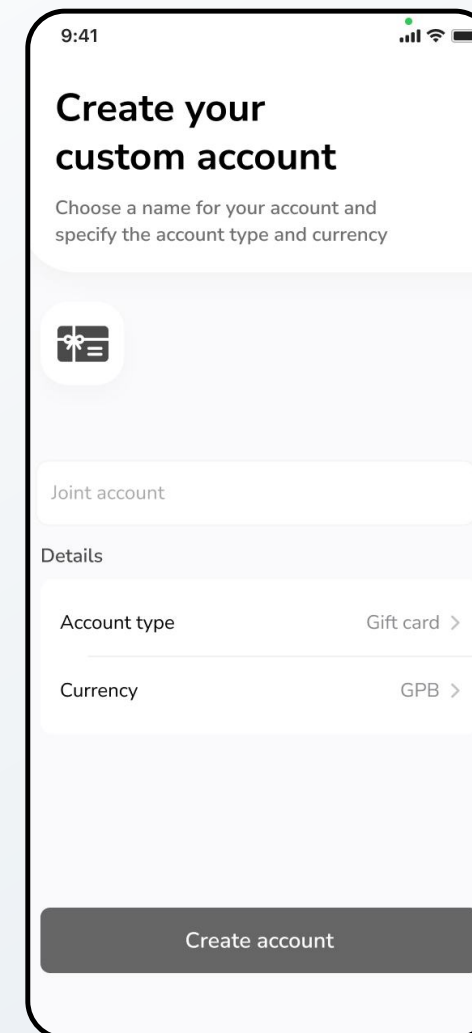
Login/Join us Page

Register page

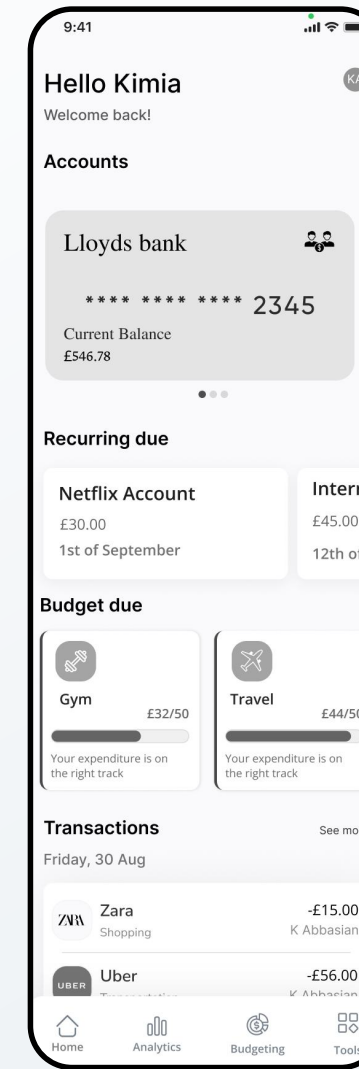


Login by email

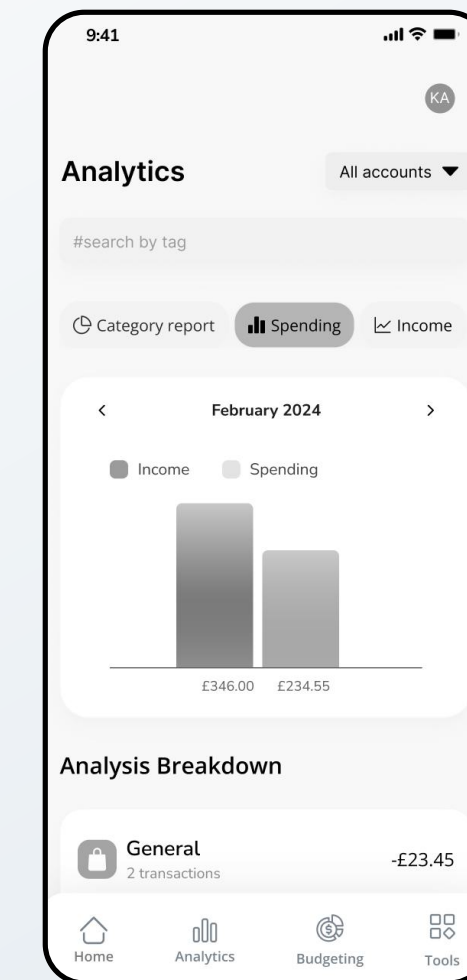
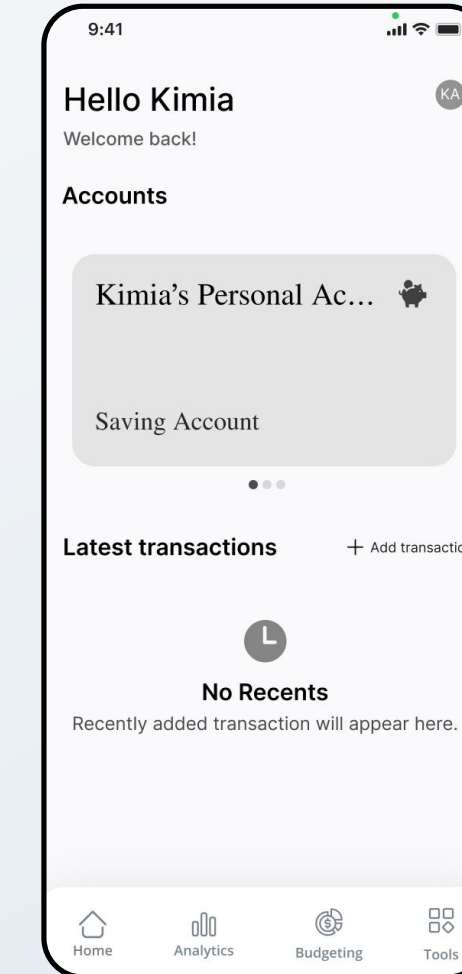
Custom account



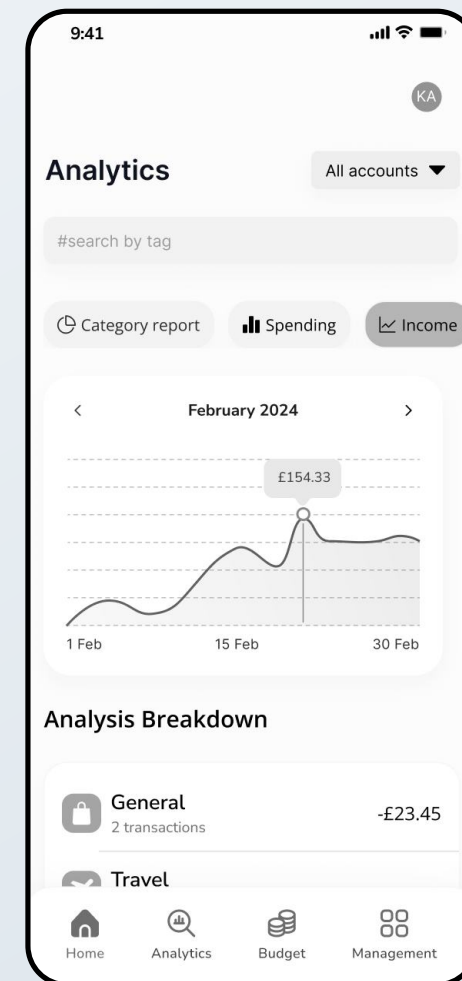
Home page for those who are connected to the bank



Home page for those who are not connected to the bank

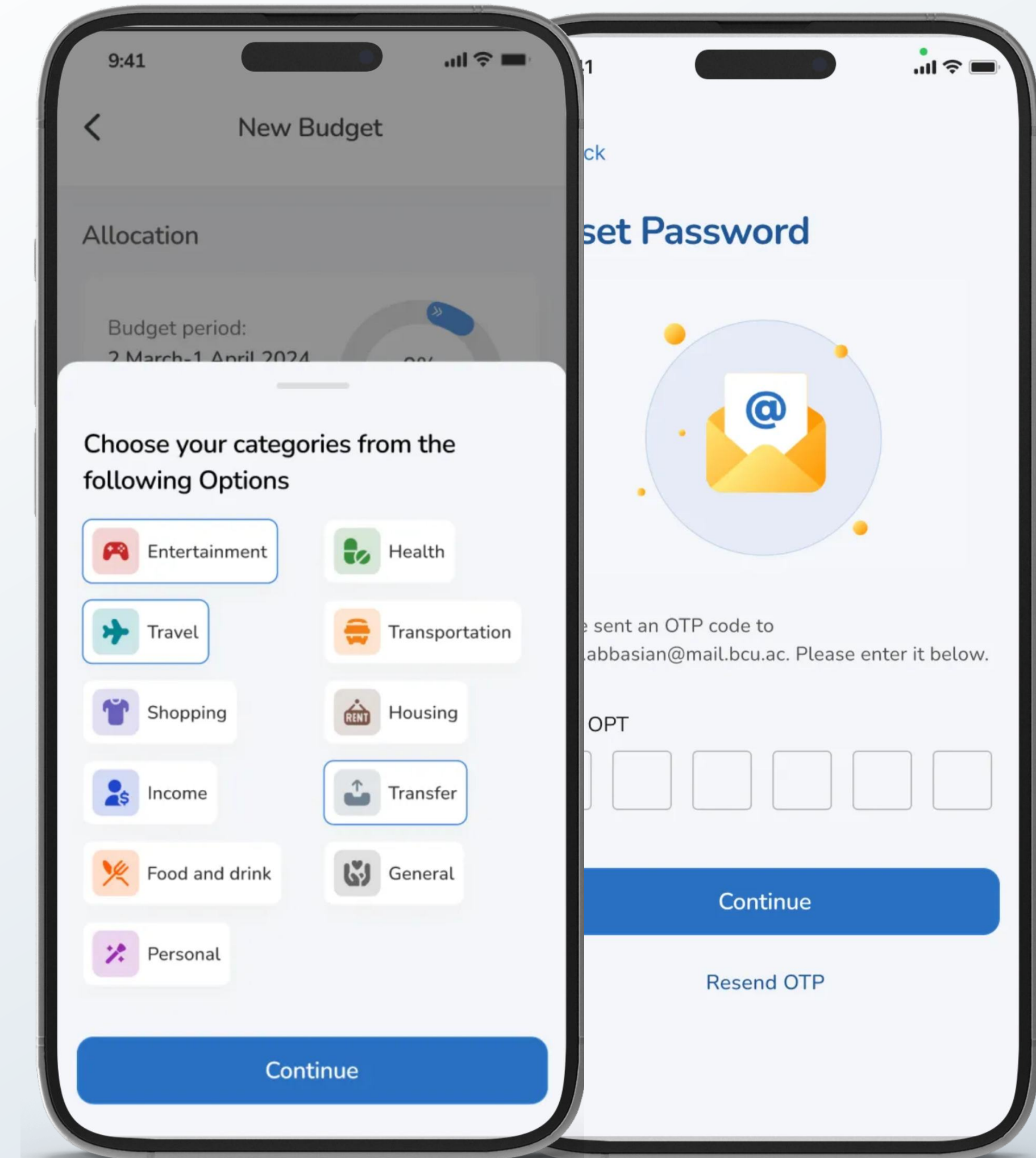


Analytics for better visualization of money management.



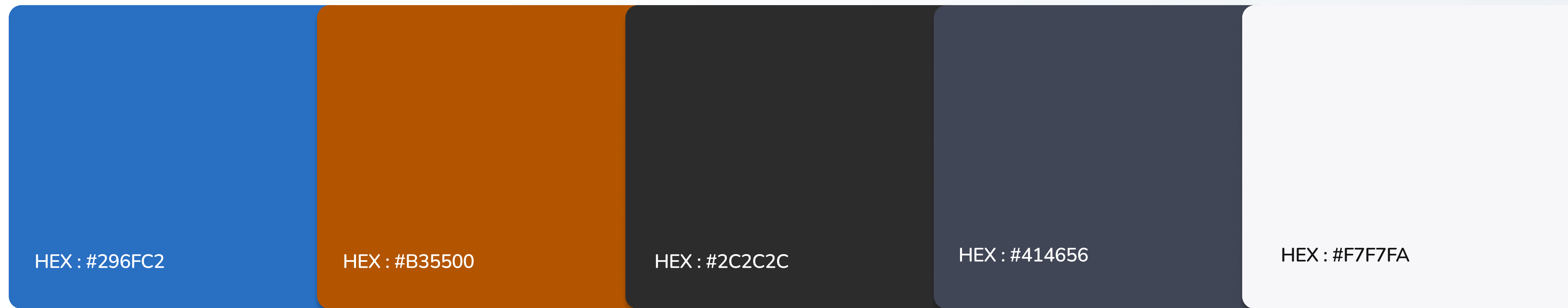
Accessibility

We focused on accessibility for users with **autism**, **vision** impairments, and overall convenience by ensuring all colors met the **WCAG** contrast ratio of **5.06:1**, exceeding the 4.5:1 guideline. We also ensured interactive elements, like buttons, had a **target size** of at least 44x44 px for easier navigation, making the experience more comfortable and inclusive for all users.

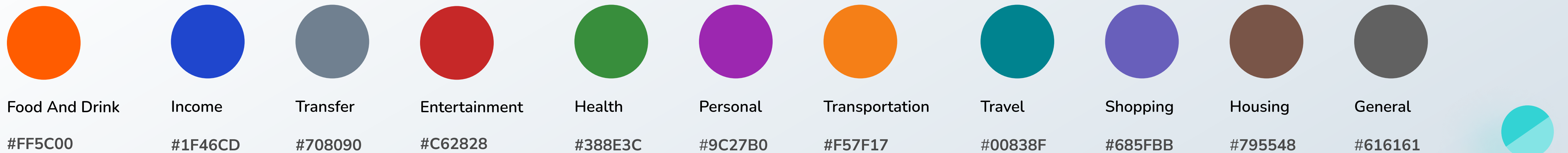


Design-Design system

JointBudget color palette



Category color palette



Design-Components

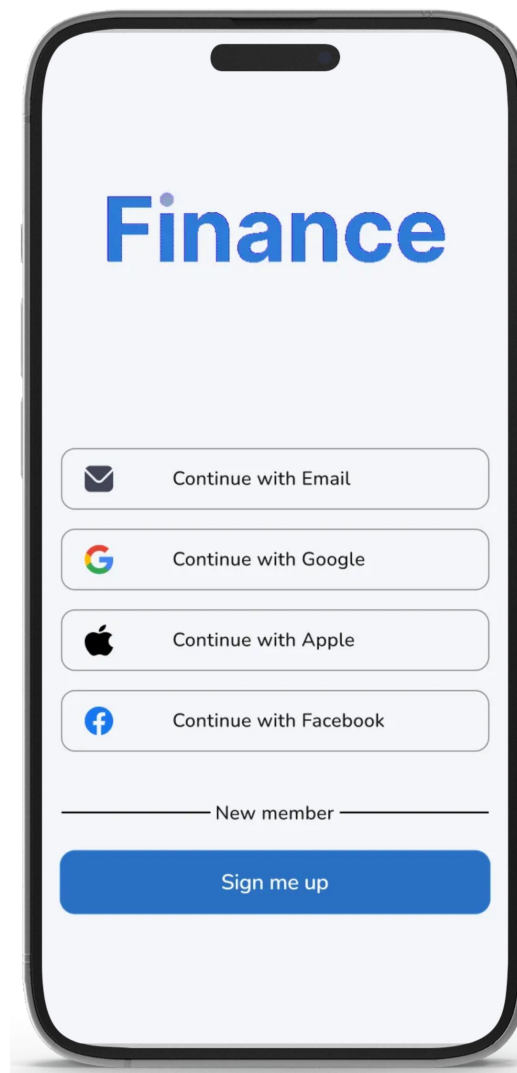
<input type="text" value="Kimia.abbasian@mail.bcu.ac.uk"/>	<input type="text" value="Kimia.abbasian@mail.bcu.ac.uk"/>	<input type="text" value="Kimia.abbasian@mail.bcu.ac.uk"/>	<input type="text" value="Kimia.abbasian@mail.bcu.ac.uk"/> <small>Invalid email, please check again</small>
<input type="text" value="Kimia.abbasian@mail.bcu.ac.uk"/>	<input type="text" value="Kimia.abbasian@mail.bcu.ac.uk"/>	<input type="text" value="Kimia.abbasian@mail.bcu.ac.uk"/>	<input type="text" value="Kimia.abbasian@mail.bcu.ac.uk"/> <small>Invalid email, please check again</small>
<input type="password" value="Password"/>	<input type="password" value="Password"/>	<input type="password" value="....."/>	<input type="password" value="....."/> <small>Incorrect password, please check again</small>

Home	Analytics	Budget	Manage
Home	Analytics	Budget	Manage
Home	Analytics	Budget	Manage
Home	Analytics	Budget	Manage

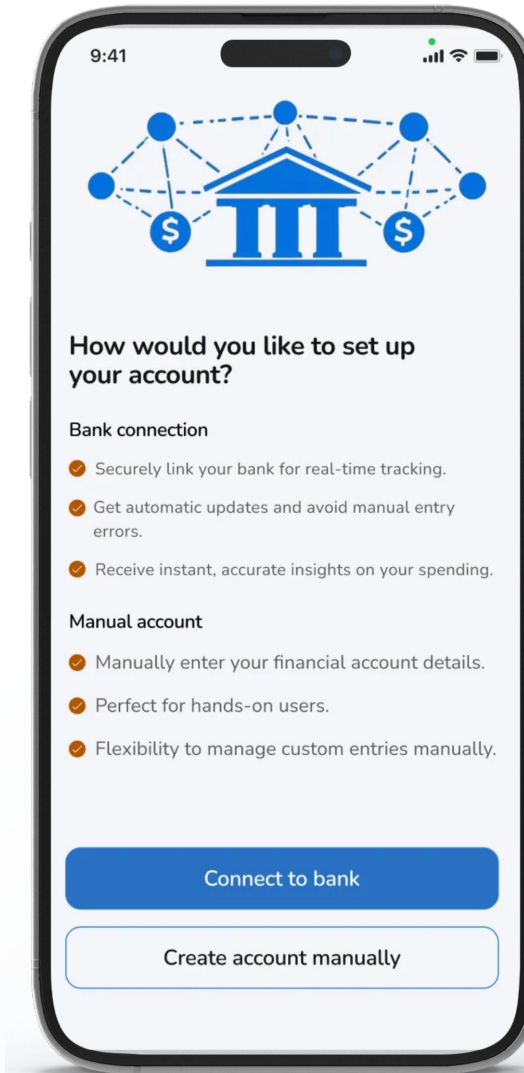
Category report	Category report	Category report
Category report	Category report	Category report
Category report	Category report	Category report

Total budget	£0.00
Account	Kimia's personal account
Period	2 March-1 April
Is this recursive?	<input type="checkbox"/>

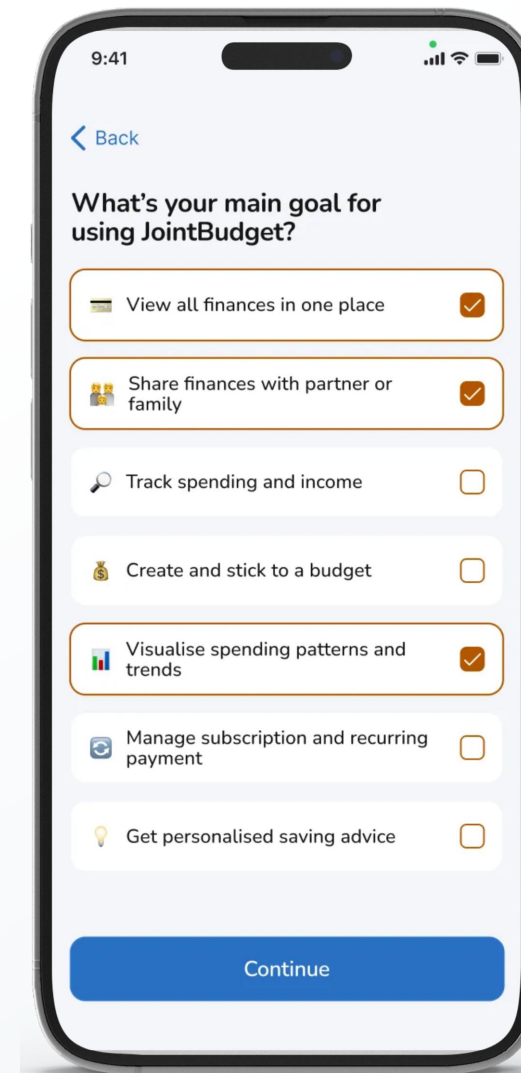




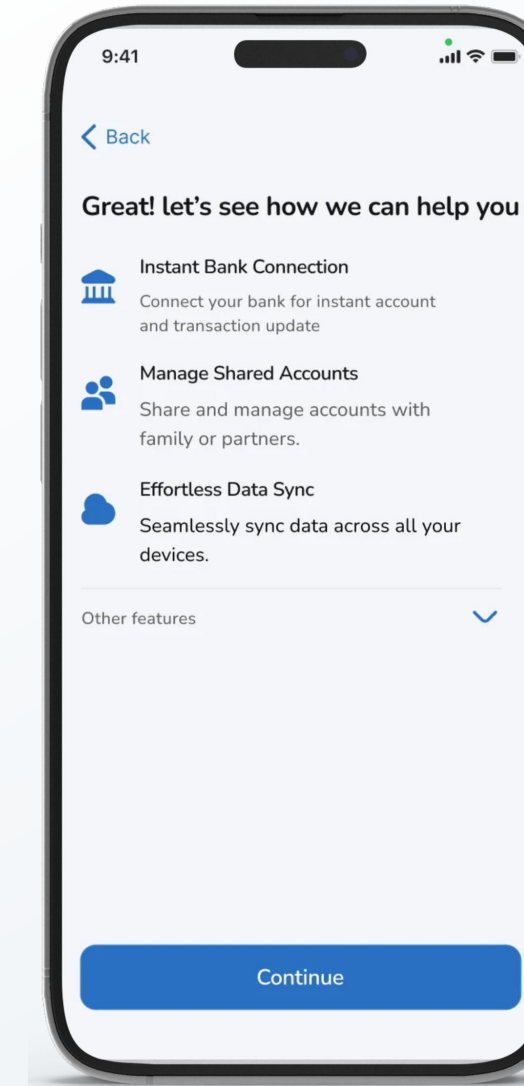
Sign up/in



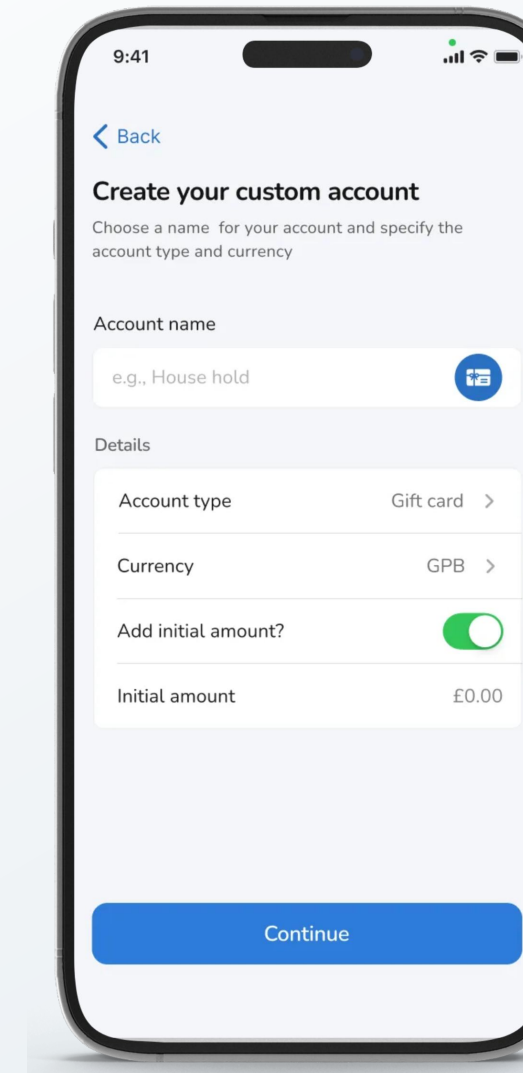
Onboarding



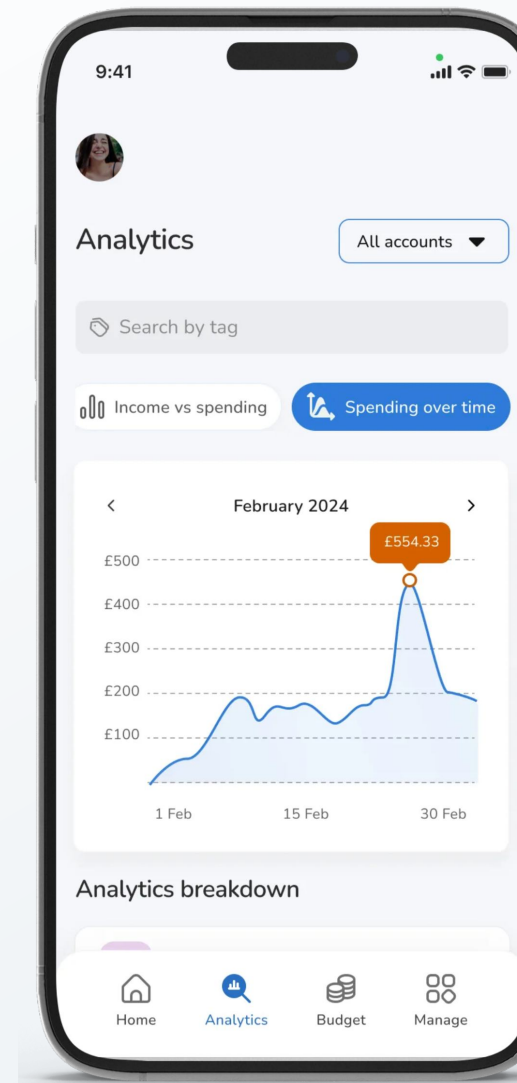
Onboarding



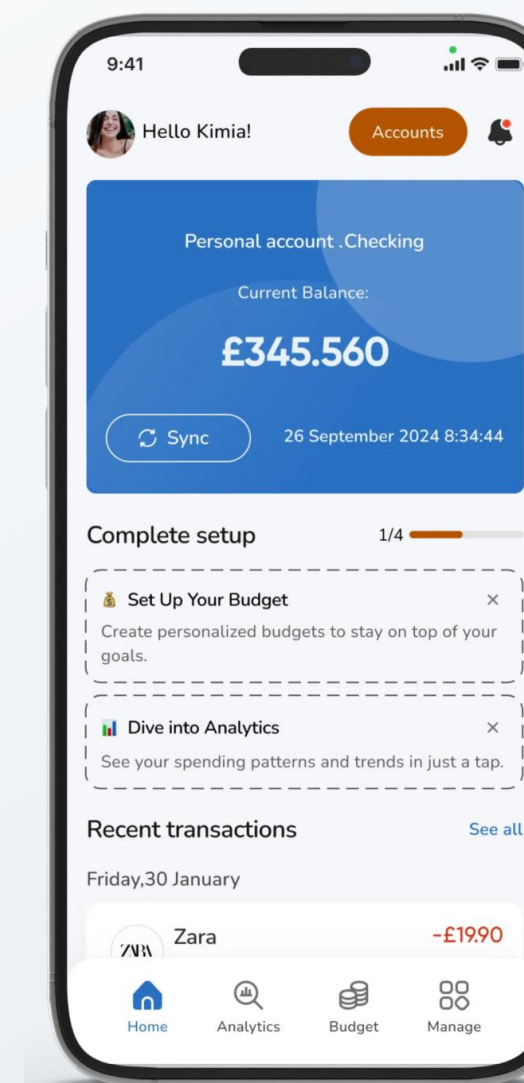
Onboarding



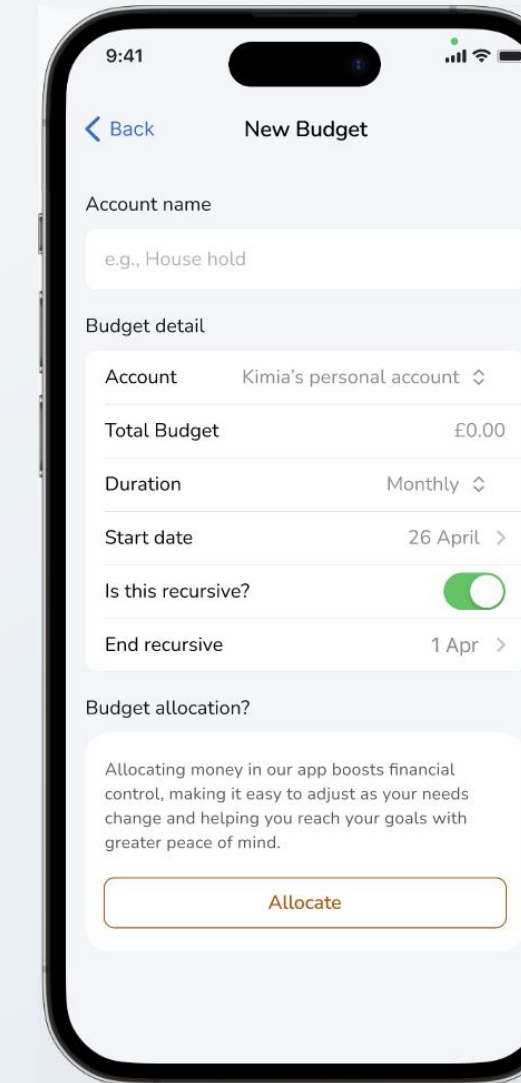
Custom account



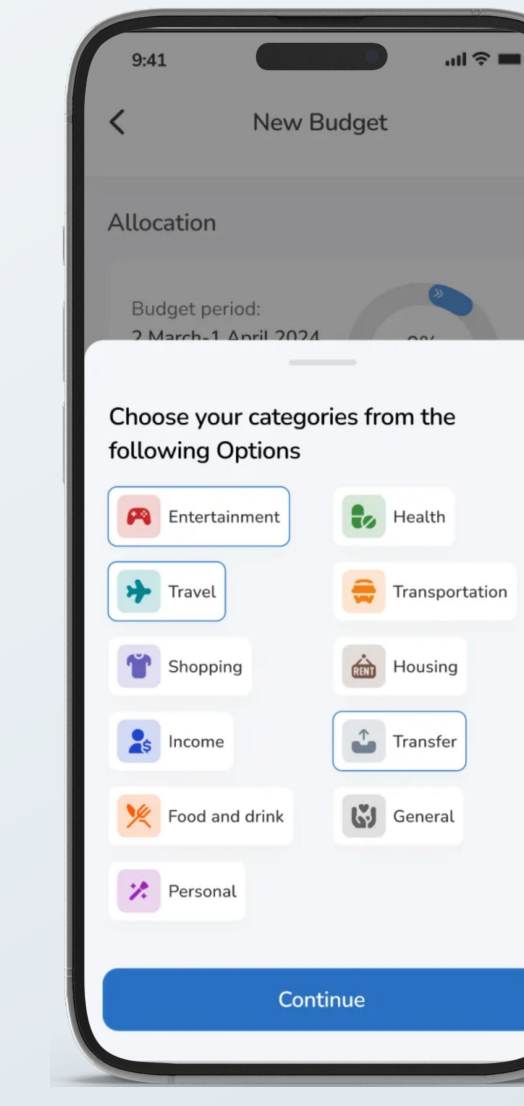
Analytics



Home page



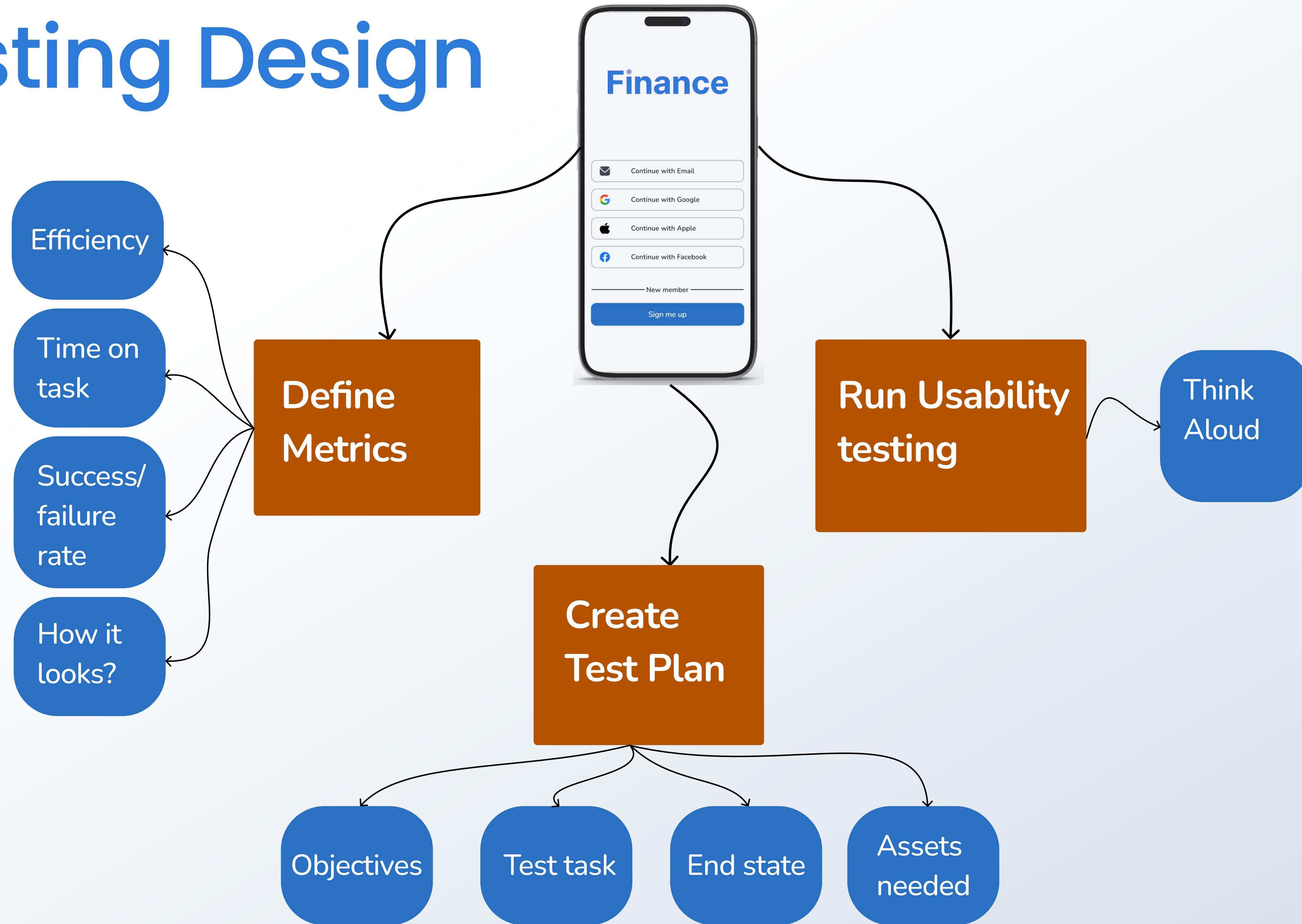
Budget



Budget

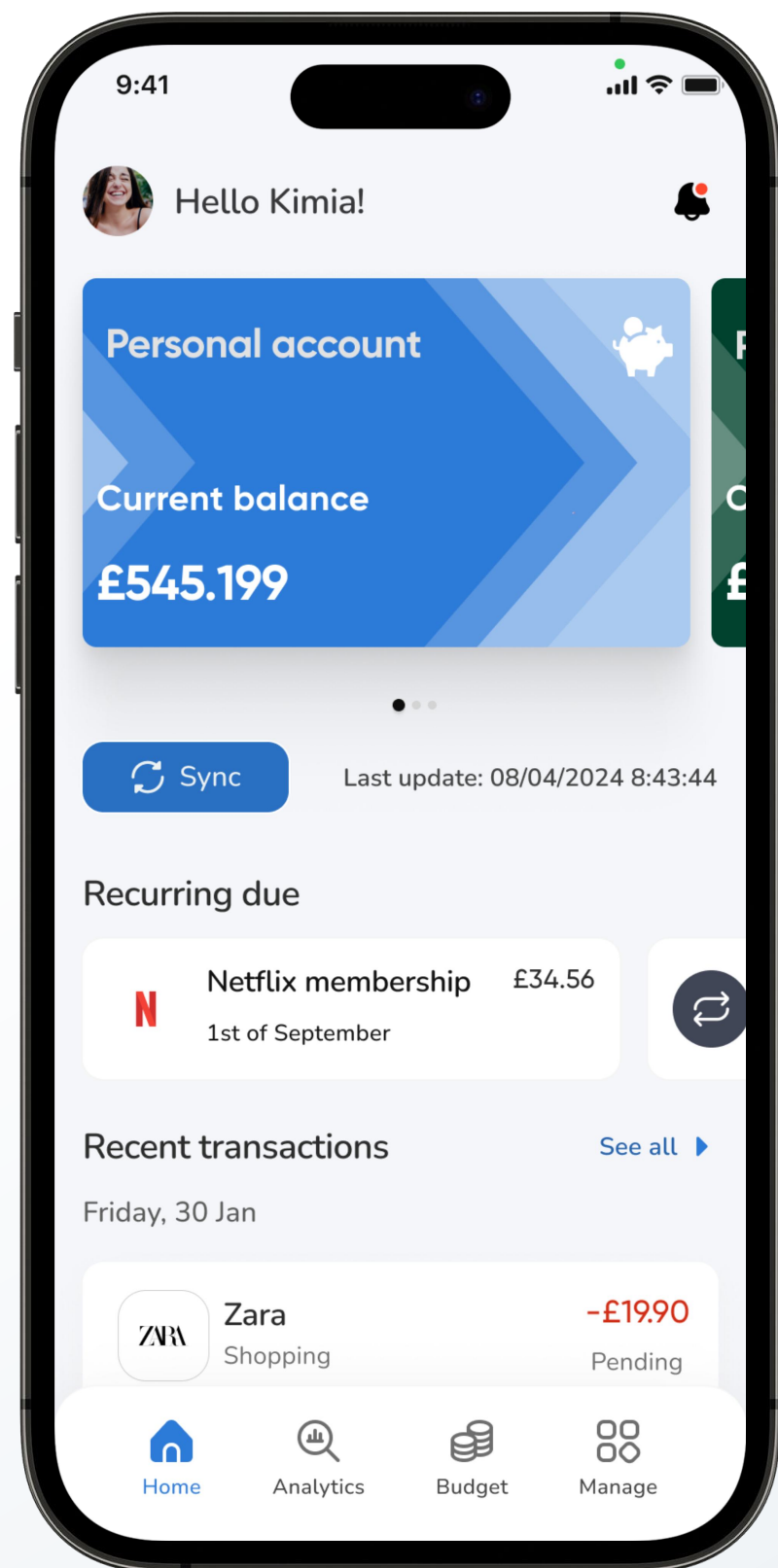


Testing Design

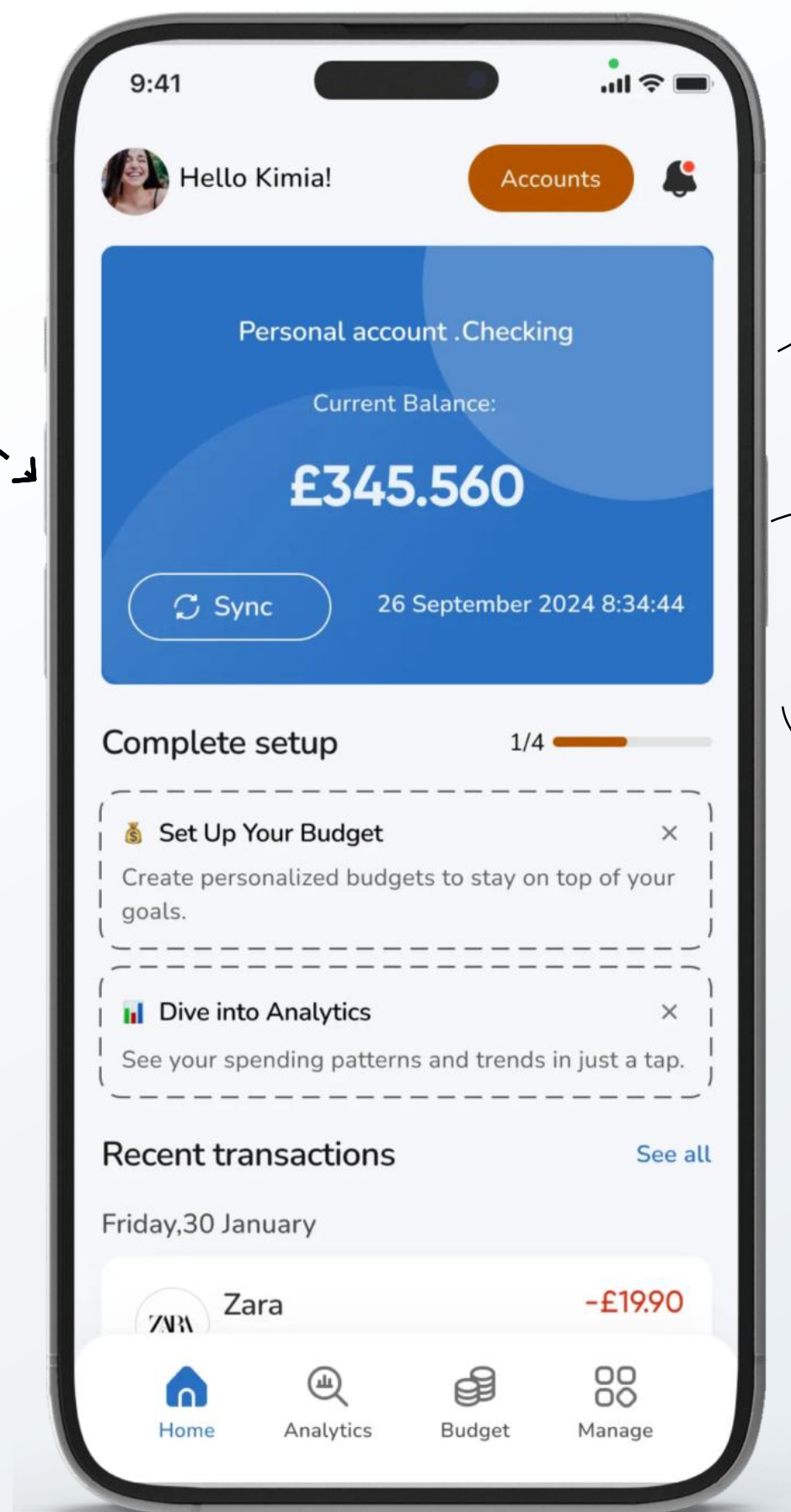


Enhancement (Home page)

Before



After



- 1 To accommodate mobility impairments, dragging cards was replaced with accessible buttons, meeting **Level AA** standards.
- 2 Visual hierarchy was simplified to focus on essential information, such as account balance and action buttons, improving usability.
- 3 The date and time for the last sync was made more complete and consistent, enhancing clarity for users.