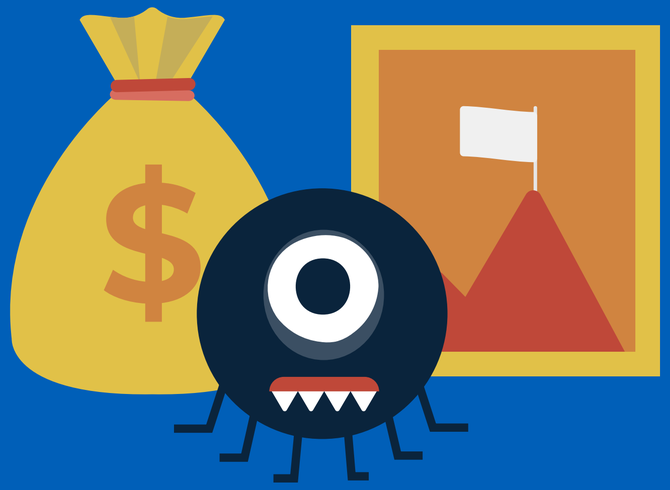
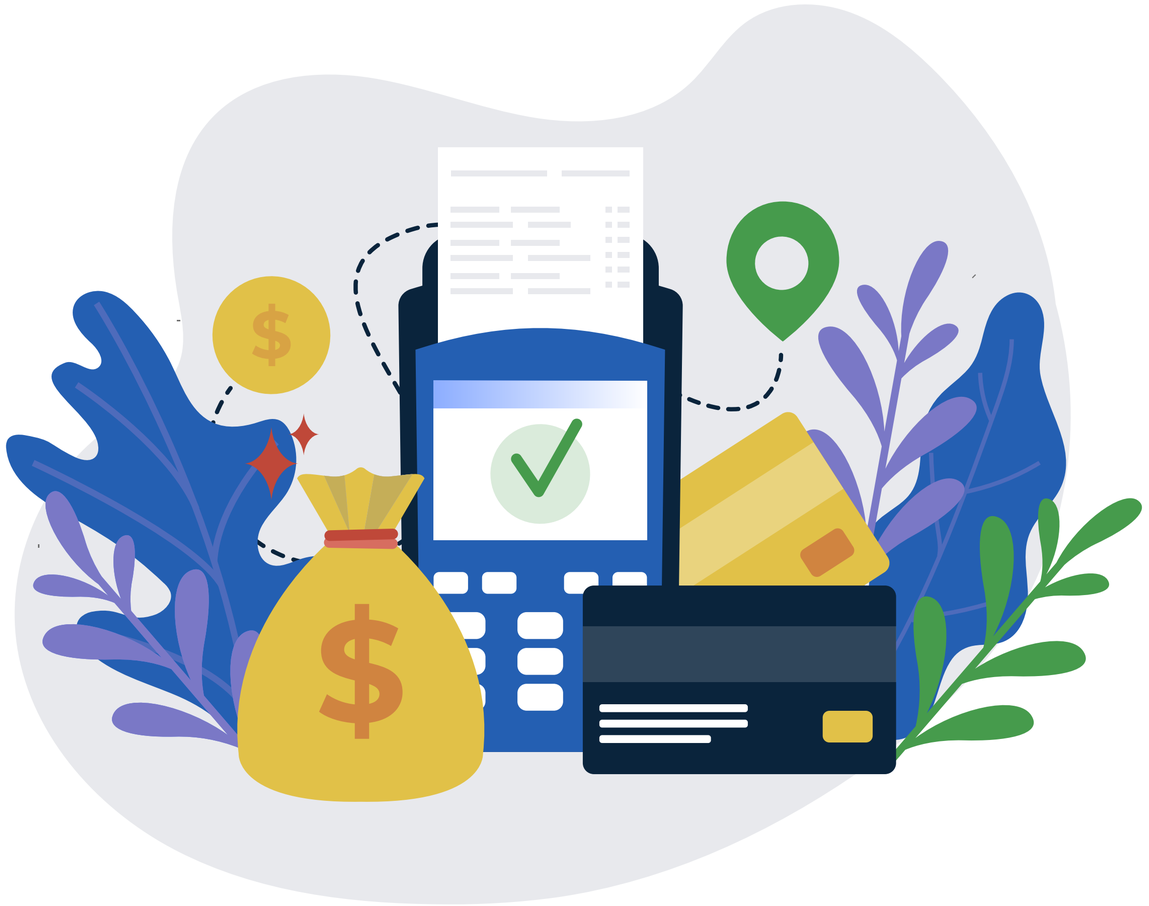


RUGGERO BARACCO

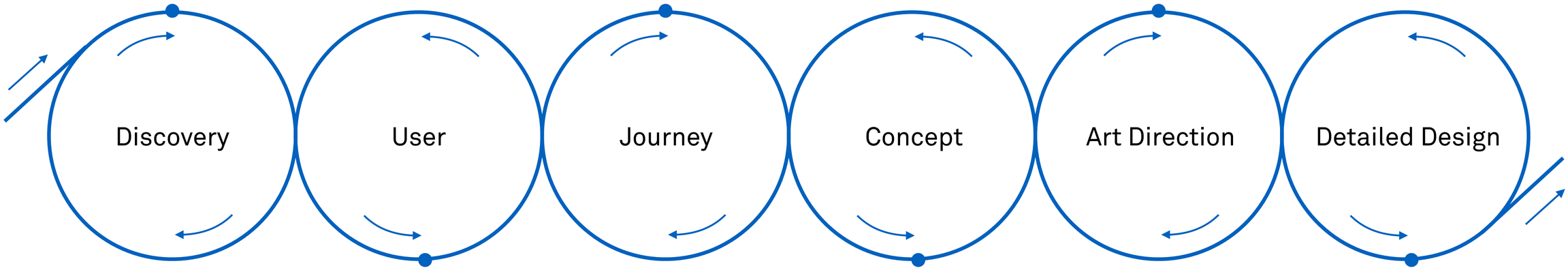
Walbug



The finance industry is experiencing a growing need to replace physical money with digital solution.

Please design a frictionless experience regarding personal finances.

Process (Design Challenge)



Understanding challenge and scenario, possible limitations and overall design approach on the assignment

Quick interview. Targeting specific users and creating a realistic profile of an archetype of user.

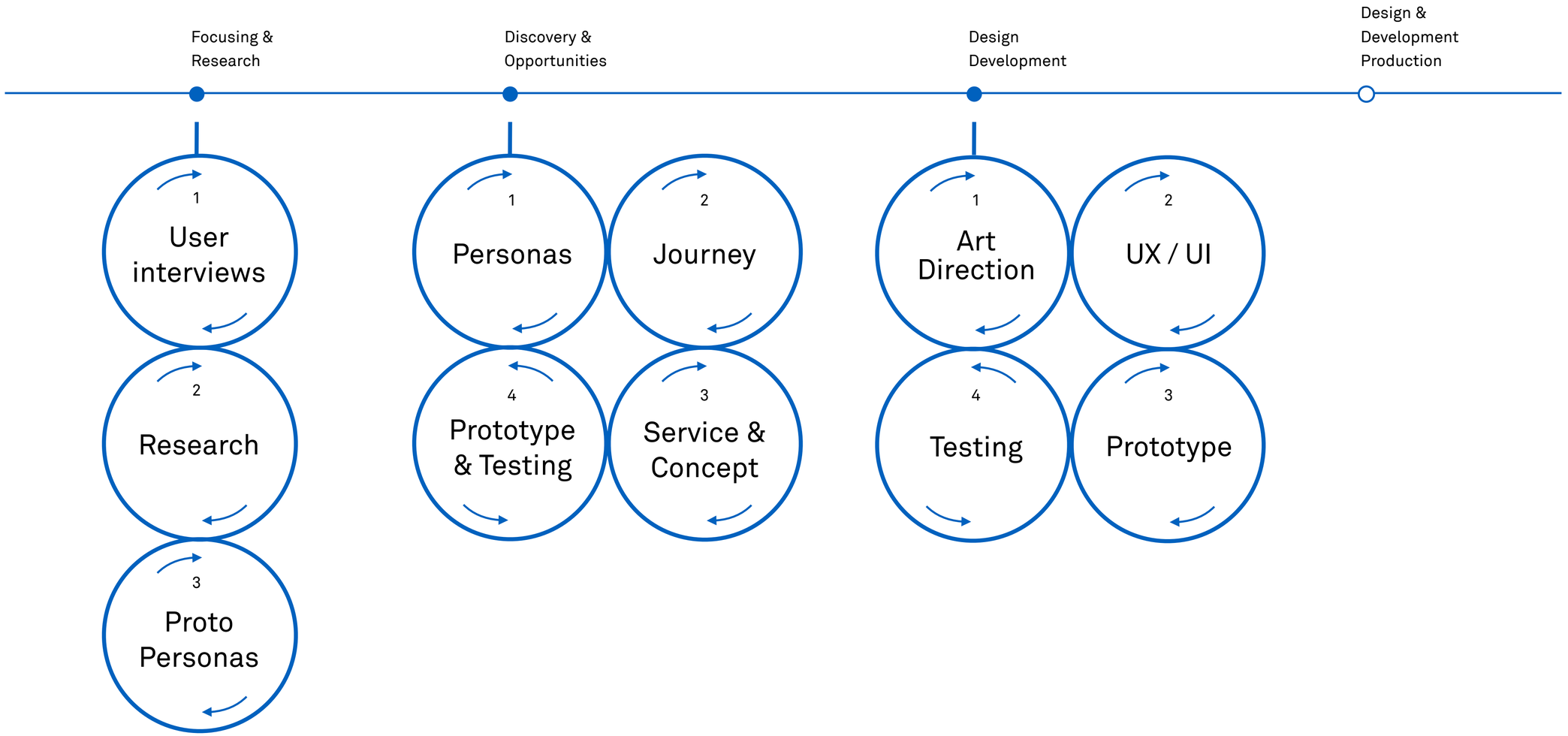
Understanding the interactions and possible pain points / opportunities on the current status

Focusing on a possible solution, starting building a service to cover needs of the persona. Shaping opportunities.

Design Language and system. Understanding the visual direction and aligning with the concept idea to check of feasibility.

Design production of Key screens for different media and targets. Applying Art Direction. Click-dummy prototype

Process (Real Project)



Interview

General

Info

Siying

22 yo

UX Designer

Singapore

(living in Berlin)

How much do you use digital payments? And what do you use?

4 times a week

Paypal, N26

Rent, transfer money, top up mobile plan, online shopping

- Immediate transfer because in Berlin they use a lot of cash

How do you keep track and manage your personal finance status?

- Excel sheet for shared expenses (grocery, rent, bills)

N26 pie chart with categories of transactions

Compare between months

A lot is automatic (transaction recognizes the kind of transaction like restaurants, zalando, asos, etc.)

Manual with paypal

How often do you track them?

Once or twice every month

- Not checking the balance (only when pay comes in and at the end of the month to see final expenses)

How do you get notified by any transaction/expense/income money?

Just for income (via N26 App), not for expenses

Interview

General

Info

Siying

22 yo

UX Designer

Singapore

(living in Berlin)

What are the challenges on it?

- Withdraw cash money, on the pie chart is not categorized on a specific category (like restaurant)
- Missing to set a budget and notify if reached a quota

Goals and financial planner is missing

Long term

How would you manage investments? (stock/trading)

Doesn't right now

Ask the brother

- Would use a consultation service

Portals, videos, etc

Would check it every day (month for a loan)

How do you manage long term financial goals? (Car, house, wedding, expensive equipment, vacations etc.)

She would just spend

Depends on price item, account balance

- “I would give myself a rule to not spend anymore on expensive stuff for a while”

Interview

Consultation

Info

Siying

22 yo

UX Designer

Singapore

(living in Berlin)

What would be the finance/personal wealth topics you would use some consultation?

Long term planning: how much to save, real estate, insurances

Investments: money sitting in the bank and want to make them grow, too many options and risks

Retirement

How often would you need help/tips/consultation?

Once to start, then check every six months

What's the tone you would expect from a financial manager/advisor?

Transparent

Smart

- Funny (it's a boring topic, you need someone funny)

Which kind of communication would you prefer for a consultation?

- Online (digital service first but needs to be cross checked with a real person)
- More casual in real life (no office)

not linked at all to her bank (but should know job, income, savings, liquidity)

Accepting offers (if good price) and then prompted to the specific portal to pay for it

Interview

Magic Wand

Info

Siying

22 yo

UX Designer

Singapore

(living in Berlin)

What would change on your current experience?

Just need an advisor

It's really subjective and personal

Do it online

Persona

Walbug

Info

Christine

23 yo

Data Analyst

Berlin

Has 2 credit cards

Gains

Set goals (short and long term)

Be more in control of her money

Checking her past

Help from an advisor (with fun!)

Pains

Hard to plan an investment

A lot of risks and options

Hard to remember all the expenses

Could change idea easily

Activities

Tracking regularly her finance

Have long term plans (home)

Online shopping

Consult with friends on finance

Subscriptions (Netflix, Spotify)

Are your finances bugging you?

What

A mobile apps for managing your finance and get advice based on your spending behaviour.

How

It’s a fun experience. The user is engaged thru gamification, a lighter tone. The system learns from the users actions, understands if something “is bugging” and warn.

Why

The topic is boring and users don’t feel too engaged on it. They feel lost and need advices (automatic & personal ones)

MVP

- Bank account sync
- Learning from past
- Expense categorisation
- Quick payment / Expense creation

User Journey

Walbug

Scenario

10pm, Christine has just finished dinner with friends. She didn’t have cash, so a friend of her paid her part...

	Opens the app	Login	Sees her expense overview	Click on add expense (give)	Open the camera	Scan the QR code and initiate transaction	Transacti ons are updated	Check her overall new performances
	Opens the app	Login	Sees his expense overview	Click on add expense (receive)	Set the amount and generate QR code	New incoming transaction	Transact ions are updated	Check his overall new performances

Interaction with another user

Information Architecture

Walbug

Login page

Overview All transactions

List of all transactions

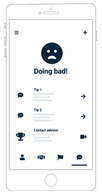
Overview Shared transactions

List of Shared transactions

Goals

Add goal

Performances

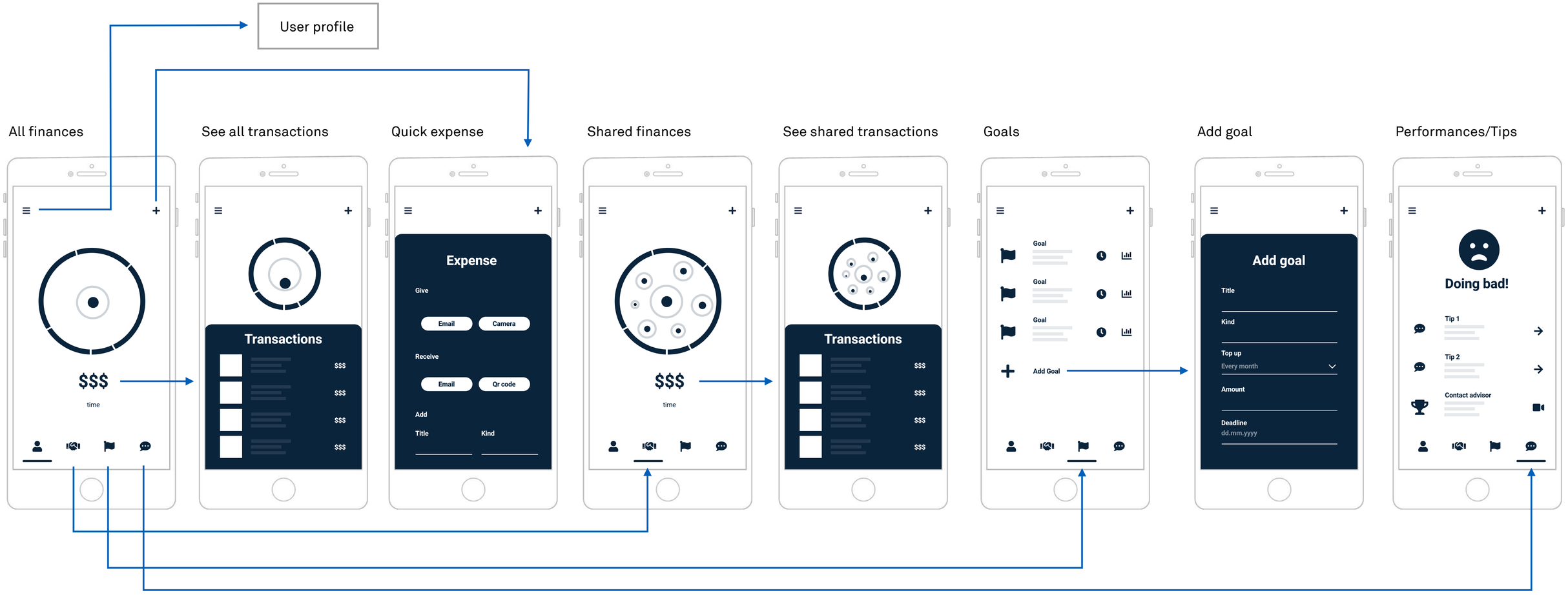


Create expense

User profile

Wireframes

Walbug



Value Proposition

Walbug

Gain Creators

- Gives you context and details of your expenses
- Help from the system and from advisors
- Set flexible goals and start saving
- Find more offers based on tips

Products & Services

- Set & track goals
- Smart categorize
- Tips & Promotions
- Shared expenses

Pain Relievers

- Understand what is shared vs only hers
- Can change goals and readjust easily
- Set (close or far) deadlines
- Warned of changes/risks

Gains

- Set goals (short and long term)
- Be more in control of her money
- Checking her past states
- Help of an advisor (with fun!)

Jobs

- Tracking regularly her finance
- Have long term plans (home)
- Online shopping
- Consult with friends
- Subscriptions (Netflix, Spotify)

Pains

- Hard to plan an investment
- A lot of risks and options
- Hard to remember all the expenses
- Could change idea easily

Primary color

Secondary color

Text

Font

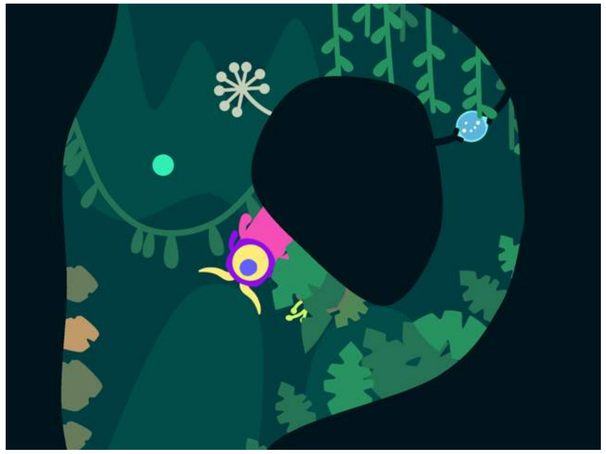
ABCČĆDĐEFGHIJKLMNOPQRSŠTUVWXYZŽabcčćdđefghijklmno
pqrsštuvwxyzžАБВГҐДЂЕЁЄЖЗЅИІЇЙЈКЛЉМНЊОПРСТЋУЎФХ
ЦЧҶШЩЪЫЬЭЮЯабвгґдђеёєжзѕиіїйјклљмнњопрстћуўфхц
чҷшщъыьэюяАВГΔΕΖΗΘΙΚΛΜΝΞΟΠΡΣΤΥΦΧΨΩαβγδεζηθικλμ
νξοπρστυφχψωάΆέΈέΉίϊΐΊόΌύΰϋΎΫΏĂÂÊÔƠưăâêôơư123
4567890‘?’“!”(%)[#]{@}/&\<-+÷×=>®©$€£¥¢:;,.*

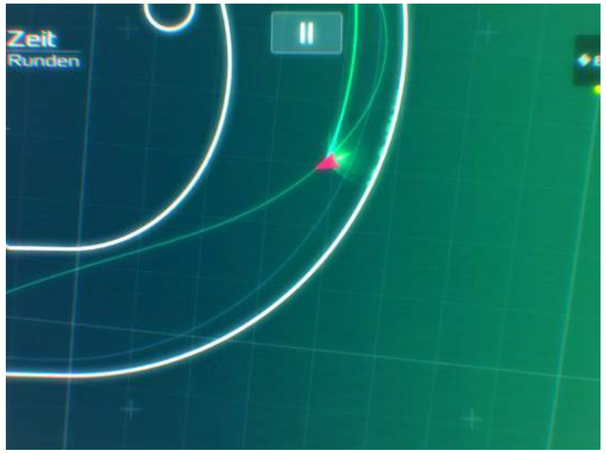
Font Weights

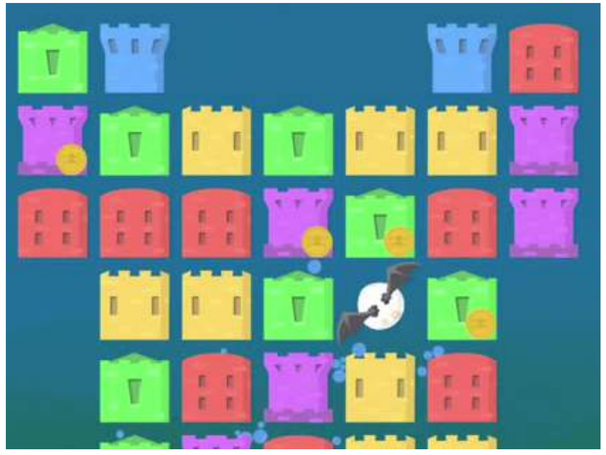
Heebo Regular

Heebo Bold

Art Direction





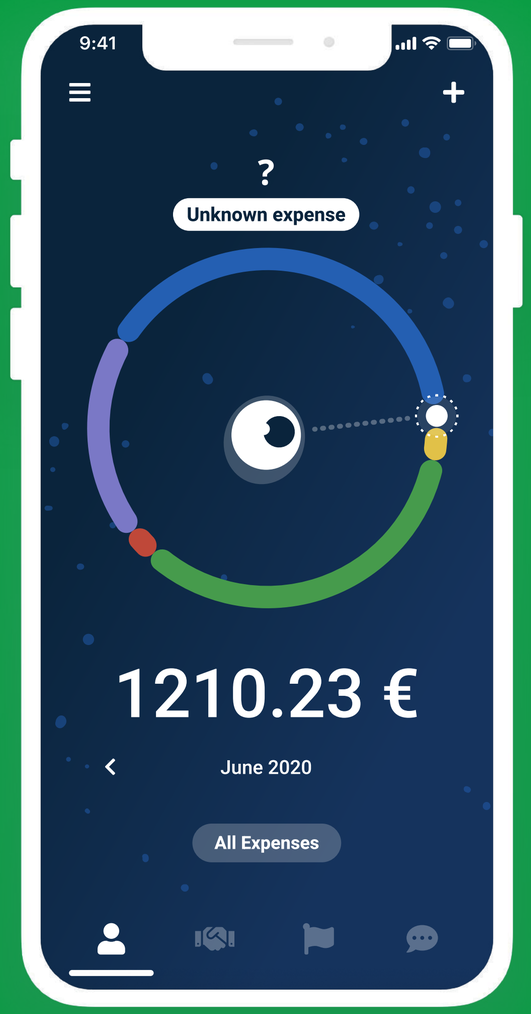


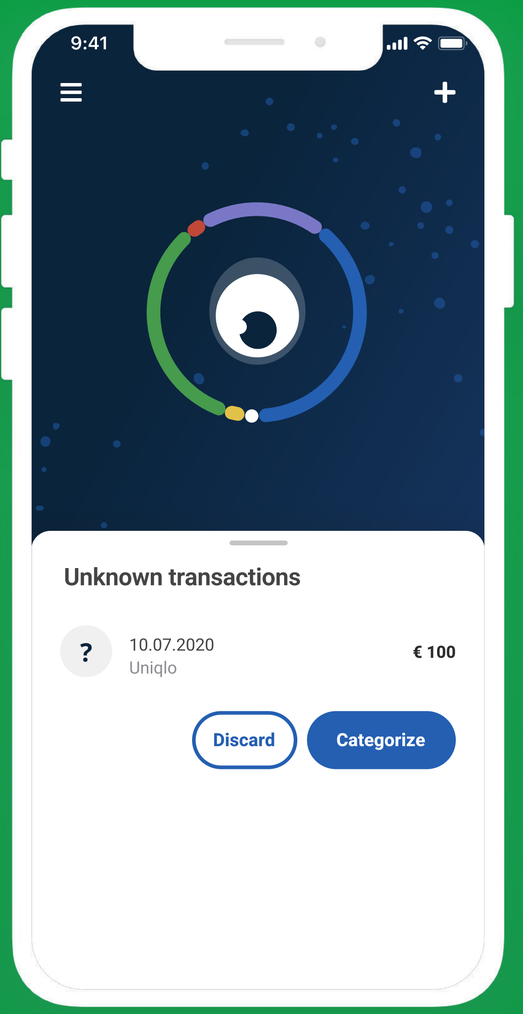
The simplicity of the content can leave a lot of space to explore more researched and engaging visual directions. The app has to represent the right tone for the topic: make it funny.

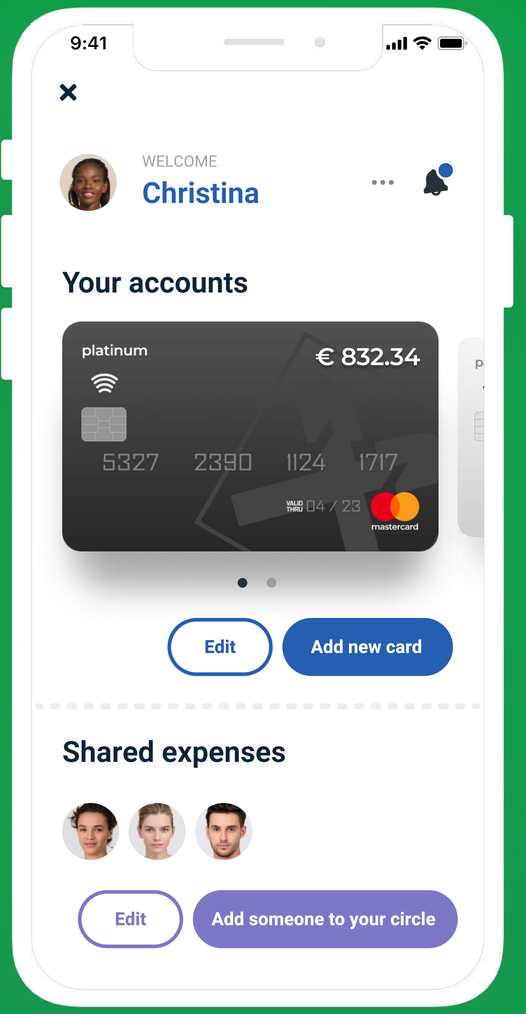
- Colourful
- Joyful
- Not too detailed
- Rich in animations

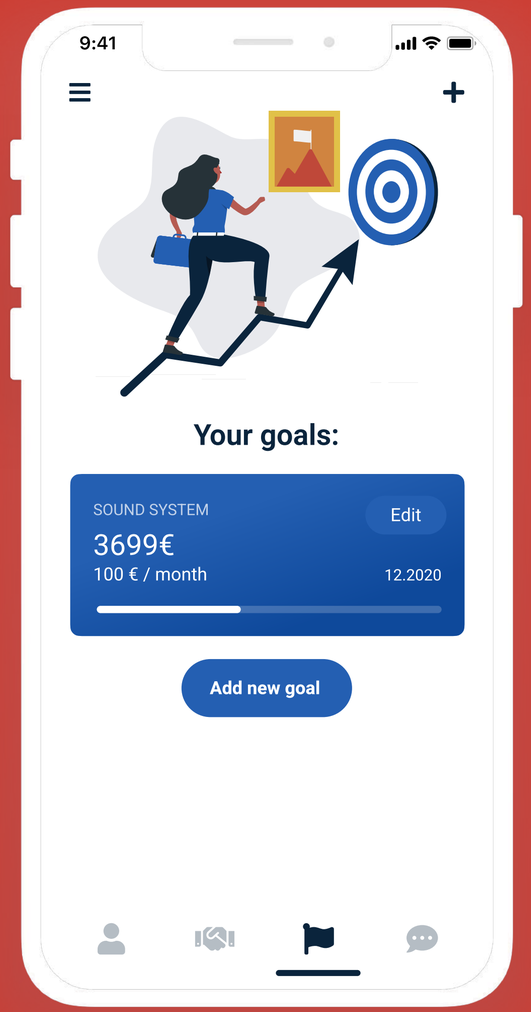
Walbug

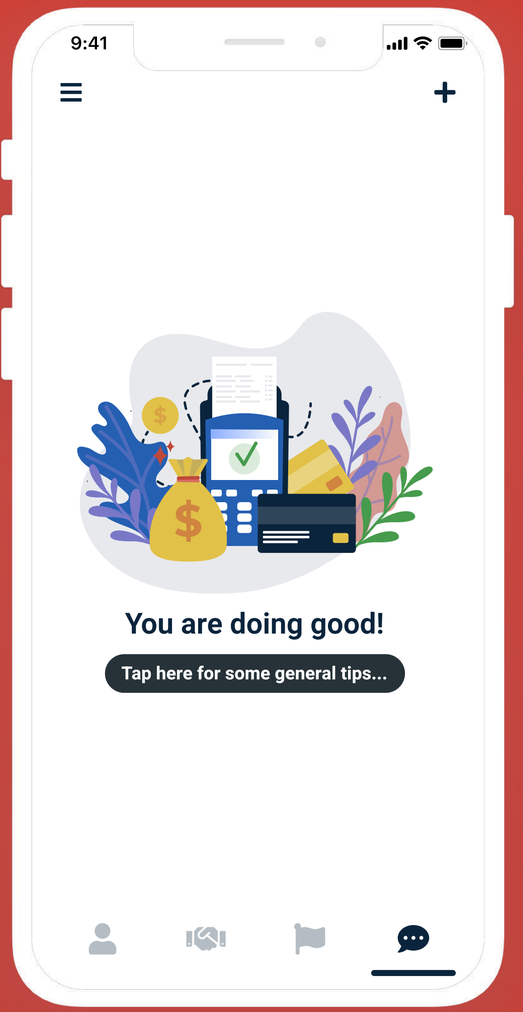
9:41
Too soon!
Add some expenses or connect your accounts.
May 2020
9:41
1210.23 €
June 2020
All Expenses
9:41
+112%
1370.44 €
July 2020
All Expenses

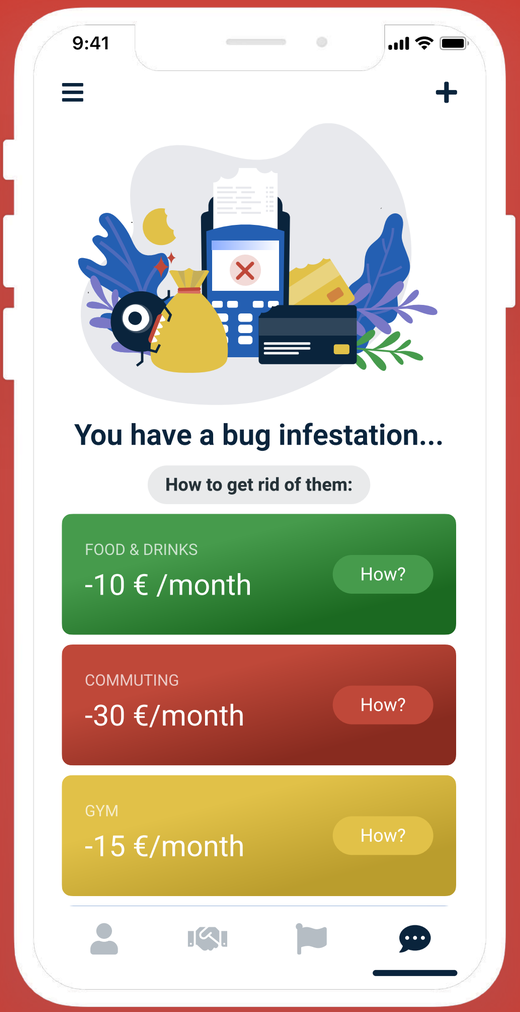

9:41
?
Unknown expense
1210.23 €
June 2020
All Expenses


9:41
Unknown transactions
?
10.07.2020
Uniqlo
€ 100
Discard
Categorize


9:41
WELCOME
Christina
Your accounts
platinum
€ 832.34
5327 2390 1124 1717
04 / 23
mastercard
Edit
Add new card
Shared expenses
Edit
Add someone to your circle


9:41
Your goals:
SOUND SYSTEM
Edit
3699€
100 € / month
12.2020
Add new goal


9:41
You are doing good!
Tap here for some general tips...


9:41
You have a bug infestation...
How to get rid of them:
FOOD & DRINKS
-10 € /month
How?
COMMUTING
-30 €/month
How?
GYM
-15 €/month
How?

Prototype

https://www.figma.com/proto/Fx2Z9f4LxTMtaOWnyEeRXz/BCG?node-id=31%3A223&viewport=1791%2C845%2C0.17799371480941772&scaling=scale-down

Testing

Setting an happy path and testing the value proposition with users (qualitative, 5-6 users)

Business

Analysis on the market sector to understand if in a blue or red ocean. Revenue model.

Animations

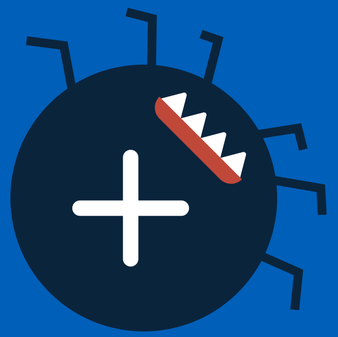
Prototype animations and interactions. Prepare guidelines for development.

Additional features (to be evaluated)

- Desktop monitoring dashboard
- Top up on walbug coins
- Cross selling (loans, consultations, etc.)
- Whitelabel solution for bank institutions
- Freemium vs Premium functionalities
- Rewards & Badges
- Chatbot

Vision (long term)

The app could become a container for multiple financial services to engage and bond more with users: trading & stock market, loans, cryptocurrencies, etc.



Thanks

www.ruggerobaracco.xyz

ruggero.baracco@gmail.com