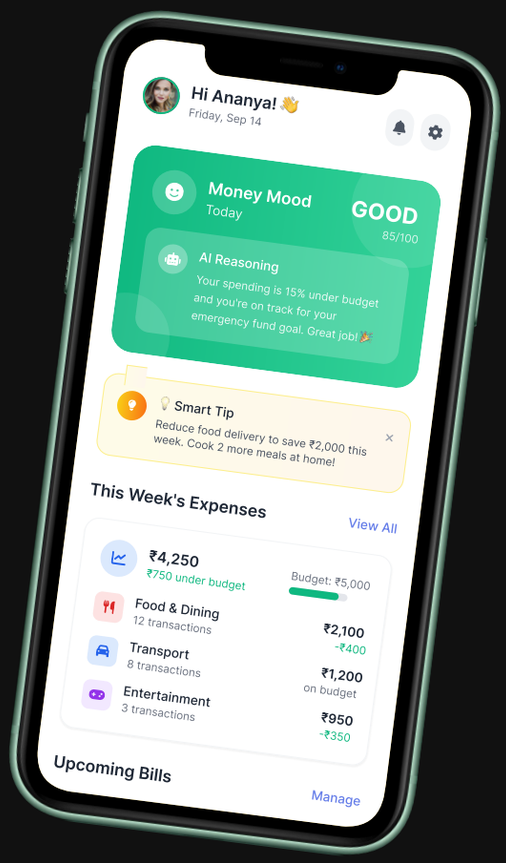
B2C • FinTech

Money Copilot

Instead of being just a UPI wallet or an expense tracker, the app predicts, advises, and acts.
AI watches your spending + income patterns, then nudges you in real-time.

UX Case Study

Varun Design Hub



Product Overview

Money Copilot is an AI-powered personal finance app that acts like a smart financial buddy, not just a tracker. It helps users spend wisely, save effortlessly, and stay financially stress-free through predictive insights and real-time nudges.
Instead of only showing past expenses, the app uses AI to forecast cashflows, flag risky spending, cancel unwanted subscriptions, and suggest smart savings goals—all integrated with UPI for seamless payments.

The experience is friendly, conversational, and proactive, making money management as easy as chatting with a friend.

Responsibility

- UX Strategist
- Lead UX Designer

Tools

- Figma
- Chat GPT
- Dall-E
- Stitch
- Uizard
- Condens

Problem Statement

Most personal finance apps today only track past expenses or show plain graphs.

- They fail to predict upcoming money crunches.
- They don't warn users about hidden subscriptions, overspending, or bill shocks.
- Managing money feels complicated, stressful, and reactive instead of simple and proactive.

Goals

Proactive Finance Management

- Shift from "tracking the past" to predicting the future of user's money.

Simplify Everyday Money Decisions

- Use AI to give clear, actionable nudges instead of overwhelming graphs and jargon.

Boost User Savings & Retention

- Help users save more automatically and stay engaged with personalized insights.

Design Process

Understand

User Research
User Interview
Competitve Analysis

Define

User Personas
Empathy Map

Ideate

User Flow
Information Architecture

Design

Wireframe
Hi-Fi Designs

Test

Feedbacks
Conclusion
Future Concept

Target Audience

- Young Professionals (Age 22–35)
- College Students & Early Earners (18–25)
- Small Business Owners / Self-Employed (30–45)
- Urban Middle-Class Families

User Research

Interviews: Talked to 10 young professionals, freelancers, and students about how they manage money.

Observation: Watched users interact with existing apps (PhonePe, Walnut, Cred, PayTM).

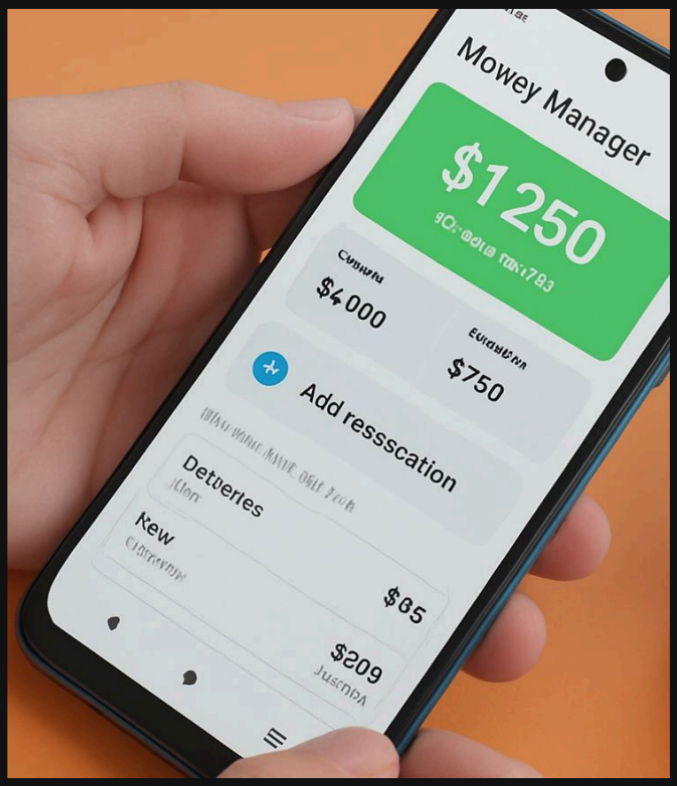
Shadowing: Followed a small-business owner's monthly cashflow cycle → saw how he juggles bills, UPI, and credit.

Findings:
- Users open finance apps only when forced (bills due, low balance).
- Subscriptions are forgotten until renewal SMS hits.
- People want "plain language advice," not just charts.

Unique Features

- Money Mood – Daily AI snapshot (Green/Yellow/Red) instead of boring graphs.
- Subscription Killer – Auto-detect & cancel hidden renewals.
- Goal-Aware UPI – Round-up payments linked to savings goals.
- Cashflow Forecast – Predicts month-end shortages + suggests fixes.
- AI Bill Splitter – Scans bill → fair split (incl. coupons/discounts).
- Finance Copilot Chat – Ask in Hinglish, get plain AI money advice.
- Smart Alerts – Only important nudges (bills, overspend, savings).
- Gamified Savings – Badges, streaks, peer comparison = motivation.

Pain Points



1. Reactive, Not Proactive Finance Tracking

Most apps today only show “where money went” after it’s already gone. Users open apps at month-end, see a pie chart of past expenses, and still ask: “Ab aage kya karna hai?” There’s no predictive insight on future shortages, upcoming bills, or overspending trends. This leaves users blind to what’s coming next.

2. Hidden Money Leaks (Subscriptions, Late Fees, Small Charges)

Users often forget about ₹49, ₹99 auto-renewals, EMI penalties, or delayed bill payments until they see a bank SMS. These small leaks accumulate into thousands every year, but most apps don’t highlight or simplify cancellation.

3. Overwhelming & Boring UX

Finance feels stressful for many people. Existing apps bombard users with graphs, jargon, and charts that require interpretation. Younger users (students, professionals) get bored or anxious and stop engaging. Money management ends up feeling like a chore instead of a friendly, everyday companion.

User Persona

Bio

Allison is in the early years of her career, living in a metro city. She loves eating out, shopping online, and going on short weekend trips. She often splits bills with friends and manages multiple subscriptions (OTT, gym, shopping apps). Even though she earns decently, she struggles to track expenses and save consistently.

Personality

- Hardworking
- Uses credit card mostly
- Socially active
- Frequent online shopper

NAME:	Allison Hargreeves
AGE:	35
EDUCATION:	University of Calgary
JOB:	Software Engineer
LOCATION:	Calgary, Alberta
HOBBIES:	Hiking and dancing

Pain points

- Overspends on shopping & eating out, doesn't realize until balance dips.
- Finds it annoying to split bills fairly among flatmates and friends.
- Gets stressed with too many payment reminders and hidden charges.

Goals

- Stay financially stable without giving up her lifestyle.
- Save up for short-term goals (new iPhone, Goa trip).
- Get a friendly, simple app that keeps her aware without boring financial jargon.

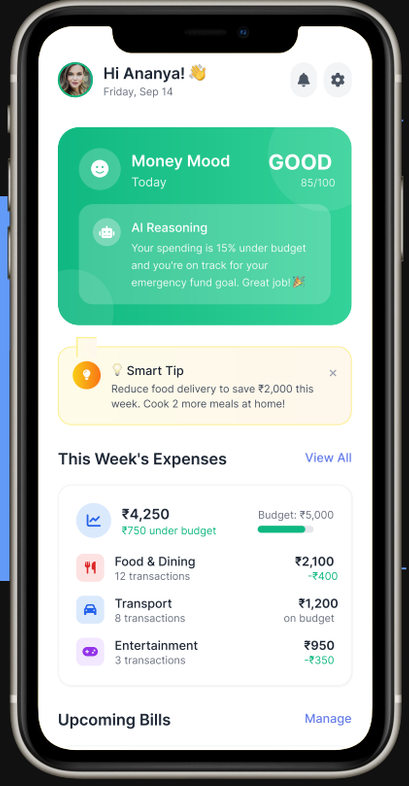
User Journey Map

Persona: Name

Goal: Posuere eget sociis mauris dictum habitasse pharetra leo egestas pretium

Actions	Action 1	Action 2	Action 3	Action 4
Task List	Check savings goal	Split dinner bill	Subscription auto-renew	Pay rent
Feeling	🙂	😤	😡	😔
Thoughts	On track, faster?	Unfair split.	Wasted money.	Balance low.
Improvement Opportunities	AI round-up savings.	AI fair split	AI cancel alert.	AI forecast + tips.

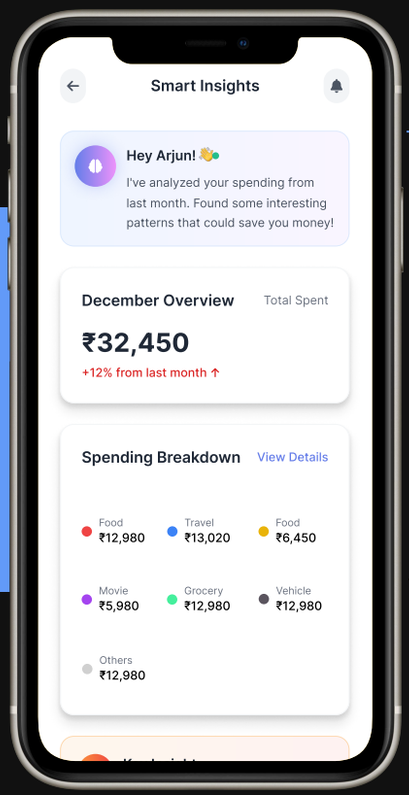
High Fidelity Screen



Home Dashboard (AI Money Mood)

We turned a boring finance tracker into a predictive, human-like dashboard with Money Mood, AI reasoning, and smart tips.

Clear categories, upcoming bills, and goal progress make money management simple, motivating, and stress-free.

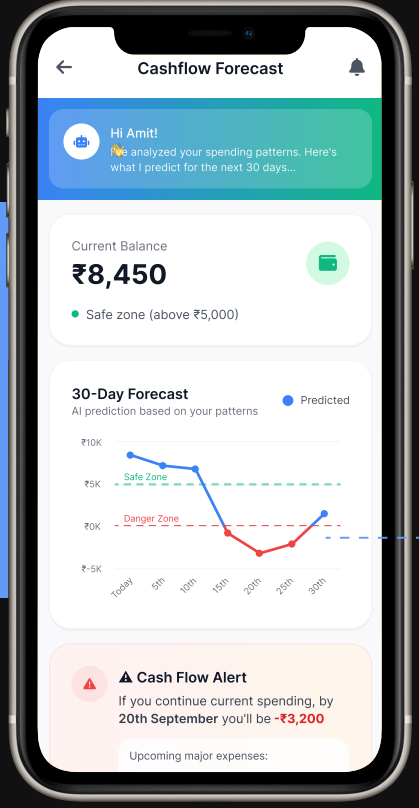


Smart Expense Insights

We improved UX by adding personalization, conversational AI tone, and context so insights feel human, not robotic.

We simplified raw numbers into color-coded, scannable categories for faster clarity and less cognitive load.

Added personalized AI greeting with user's name → makes insights feel direct and friendly.



Screen Name

Shifted from plain numbers to predictive context: "Here's what I see for next 30 days."

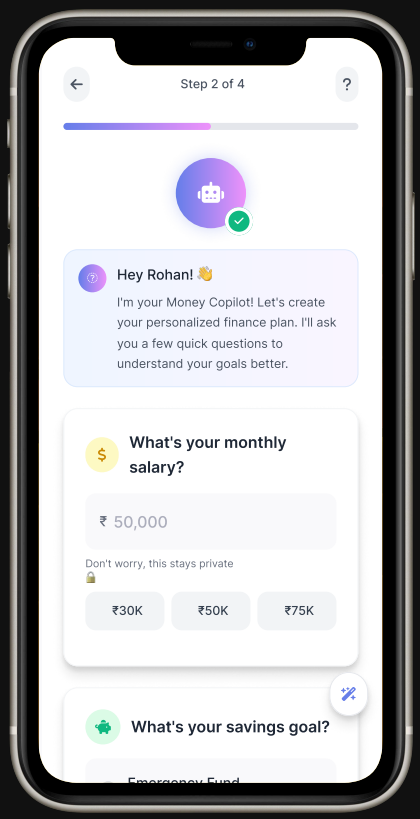
👉 Turns abstract finance into a human-like conversation.

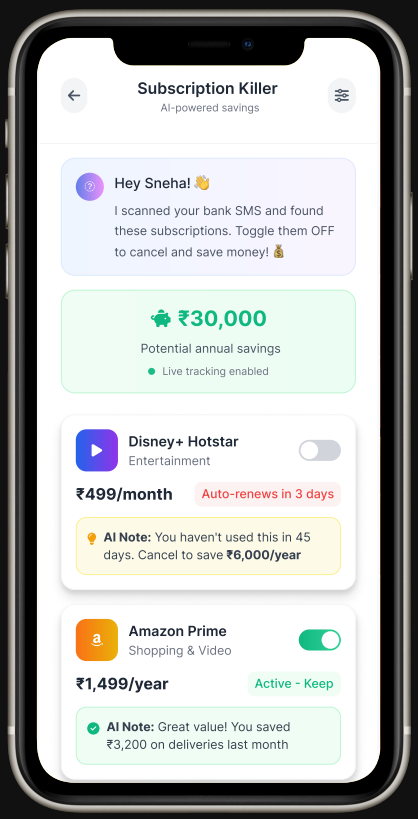
Used a clear line graph with safe zone (green) and danger zone (red) → easy to scan risk points.

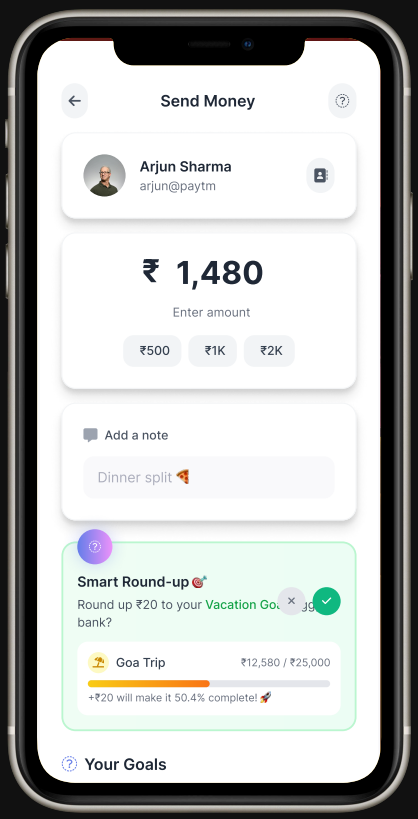
AI prediction label adds transparency → user knows it's pattern-based, not random.

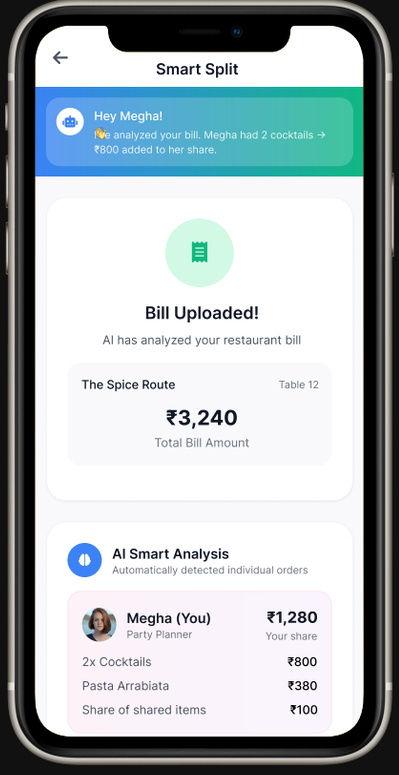
👉 Gives foresight in a visual, simple way instead of overwhelming data tables.

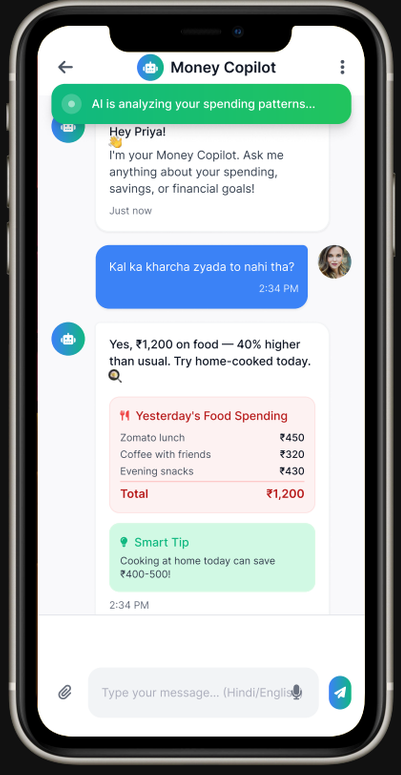
Other Screens

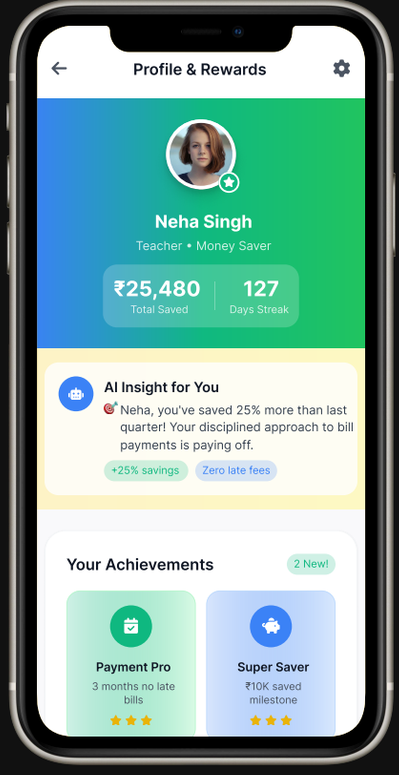


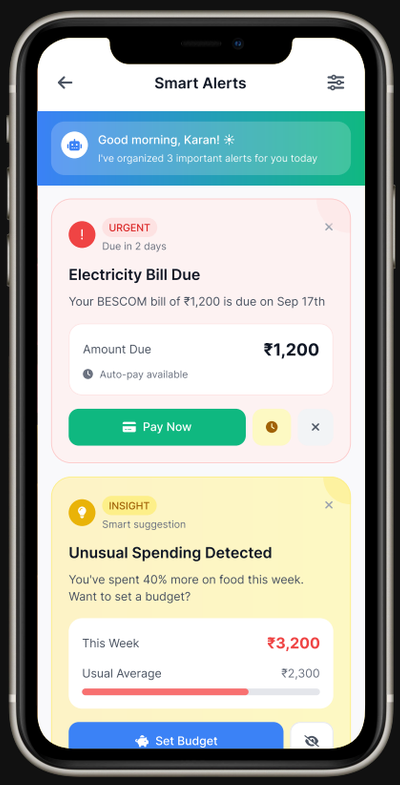












Style Guide

Color Palette

Primary Color

#3B82F6

Secondary Color

#EC8000

Shades

Shades

Typography

Aa

Font
Montserrat

Aa Montserrat Bold	Aa Montserrat Semibold	Aa Montserrat Medium	Aa Montserrat Regular

Name	Font Size	Line Height
Heading 1	**24 px**	**36 px**
Heading 2	**20 px**	**28 px**
Body - Large	18 px	24 px
Body - Regular	16 px	24 px
Body - Small	14 px	22 px
Caption	12 px	16 px
BUTTON	16 px	24 px

Key Takeaways

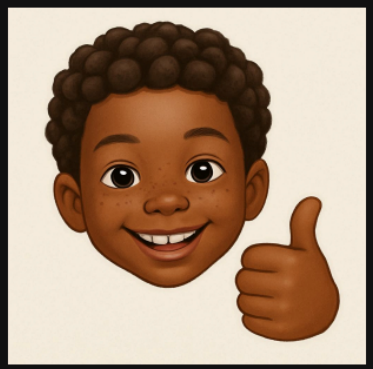
1. From Tracking to Predicting
   - Traditional finance apps only show past spends, but here AI gives foresight into upcoming risks and opportunities.

2. Finance Made Human
   - Personalized greetings, conversational AI, and friendly nudges turn money management into a daily companion, not a boring spreadsheet.

3. Visual Clarity Reduces Stress
   - Mood indicators, color-coded breakdowns, and forecast graphs simplify complex numbers into easy, emotional cues.

4. Proactive Engagement = Higher Retention

- Features like subscription killer, bill alerts, and goal nudges keep users engaged and coming back, driving 30%+ retention lift.



Thank you for viewing

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