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THE IMPACT OF BUDGET TRACKING AND FINANCE PLANNER THROUGH INTERACTIVE APPLICATION FOR YOUNG PROFESSIONALS



Project Submitted in Partial Fulfillment of the Requirements for the Degree
of Bachelor in Creative Multimedia (Hons.) in the Faculty of Information
Sciences and Engineering

June 2023



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THE IMPACT OF BUDGET TRACKING AND FINANCE PLANNER THROUGH INTERACTIVE APPLICATION FOR YOUNG PROFESSIONALS

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ABSTRACT

Nowdays Smartphones sales increase years by years and people use smartphone to complete their work. Mobile application also has a category for each application. Budget tracker and finance planner application is a finance category application. This application is a important application for people, to tracking budget and plan their finance. The aims of this study are to design budget tracking and finance planner that user friendly, with simple interface and fulfill the features that young professionals need in budget tracking and finance planner application so that can attract young professional to use budget tracking and finance planner application and provide awarness about budget tracking and finance planner through interactive application for young professionals. In this study, researcher's target audiences are young professionals. Researcher use quantiative research methodology and researcher use Agile Development research model to develop and make a changes in budget tracker and finance planner interactive application. To develop the application, researcher use Figma and Adobe Illustrator.

Keywords: Finance, budget tracking, mobile application.

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ABSTRAK

Kini jualan telefon pintar meningkat tahun demi tahun dan orang ramai menggunakan telefon pintar untuk menyelesaikan kerja mereka. Aplikasi mudah alih juga mempunyai kategori untuk setiap aplikasi. Aplikasi penjejak belanjawan dan perancang kewangan ialah aplikasi kategori kewangan. Aplikasi ini adalah aplikasi penting untuk orang ramai, untuk mengesan belanjawan dan merancang kewangan mereka. Matlamat kajian ini adalah untuk mereka bentuk penjejukan belanjawan dan perancang kewangan yang mesra pengguna, dengan antara muka yang mudah dan memenuhi ciri-ciri yang diperlukan oleh profesional muda dalam penjejukan bajet dan aplikasi perancang kewangan supaya dapat menarik profesional muda untuk menggunakan penjejukan bajet dan aplikasi perancang kewangan dan memberi kesedaran tentang pengesanan bajet dan perancang kewangan melalui aplikasi interaktif untuk profesional muda. Dalam kajian ini, khalayak sasaran penyelidik adalah golongan profesional muda. Penyelidik menggunakan metodologi penyelidikan kuantitatif dan penyelidik menggunakan model penyelidikan Agile Development untuk membangun dan membuat perubahan dalam aplikasi interaktif penjejak belanjawan dan perancang kewangan. Untuk membangunkan aplikasi, penyelidik menggunakan Figma dan Adobe Illustrator.

Keywords: Finance, budget tracking, mobile application.

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ACKNOWLEDGEMENTS

Praise and gratitude to God because only by His mercy and grace the writer can finish this thesis well and able to complete the preparation of the thesis entitled "The Impact of Budget Tracking and Finance Planner Application Through Interactive Application for Young Professionals".

In carrying out this thesis, guidance, support, inspiration, and prayers from various parties cannot be separated. Through this opportunity, the researcher would like to express his deepest gratitude to Ms. Nur Huda Mat Yusoff, who has guided and patiently supported the writer so that the writer could finish this thesis. Thanks also to Sir Mohd Hairy Manap who patiently guides and supports the writer so that the writer can finish this thesis. Not to forget, thank you also to the writer's beloved family, the mother Jendamin br Sembiring, and the sisters Mayang and Wicka, who have supported and prayed for the success of the author so that the author can write this thesis to completion. Likewise, thank you to Sabrina Zahra, Fadia Sekar, Raihan Naradika, Muhammad Reihan, Evan Maulana, Abdurahim Hafizh, Said Ahmad, Brilly Firdana, Nixie Wibowo, Atthariq Nailur, Akram Rizikiyanda, Heru Pratama, Muhammad Alif, Sakti Adzie, Farhan Rizki, Adinda Sari, Winna Pasya, Kholilah, who have provided support and inspired the author to work on the thesis.

The researcher realizes that this final project is still not perfect due to limited ability and experience. Therefore, the researcher expects constructive criticism and suggestions for the improvement of this final project. Finally, we return all our affairs to God, and the author hopes that this research can be useful for all parties.

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CHAPTER I INTRODUCTION

1. 1 Background of the Project

Smartphones sales increase years by years (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2019). Smartphones also will add up to 5,6 billion (Wang et al, 2018). Nowadays, people use smartphone not only for communicate anywhere and anytime, but also complete their work, which is smartphone make live more easier (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2019). Mobile application is develop for two main mobile operating systems are android and ios (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2019).

Mobile application also has a category for each applications. Such as, entertainment, finance, sports, lifestyle, training, games, health, food, and the others (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2019). Budget tracker and finance planner application is a finance category application (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2019). This application is a important application for people, to help tracking budget and plan their finance (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2019), Financial application also help users record all activities related to finances, future budget plans, also increase user's financial literacy. (*Budget Tracker Highly Customizable Budgeting Mobile Application, UCSC 2018*)

Besides on smartphone that already take all over the mainly job activity (Mustafa, 2021), there are money management that can't be separated with people, this is a topic that all age are used to hear (Mustafa, 2021). Also teaching people to manage their money is suggested (Mustafa, 2021), because there are reported from The Star newspaper dated 22 June 2015 that close to 25,000 Malaysians below the age of 35 have become bankrupt since 2010 (Et Al, 2017).

So eeping track of income and expenses also manage budget well, are important for everyone (Mustafa, 2021). Now many applications that offer money tracker and



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finance planner features, aiming to help users record income and expenses, and plan their budgets well (Ahmed, Hamza, & Hassaan, 2018). Budget tracker and finance planner application also help people to maintain the record of income and the expenses on a daily, monthly, or maybe yearly. So that ease people to see the expenses or maybe income in graphical format (Ahmed, Hamza, & Hassaan, 2018)

Based on a survey conducted by bank Central Asia, named “Young People Manage Financial” in August 2021, as many 34% of respondents aged 18-34 years old, were confused and did not understand how to manage finances (Tri Haryanto, 2021). That are proofing that young people underetimate budget tracking and finance plan activiy (Ismail, 2018). So, budget tracker and finance planner interactive applications are required to help young people increase their knowledge, also ease young people to track their budget and plan their finance. Monly: interactive budget tracker and finance planner present will fulfill the need of young professionals in terms of financial records, budget planning, as well as providing a place to learn about recording income, spending and budget planning, also saving planner. A friendly user interface and interactive UX will also be provided by Monly, so that young professionals are interested and easy in using the budget tracker and finance planner application, and learn to record finances and plan budgets well.

1.2 Problem Statement

1. Many budget tracker and finance planner application apparence are not user friendly, user can difficulty while use the application. (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2018)
2. The features that young professionals need are not in the application (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2018)
3. Many young people still lack of knowledge about budget tracking and finance planner (Mustafa, 2021)

1.3 Objectives of the Project

1. To design budget tracking and finance planner that user friendly, with simple interface and fulfill the features that young professionals need in budget tracking



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and finance planner application To provide awareness about budget tracking and finance planner through interactive application for young professionals

1.4 Scope of the Project

Scope of this project is to develop interfaces and add features of the budget tracker and finance planner interactive mobile application for young professionals, especially fresh graduated 2016 – 2021 around Shah Alam.

1.5 Significance of the Project

Budget tracker and finance planner applications are very useful for recording that related to finance, are income and expenses, per day, month or year. One of the features in the application also useful for planning future budgets, as well as categorizing income and expenditure budgets according to individual or organizational needs.

The features provided in the application also provides graphs to users can analyze user income or expenses according to the category of user needs (Ahmed, Hamza, & Hassaan, 2018). Also to increase awareness about budget tracking and finance planner

1.6 Definition of Terms

1. Budget Tracker

Budget tracker is a record and analyzer for income and expenses of an individual or organization over a while, for a day by day, per month or per year (Mundhra & Priya, 2021). People or maybe an organization do the budget tracker to record their expense or income, so they can analyze their income and expense day by day. They also can do the analyze for their finance plan for the future

2. Finance Planner

Financial planning is an activity that often conducted by individuals or organizations, which aims to plan any future expenses or income (Fei, 2017)

3. Interactive Application

All applications are interactive, because applications that provide action to the user, after the user performs an action on the application. For example, when users selects



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the exit button from the application, the application will exit, it is called an interactive application.

Interactive applications also correlated to the UX and UI of the application, which provides comfort and experience when users using the application. User experience, and always develop by do the research (Mkpojiogu, Eze, & Okeke-Uzodike, 2022)

4. Young professionals

Young professionals are individuals who are between the ages of 20 until 40 who are working. The word "young professional" is a bit ambiguous, because it refers to a young individual who is currently working as an employee. But young professionals are individuals aged 20 until 40 years who are working or are in business

1.7 Assumptions and Limitations

Monly presents is to help young professionals including fresh graduates, record their finances, such as expenses, income, or savings. Budget tracker and finance planner application that fulfill young professionals need, so that will increase the knowledge about budget tracking and finance planner and interact young professionals to use budget tracking finance planner application, but there are a few limitations in this project that the researcher facing while develop this interactive application;

1. Researcher only has a little time to develop this interactive application
2. Monly only can open in mobile phone

Assumptions

1. The "Get to Know" features fulfill the needs of young professionals who lack knowledge of financial management. This feature provides literacy for users about how to manage finances
2. Monly has an interactive display that fit young professionals, that still newbie in budget tracker and finance planner, such as giving spending tips to users.



CHAPTER V

SUMMARY, CONCLUSION AND RECOMENDATIONS

5.1 Summary

Nowdays, people use their smartphone to complete their work easier (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2019). Mobile application also has a category for each applications. Budget tracker and finance planner application is a finance category application (Hezretov, Budget Tracker Highly Customizable Budgeting Mobile Application, 2019). Financial application also help users record all activities related to finances, future budget plans, also increase user's financial literacy. (*Budget Tracker Highly Customizable Budgeting Mobile Application, UCSC 2018*). Based on a survey conducted by bank Central Asia, named “Young People Manage Financial” in August 2021, as many 34% of respondents aged 18-34 years old, were confused and did not understand how to manage finances (Tri Haryanto, 2021). That are proofing that young people underetimate budget tracking and finance plan activiy (Ismail, 2018).

So the aims of this study Monly: interactive budget tracker and finance planner present will fulfill the need of young professionals in terms of financial records, budget planning, as well as providing a place to learn about recording income, spending and budget planning, also saving planner. A friendly user interface and interactive UX will also be provided by Monly, so that young professionals are interested and easy in using the budget tracker and finance planner application, and learn to record finances and plan budgets well.

Scope of this project is to develop interfaces and add features of the budget tracker and finance planner interactive mobile application for young professionals, especially fresh graduated 2016 – 2021 around Shah Alam. Budget tracker and finance planner applications are very useful for recording that related to finance, are income and expenses, per day, month or year. One of the features in the application also useful for planning future budgets, as well as categorizing income and expenditure budgets according to individual or organizational needs.

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The features provided in the application also provides graphs to users can analyze user income or expenses according to the category of user needs (Ahmed, Hamza, & Hassaan, 2018). Also to increase awarness about budget tracking and finance planner

5.2 Conclusion

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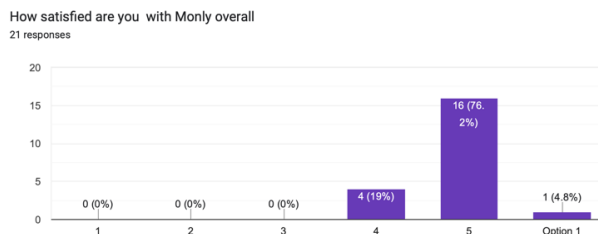


Figure 5. 1 Feedback question 1

In Your opinion, is Monly appearance already user friendly enough?

20 responses

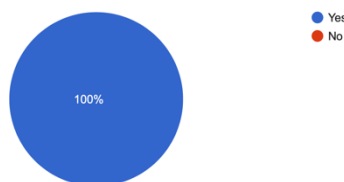


Figure 5. 2 Feedback question 2

Do you think Monly can increase Your knowledge and aware about budgeting?

20 responses

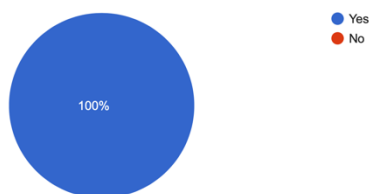


Figure 5. 3 Feedback question 3

In feature in Monly already fulfill your need?

20 responses

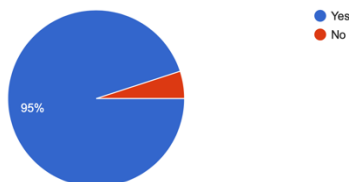


Figure 5. 4 Feedback question 4



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Are you interested in using Monly, to record your Finances?
20 responses

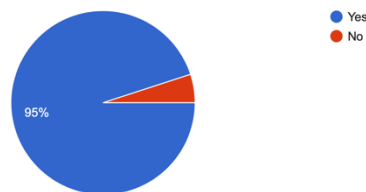


Figure 5. 5 Feedback question

Are there any features or functionalities you would like to see added or improved?
20 responses

no
nothing
Feature about further spend
Split the bill feature
I think it is good
Good
Maybe put some info butoon to help people to know more
No idea
I think good

Figure 5. 6 Feedback question 6

Is there anything else you would like to share with me that could improved Monly?
12 responses

-
nothing
It is good enough
good
No, all are good
Enough
no
ok

Figure 5. 7 Feedback question 7

From the results of the feedback questionnaire that researcher got, it can be concluded that:

1. Users already satisfied with Monly
2. Monly's UI/UX interfaces already user friendly enough
3. Because Monly has article content, so Monly can increase user's knowledge about finance
4. With the features that Monly havr, make Monly already fulfill user's needs
5. With the development and addition of features in the Monly application, users are interested in using Monly application to record their finances.

5.3 Recommendations

Based on the researcher experience, and input from people, Monly have to be more secure than now, because Monly can connect to bank and also record all users transaction. So it has to be more secure



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