Smart Finance User Journey

Stage	Discovery	Onboarding	Dashboard	Calculators (Tax, SIP, SWP)	AI Advisor Chat	Gaining Clarity	Continued Use
User Action	Finds app (e.g., through social media, friend recommendation).	Opens app, completes quick and simple sign-up process.	Views clean, simple dashboard with key metrics.	Uses Tax, SIP, or SWP calculators to estimate figures.	Selects "Advisor Chat". Taps predefined options like "How to save tax?" or "Best SIP for beginners?".	Receives actionable advice. Understands tax saving options and SIP potential.	Opens app again to check progress or ask a new question.
Thoughts	"I need financial help, but it's all so confusing and overwhelming."	"That was fast. Is it it secure? Do I need an account?"	"Okay, this is a clear view. What should I focus on first?"	"These numbers are helpful. But how do I actually improve them?"	"I hope this gives me a personalized plan and real advice."	"I actually understand my options now. I feel more in control."	"This is useful for planning. I'll check my growth regularly."
Pain Points	Information overload, financial jargon, generic advice.	Skepticism about security, trust issues, data privacy concerns.	Decision fatigue, unsure where to start, navigating options.	Requires clear, concise answers, needs visual output, results lack context.	Generic AI responses, lack of personalization, complicated explanations.	Risk aversion, still some uncertainty, need for validation.	Potential data loss concerns, lack of cloud sync, repeating information.
Opportunities	Position as simple, AI-guided, clear financial assistant.	Emphasize security and speed, build immediate trust.	Highlight recommended next steps, offer AI guidance.	Provide immediate, clear insights and visualize calculator results.	Offer tailored, actionable advice with simple explanations.	Provide confidence-boosting tips and link to further simple resources.	Add goal tracking, clearly communicate data safety and features.
Emotional Curve	Neutral		Low (Overwhelmed)		(Rising)	High (Confident)	Relieved/Confident



Smart Finance User Journey

Stage	Discovery (Beginner/Pro)	Quick Onboarding	Dashboard Navigation	Advisor & Calculators	Clarity & Confidence	Return
User Action	Searches for 'investment apps for students' or 'tax tips for new job' on app store.	Opens app, enters name and income.	Views simple dashboard with buttons: Tax, SIP, SWP, Advisor Chat.	Selects 'Advisor Chat'. Taps predefined options: "How to save tax?" / "Best SIP for beginners?" Uses SIP calculator.	Receives actionable advice. Understands tax saving options and SIP potential.	Opens app again to check progress or ask a new question.
Thoughts	"Everything is too complex or expensive." "Need something simple and quick."	"That was fast. No account needed?"	"Clean interface. What should I do first?"	"Finally, guidance without typing." "Wow, this shows my future growth."	"I actually understand this now." / "I feel more in control."	"This is helpful for planning." "Let's check the SIP calculator again."
Pain Points	Information overload, generic advice, complex jargon.	Skepticism about simplicily (local storage).	Decision fatigue. Unsure where to start.	Requires clear, concise answers. Needs visual output from calculatcrs.	Risk aversion, need for validation.	No cloud sync, potential data loss.
Opportunities	Position as a simple, AI-guided assistant. Highlight no sign-up/login.	Emphasize privacy and speed. Build immediate trust with a welcoming AI greeting.	Add a 'Recommended Next Step' highlight based on income level.	Provide immediate, clear AI responses. Visualize calculator resu lts with simple charts.	Offer 'Confidence Boost' tips. Link to further simple learning resources.	Add goal tracking in future. Clearly communicate data is local and safe.
Emotion	Hopeful but skeptical	Relieved & Surprised	Overwhelmed but Curious	Empowered & Engaged	Confident & Relieved	Reassured & Loyal