Metasaving

Ismael Martín Martín

Project overview

The product: Metasaving

The app for groups of friends or relatives to save for a common goal.

Project duration:

3 months.

Project overview

The problem:

Metasaving provides clarity, control, and motivation in contexts where disorganization and improvisation normally reign.

The goal:

Facilitate and organize collective savings and shared expense management, eliminating the usual friction that arises when planning and paying as a group.

Project overview

My role:

UX designer / UX researcher

Responsibilities:

- User research
- Wireframing
- Prototyping
- Brand design

Understanding the user

- User research
- Personas
- Problem statements
- User journey maps

User research: summary

For this project, I conducted secondary research and created user personas, journey maps, and a competitive analysis to better understand how groups manage shared expenses and savings. Initially, I assumed users mainly struggled with tracking payments, but the research revealed deeper pain points: the lack of transparency, the use of scattered tools, low motivation to stay consistent, and the feeling of carrying the financial responsibility alone. Mapping out each persona's journey showed how these issues affect different contexts (friends planning trips, single parents budgeting, and roommates saving for events), highlighting clear opportunities for a unified, collaborative, and motivating solution.

User research: pain points

1

Lack of clarity

This leads to greater disorganization and a loss of transparency in expenses/contributions

2

Use of multiple non-integrated tools

WhatsApp, spreadsheets, banking apps, or Bizum (too scattered and difficult to manage).

3

Lack of motivation

Users forget to save or pay, and there are no elements to reinforce consistency.

4

Individual burden

This in turn leads to a loss of real collaboration and group spirit.

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Persona: **Alicia**

Problem statement:

Alicia is a young professional who needs a simple way to organize and track group expenses because she wants to enjoy planning trips with friends without becoming the group's accountant.

"I hate having to remind people what they owe. If everything were clear from the beginning, we'd avoid so many arguments."

Goals

- Save together with her friends for a trip to Japan
- Split travel expenses fairly
- Get a clear view of how much each person should contribute and how much has already been saved

Frustrations

- Everyone pays for different things and then forgets who paid for what
- Uses too many different apps (Bizum, spreadsheets, WhatsApp groups) to stay organized
- Feels like she ends up being the "accountant" of the group.

Alicia

Age: 27
Education: Bachelor's Degree in Advertising
Hometown: Madrid
Family: Single, lives alone
Occupation: Account executive at a marketing agency

Brief scenario: Planning a group trip to Japan, Alicia is tired of tracking who paid what in messy group chats. She needs a clear, shared space to manage contributions and avoid awkward reminders.

Persona: **Silvia**

Problem statement:

Silvia is a mother who needs an easy and visual way to manage her savings and expenses because she wants to feel in control of her finances and plan vacations with her family.

"I do my best to save for my kids, but I always lose track when extra expenses come up."

Goals

- Save steadily for a summer holiday with her family
- Track monthly expenses and stay within budget
- Teach her children the value of saving toward a goal

Frustrations

- Loses control of finances during unpredictable months
- Finds spreadsheets and banking apps too impersonal
- Feels alone in managing everything on her own

Silvia

Age: 39
Education: Teaching Degree
Hometown: Madrid
Family: Married, two children (ages 6 & 9)
Occupation: Primary school teacher

Brief scenario: Silvia wants to plan a summer trip with her family, but expenses pile up and tracking everything alone is exhausting. She needs a clear, simple tool to stay on budget and feel more in control.

Persona: **Marco**

Problem statement:

Marco is a student who needs a collaborative tool to save money with his roommates because he wants to achieve group goals, like attending a music festival, without last-minute cancellations.

Marco

Age:	22
Education:	Graphic Design student
Hometown:	Barcelona
Family:	Two roommates (rented flat)
Occupation:	Student and part-time waitress

"I'd love to go to that festival, but unless we plan it together, it'll never happen."

Goals

- Save monthly with his flatmates to attend a summer music festival
- Keep all contributions and shared expenses transparent
- Avoid last-minute scrambling or dropping out due to money issues

Frustrations

- Past plans failed because no one saved consistently
- Feels awkward talking about money with friends
- Has no system to track shared goals or progress

Brief scenario: Marco and his roommates want to go to a music festival but always end up canceling due to lack of planning. He needs a shared tool to save together and keep everyone accountable.

Alicia’s user journey map

ACTION	Realizes need for tracking expenses	Searches for app	Sets up trip goal	Tracks contributions	Celebrate trip booked!
TASK LIST	Notices confusion in WhatsApp chats	1.Looks in app store 2.Installs app 3.Signs up	1.Creates "Japan 2026" group 2.Shares invite link	1.Enters own expenses 2.Monitors group progress	1. Group finishes saving 2.Finalizes all payments
FEELING ADJECTIVE	Frustrated	Curious / Hopeful	Empowered / In control	Relieved	Satisfied / Accomplished
IMPROVEMENT OPPORTUNITIES	Show app benefits quickly	-Improve search visibility -Explain features in detail in the App Store	-Templates for common goals -Easy invite system	Real-time sync and progress bars	-Add celebratory animation or message -Allow group photo uploads or memory journal -Encourage rating the experience and sharing it

Silvia’s user journey map

ACTION	Realizes she’s off track financially	Searches for solution	Sets saving goal	Tracks savings	Takes vacation with kids
TASK LIST	Reviews budget spreadsheet failures	1.Looks in app store & online (Facebook / Google) 2.Installs app 3.Signs up	1.Sets “Summer 2026” with a target date 2.Adds income/expens with her husband	Checks monthly progress	1.Withdraws funds 2.Confirms reservations
FEELING ADJECTIVE	Overwhelmed	Motivated	Hopeful / Disciplined	Encouraged	Proud / Grateful
IMPROVEMENT OPPORTUNITIES	Promote relatable success stories	-SEO & targeted ads -Onboarding tutorial -Clear onboarding steps	Suggestions based on income	Visual feedback (income/expenses) with encouragements	-Provide printable budget summary -Add “goal completed” badge -Suggest next savings goal (e.g. Christmas fund)

Marco’s user journey map

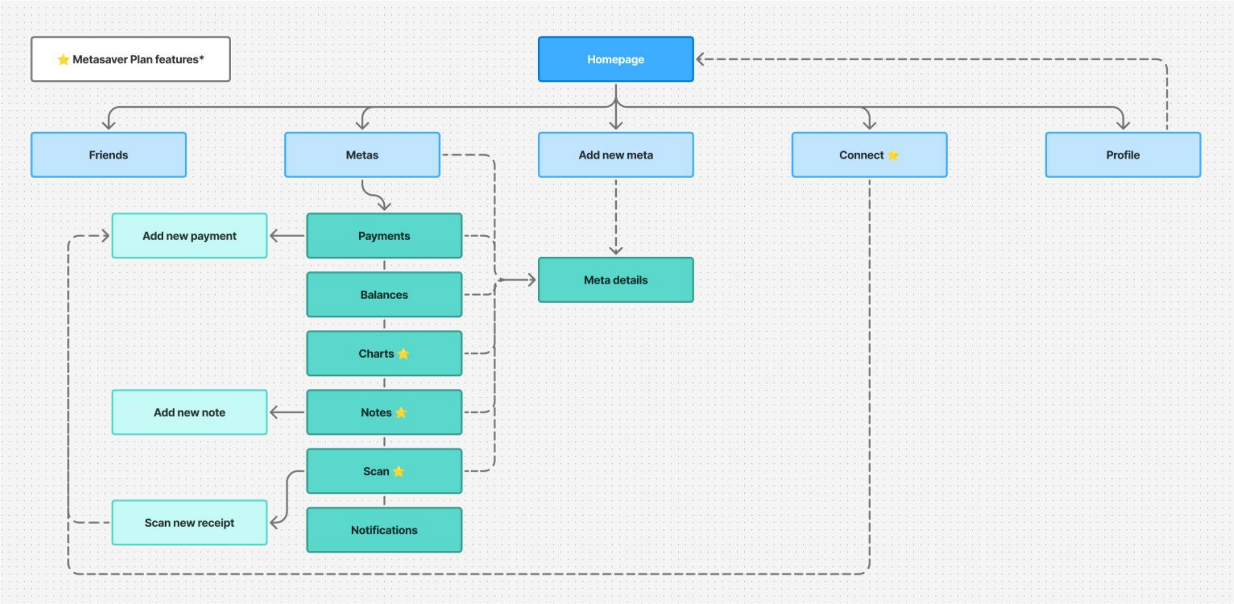
ACTION	Realizes no one’s saving for the festival	Looks for group savings app	Sets goal for festival	Reminds group to stay on track	Attends the festival with roommates
TASK LIST	Talks with flatmates after plan fails	1.Searches TikTok or app store. 2.Installs app 3.Signs up	1.Creates goal “Festival 2026”. 2.Enters shared bills	Uses app reminders and notifications	1.Final payment made 2.Confirms tickets
FEELING ADJECTIVE	Disappointed	Hopeful	Excited / Confident	Engaged	Proud
IMPROVEMENT OPPORTUNITIES	Shareable success stories	Gamified app previews	-Instant goal creation -Smart goal suggestions -Custom expense categories	Gamified reminders / rewards	-Enable sharing success on social media -Offer option to create next goal (e.g. next trip)

Starting the design

- Sitemap
- Paper wireframes
- Digital wireframes
- Branding and styles
- Low-fidelity prototype
- Usability studies

Sitemap

From the navigation menu, users can add friends, create or join savings groups ("Metas"), and connect their bank accounts. Each meta group allows users to manage expenses, balances, and premium features. The account section provides access to subscription management, notifications, and support. This structure ensures a simple and collaborative experience while clearly highlighting opportunities for premium upgrades.



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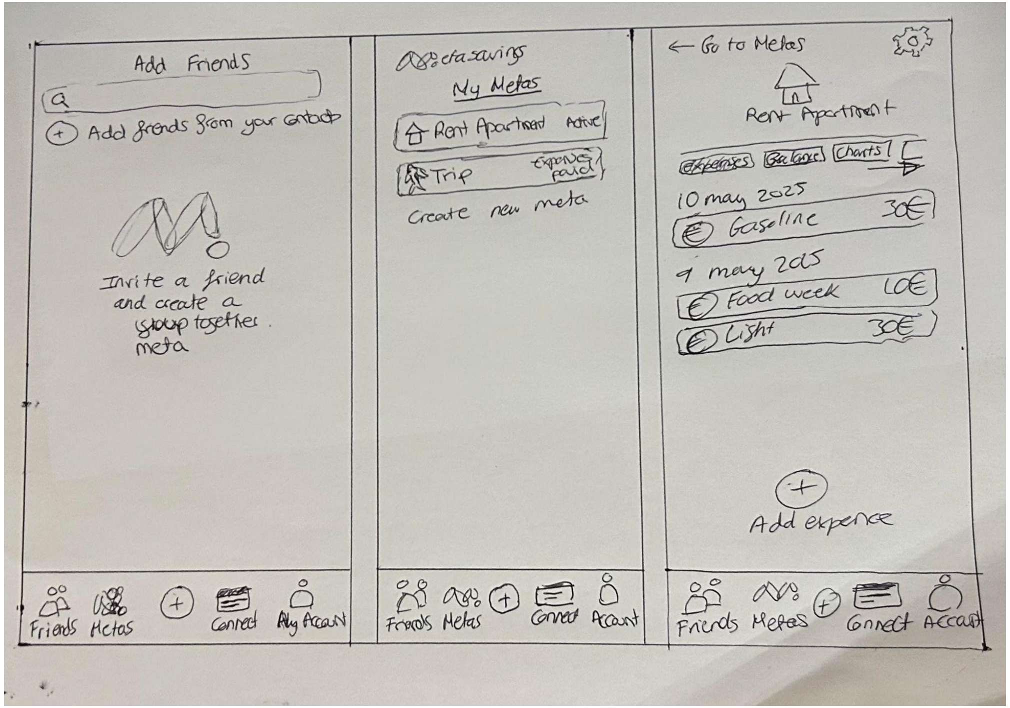
Paper wireframes

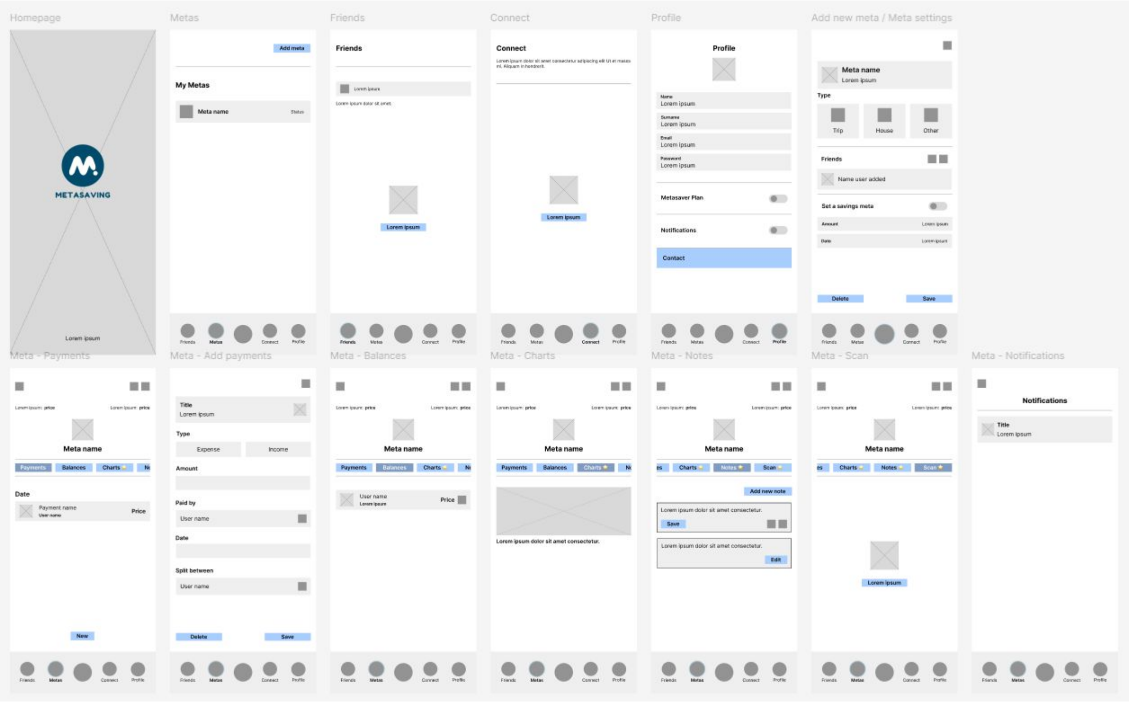
Before moving into digital design, I created paper wireframes to quickly explore different layouts and user flows. This low-fidelity stage allowed me to sketch multiple ideas, test navigation logic, and focus on the structure of the app without worrying about visual details. Paper wireframes helped identify the most intuitive paths for users and guided the transition into high-fidelity prototypes in Figma.



Digital wireframes

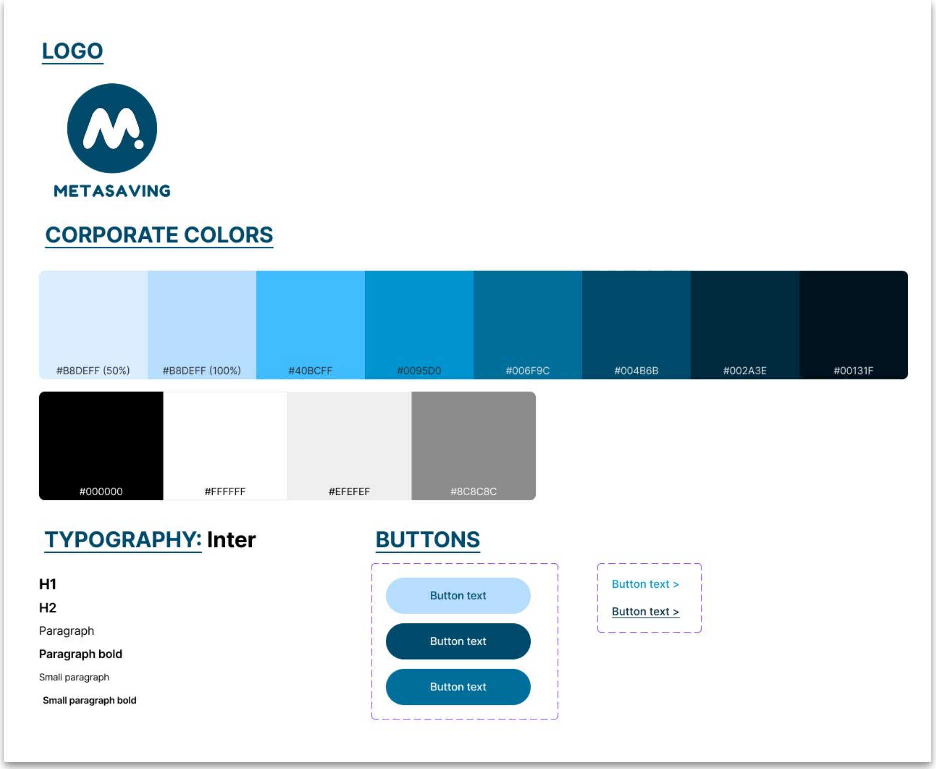
After refining my initial sketches, I translated the ideas into digital wireframes in Figma. This stage allowed me to define a clearer structure, apply consistent spacing and hierarchy, and start visualizing the user flows with more precision.

View Prototype →



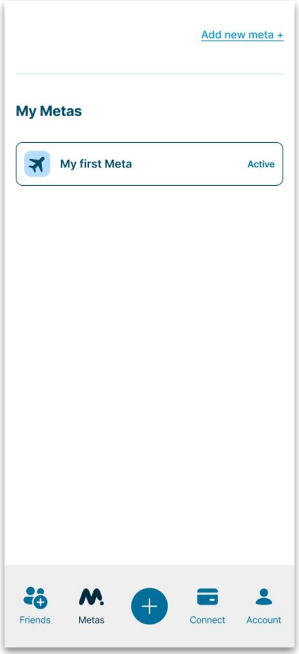
Digital wireframes

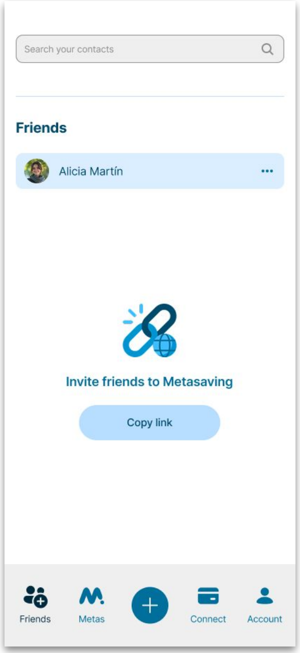
The logo represents the journey toward achieving a goal, reinforcing the app's focus on shared savings and progress. The color palette is based on blue tones, symbolizing trust, stability, and collaboration. Typography is set in Inter, chosen for its modern, clean, and highly legible style across screens. Together, these elements create a cohesive brand identity that is both motivating and user-centered.

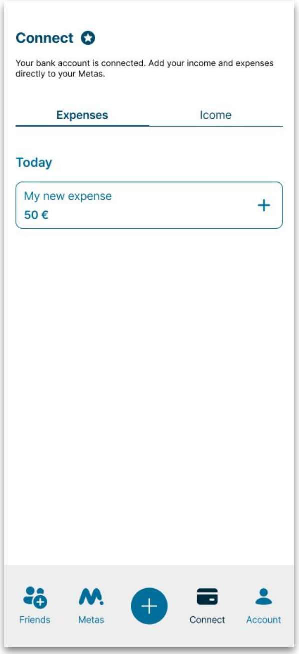


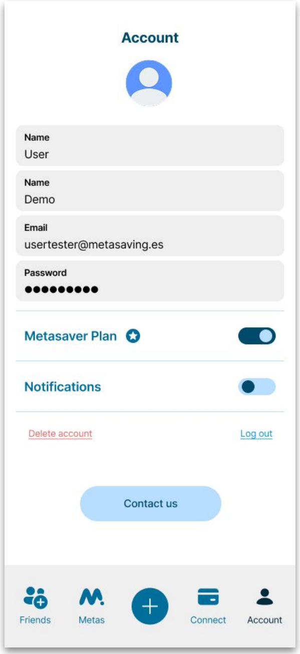
Low-fidelity prototype

I built a low-fidelity prototype in Figma that already included the basic visual design and initial interactions. At this stage, I started testing user flows, which led to adjustments in the layout and navigation to create a smoother experience.









Usability study: parameters

Study type:

Unmoderated usability study

Location:

Madrid, remote.

Participants:

15 participants

Length:

20 minutes

Usability study: findings

Insert a one to two sentence introduction to the findings shared below.

1

Rename “Account” to “Profile”

Participants felt that the term Profile aligned better with the overall app experience and was easier to understand than Account.

2

Replace Contact Form with Direct Email Link

Users preferred a direct link to email over filling out a form, as it was faster and more convenient for them.

3

Add Login and Sign-Up Pages

Participants highlighted the need for a dedicated login and sign-up flow to make the app feel complete and consistent.

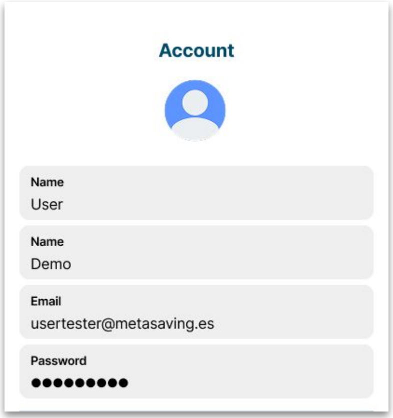
Refining the design

- Mockups
- High-fidelity prototype
- Accessibility

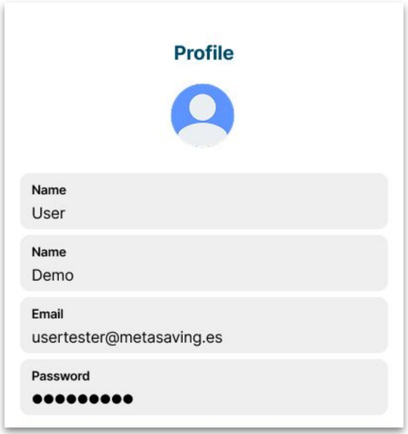
Mockups

Finding 1: Rename “Account” to “Profile”

Before usability study



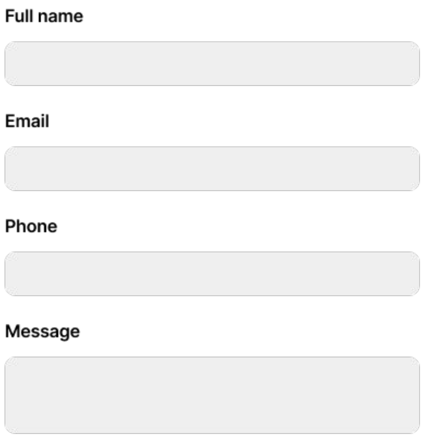
After usability study



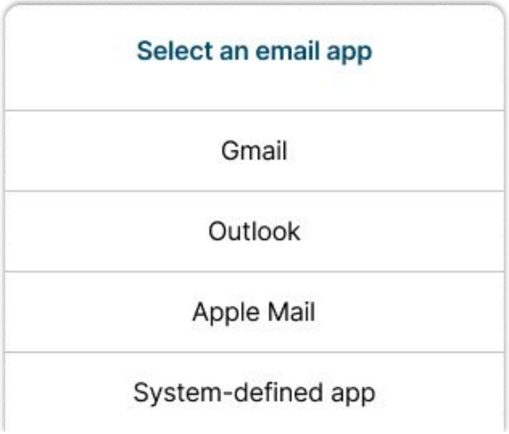
Mockups

Finding 2: Replace Contact Form with Direct Email Link

Before usability study

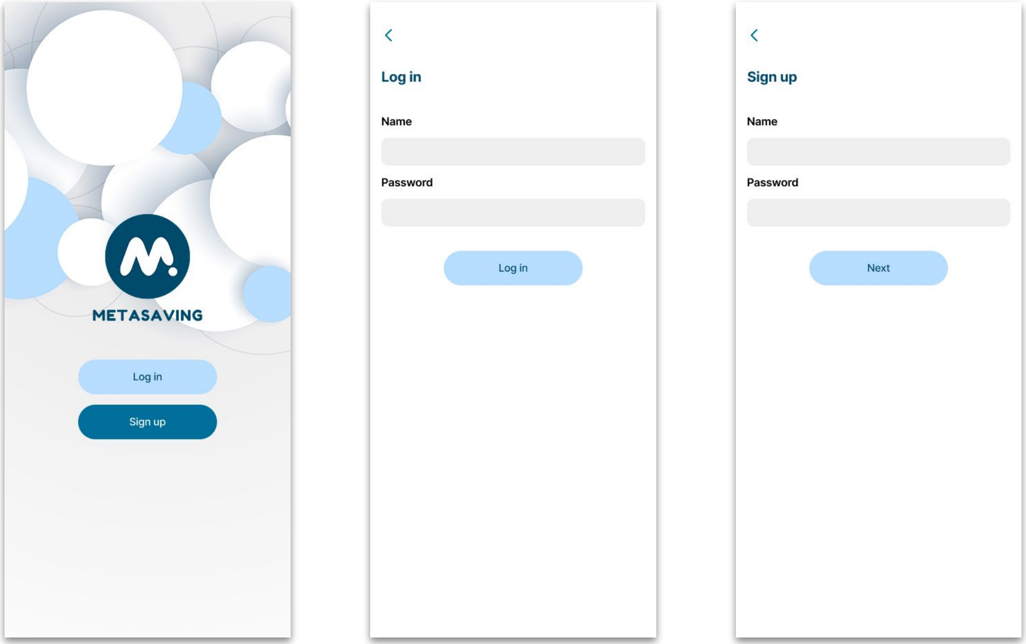


After usability study



Mockups

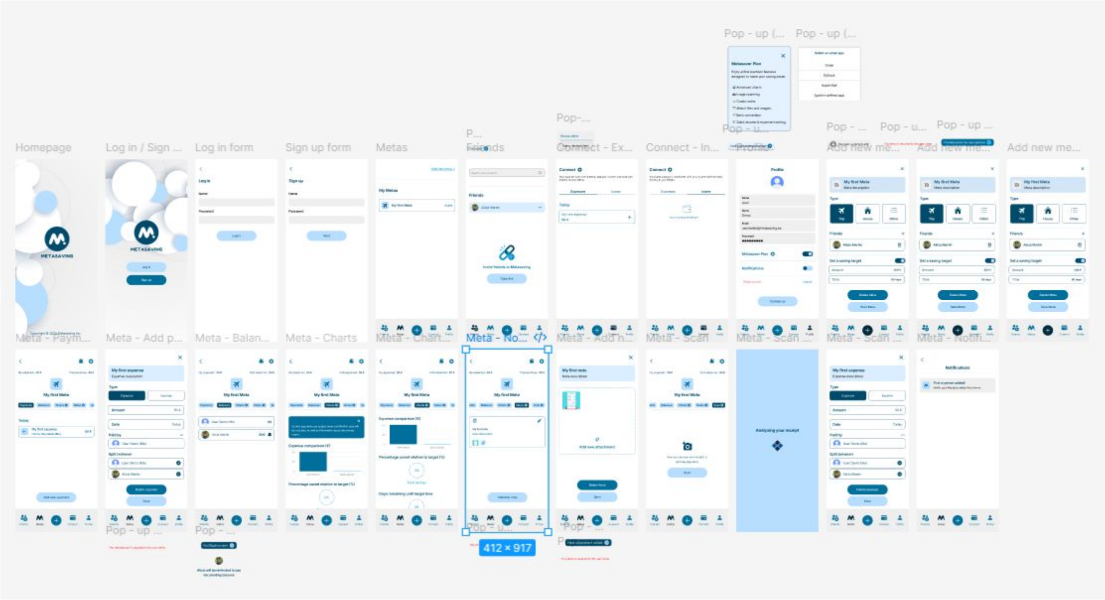
Finding 3: Add Login and Sign-Up Pages



High-fidelity prototype

Explore the final prototype to experience the complete user flow and visual design of the app.

[View Prototype →]



Accessibility considerations

1

Consistent Color Palette

A uniform blue color palette ensures sufficient contrast and supports users with visual impairments.

2

Accessible Forms

Forms are designed with auto-focus and clear labels, reducing the difficulty of navigating and selecting each field.

3

Readable Elements

Buttons, icons, and typography (Inter) are sized appropriately to enhance readability and tap targets across devices.

Going forward

- Takeaways
- Next steps

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Takeaways

Impact:

User research revealed that people often felt frustrated by the lack of transparency, the use of scattered tools, and the burden of managing group finances alone. The designs directly addressed these pain points by providing clarity, organization, and a stronger sense of collaboration.

What I learned:

This project taught me the importance of validating assumptions through real user research. What initially seemed like only a tracking problem turned out to be about transparency, motivation, and collaboration. I also learned how to translate usability findings into actionable design improvements and to maintain visual and interaction consistency across the product.

Next steps

1

Conduct further testing in real group-saving scenarios.

2

Explore integrations with banking services to enable automatic transfers and strengthen user trust.

3

Design a gamification and notification system to reinforce motivation and long-term group commitment.

Let’s connect!

If you’d like to explore more of my work or discuss this project, feel free to reach out:

LinkedIn Profile - Ismael Martín Martín