

PACT ANALYSIS

A PACT analysis is a useful framework for thinking about human centred design. The acronym PACT stands for People, Activities, Contexts, and Technologies. In this analysis we consider our app idea in the context of each category and summarize our intentions of what the app will do.

1. PEOPLE

The target market for this app is frequent traveler's who are looking to track finances and/or stay on a tight budget. The most frequent users would be the most frequent traveler, but we would also aim to attract those who travel less often, as the app would help them budget their trips, which can be difficult to do yourself if you're not a frequent traveler. The app would be great for tourists, but would also target business travellers, who travel often and need to keep detailed records of working spending versus personal spending. The app would give them an easy and efficient way to do this, and export a final report at the end of a trip to submit to their company.

2. ACTIVITIES

When traveling, the use of the app would ideally occur on a daily basis. However, depending on the frequency of travel there may be large gaps between use times, so the basic functions must be memorable. The app will have a dashboard, making it easy for users to check important information, such as their budget and balance. Inputting spending is also needs to be done very quickly. However we are dealing with banking information, so some of it will need to be kept behind a firewall. If a user is interrupted while inputting spending, app should make it clear the entry is not complete so they remember to finish. In addition to this there should be a way to save hotels/restaurants/activities to a favourites and/or interested page to return to if interrupted while browsing. In terms of app response time, we need to account for lag in both banking information and details about activities/hotel/restaurants loading as they will both be coming in from an outside source.

All app activities can be carried out alone if the user is a solo traveller. Any group traveling will likely require ability to share trips and information between multiple people. Group trip planning could allow multiple accounts access to the same trip so they could share their favourites list for hotels/restaurants. Inputting spending information is the key part of the app and therefore must be as easy as possible. The browsing of hotels/restaurants/activities can be slightly more complicated as there is a lot of information involved, but it should still follow a simple structure so the user can find their way back through the app structure. All areas of the app that include banking information are the most sensitive and should be the most controlled. We also must be aware of different places having different cancellations policies and how to alert the user of this effectively. The app will require a keyboard for data entry, the sensitive information will require some kind of extra security, and we will need to source a database of hotels/restaurant/activities. In addition, it is very important the user understand the budget data and the way it is displayed. We might consider giving the user options in how this data is displayed to them, considering different types of learners and how they best absorb information.

3. CONTEXT

Physical environments involve time zones + changes. Factors such as losing track of time, not having enough time and running out of time can be a hindrance, and shorter/longer days should also be taken into consideration. Visibility problems created by weather conditions like sun can make screens dimmer. could be more challenging for the user and possibly damage the phone in the process. Language barriers can lead to translation issues. The user might not speak the country's language, which results in miscommunication. Languages written with different characters than the user's may make them feel even more vulnerable. Currency barriers and money conversion could be an issue if the user isn't familiar with the country or area's currency, and could result in confusion or misunderstanding. Not knowing the impact of spending money + the temptation to spend more than the user can afford can lead to overspending.

Not actually budgeting or setting aside the required funds can be a problem. Understanding tips and tabs is also important. Physically seeing cash leave your hand as opposed to deducting from a card's physically "invisible" balance could affect the budget. Spending money is fun, and the user could get really carried away with spending (depending on how they're feeling). This may result in completely ignoring their budget / not bothering to open the app to see it.

Different geographical location means change of scenery. It can also mean loss of direction. The user may be unaware of streets/ signs/roads/rules of the area. Example: some things in the country/area could be illegal and the user is not aware of it. Constantly looking down at the phone's screen makes the user ignore or be unaware of their surroundings / is distracted by their phone.

Unaware of the space between the user and the amount of people walking around / in front of / behind them / buildings / objects / obstructions. The phone could potentially be stolen if the user is unaware of their surroundings, and leaving the phone unattended in a foreign country where pickpocketing or theft may be a common occurrence. Being aware of pit stops which include bathroom / food / gas / rest stop locations means setting aside enough time for bathroom breaks, filling up on gas, eating enough food to maintain enough energy for the next trip.

Social contexts include getting scammed while on the trip. Scammers preying on tourists or foreigners and trusting the wrong people results in being tricked. Losing a family or group member during the trip involves trying to locate where they are + working on getting them back to you. Knowing how to contact / locate emergency services, clinics, etc is important.

Organization context suggests factors such as disorganization. Being disorganized and not planning ahead (either due to mental health issues or just being disorganized as a person) can result in procrastination. This involves packing late, waking up late, oversleeping, and not taking responsibility for things / taking anything seriously. Lack of planning means the user might not know where they are or where they're going. They could be hopeless with directions which upsets the balance of the dynamic. Getting lost signifies lack of navigational sense. Eventually, this means user will have to take detours, make wrong turns or having to deal with road closures. Worrying about overspending implies obsessive tendencies. The user takes the extra step to ensure they don't overspend. They obsess some more. Repeat.

4. TECHNOLOGIES

The user has many ways in which they can input data into the application. As a baseline, they can manually add a budget entry but more advanced ways would be to work with Optical Character Recognition (OCR) in order to take a picture of a receipt and the application will automatically add it to the budget. We also want the application to be connected to the users' bank account so that all credit and debit transactions are automatically entered into the budgeting system. The output of information will be notifications and alerts from the app to notify the user about their budgeting status, and whether they have gone over-budget or not. Although user's will be able to use the application offline, the app will not be able to connect with their bank account information or using the OCR software. For content,