

# AI-Assisted Savings Experience

A BEHAVIORAL-FINANCE FRAMEWORK THAT TRANSFORMS COMPLEX FINANCIAL DECISIONS INTO SIMPLE, REPEATABLE SAVING ACTIONS – GUIDED BY AI INSIGHTS AND MICRO-REWARDS.

**Pat Wingworn** · UX Designer

# Why Saving Still Feels Hard

## Behavioral Barriers Behind Failed Savings

Real barriers come from behavior, not math.

- People know they should save — but struggle to stay consistent.
- Traditional banking apps focus on balances, not behavior change.
- Motivation drops when progress isn't visible or emotionally rewarding.
- Without accountability, users quietly abandon goals.
- Savings feel abstract, long-term, and disconnected from daily actions.



# Our Behavioral Design Approach

## From Data → Actionable Behavior Change

- Convert financial complexity into simple, repeatable micro-actions.
- Use AI to guide users at the right moment, not overwhelm with analytics.
- Build emotional momentum through progress, milestones, and rewards.
- Add social accountability for long-term consistency.
- Apply Cue → Action → Reward loop to sustain habits.

*Cue → Action → Reward → Momentum*

“Shows how each screen drives a tiny action that builds lasting habits.”

# Smart Savings Dashboard

## Instant Clarity. Daily Motivation. Real Action.

- Savings Wellness Score gives users a simple, emotional snapshot of how well they're saving – anchoring motivation each time they open the app.
- Smart Savings Insight translates raw spending and saving patterns into clear, encouraging messages that guide behavior.
- Active Goals surface progress visually through bold cards and progress bars, reducing cognitive load and helping users stay focused.
- "This Month's Strongest Momentum" highlights the most impactful progress driver, reinforcing positive behavior.
- AI Suggestion + Smart Fix offers actionable next steps such as optimal contribution adjustments – eliminating guesswork.
- Challenge Suggestion connects the dashboard to fun, achievable savings challenges that build consistency through small wins.
- Converts passive "checking balance" behavior → active saving decisions that compound over time.

**User Result:** Gives users instant clarity on their savings performance, reducing anxiety and helping them take action with confidence.

The image shows a mobile application interface for the "Smart Savings Dashboard".

**Top Summary Card:** Displays the "Savings Wellness Score" as 785 (up +12 pts) with an 85% completion rate. It also shows a message: "Your savings rate is up 12% this month. Europe Trip is your key driver."

**Smart Savings Insight:** States: "You're saving \$2,300 more than last month. This keeps your Europe Trip ahead of schedule by 1 month."

**Your Active Goals:** Shows two goals: "Europe Trip" (Target: \$120,000, Progress: 80%, \$96,000) and "New MacBook" (Target: \$60,000, Progress: 45%, \$27,000). A "View All" link is available.

**Create New Goal:** A button to "Set a new savings goal in seconds".

**AI Suggestion:** "Boost your Europe Trip with Smart Fix". It suggests adding \$500/week to reach the target 2 months earlier. A "Apply Smart Fix" button is available.

**Challenge Suggestion:** "Try a No-Spend Weekend to boost your savings momentum." A "View Challenge" link is available.

# Goal Creation

## Guided Goal Builder That Reduces Overwhelm

- Smart templates help users choose meaningful goals quickly.
- Projected monthly saving gives users instant clarity, reducing guesswork before committing to a plan.
- Clean 2-step input (Target + Date) removes complexity.
- Smart defaults reduce decision fatigue and improve goal completion.
- Turns vague intentions ("I should save") into actionable plans.

**User Result:** Helps users set realistic goals without overwhelm, turning vague intentions into actionable saving plans.

9:41

← Create New Goal

Recommended for you

Travel Emergency Custom

Pick the category that best describes your goal.

✈️ Europe Trip

Give your goal a personal touch

Target Amount: \$ 50,000

Target Date: 04/2026

Monthly Contribution

Projected Monthly Saving: \$5,556/month

Based on your selected target & date.

Funding Source

Select Funding Source

Savings Account \*\*\*\*123

Savings Account \*\*\*\*456

Savings Account \*\*\*\*789

+ See all accounts...

Create Goal Cancel

# Active Goal Tracking

## Progress Visualization That Sustains Momentum

- Circular progress ring provides strong visual motivation.
- Timeline Forecast clarifies future outcomes → reduces uncertainty.
- Milestones show micro-rewards (Flights booked / Deposit saved).
- Behind/On Track chips highlight actionable status instantly.
- Weekly Smart Fix recommends the exact action to stay ahead.

**User Result:** Keeps users motivated through visible progress, micro-rewards, and predictable forecasts.

9:41

← Europe Trip – Goal Details

**Europe Trip**

Target: \$120,000 Status: 85% On Track

Saved so far: \$96,000 Est. Completion: Jun 2025

**80%**

↪ +\$2,300 this month

Europe Trip is your key driver.

**Timeline Forecast**

Start Halfway Target Date

Today

You are on track to reach \$80,000 by 12 Jan 2026 at your current pace.

**Goal Steps**

**Flights booked** On Track  
Saved \$20,000

**Hotel deposit** On Track  
Saved \$16,000

**Spending buffer** Behind  
Saved \$6,000

+ See all Goal Steps...

**Add Step**

Add another saving step toward this goal

**⌚ This Week**

**Recommended transfer**

**\$2,500**

This keeps you **2 weeks** ahead of plan.

**Apply Smart Fix**

**Choose custom**

**Recent Activity**

**\$2,500** auto-saved  
Yesterday From Savings Account \*\*\*\*123

**\$500** top-up  
Yesterday From Savings Account \*\*\*\*456

**Goal plan updated**  
3 days ago

**Smart Fix applied**  
1 week ago

**View All**

# Edit Plan

## Clear Explanations. Actionable Intelligence. Real Savings.

- Monthly summary highlights the most impactful changes.
- Slider UI supports smooth plan adjustments without complexity.
- AI identifies new opportunities to save with one-tap guidance.
- Forecasts reinforce long-term benefits of consistent behavior.
- Turns complex charts into simple, human-readable insights.

**User Result:** Supports smart plan adjustments without complexity, letting users optimize their savings with one-tap intelligence.

The screenshot displays the 'Edit Plan – Europe Trip' screen. At the top, a summary box shows the target of \$120,000 (85% On Track) and the amount saved so far (\$96,000, estimated completion Jun 2025). Below this is a yellow summary card with a 80% completion rate, a \$2,300 monthly saving goal, and a circular progress bar. The main content area includes sections for 'Monthly Contribution' (a slider from \$1,500 to \$2,700 with a current value of \$2,500), 'Funding Source' (a list of three savings accounts with radio buttons), 'Timeline Forecast' (a timeline from Start to Target Date with a 'Today' marker and a forecast to reach \$80,000 by 12 Jan 2026), 'Goal Steps' (a list of three steps: 'Flights booked' (On Track), 'Hotel deposit' (On Track), and 'Spending buffer' (Behind), each with a progress bar and a 'Saved' amount), and 'Add Step' (a button to add another saving step). At the bottom are 'Save Plan' and 'Cancel' buttons.

9:41

Edit Plan – Europe Trip

←

**Europe Trip**

Target: \$120,000 Status: 85% On Track

Saved so far: \$96,000 Est. Completion: Jun 2025

**80%**

↗ +\$2,300 this month

Europe Trip is your key driver.

**Saved 80%**

**Monthly Contribution**

Current monthly saving: \$2,500

2,500

Minimum \$1,500 Ideal \$2,700

**Funding Source**

Select Funding Source

**Savings Account** \*\*\*\*123

**Savings Account** \*\*\*\*456

**Savings Account** \*\*\*\*789

+ See all accounts...

**Timeline Forecast**

Start Halfway Target Date

Today

You are on track to reach \$80,000 by 12 Jan 2026 at your current pace.

**Goal Steps**

**Flights booked** On Track

Saved \$20,000

**Hotel deposit** On Track

Saved \$16,000

**Spending buffer** Behind

Saved \$6,000

+ See all Goal Steps...

**Add Step**

Add another saving step toward this goal

**Save Plan**

**Cancel**

# Challenges Hub

## Social Motivation That Drives Long-Term Engagement

- Popular challenges (e.g., No-Spend Weekend) create friendly competition.
- Smart Insights recommend the right challenge based on spending patterns.
- Leaderboards + badges add variable rewards → increase retention.
- Friends tab increases accountability through social visibility.
- Savings become more playful, less isolating, and more sustainable.

**User Result:** Makes saving more social, gamified, and enjoyable—driving long-term habit formation.

The image shows a mobile application interface for 'Smart Savings Challenges'. At the top, the time is 9:41 and there are signal and battery icons. The title 'Smart Savings Challenges' is at the top right with a back arrow. Below it is a sub-section title 'Improve your saving habits with fun challenges.' with a search bar 'Find a Challenge' and filter buttons 'All', 'Active', 'Completed', and 'Recent'. A note says 'Pick the category that best describes your goal.' A yellow-highlighted section 'Smart Savings Insight' suggests the 'No-Spend Weekend Challenge' based on recent spending. A red button 'Join Challenge' is available. Below this are three more challenge cards: 'Coffee Detox 7 Days', 'Walk-to-Work Week', and 'Meal Prep 5 Days', each with a small icon and a description of the savings.

9:41

Smart Savings Challenges

Improve your saving habits with fun challenges.

Find a Challenge

All Active Completed Recent

Pick the category that best describes your goal.

Smart Savings Insight

Based on your recent spending, you might benefit from:

No-Spend Weekend Challenge

[View Challenge >](#)

Hard Mode

No-Spend Weekend

Cut all non-essential spending for 2 days.

Duration	Estimated Savings
2 Days	+\$500 this weekend

[Join Challenge](#)

More Challenges See All Challenges

**Coffee Detox 7 Days**  
Save approx \$350 by skipping café drinks.

**Walk-to-Work Week**  
Save approx \$600 this week.

**Meal Prep 5 Days**  
Save approx \$400 by cooking at home.

# Smart Savings — UI System Overview

## A scalable and architecture-ready overview of the foundational styles, semantic logic, and component behavior used across the Smart Savings experience.

This documentation covers the color system, semantic structure, typography scale, and the three core components used throughout the dashboard: Goal Card, Status Pill, and Progress Bar.

### 1. Foundation — Color Primitives

A minimal, high-contrast palette optimized for clarity in financial data, surfaces, and semantic states.

Token	Value	Color View	Usage
black	#000000	●	Neutral, emphasis surfaces, dark cards
white	#FFFFFF	○	Default surface, inverse text
neon	#ECF5E4	■	Brand accent, highlight, icons
gray/50	#F6F7FB	□	Subdued backgrounds
gray/100	#D8DDE3	▢	Soft surfaces
gray/200	#D5D7DE	▢	Borders
gray/400	#A8A8A8	▢	Disabled text
gray/700	#6E6E6E	▢	Subdued text
green/700	#0F6F2C	●	Success state
red/500	#FF4D4D	●	Error state
yellow/400	#FFE36C	■	Warning state

### 2. Semantic Tokens — Purpose-Based Mapping

Unified semantic tokens that define background, text, and border behavior across all components.

#### Surface Tokens

Token	Maps To	Color View	Usage
surface/default	white	○	Default cards, sheets
surface/subdued	gray/50	□	Secondary backgrounds
surface/raised	gray/100	▢	Elevated surfaces
surface/emphasis	black	●	Featured cards, hero sections

#### Text Tokens

Token	Maps To	Color View	Usage
text/default	black	●	Primary content
text/subdued	gray/700	▢	Secondary labels
text/disabled	gray/400	▢	Disabled states
text/inverse	white	○	On dark surfaces

#### Semantic States

State	Background	Text	Sample	Usage
highlight	neon	black	On Track	Accents, progress, icons
success	green/700	white	Completed	"Completes, positive status
error	red/500	white	Error	"Behind", negative status
warning	yellow/400	black	Warning	Alerts, attention

### 3. Typography

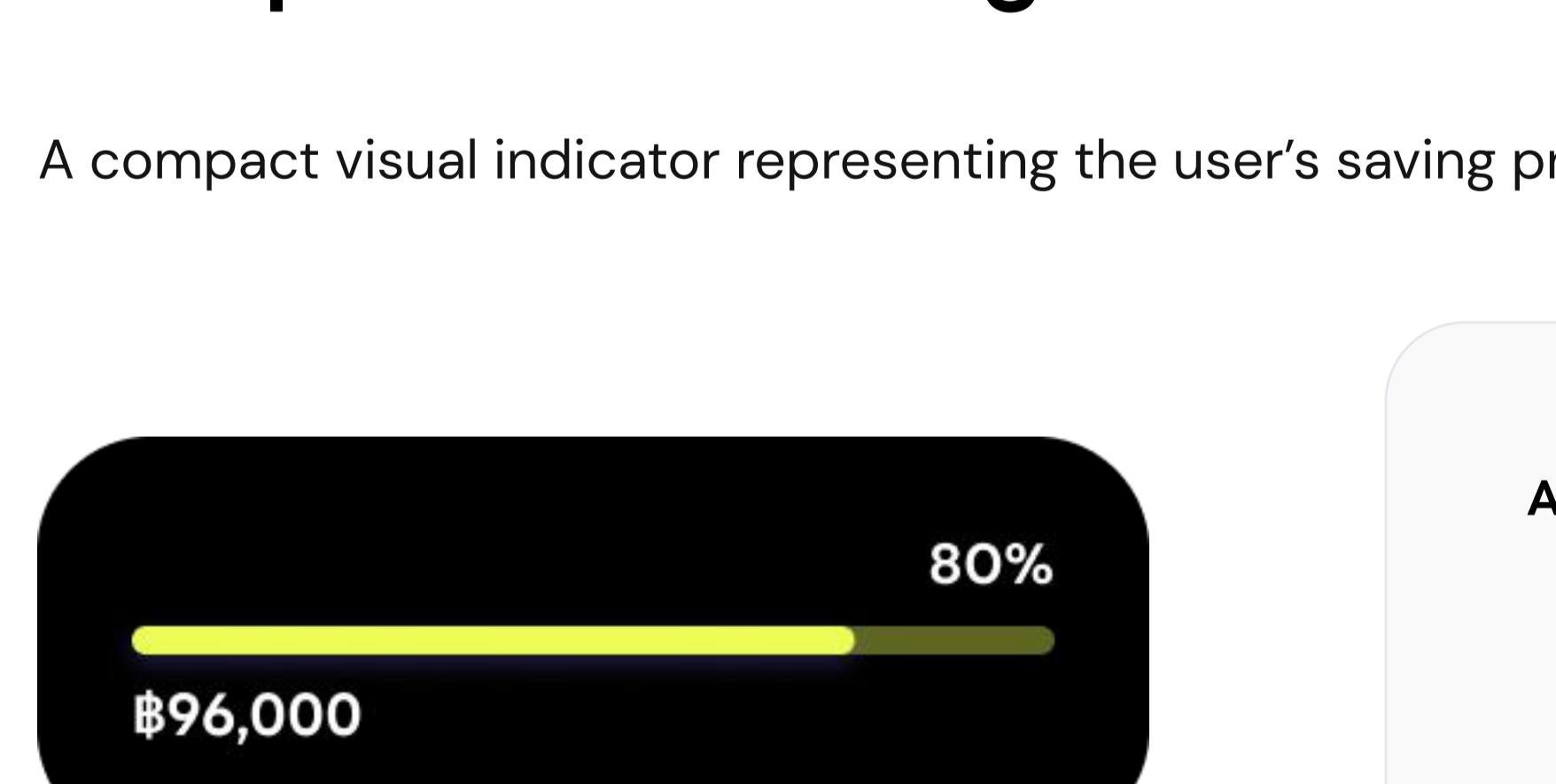
Clear hierarchy with consistent weight/size mapping.

Font family: LINE Seed Sans TH

Style	Size / Weight	Token	Usage	Example
Display	24 / Semi-Bold	type/display	Key metrics	Your savings rate is up 12%
Title	20 / Bold	type/title	Goal titles, headers	Europe Trip
Body	16 / Regular	type/body	Descriptions, amounts	Saved so far \$96,000
Caption	14 / Regular	type/caption	Labels, supporting metadata	Target \$120,000
Button	16 / Medium	type/button	Buttons, interactive CTAs	Create Goal

### Component 1 — Goal Card

Primary component for displaying goal information.



#### ANATOMY

- Icon (Neon accent)
- Goal Title
- Target Amount
- Saved Amount
- Status Pill
- Completion Date
- Progress % and Progress Bar

#### Variants

##### Dark Variant (Dashboard Featured)

Property	Token	Value
Background	surface/emphasis	black
Text (Primary)	text/inverse	white
Text (Label)	text/subdued-inverse	white/70%
Icon	highlight/text	neon
Border	border/none	-
Border Radius	radius/lg	16px
Padding	space/6	24px

#### Usage — Do & Don't

**DO**

- Featured or active goals
- Dashboard hero section
- Use inverse text only
- Neon icons reinforce brand identity

**DON'T**

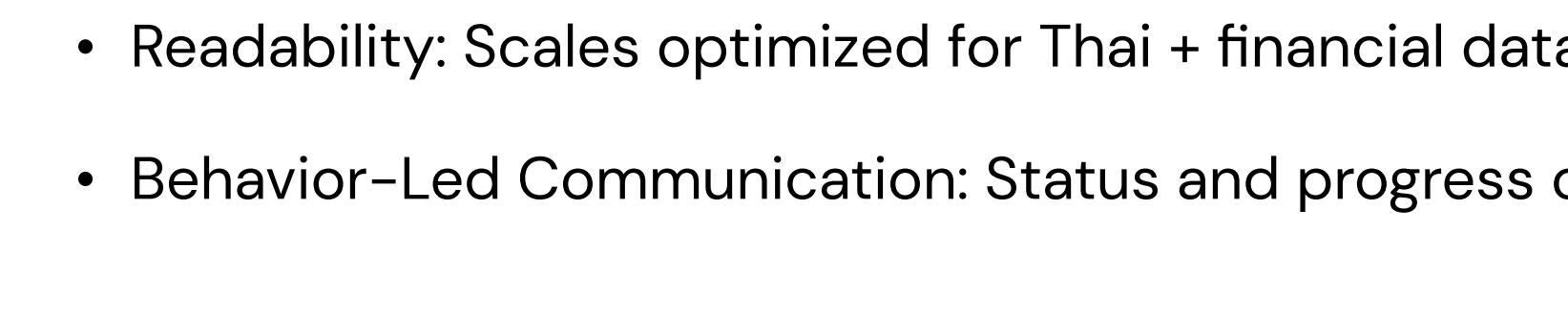
- Don't use for completed goals
- Don't reduce padding below 24px
- Don't introduce additional color accents

##### Light Variant (Standard)

Property	Token	Value
Background	surface/default	white
Text (Primary)	text/default	black
Text (Label)	text/subdued	gray/700
Icon	highlight/text (optional)	neon
Border	border/default	gray/200
Border Radius	radius/lg	16px
Padding	space/6	24px

### Component 2 — Status Pill

Compact label for state communication.



#### ANATOMY

- Background container
- Optional icon (12-14px)
- Short label (12-14px)

#### Variants

Variant	Background	Text	Usage
On Track	highlight/bg (neon)	black	Positive progress
Behind	semantic/error/bg	white	Negative progress
Warning	semantic/warning/bg	black	Challenge mode
Success	semantic/success/bg	white	Time marker

#### Usage — Do & Don't

**DO**

- Keep labels concise (1-2 words)
- Use semantic colors (1-2 words)
- Position top-right on Goal Card

**DON'T**

- Don't use long sentences
- Don't stack multiple pills
- Don't create new pill colors

#### BEHAVIOR

- Non-interactive
- 200ms fade-in
- Always radius/full

### Component 3 — Progress Bar

A compact visual indicator representing the user's saving progress toward a goal. Used inside Goal Card and selected dashboard modules.



ANATOMY
<ul style="list-style-type: none"><li>Track — Active progress</li><li>Fill — Progress label (optional) — For inline usage inside Goal Card</li><li>PercentLabel — Smooth, friendly visual for financial UI</li><li>Rounded Ends — Smooth, friendly visual for financial UI</li></ul>

#### Tokens

Property	Token	Value
Track Background	surface/track	black @ 10% opacity (for dark cards) gray/100 (for light cards)
Fill (Default)	highlight/bg	neon
Border Radius	radius/full	999px

#### Usage — Do & Don't

**DO**

- Use neon fill for active goals
- Keep height at 6px when goal is completed
- Use rounded ends to soften the financial UI tone
- Align progress label to the right for readability

**DON'T**

- Don't use long sentences
- Don't stack multiple bars
- Don't create new bar colors

#### BEHAVIOR

- Non-interactive
- 200ms fade-in
- Always radius/full

#### User Result:

Ensures consistent, accessible, and scalable UI components that support long-term feature growth.

#### Design Principles Applied:

- Clarity: Minimal visual noise, strong contrast
- Consistency: Token-driven across surfaces, text, iconography
- Readability: Scales optimized for Thai + financial data
- Behavior-Led Communication: Status and progress communicated instantly

Thank you