

BORANG PENGESAHAN STATUS TESIS*

JUDUL: CARE MONEY ANDROID APPLICATION

SESI PENGAJIAN: 2012/2013

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CARE MONEY ANDROID APPLICATION

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This report is submitted in partial fulfilment of the requirements for the
Bachelor of Computer Science (Software Development)

FACULTY OF INFORMATION AND COMMUNICATION TECHNOLOGY
UNIVERSITI TEKNIKAL MALAYSIA MELAKA

2013

DECLARATION

I hereby declare that this project report entitled
CARE MONEY ANDROID APPLICATION

Is written by me and is my own effort and that no part has been plagiarized
without citations.

STUDENT : _____ **DATE:** _____

(LIM WEI JUN)

SUPERVISOR: _____ **DATE:** _____

(MADAM. NOR HASLINDA BINTI ISMAIL)

DEDICATION

To my beloved parents

Thanks for give me support whenever I needed. Your support is the strength
for me to continue to move on and complete this project.

To my supervisor

Thanks for your guidance and support for me to complete this project completely.

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ABSTRACT

This project is to develop an application to help the user to manage their money. The application name is Care Money and builds on android platform. It helps the users to record their daily transaction. User is able to manage their money in effective way by using Care Money. I did some research and comparisons on similar products on the market now. After that, I decided to develop an application which covers the basic functions and simpler interface. The methodology that I chose to develop this application is Iterative and Incremental methodology. Applications on the market now are more focus on the expert user who got the habit on tracking money. Thus, I would like to develop an application for the beginner user which can record income, record expense, manage accounts, and keep track of transaction. The system architecture that I chose is 3 tiers architecture. These tiers would not interact with each other directly to ensure the data is confidential and safe. The application was developing on the Eclipse software with android SDK supports. I used 50 days to implement this application with different modules at different times. There are 3 testing was doing to test the application which is unit testing, usability testing and user acceptance testing. From the test results, overall the application is doing well. All the modules can perform their own functions and accept by the users. The strength of this application is it is simple and good enough for the basic users and the file size is small. Anyway, this application has some weakness which may improve in the future. At the end, Care Money was developing successfully in a systematic ways and covers all the objectives which can help the user to track money easily.

ABSTRAK

Projek ini dibinakan adalah untuk membantu pengguna untuk mengurus wang mereka. Nama aplikasi ini ialah Care Money dan dibina untuk Android OS. Aplikasi ini membantu pengguna rekod transaksi. Pengguna dapat mengurus wang dengan efektif dengan menggunakan Care Money. Penyelidikan telah dilakukan oleh saya untuk mengaji aplikasi yang telah ada di pasaran sekarang. Dengan ini, saya membuat keputusan untuk membangunkan aplikasi yang mempunyai fungsi-fungsi dengan antara muka yang mudah. Metodologi yang dipilih oleh saya ialah Iterative and Incremental metodologi. Aplikasi yang terdapat di pasaran kini kebanyakan disediakan untuk pengguna yang selalu mengurus wang mereka. Oleh itu, saya ingin membangunkan aplikasi untuk pengguna yang baru. Aplikasi tersebut boleh rekod pendapatan, perbelanjaan, mengurus akaun, dan memantau transaksi. Seni bina system yang dipilih oleh saya ialah 3 tiers seni bina untuk memastikan data disimpan dengan selamat. Aplikasi dibinakan dengan menggunakan Eclipse dan android SDK. Saya telah menggunakan 50 hari untuk membina aplikasi ini. 3 ujian iaitu ujian unit, ujian kebolegunaan dan ujian penerimaan penggunaan telah dijalankan untuk menguji aplikasi ini. Secara keseluruhannya, aplikasi ini menjalankan dengan baik dan semua modul boleh melaksanakan fungsi mereka dengan baik dan diterima oleh pengguna. Kekuatan aplikasi ini ialah mudah digunakan oleh pengguna baru dan saiz aplikasi yang kecil. Bagaimanapun, aplikasi terdapat kelemahan juga dan ini akan dipertingkatkan pada masa yang akan datang. Kesimpulannya, Care Money dibinakan dengan berjaya dan merangkumi objektif-objektif untuk membina aplikasi ini.

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CHAPTER 1

INTRODUCTION

1.1 Project Background

Currently there are many of people do not manage their money wisely, especially for the fresh graduate who just step into the industries. They spend their money according to what they like without a proper plan and spend more money than what they have earned. Most of them do not have the enough knowledge on how to manage their finance. Thus I would like to develop an application to help the user who just wants to start to manage their finance in a proper way. The user can record all the expenses and income for daily, monthly, or yearly. Due to most of the people have smart phone now, so I decided to develop this application in android platform. Thus, user is able to manage their finance at any time and any places.

1.2 Problem Statement

- Most of the young executive who just step into industries do not have habit on manage their finance.
- Most of the users spend more money than what they have earned, this caused they save nothing in the end of the month.
- Most of the applications on the market now are too complicated to use.

1.3 Objectives

- To cultivate habit on manage finance of the young executive.
- To give a platform for user to record their daily transaction.

- To offer a simpler platform for user to record their daily transaction.

1.4 Scopes

- The CareMoney consists of transaction recording and account management.
- The application is for android platform only.
- The target user is new user who just want to start cultivate habit of saving money.
- User is able to record their daily transaction at a short time.
- User is able to manage their finance accounts.

1.5 Project Significance

This project is developing CareMoney application for android platform. By using this application, user will be able to record down all the expenses at any time and any place. This application will provide simpler interface for the user to record their transaction in a short time. This application could cultivate habit of managing money to the user by provide simpler interface. In addition, user is able to manage their accounts of money through this application. They can transfer or edit the amount of money in their every account. This can clearly show the user how much money they left in their account.

1.6 Conclusion

As a conclusion, this project provides an application for the user to manage their money. It helps the user to record their daily transaction at any time and any plan. Besides that, user will be able to manage their finance accounts through this application. In a short word, user can manage their finance with the simple and easier way by using this application.

CHAPTER 2

LITERATURE REVIEW AND PROJECT METHODOLOGY

2.1 Introduction

CareMoney is an android application that let the users to manage their money and track their spending easily. However, this application requires some facts and finding to justify the reason for me to build this application. Thus, literature review is very important for the report.

The purpose of this literature review is explaining the term of money management, importance of manage money, and comparison between applications on market. This helps me to understand the scope needed for the new system that I would like to build.

Project methodology is the way how I develop my application. Choosing the right project methodology will make the development process become easier and efficient.

2.2 Facts and Findings

In this facts and findings we will found that some study and research to shows that why this application are required to the market and how does it supports to the users.

2.2.1 Definition of Money Management

1. “Money management involves planning, analyzing and executing every aspect of your financial portfolio, including all types of investments,

savings, taxes, banking and budgeting. As with managing any business, certain economic variables may affect your finances, and good money management involves assessing and controlling factors that may be detrimental to your fiscal fitness. Personal budgeting involves tracking and limiting your daily expenses in order to save money -- or, more basically, simply to know where your money is going, the vital first step in managing your finances.”^[1]

2. “The activity of making decisions about income and expenditure, including budgeting, banking arrangements, making investments, and tax payments, either for yourself or on behalf of clients.” –Qfinance
3. “Money management is the managing of different uses of money for different clients. It involves budgets, investments, savings, spending, and other uses of money. Money management can be applied to both individuals and to groups, and it can be private or public.” - InvestorGlossary

2.2.2 Importance of Money Management

1. Reduce stress and conflict
 - Not being able to pay your bills by the due date, or finding you are always lack of money at some time can lead to stress, resulting in conflict over financial objectives and spending habits. Pam Belluck reports in the New York Times of April 8, 2009, that mental-health experts say the stress of financial worries can cause people to become anxious, sad, and unable to sleep or even develop headaches and high blood pressure.^[2]
2. Take Advantage of Opportunities
 - When we have the chance to invest in new business, but due to lack of money, sometimes we need to give up the chance. People who have been successful at managing their money get to involve in new investments.
3. Pay Lower Interest Rates

- Your credit score is one measure of your money-management skill. A high score means you have paid your bills on time and kept your total debts level low. Achieving a high score has rewards that can help you keep more of what you earn because you will be charged lower interest rates.

4. Earn More

- As your incomes grow, your financial planning will not just involve budgeting so that all the expenses are covered each month, but also determining how to invest the surplus that accumulates above what you spend. ^[2]

There are so many benefits for good habit on money managements. So, the first step to saving more efficiently is to keep track of what you spend. Today, we pay for the items we need in many different ways - we spend cash, credit, debit, and we even auto-pay bills. It's important to have a system in place to capture all this spending. Luckily there are digital tools can help you to keep track of you expense such as smartphone.

2.2.3 Comparison of Current Applications

I choose three of the similar applications from the Google Play Store to compare their advantages and disadvantages.

1. Money Lover – Expense Manager

- This application helps to budget and track your transaction. You may add financial details such as income from salaries, winnings, or sales, and insert your expenses from dating to travel. Money lover acts such as a financial calendar, alerts you to debts, and reminds you of transactions you need to be made. User is able to add customized categories for income or expenses.



Figure 2.1 Interface of Money Lover

2. Easy Money – Expense Manager

- Easy Money is the money manager app that combines an expense manager, budget planning, and bill reminder.
- Features include:
 - Split transactions supported.
 - Export captured data as QIF & CSV to desktop money managers for expense reporting.
 - Includes a widget for home screen for even faster expense management & tracking.
 - Receive notifications of upcoming and overdue bills - for both one-time payments as well as recurring bills.
 - Fully customizable income and expense categories for more accurate budget planning.
 - Take photos of bills and receipts.
 - Track and manage expense and income for multiple accounts in multiple currencies

- Support transfers between accounts
- Lock application using a 4-digit security pin
- Backup data onto SD card
- 30 days free trial

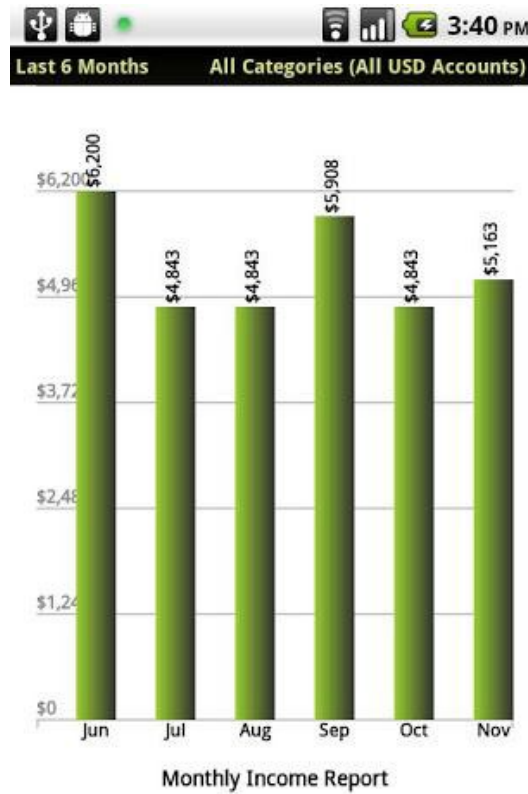


Figure 2.2 Interface of Easy Money

3. Money Manager Ex for Android

- Money Manager Ex for Android is a port of the PC/Desktop personal finance application, currently available for Windows, Mac OSX and LINUX.
- Features:
 - Accounts checking and transaction monitoring.
 - Reminders for recurring transactions.
 - Manage accounts, payees and currencies.
 - Synchronize data via Dropbox.