FreeFlow:
a revenue management platform for freelancers and small business

During my 12-week User Experience Design class at General Assembly, I researched, designed and prototyped a new web application.

Motivation

As a freelancer, I accept payment via many methods: Stripe, PayPal, Squarecash, Chase Quick Pay, old-fashioned paper check,and direct bank transfer. I also have multiple revenue streams, such as e-commerce, in-person sales at events, commissions, consulting, etc.

When it came time for me to calculate what I had earned each quarter in order to pay my taxes, I felt overwhelmed with the amount of work I had to do to come up with a simple (and relatively small) number! The amount of time this took seemed unreasonable and I wondered how it could be made easier.

Problem Statement

How might we allow small business owners to track multiple income streams all in once place?

Process:

I worked in a tight Lean methodology that allowed me to continually be updating the product based on feedback from users, other UX professionals, and observation of other financial platforms.

1) Research: User Surveys, Market Analysis
2) Propose Solutions and Goals
3) Define Personas and Content Strategy
4) User flows and Wireframes
5) Prototyping, Competitive Research,
6) User Testing and more Prototyping
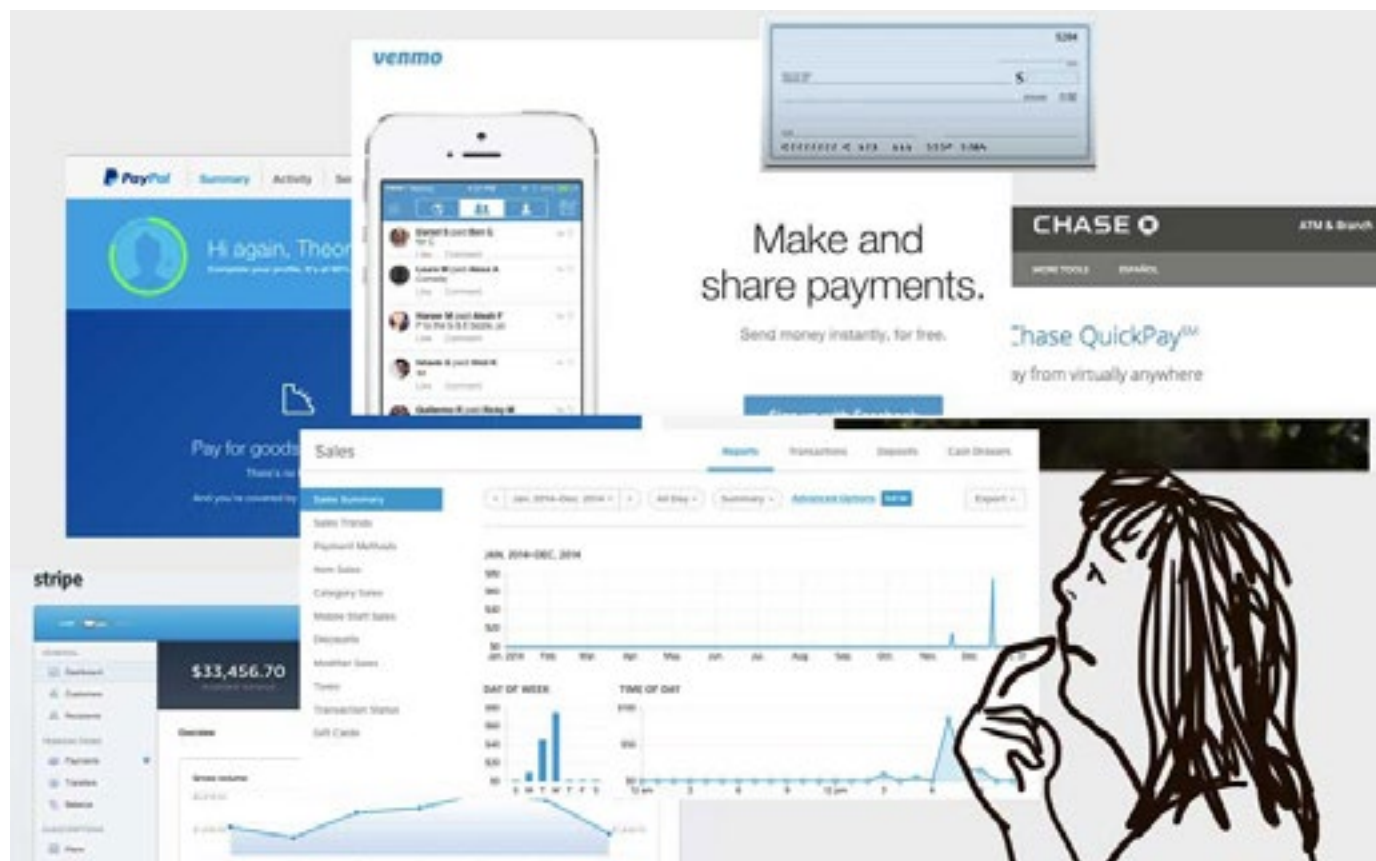
User Research

Do other freelancers and small business owners feel burdened by revenue tracking tasks?

I surveyed this demographic using a Google form.
Q: How much time do you spend calculating how much you owe in taxes every quarter/ year/ whenever you do it?
Responses: it's a *"travesty of efficiency when you accumulate the total time the country wastes in productivity calculating its taxes."*
and
"I need to do this on a quarterly basis and I just haven't figured it all out yet. Lots of fear around this area because we were audited once and I'm terrified of doing something wrong. "

Q: Do you have other tools you use to keep track of income?
Response: *"There are times I could use four extra pairs of arms. I keep a paper notebook."*

Other Results:

Respondents averaged 3 different revenue platforms within their primary business or freelance work. 72% also said they had another revenue stream (like a part-time job, investments, etc).

"...the burgeoning high-tech sector also has become more dependent on the 1099 economy. Encompassing people writing apps, doing technical consulting, and working in the information sector, the numbers have surged over the past five years." ("The Rise of The 1099 Economy: More Americans Are Becoming Their Own Bosses", Kotkin 2012)
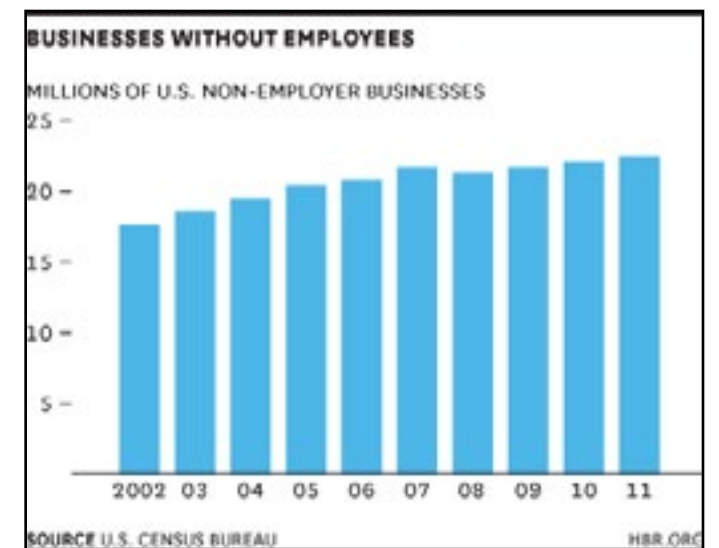
Why is now a good time to consider this problem?

The number of small business owners and freelancers has jumped dramatically since 2001, leading to the term "1099 Economy". According to research by Economic Modeling Specialists International, the number of people who primarily work on their own has swelled by 1.3 million since 2001 to 10.6 million, a 14% increase.

In addition to this growing demographic, the competitive nature of many new tech enterprises has led to fragmentation of data and resources. Many industries, including healthcare, education and finance are looking to streamline information. A successful example of this is Mint (which was bought by Intuit), the personal financial planning platform, or TripIt which compiles travel information and bookings into one place.

Des Traynor, a strategist and product manager at Intercom, stated that the "new magic" of software will be in apps that *automate inputs*, so that you don't need to type in any information into the site. Second, *ambient insights* will allow reports and info come to the user directly rather than user having to seek them out.

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Based on this research, I felt confident there was a need for a designed solution.

Proposed Solution: A new online tool that seamlessly integrates all payment platforms via API into one beautiful dashboard.

User Tasks and Goals
Next, I came up with some aims for the software to help prioritize and narrow scope.

Goal: Platform calculates overall revenue instantly, without having to check all sources individually
Task: Connect each stream to the app by "allowing access" or connecting the accounts to one another (a Single Sign On feature which is what you use to allow Instagram to post on your Twitter)

Goal: Easily see whether projects and side businesses are making or losing money, to aid spending and budget decisions
Task: create rules around various types of revenue as different income, and allow for filtering by type. i.e., "credits of $50 always label as "screen print poster sale"

Goal: Make self-employment ledgers and quarterly earnings statements a breeze
Task: view my connected revenue streams, filter by date range
Task: Tell the app to "calculate total revenue", overall, by income stream (i.e. Square) or income type (i.e., screenprints only)
Task: export to .csv file or connect with QuickBooks.

Paige, 28
Etsy Shop Owner and Freelance Interior Decorator

Interest in learning financial details

Awareness of her current revenue

Computer Savvy

2 Forms of payment   2 Revenue Streams   2 Years of work

Paige accepts payment via *Stripe* (for her Etsy shop), *and Paper Check* for her interior decorating services.

To keep track of her revenue she normally checks her bank account, and will sometimes make projections and budgets with paper and pencil. She calculates how much she owes in taxes once a year and does it by herself using TurboTax. She does not have an accountant.

Paige's advice to new freelancers or business owners: "*Keep track of your inventory regularly!*"
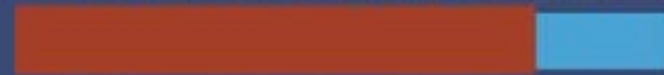
Personas
Came up with rough idea of personas to start and then as I did more user research I iterated on my personas to be more specific and precise.

Christine, 31
Independent Curriculum Consultant and Teacher

Interest in learning financial details

Awareness of her current revenue

Computer Savvy

5 — Forms of payment
3 — Revenue Streams
3 — Years of work

Christine accepts payment via *Stripe*, *Paypal*, *bank transfer*, *check* and *Chase Quick Pay* for her various jobs. She teaches workshops as well as is a W2 teacher through an online learning platform.

To keep track of her revenue she uses a Google Drive spreadsheet, and has a "Revenue" label in Gmail. She often feels very overwhelmed and embarassed when she is unprepared for quarterly meetings with her accountant, since she is generally well-prepared in other financial areas.

Christina's advice to new freelancers or business owners: "*Hire an accountant as soon as you can!*"

Dave, 36
Contract Software Developer and Start-up Founder

Interest in learning financial details
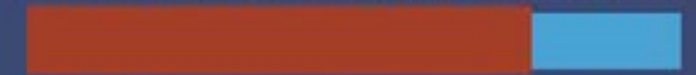
Awareness of his current revenue

Computer Savvy

4 — Forms of payment
2+ — Revenue Streams
5 — Years of work

David accepts payment via *Stripe* and *Paypal* through his startup app and *bank transfer or check* for his contract gigs.
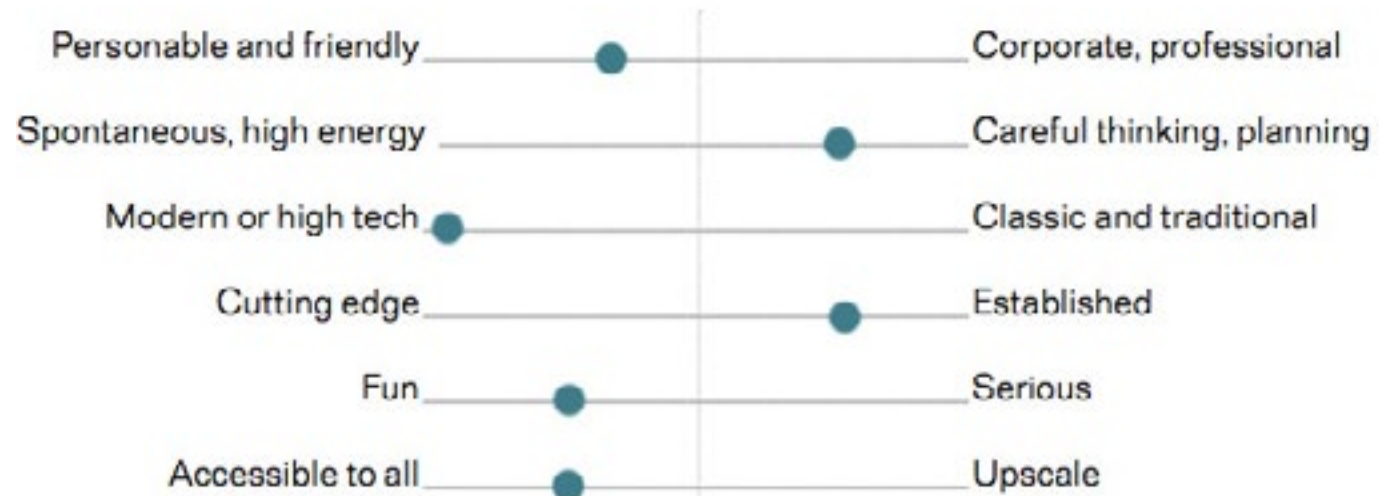
To keep track of his revenue he uses Quickbooks; but not very consistently until right before he meets with his accountant. Prior to his quarterly meeting with his CPA, he will put aside 8 hours to track down every bit of revenue. This time is a huge drain on his already limited resources.

David's advice to new freelancers or business owners: "*Be sure you're setting aside the appropriate $$ amount for taxes, especially if you're a 1099 employee.*"

Content Strategy

I wrote a complete Content Strategy Style Guide for FreeFlow, including information about voice, style and formatting. Below is the personality scale I developed and an excerpt from the Style Guide document.

BRAND PERSONALITY SPECTRUM

Personable and friendly	Corporate, professional
Spontaneous, high energy	Careful thinking, planning
Modern or high tech	Classic and traditional
Cutting edge	Established
Fun	Serious
Accessible to all	Upscale

Style Guide Excerpt

The voice of the app is that of a seasoned freelancer speaking to colleagues. She's worked really hard to have the successful, independent career she currently enjoys, but she's not going to pull the ladder up behind her. She is friendly and congenial towards you, but at the same time she knows:

A) She's doing you a serious favor by explaining and assisting you with your freelance finances
Action: use precise and authoritative language to explain tax law, best practices and money management.

B) Not everyone has what it takes to be a freelancer, so congrats and welcome to the club
Action: use "you" and "we" to create a feeling of community.

C) We chose to be freelancers because we didn't want to be bogged down in bureaucracy or insist on doing things "the way it's always been done"
Action: indicate that what FreeFlow is offering is creative, elegant and sustainable for your small business.

D) The financial part of freelancing is generally the least fun of the whole gig, so make it as light and accessible as possible, while maintaining professionalism and integrity.
Action: use simple and concise language to explain concepts, but always offer annotations, links, and venues for readers to learn more if they are interested.

Grammar and punctuation

Refer to the The Elements of Style *by Strunk and White for general style and grammatical questions.*
• Always use "nonprofit" (uncapitalized). Do not use non-profit, not-for-profit, or any other derivation.
• Use "freelance" (verb or adjective) and "freelancer" (noun). In our context, a person cannot be a "freelance".
   Good example: William started freelancing about seven years ago. He thoroughly enjoys being a freelancer and taking on freelance projects.
   Bad example: William became a freelance about seven years ago.
• No Oxford commas.

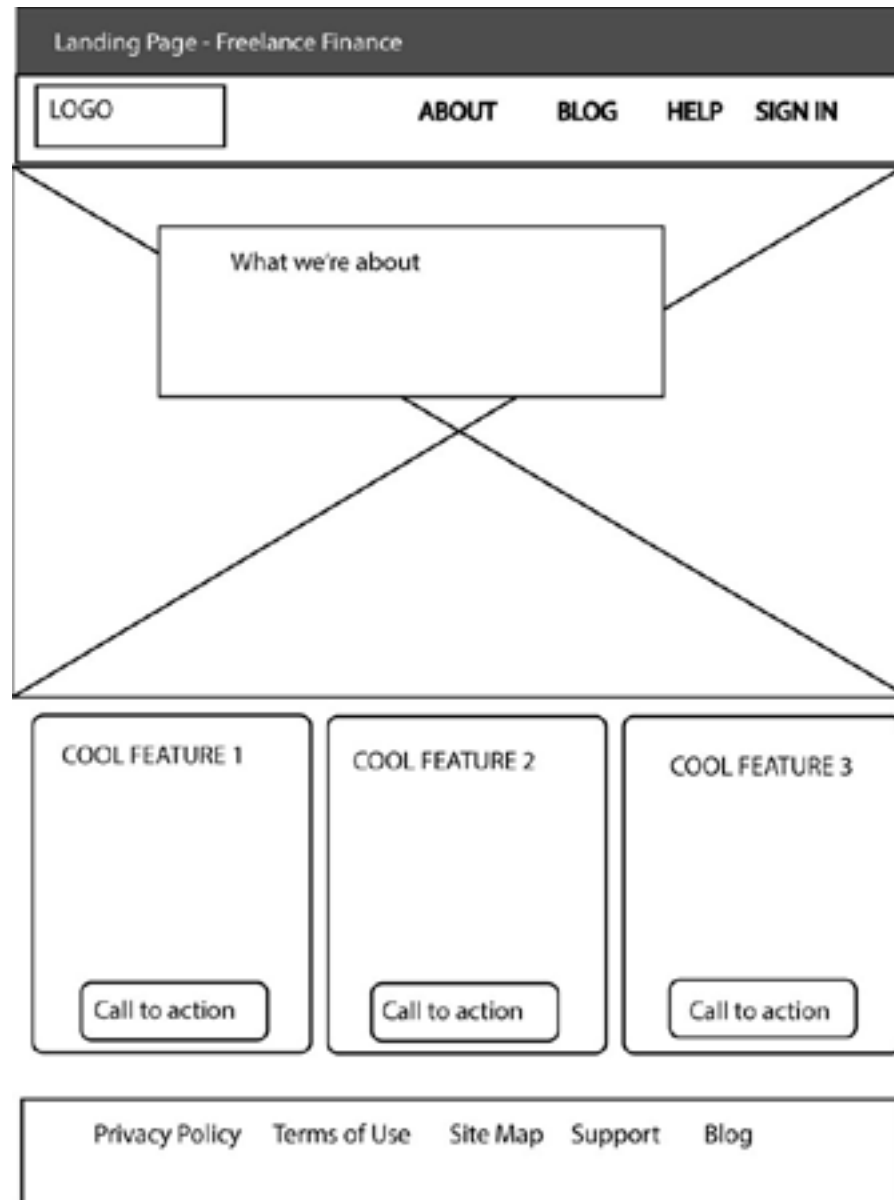## Revenue Platforms Connection Userflow
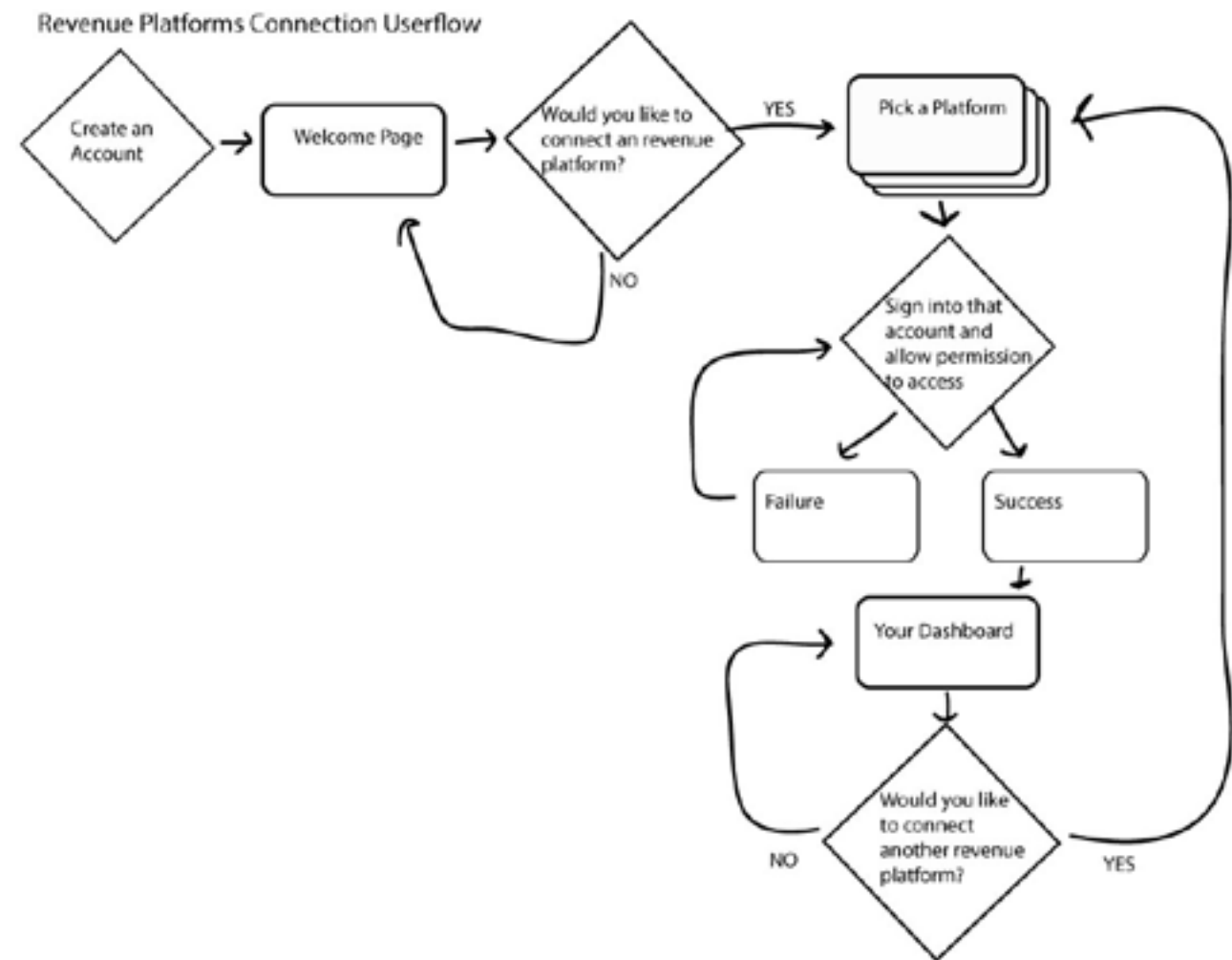
User Flows

I created three userflows based on the three goals stated on page 46.

Above: the first described the process of connecting one or more revenue platforms (i.e., Stripe or PayPal) to FreeFlow.

Wireframes

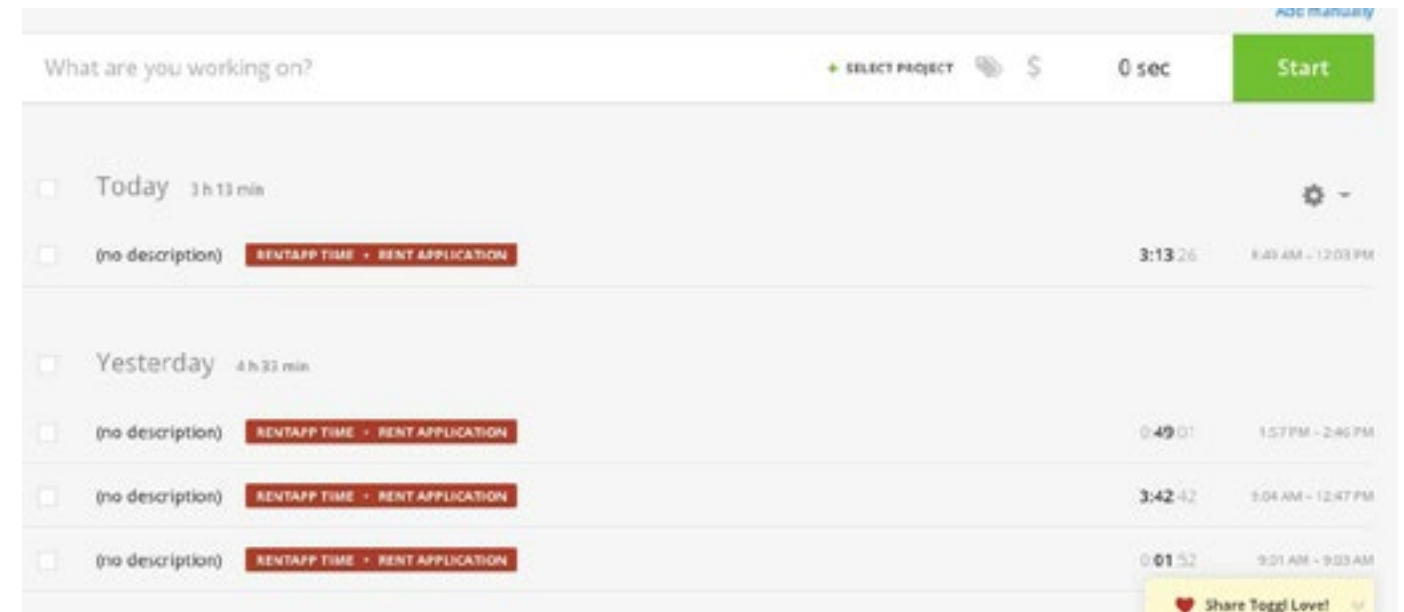I built some block wireframes using Adobe Illustrator.
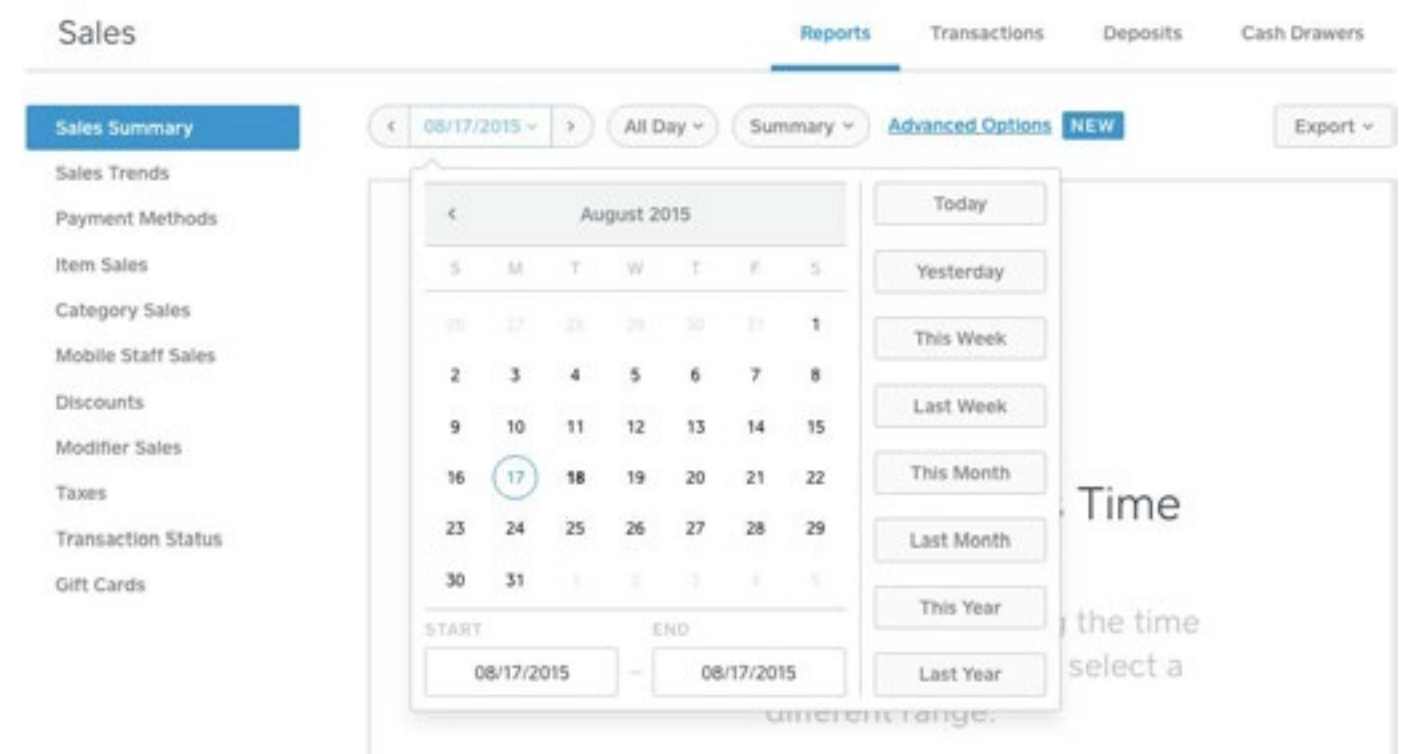

Competitive Research

As I began building the wireframes, I wondered how other sites solved problems like:

1) How to allow date range selection to be both very specific (ex: 01/01/2015 to 9/12/2015) AND very general (ex. Past Month)?

Below: Toggl (a time-tracking tool) defaults to showing very generic dates.
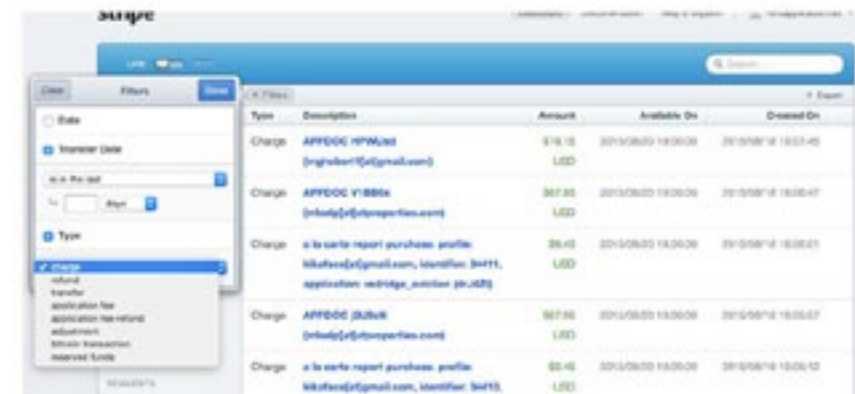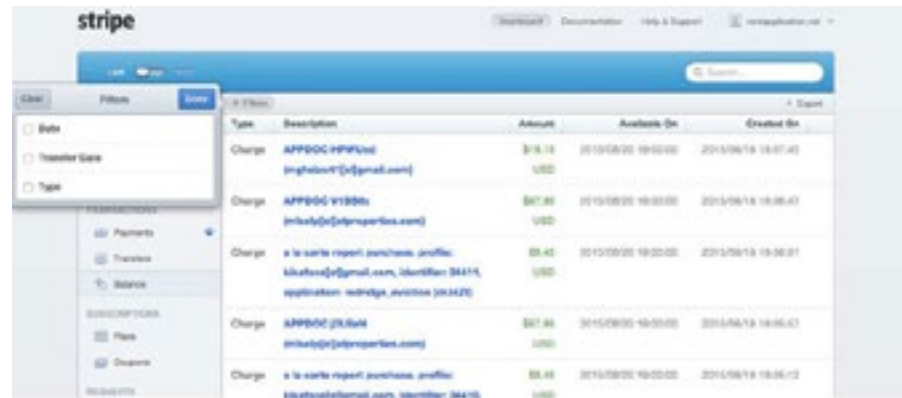

Below: Stripe has an excellent solution that allows for both abstract and specific decisions.

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Competitive Research Continued

2) What kind of Search filtering do other sites use for their transactions and what does it look like in the UI?

Stripe has a powerful filter feature on the transactions page.

Axure Protoyping Round 1

I built a few pages in Axure and then showed them to a classmate and General Assembly instructor.

One piece of feedback I got was that the *home page (below)*, which was in a brochure style, was too circular and didn't provide enough information before sending the user to the "Sign Up" page, so in the next round I made adjustments and built a "Tour" page which introduced how the product works in more depth.
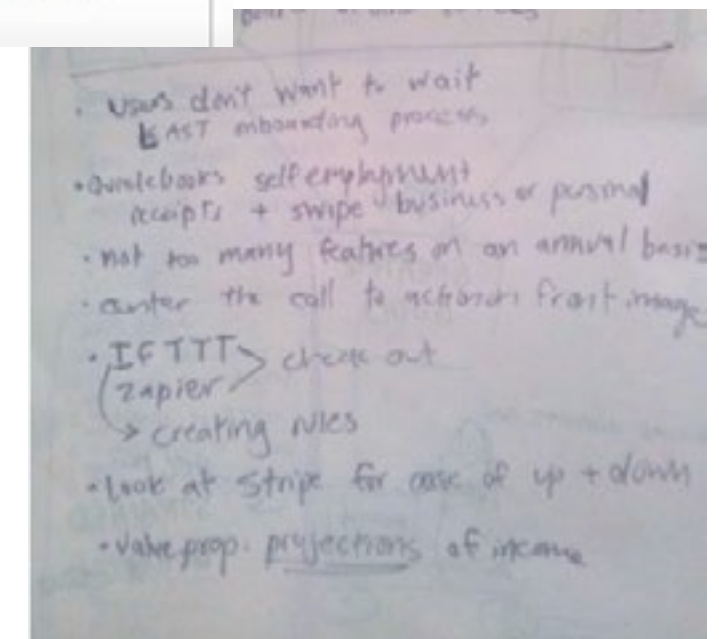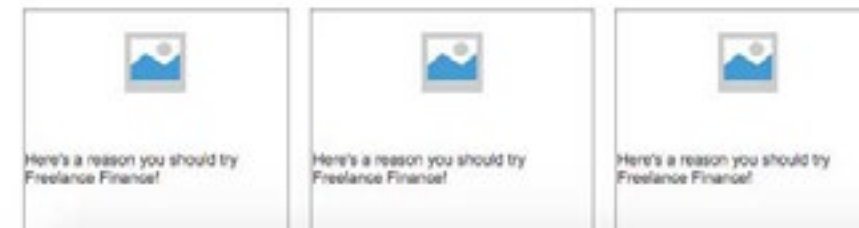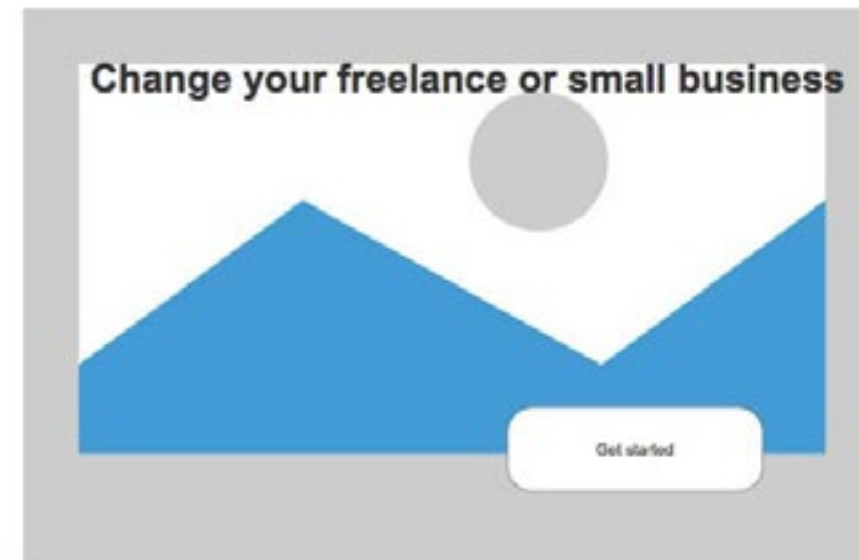
Right: notes from one test user's feedback.

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User Testing and More Prototyping

I continued building and then did two in-person user tests and one user test via Skype, all with survey responders who matched the user demographic.

Then I showed the prototypes to two UX professionals and sought their feedback and suggestions.

All groups had great ideas which led me to more comparison research as well as another round of prototyping. Looking to build the most efficient and powerful service, I sought special feedback about the transactions list, and was asked to add more information, including the ability to add clients, labels, and delete transactions entirely.
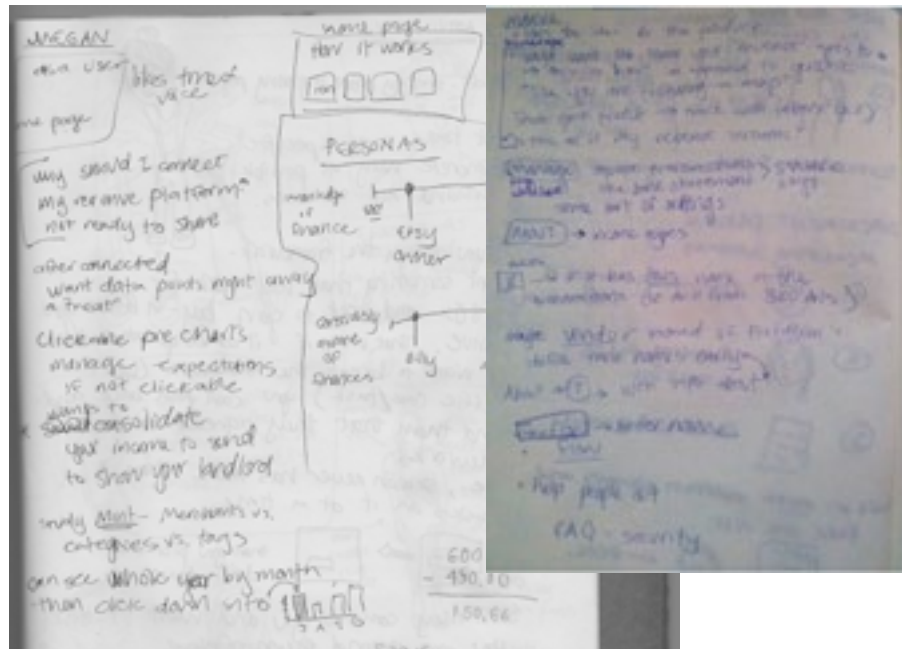
Right: notes from my feedback sessions.

Above: my first attempt at creating the transactions list..

More Competitive Research

Another test user expressed an expectation that the dashboard data graphs would be clickable, so I looked into how Mint provided this kind of information.

Left: I also researched how Mint handles transaction information. I wanted to see how they allow for more options within each transaction while maintaining a clean interface.

Based on that research I sketched another rough wireframe on paper, right, to translate this UI solution into something that could work for FreeFlow.

In Axure, below, I built a bar chart that would adjust based on date range selected. When a bar in the graph was clicked, the transactions in the list below would automatically filter by that narrower date range.
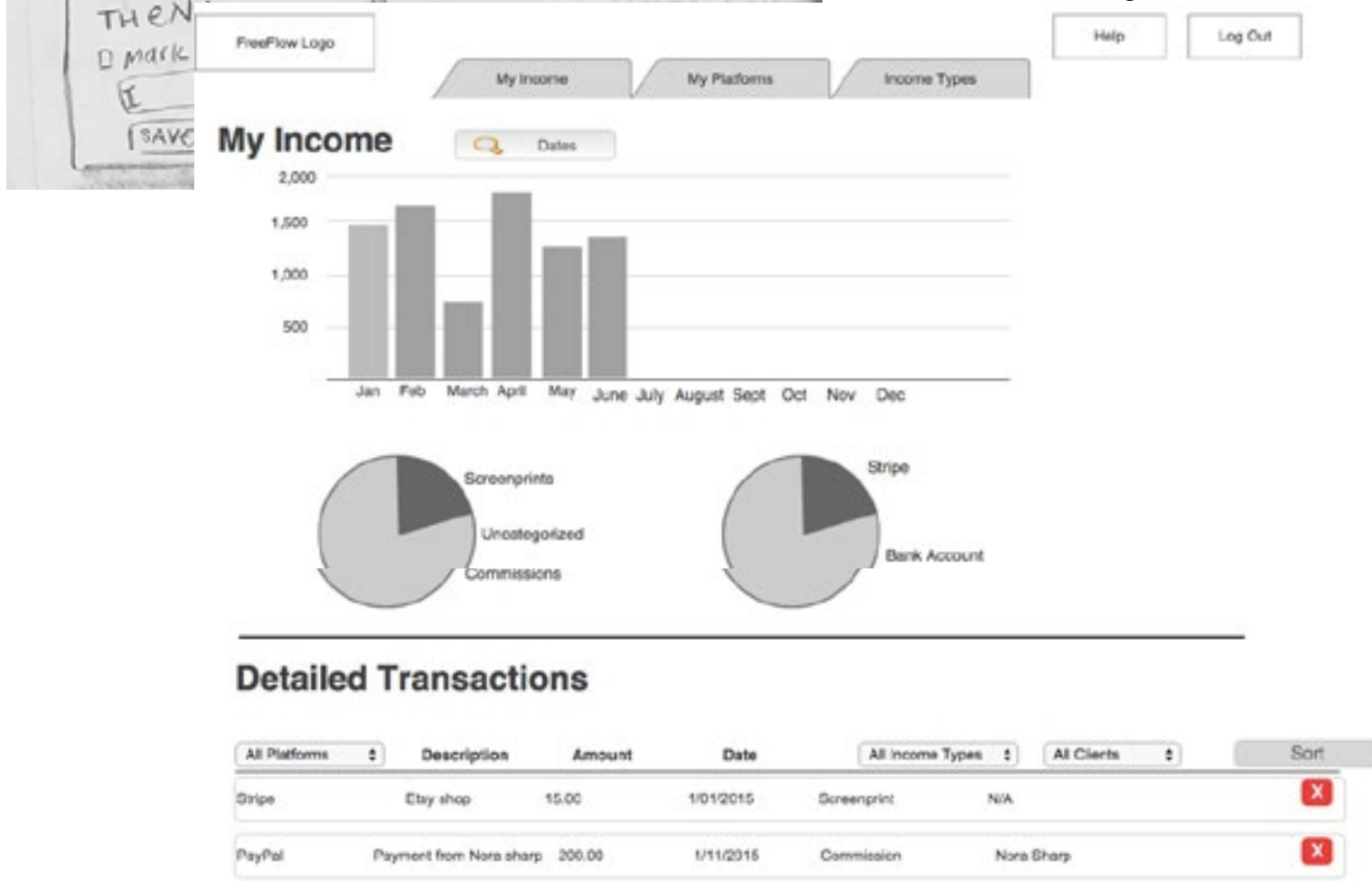
Then I built out the full transaction details and capabilities that I had sketched on paper in Axure. Each transaction row was a clickable link which would allow users to add more information, name who the client was, and create a rule for that type of income.
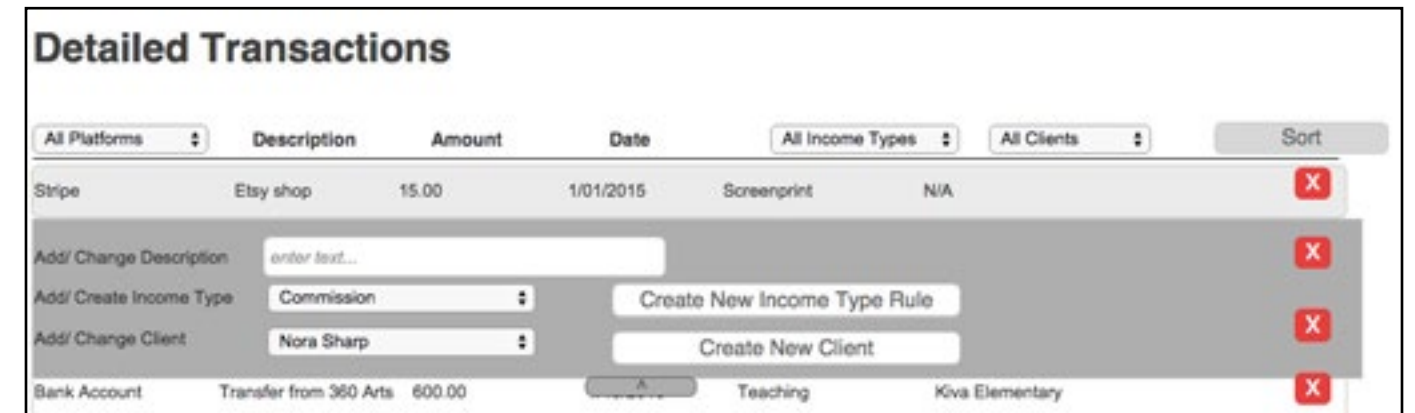
Below: Users were able to click "create new income type rule" and make a rule based on that specific transaction data. This rule would be applied to all future matching transactions.
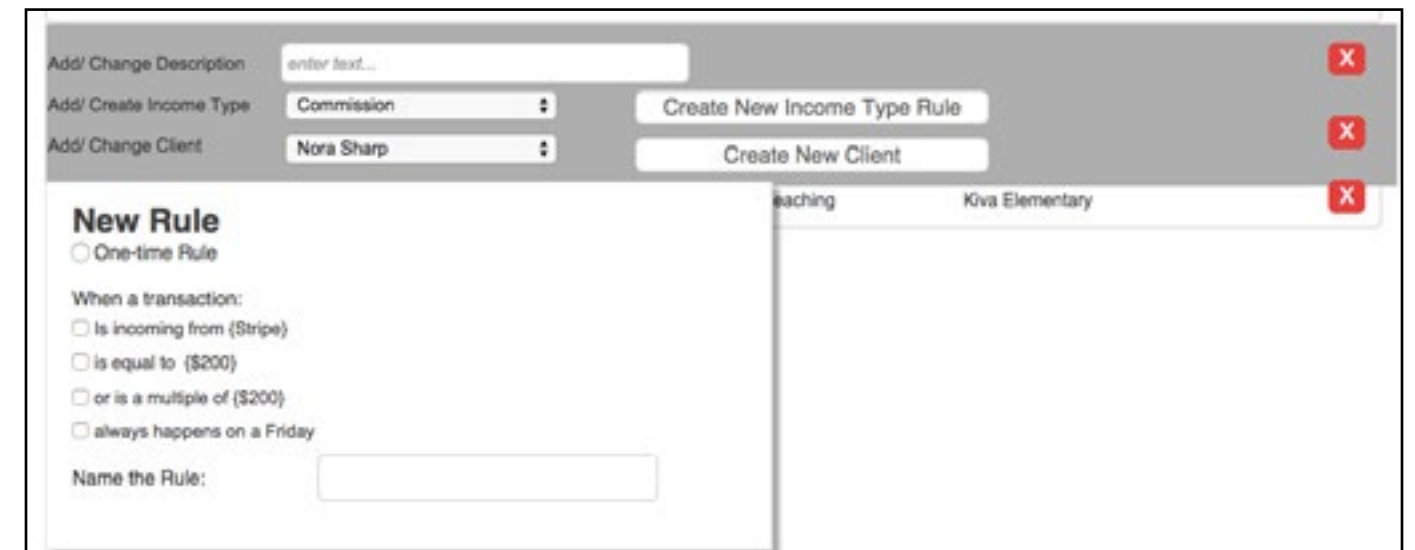
Results

On September 15th, 2015 I presented my research and prototype to my User Experience Design class. The feedback I got from that presentation was encouraging and one visiting critic recommended that I seek investor funding to continue the project.

Although I'd rather attend KISD as a grad student than enter the risky world of tech start ups, I was flattered and motivated by these comments to continue doing more contextual research, prototyping and user testing on this issue.

The entire rough prototype can be seen online: *http://ojk8oq.axshare.com/*