

Define CS, fit into CC	<h3>1. CUSTOMER SEGMENT(S)</h3> <p>Student community is our core customer segment. As they form a major portion of our population that bodes well with the economic aspect of the product.</p> <p>The ones who are not judicious in their spending.</p> <p>Observe behaviors of customers and find commonalities or common characteristics, they are our target market.</p>	<h3>5. AVAILABLE SOLUTIONS</h3> <p>Certif : A Slick End-to-End Expense Application.</p> <p>Ryadoo : International Expense Tracker.</p> <p>Pros:</p> <ul style="list-style-type: none"> Helps in prioritizing the spending. Provides a daily budget based on previous expenses. Tracking progress Privacy and security. <p>Cons:</p> <ul style="list-style-type: none"> Aren't attractive enough. No reward policy on fulfilling targets. UI/UX issues. Data entry may be wrong if entered manually. 	<h3>6. CUSTOMER CONSTRAINTS</h3> <p>Awareness among the customers is very poor, as to how this can help them manage their expenses.</p> <p>People are unwilling to pay for this service, So it can be provided free of cost initially.</p> <p>Network is poor in rural areas, but with the 5g and 4g network getting stronger day by day things are improving and the future looks bright.</p> <p>Not all transactions are made online.</p>	Explore AS, differentiate
Focus on J&P, tap into BE, understand RC	<h3>2. JOBS-TO-BE-DONE / PROBLEMS</h3> <p>Customers are too lazy to record all their payments, so need to devise methods to record the payments automatically when they are digitally made by interconnecting our application with other fintech platforms.</p> <p>Customers refrain from reading too much text, and are more likely to respond and interact well with the application if the data can be presented in terms of graphs and other innovative methods.</p>	<h3>9. PROBLEM ROOT CAUSE</h3> <p>On analyzing and gathering data, we understand that people generally spend money to feel good about themselves and don't understand the implications of that spend at that point of time as it seems insignificant at that moment. So we try to help customers to come out of this habit.</p> <p>Another reason is also due to the lucrative deals that are available from time to time that get us into the trap of buying unnecessary things.</p> <p>Another reason for overspending is that when we lack self-esteem, we turn to things that make us feel better about ourselves. Shopping to fill an inner void can easily cause people to spend more than they earn.</p>	<h3>7. BEHAVIOUR</h3> <p>Browse through the internet to find solutions.</p> <p>Consult or ask their friends and relatives for help in this matter.</p> <p>Look at the pros and cons of the service provider.</p> <p>Look at the cost of the service/Product and determine if it's worth it.</p> <p>Find reviews online to get an overview of the product.</p> <p>Contact the product team for help and information on the service.</p> <p>Look for discounts.</p>	Focus on J&P, tap into BE, understand RC

<p>3. TRIGGERS</p> <p>When their expenses go overboard, there is a sense of panic to get things right.</p> <p>When they have a clear need, which usually converts into a sense of urgency in the buying process.</p> <p>When they are referred by someone who has experienced it.</p> <p>Rewards that are being offered on using the service./</p>	<p>10. YOUR SOLUTION</p> <p>Provide timely reminders.</p> <p>By helping customers in prioritizing their spends.</p> <p>Reward customers if they fulfill their targets set by themselves.</p> <p>Allocation of budget daily.</p> <p>Interactive user experience.</p>	<p>8.CHANNELS of BEHAVIOR</p> <p>Online:</p> <p>Find more information on the product by surfing on the internet.</p> <p>Contact the ones who have already been using the service.</p> <p>Read reviews on the internet, Compare them with different services.</p> <p>Offline:</p> <p>Visit experience centers to know more about the product.</p> <p>Negotiation with the vendor.</p> <p>Consult with friends and relatives for suggestions.</p>
<p>4. EMOTIONS: BEFORE / AFTER</p> <p>Before: Lost, Misguided, Disorganized, Manipulated, Anxiety</p> <p>After: Confident, Organized, Happy, Content</p>		