Problem–Solution Fit Canvas — Calculating Family Expenses using ServiceNow

1. CUSTOMER SEGMENT(S)

Family members responsible for managing household expenses, including working individuals and homemakers seeking an organized way to track daily spending.

2. JOBS-TO-BE-DONE / PROBLEMS

Users need to track daily expenses accurately, monitor spending patterns, maintain organized records, and generate summaries for better budget planning.

3. TRIGGERS

Motivation arises from rising household costs, difficulty remembering daily expenses, and confusion caused by scattered records.

4. EMOTIONS: BEFORE / AFTER

BEFORE:
Users feel confused about their financial status, stressed about budgeting, and frustrated with manual calculations and potential overspending.

AFTER:
Users feel confident about their finances, relaxed, organized, and satisfied with the control provided by automated tracking.

5. AVAILABLE SOLUTIONS

Current methods rely on manual notebooks, spreadsheets, or memory.

6. CUSTOMER CONSTRAINTS

Human error, lack of time, and the absence of a centralized platform limit effective management.

7. BEHAVIOUR

Users typically record expenses manually in notebooks or receipts (Offline) or use disconnected digital tools (Online), often only calculating totals at the month's end.

8. CHANNELS OF BEHAVIOUR

Offline: Manual recording in notebooks or receipts.

Online: Disconnected digital tools.

9. PROBLEM ROOT CAUSE

The core issue is the absence of a centralized management system and the lack of automation in calculations, leading to poor financial visibility.

10. YOUR SOLUTION

ServiceNow System: A centralized Family Expense Management System featuring automated recording, a secure database, and role-based access control.

Core Features: Real-time expense tracking, reporting and summary generation, and automated calculations simplify management and improve budgeting efficiency.

System implemented using ServiceNow low-code platform for automated expense management.