



*What do they*  
**THINK AND FEEL?**

what really counts  
major preoccupations  
worries & aspirations

Financially, I'm  
falling behind  
my friends. I  
desire effective  
financial  
management.

I want to use  
an app to  
keep track of  
my spending

My friends  
are good at  
budgeting  
their money

*What do they*  
**SEE?**

environment  
friends  
what the market offers

*What do they*  
**SAY AND DO?**

attitude in public  
appearance  
behavior towards others

Searches for  
"Personal  
expense  
management"

Fail to include  
expenses in  
the  
application

My friends  
want to take  
a vacation.

The income  
of his friend is  
lower than  
his own.

*What do they*  
**HEAR?**

what friends say  
what boss say  
what influencers say

His friend uses  
a application  
to keep tabs  
on his  
spending.

**PAIN**

fears  
frustrations  
obstacles

Difficulty in  
maintaining  
the records.

High  
chances of  
manual  
errors.

Difficult to find  
savings  
opportunities.

**GAIN**

"wants" / needs  
measures of success  
obstacles

Easy to use

Simplified  
Reporting

Fast and  
Simple  
process