

Define CS, fit into CC	1. CUSTOMER SEGMENT(S) CS Who is your customer? i.e. working parents of 0-5 y.o. kids Working Professional Students Any adult	6. CUSTOMER CONSTRAINTS CC What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices. No one to remind to add expense. Negligence. No sorting for the type of expense	5. AVAILABLE SOLUTIONS AS Which solutions are available to the customers when they face the problem or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking Write it down-con: no reports Other apps-con: no different type of expense and no budgets	Explore AS, differentiate
	2. JOBS-TO-BE-DONE / PROBLEMS J&P Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides. Tracking expense Staying within budget Where does the money go?	9. PROBLEM ROOT CAUSE RC What is the real reason that this problem exists? What is the back story behind the need to do this job? i.e. customers have to do it because of the change in regulations. Small expense add upto a large sum. Forgetting where the money went or how it was used up.	7. BEHAVIOUR BE What does your customer do to address the problem and get the job done? i.e. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace) The customer writes it down. The customer uses an app to track. Pull bank records, statements	
Focus on J&P, tap into BE, understand RC	3. TRIGGERS TR What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news. Seeing other people have a better handle of their expenses and make smart financial decisions.	10. YOUR SOLUTION SL If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality. If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behaviour. Create a web application that will allow users to input their daily expenses and have useful visualizations and reports sent to user. The app will have an additional category of want and need. All the spendings have to be under one. 'Add a budget' section too.	8. CHANNELS of BEHAVIOUR CH 8.1 ONLINE He inputs his expenses throughout the day to the app. 8.2 OFFLINE He writes it down somewhere.	Identify strong TR & EM
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4. EMOTIONS: BEFORE / AFTER



How do customers feel when they face a problem or a job and afterwards?
i.e. lost, insecure > confident, in control - use it in your communication strategy & design.

Reckless and clueless -> In control of finance - Know where the money goes and have a clear understanding what is and isn't required