

Define CS, fit into CC	<p><b>1. CUSTOMER SEGMENT(S)</b></p> <p>Who is your customer? i.e. working parents of 0-5 y.o. kids</p> <p><b>CS</b></p> <ol style="list-style-type: none"> <li>1. People who are struggling to track their expenses</li> <li>2. Person who are trying to manage their money</li> </ol>	<p><b>6. CUSTOMER CONSTRAINTS</b></p> <p>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.</p> <p><b>CC</b></p> <ol style="list-style-type: none"> <li>1. Require Internet Connection</li> </ol>	<p><b>5. AVAILABLE SOLUTIONS</b></p> <p>Which solutions are available to the customers when they face the problem</p> <p><b>AS</b></p> <p>or need to get the job done? What have they tried in the past? What pros &amp; cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking</p> <ol style="list-style-type: none"> <li>1. Traditional notes system to track and manage their expenses</li> </ol>	Explore AS, differentiate
Focus on J&P, tap into BE, understand RC	<p><b>2. JOBS-TO-BE-DONE / PROBLEMS</b></p> <p>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.</p> <p><b>J&amp;P</b></p> <ol style="list-style-type: none"> <li>1. In traditional system it is harder to track their monthly or weekly expenses</li> <li>2. Natural disaster can ruin their records</li> </ol>	<p><b>9. PROBLEM ROOT CAUSE</b></p> <p>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.</p> <p><b>RC</b></p> <ol style="list-style-type: none"> <li>1. Not conscious when spending money</li> <li>2. Lack of tracking their expenses</li> <li>3. Less experience in personal finance</li> </ol>	<p><b>7. BEHAVIOUR</b></p> <p>What does your customer do to address the problem and get the job done?</p> <p><b>BE</b></p> <ol style="list-style-type: none"> <li>1. Get access to unlimited source to track and manage their expense</li> <li>2. It will be easier for the user to stick on the process for tracking expenditure</li> </ol>	Focus on J&P, tap into BE, understand RC

<p><b>3. TRIGGERS</b> <span>TR</span></p> <p>It creates spending awareness among common people about their income and expense</p>	<p><b>10. YOUR SOLUTION</b> <span>SL</span></p> <ul style="list-style-type: none"> <li>• This application will help the user to track their expense and provides insights about their spending as email notification</li> <li>• This will help them to set a monthly alert that results in awareness of their spending</li> <li>• This will provide real-time tracking for the users to manage their expenses</li> </ul>	<p><b>8. CHANNELS of BEHAVIOUR</b> <span>CH</span></p> <p><b>8.1 ONLINE</b></p> <ul style="list-style-type: none"> <li>• Real-time tracking of expenses and managing their money</li> <li>• Getting insights as notification</li> </ul> <p><b>8.2 OFFLINE</b></p> <ul style="list-style-type: none"> <li>• As this is a web application, there is no offline facilities</li> </ul>
<p><b>4. EMOTIONS: BEFORE / AFTER</b> <span>EM</span></p> <p><b>Before:</b> Lack of knowledge of personal finance and lack of awareness to track their expense. Results in more spending and less saving culture.</p> <p><b>After:</b> Track their expenses and gets valuable insights that lead them to create a discipline in saving and reducing their extra spending.</p>		