Define CS, fit into CC

1. CUSTOMER SEGMENT(S)   CS
i.e. People who want to manage their expenses

6. CUSTOMER CONSTRAINTS   CC

Customers think they can manage their expenses without tracking them.

5. AVAILABLE SOLUTIONS   AS
Which solutions are available to the customers when they face the problem

Customers try to keep track of their budgets and expenses on their mind.Some might note them in pen and paper.But most of them forget about some expenses and might ot track them accurately and hence can overspend.

Explore AS, differen

Focus on J&P, tap into BE, understand RC

2. JOBS-TO-BE-DONE / PROBLEMS   J&P

1. Automatic Bank Update
2. Flexible Budget
3. Insightful inputs
4. Flan Payments
5. Budget Strategy
6. Setting financial goals and save money

9. PROBLEM ROOT CAUSE   RC

If you are not using an expense tracker, you are missing out on the ability to manage your finances wisely and effortlessly. You will end up spending money without even realising it, and your daily expenses will go through the roof. On the other hand, if you use a money manager app, you will be aware when and why you are spending money and how much you spend.

7. BEHAVIOUR   BE

Customer tries to keep track of their expenses on memory or may have them noted down in a paper.
But people tend to forget their expenses and might not note all of the down correctly in a pape.

Focus on J&P, tap into BE, understand RC

Identify strong TR & EM

3. TRIGGERS   TR
What triggers customers to act?
When customers spend too much and exceed the budget limit.
When a customer wants to save some money but cannot save due to overspending.

10. YOUR SOLUTION   SL

Personal expense tracker entails all the financial decisions and activities that a Finance app makes your life easier by helping you to manage your finances efficiently. A personal tracker app will not only help you with budgeting and accounting but also give you helpful insights about money management.

8.CHANNELS of BEHAVIOR   CH

8.1 ONLINE
While accessing the app online, the user will be able to Add a new bank account, edit their profile and change their threshold to trigger warning. Apart from the above mentioned functionality, the users will be able to add new expenses which will reflect in the server.

8.2 OFFLINE
While accessing the app in offline mode, the user will be able to view all their past expenses and analytics. Goals and deadlines they have met are visible as well.
The user can add a new expense, however, this will not be reflected in the server and will be committed the next time the user is able to access the internet

Identify strong TR & EM

4. EMOTIONS: BEFORE / AFTER

EM

i.e. Before -
They feel insecure and inadequate when they overspend and dont keep track of their expenses.
After,
They feel secure and confident about their expenses and know how much to spend in order to be on budget.