Explore AS,

differentiate

Team ID: PNT2022TMID18300

strong

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# 1. CUSTOMER SEGMENT(S) i.e. working parents of 0-5 v.o. kids

Who is your customer?

CS

J&P

TR

EΜ

Daily spenders who are working and making money.

A Person who is busy, doesn't care about spending on a regular basis.

College Students who wants to track their expense.

### 6. CUSTOMER CONSTRAINTS

What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available

This solution offers visual insights on their expenditures.

Monitor the daily spending.

### 5. AVAILABLE SOLUTIONS

CC

RC

Which solutions are available to the customers when they face the

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

For keeping tabs on their spending, customers have used notes or paper. Developed in this project is a substitute is a personal expense tracker.

Manual calculations with no improving outcomes of the overall effects of spending patterns for review and improvement.

### 2. JOBS-TO-BE-DONE / PROBLEMS

Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.

Method to alert them as soon as their budget limit is exceeded so they can be informed of their expenses.

Both the user's monthly income and monthly expenses must be added.

The amount that can be spent in a given month needs to be restricted.

### 9. PROBLEM ROOT CAUSE

What is the real reason that this problem exists? What is the back story behind the need to do

i.e. customers have to do it because of the change in regulations.

Because there are so many ways and places to spend money in the modern world, people need to be aware of when and how much they spend.

### 7. BEHAVIOUR

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 user chooses manual expense tracking over virtual application tracking.

So, they decide how much you want to save by the end of the month. Every time a purchase is made, an update is made.

# 3. TRIGGERS

Increased debt More unnecessary expenses Unable to begin saving.

# 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

More Stressed and anxious about unnoticable expenses.

# After:

Manage expenses effectively and stress free.

### 10. YOUR SOLUTION

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.

With the use of this app, users may effectively manage and keep tabs on their spending and income.

Users have control over their finances due to periodic notifications and updates as well as the ability to access and analyse their records.

# 8. CHANNELS of BEHAVIOUR

# 8.1 ONLINE

What kind of actions do customers take online? Extract online channels from #7

## 8.2 OFFLINE

What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

Customer can learn more strategies to manage expense and savings

# Offline:

Think twice before taking important financial decisions.



BE