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## 1. CUSTOMER SEGMENT(S)



Who is your customer? Person who needs helps in Budgeting, Accounting and Money Management.

### 6. CUSTOMER CONSTRAINTS



What constraints prevent your customers from taking action or limit their choices

The budget constraint is the boundary of the opportunity set—all possible combinations of consumption that someone can afford given the prices of goods and the individual's

### 5. AVAILABLE SOLUTIONS



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?

- Money View.
- Goodbudget.
- Realbyte Money Manager App.

# differentiate

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



Which jobs-to-be-done (or problems) do you address for your

Inaccurate or unreasonable assumptions can quickly make a budget unrealistic.

### 9. PROBLEM ROOT CAUSE



What is the real reason that this problem exists?

What is the back story behind the need to do

You need to be more careful when you're tackling complex or critical problems. Root Cause Analysis is a useful process for understanding and solving a problem. Figure out what negative events are occurring.

expenses and spend money the way you want to spend it. A good spending plan can

### 7. BEHAVIOUR



What does your customer do to address the problem and get the job

It's easy to make this part of your everyday routine thanks to expense tracker apps that help you manage your money on the go. These apps certainly overlap with budgeting apps, but while the latter provides a big-picture view of your finances, expense tracker apps put more of an emphasis on your spending.

# 3. TRIGGERS



What triggers customers to act?

An expense tracker is a software or application that helps to keep an accurate record of your money inflow and outflow.

### 10. YOUR SOLUTION

help you stop "spending leaks".



A spending plan (also called a budget) is simply a plan you create to help you meet

What kind of actions do customers take online?

In online, Customer can do all the actions.

### 8.2 OFFLINE

In offline, Customer can check only the history of expenses, can't change anything.



How do customers feel when they face a problem or a job and afterwards? Before: Before introducing this application, we have to note all our own expenses. After: After using this application, we have to check our all expenses and make our own budget.

# 4. EMOTIONS: BEFORE / AFTER



# **8.**CHANNELS of BEHAVIOUR 8.1 ONLINE

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What kind of actions do customers take offline?