**PERSONAL EXPENSE TRACKER APPLICATION**

**AS**

**5. AVAILABLE SOLUTIONS**

Which solutions are available to the customers when they face the problem

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.

**CC**

**6. CUSTOMER CONSTRAINTS**

**CS**

**1. CUSTOMER SEGMENT(S)**

Who is your customer?

KKi.e. working parents of 0-5 y.o. kids

**Explore AS, differentiate**

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

**Deﬁne CS, ﬁt into CC**

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

* Identifying and describing the problem
* Collecting information
* understand how to fix, compensate
* apply what we learn from this analysis to systematically prevent future issues
* Errors in the test planning or test activities
* Fast and most user-friendly
* Save weekly timesheet and expenses as needed and complete later
* Quick 360 degrees dashboard view of time and expense many automatic spending tracking software programs are available for free
* Employees
* Investment Analysts
* Students
* Management of the Company
* Home makers

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)

**BE**

**7. BEHAVIOUR**

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

**RC**

**9. PROBLEM ROOT CAUSE**

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.

**J&P**

**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.

* Identifying and describing the problem
* Collecting information
* understand how to fix, compensate
* apply what we learn from this analysis to systematically prevent future issues
* Errors in the test planning or test activities
* Delays
* Solution
* Expense policy management and enforcement
* Insufficient reporting visibility
* Lost receipts
* To keep an accurate record of your money inflow and outflow
* It Helps to stick your budget
* To create financial stability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Identify strong TR & EM** | **3. TRIGGERS TR**  What triggers customers to act? i.e., seeing their neighbor installing solar panels, reading about a more efﬁcient solution in the news.   * Trust * Value * Belonging | **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 behavior.  Expense manager is vital for business survival and growth. It involves planning, organising, controlling and monitoring your financial resources   * Monitor your financial position * Know your day-to-day costs * Keep up-to-date accounting records * Meet tax deadlines * Tackle problems when they arise * Become more efficient and control | 1. **CHANNELS of BEHAVIOUR CH**     1. **ONLINE**   What kind of actions do customers take online? Extract online channels from #7   * Money transfer * Invite friends * Rescan SMS      * 1. **OFFLINE**   What kind of actions do customers take ofﬂine? Extract ofﬂine channels from #7 and use them for customer development.   * Create budget * Budget dashboard * Add transactions | **Extract online & ofﬂine CH of BE** |
| **4. EMOTIONS: BEFORE / AFTER EM**  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.   * Fear of Frauds > Confident in control * Confused > Keeping finance organized |