

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)
Who is your customer?

Anyone with a bank account and has knowledge on mobile apps

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 devices.

Lack of time to sit down and manually enter data periodically and inability to do it on the go.

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? i.e. pen and paper

Write the savings manually and keep track.
Using envelopes as tags and fixing the budget for each tag.
Both are time consuming

Explore AS, differential

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

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.

Easy tracking of expenses that is manually entered by the customer.

9. PROBLEM ROOT CAUSE
What is the real reason that this problem exists? What is the back

People spend money on different items and at different points of time, so accumulating all those purchases and noting down is difficult

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

Ask for suggestions from friends and colleagues.
Explore different options online

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3. TRIGGERS
What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news.

Unwanted and untracked expenses piling up

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.

Before: Desperate need to track money and expenses
After: Relief that money won't be spent without awareness

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.

Build a mobile/web application which makes the customer to enter expense data anywhere anytime and track the budgets across tags

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.

Customers look for expense-tracking apps on app stores, and articles.
Meet people who have similar requirements/ use existing solutions

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