

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

CS

- Working professionals who need to track their daily expenses.
- Customers and students mostly from middle class family who need financial discipline.
- Customers who find it difficult to calculate the taxes.

6. CUSTOMER CONSTRAINTS

CC

- Unavailability of resources to meet their needs.
- Data privacy and security.
- Users budget won't be stable all the time.
- Network connection might not be available all the time.
- People cannot trust the application as it is demanding bank details.

5.AVAILABLE SOLUTIONS

AS

The available solution is that customers use sticky notes to keep track of the expenses.

Pros:

- No need of internet availability.
- No need of devices.
- Can be accessed any time.

Cons:

- Data is not accurate.
- Data might get stolen or easily lost.

Explore AS, differentiate

2. JOBS-TO-BE-DONE / PROBLEMS

J&P

- To keep track of the daily expenses.
- To remind the customer about their financial status and alert the user on exceeding payment limit.
- To keep track of the loan amount that is paid and left over.

9. PROBLEM ROOT CAUSE

RC

- Reckless spending without knowing the limit.
- People feel hard to manage their financial expenses by keep tracking manually.
- The paper based expense tracker records may be subjected to accident , floods etc..
- Lack of financial literacy among people.

7. BEHAVIOUR

BE

- To develop a web application which includes all the factors to keep track of the expenses.
- Create a balanced budget to avoid falling into debts.

on J&P, tap into BE, understand

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<p>3. TRIGGERS TR</p> <ul style="list-style-type: none"> ➤ It triggers the customers when they face a financial crisis due to excessive expenditure. ➤ Lack of awareness about existing solution to track the expenses. 	<p>10. YOUR SOLUTION</p> <p>The proposed solution is personal expense tracker application. It helps to track the daily expenses of users and it will alert the users when the expenditure exceeds the budget by sending notifications.</p> <p>It eliminates the manual tracking which is done by sticky notes, diary etc.. The users can be able to prioritize the spending so that they can able to cut down the unnecessary expenses. It reduces manual errors while calculating expenses. It provides high performance for a large number of users.</p>	<p>8. CHANNELS of BEHAVIOUR CH</p> <p>Online:</p> <ul style="list-style-type: none"> ➤ Users can download the reports of savings and expenditures. ➤ Use cloud based software for tracking the expenses. ➤ Social media can be used to influence other people about this app. <p>Offline:</p> <ul style="list-style-type: none"> ➤ Maintain sticky notes to note down the expenses. ➤ Users find it difficult to track their money during bustle works.
<p>4. EMOTIONS: BEFORE / AFTER EM</p> <p>Before:</p> <ul style="list-style-type: none"> ➤ Unable to track the expenses. ➤ Fear about the future as they would need relatively more money to provide for a family. ➤ Feels hopeless in emergency situations. <p>After:</p> <ul style="list-style-type: none"> ➤ Customers are satisfied because they know how much money they spend on a particular category. ➤ No tensions as they could limit the expenditure by cutting down the unwanted expenses. 		