

Define CS fit, intro CL	<div>CUSTOMER SEGMENT(S)<div>CS</div></div> <p>Students, Working professionals and families come under the category of individual users.</p> <p>A group of professionals working for a business collectively come under the category of business users</p>	<div>CUSTOMER LIMITATIONS<div>CL</div></div> <p>Students will have a constrained budget on applications and might not be willing to spend for subscriptions, while business professionals need accuracy and speed for which they might be willing to pay for subscriptions.</p> <p>Students might hold only a smartphone whereas working professionals might hold ipads as well. Application must be device friendly.</p>	<div>AVAILABLE SOLUTIONS<div>AS</div></div> <p>Available solutions have an additional feature of linking bank account for a clear and accurate statistics about deposit and spending practices. On the other hand, since the users do not manually keep track of their expenses, they tend to overlook many of the transactions and the application loses the main motive of keeping the user aware of this spending habits,</p> <p>Existing solutions keep track of recurring bills and notify users when they are due, But these application do not have the same feature with regard to pocket money in the case of students.</p> <p>Some existing solutions give suggestions on how to control spending but do not display the trends of expenditure with regard to the user's expenses which would work better in understanding the habits that need change.</p>
	<div>PROBLEMS/PAINS<div>PR</div></div> <p>The most effective method of tracking expenses is manually keeping track of them. Most often users do not have the right motivation to continuously note expenses down and consequently they tend to overlook small expenses. With rewards and feature of automatically accounting for recurring expenses reduces repetitive work for the user, thus covering most of the trivial tasks performed by the user.</p>	<div>PROBLEM ROOT/CAUSE<div>PR</div></div> <p>Users are reluctant to do the tedious and trivial calculations that make tracking of expenses a daunting task. Additionally, they tend to be less stubborn when it comes to limiting their expenditure and more often bend the rules according to their expenses and ultimately, never get to visualise and thereby correct their spending habits. The natural method of noting down expenses is just not as effective as an application because of the above reasons.</p>	<div>BEHAVIOR<div>BE</div></div> <p>Users expect their calculations to be performed in the background as and when they enter their expenses. Users do not want to account for monthly recurring expenses and deposits. They want a strict control on their expenses. They want to visualise their spending habits and also understand how they can possibly cut down expenses.</p>
Identify strong TR & EM	<div>TRIGGERS TO ACT<div>TR</div></div> <p>Earn rewards for saving money. Be more aware of every penny spent. Understands the need vs want analogy. Be confident about paying bills on time.</p>	<div>YOUR SOLUTION<div>SL</div></div> <p>A customisable Personal Expense Tracker that allows users to tailor-make the application to suit their needs. We aim to do so through the provision of user-defined expense categories, rewards, goals, and limits to name a few. The application will also provide users with the feature to view a graphical analysis of their expenditure to understand their spending patterns and reach conclusions accordingly.</p>	<div>CHANNELS of BEHAVIOR<div>CH</div></div> <p>Offline</p> <p>As students use and share their experience in classrooms, other students are introduced to it. For businesses, a group of professionals are involved and through word-of-mouth, other businesses and individuals will become aware of this application.</p>
	<div>EMOTIONS<div>EM</div></div> <p>Before: User is not confident about their expenses and aimless about controlling expenditure. User is more likely to miss bills.</p> <p>After: User is more in control of their expenses. (S)He feels rewarded for reducing expenditure and is less likely to miss a bill.</p>		<p>Online</p> <p>The application will be marketed through the usage of various social media platforms. As users begin to use the application, ratings in Google, Play Store, and App Store would increase, resulting in a huge influx of customers.</p>