Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

Students and adults who want to keep track of the expenses, save to buy something or to invest.

CS

6. CUSTOMER

Spending power, budget, no cash, network connection, available devices, trust, confidentiality, sense of individuality.

5. AVAILABLE SOLUTIONS

Customers have turned to people for help is hiring someone to keep track of their personal expenses and give them suitable recommendations. Hired professionals could easily communicate what needs tobe done. Hiring professionals cost a lot of money and some people tend to cheat their clients.

Explore AS, different

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

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

Logging expenses, recommendations on expenditure, reminders and checks for needed transactions, spendinglimit, working in a different country or planning a trip requires currency change and limited budget.

9. PROBLEM ROOT CAUSE

What is the real reason that this problem exists?
What is the back story behind the need to do thisjob?
i.e. customers have to do it because of the change in regulations.

The root cause of this problem arises from money and how others are able to live in a better fashion with the same salary.Able to spend your money effectively and being able to buy what you want is the root causes of these problems.

7. BEHAVIOUR

Communicate with their colleagues what kind of app they used andhow useful it was and they will start using the app.
They also use the internet to get online reviews of the app and accordingly plan their.

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

3. Trigger

Seeing our colleague being able to manage his budget efficiently through the recommendations and expenditure tracking via this application triggers others to utilize the benefits and manage money effectively too

10. YOUR SOLUTION

The current solution involves having limits to expenses, adding expenses, adding income, grouping incomes, providing visualizations on how income has been spent.
Our solution on top of the existing solution involves reminder feature for paying bills, building a chatbot for recommendations and precise analytics for prediction.

8. CHANNELS of BEHAVIOUR

8.1 ONLINE
Using the internet and many online forums like quora of how people are solving their issues relating to money expenditure.
8.2 ONLINE
Talking to your friends and family of how they solve these issues and applying them to your life. Hiring professionals who are able to give solid advice based on your problem.

Identify strong I'R & EM

4. EMOTIONS: BEFORE / AFTER

Customers feel lost and indecisive and end up becoming stingy and hence cannot spend their money effectively. After using the app customers get a sense of satisfaction and becoming confident and are able to spend their money and lead happy lives.