

Define CS, fit into CC	<div>1. CUSTOMER SEGMENT(S)<div>CS</div><p>Who is your customer? i.e. working parents of 0-5 y.o. kids</p><ul style="list-style-type: none">Working IndividualsStudentsBudget conscious consumers</div>	<div>6. CUSTOMER CONSTRAINTS<div>CC</div><p>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.</p><ul style="list-style-type: none">Internet AccessDevice (Smartphone) to access the applicationData PrivacyCost of existing applicationsTrust.</div>	<div>5. AVAILABLE SOLUTIONS<div>AS</div><p>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 is an alternative to digital notetaking</p><ul style="list-style-type: none">Expense Diary or Excel sheetPROS: Have to make a note daily which helps to be constantly awareCONS: Inconvenient, takes a lot of time</div>	Explore AS, differentiate
	<div>2. JOBS-TO-BE-DONE / PROBLEMS<div>J&P</div><p>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.</p><ul style="list-style-type: none">To keep track of money lent or borrowedTo keep track of daily transactionsAlert when a threshold limit is reached</div>	<div>9. PROBLEM ROOT CAUSE<div>RC</div><p>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.</p><ul style="list-style-type: none">Reckless spendingsIndecisive about the financesProcrastinationDifficult to maintain a note of daily spendings (Traditional methods like diary)</div>	<div>7. BEHAVIOUR<div>BE</div><p>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 usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)</p><ul style="list-style-type: none">Make a note of the expenses on a regular basis.Completely reduce spendings or spend all of the savingsMake use of online tools to interpret monthly expense patterns</div>	
Focus on J&P, tap into BE, understand RC	<div>3. TRIGGERS<div>TR</div><p>What triggers customers to act? i.e. seeing their neighbour installingsolar panels, reading about a more efficient solution in the news.</p><ul style="list-style-type: none">Excessive spendingNo money in case of emergency</div>	<div>10. YOUR SOLUTION<div>SL</div><p>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 inthe canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behaviour.</p><ul style="list-style-type: none">Creating an application to manage the expenses of an individual in an efficient and manageable manner, as compared to traditional methods</div>	<div>8. CHANNELS of BEHAVIOUR<div>CH</div><p>ONLINE What kind of actions do customers take online? Extract online channels from #7</p><ul style="list-style-type: none">Maintain excel sheets and use visualizing tools<p>OFFLINE What kind of actions do customers take offline? Extract offline channels from #7and use them for customer development.</p><ul style="list-style-type: none">Maintain an expense diary</div>	Focus on J&P, tap into BE, understand RC
	<div>4. EMOTIONS: BEFORE / AFTER<div>EM</div><p>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.</p><table><tr><td>BEFORE</td><td>AFTER</td></tr><tr><td><ul style="list-style-type: none">AnxiousConfusedFear</td><td><ul style="list-style-type: none">ConfidentComposedCalm</td></tr></table></div>		BEFORE	
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Identify strong TR & EM		Identify strong TR & EM		