

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

Who is your customer?
i.e. working parents of 0-5 y kids

Customers are those who spend money without keeping track of it or who struggle to do so.

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.

Credentials with high security are not available.
There is no real-time tracking of untracked expenses.
There is no graphical representation of expenditures.

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 is an alternative to digital note taking

Best expense tracking, but expenses must be manually entered.

Low performance and less security for entered credentials.
There is no good user interface.

AS

Explore AS, differentiate

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.

There is no real-time expense tracking.

Lower security and customer service

There is no graphical representation of expenses.

There is no real-time notification for untracked expenses.

J&P

9. PROBLEM ROOT CAUSE

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.

Due to security concerns, financial accounts are not linked to the application.

Less focus on the user interface and the customer support team.

For physical payment methods, real-time tracking is difficult.

RC

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 usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

Start using the expense tracker app

Makes sure they categorize the expense done in order to save money

Set up a monthly limit on the expense done

Have a separate in-hand wallet account and Online accounts

BE

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

Identify strong TR & EM

3. TRIGGERS

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

Recognizing that these expense apps can help customers save a lot of money

TR

4. EMOTIONS: BEFORE / AFTER

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 : Having difficulty in managing expenses.
After: Simple and efficient method for managing expenses

EM

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.

A complete application that uses major details about the user's financial life with high security and real-time tracking of the user's expenses. To provide a visual representation of expenses and to notify users of untracked expenses while providing excellent security

SL

8. CHANNELS of BEHAVIOUR

8.1 ONLINE
What kind of actions do customers take online? Extract online channels from #7

Less security and customer support
Real-time notification for un-tracked expenses is not available

8.2 OFFLINE
What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

No real-time tracking of expenses
No graphical representation of expenses

CH

Extract online & offline CH of RF

