Define CS, fit into CC

1. CUSTOMER SEGMENT(S)   CS

Who is your customer?

Casual end user who trying to manage their budget.
Such that,
- ❏ Worker
- ❏ College students, etc.

6. CUSTOMER CONSTRAINTS   CC

What constraints prevent your customers from taking action or limit their choices of solutions?

- ❏ Must link the bank account.
- ❏ Must have a constant network connectivity.
- ❏ Manual updation for each hardcash expenditure.

5. AVAILABLE SOLUTIONS   AS

Which solutions are available to the customers when they face the problem or need to get the job done ?

Banks allow user to download their previous transaction history as an excel sheet which contain timestamp along with the expenses. This excel sheet used to manage.

Explore AS, differentia

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

2. JOBS-TO-BE-DONE / PROBLEMS   J&P

Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.

- ❏ Continuous observation on the bank transaction history.
- ❏ Including manual updation in budget calculation.
- ❏ Warning the user by generating email alerts whenever they cross their budget.
- ❏ During emergency scenario when the user crosses the budget limit, they will get unwanted alerts from the application.

9. PROBLEM ROOT CAUSE   RC

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.

- ❏ User will get unwanted email alerts, if they intentionally spend their money after exceeding their budget limit.
- ❏ Manual updation should be done carefully such that the duplication of data doesn't occur as well as each and every hard cash expense must be updated without fail to maintain the budget limit.

7. BEHAVIOUR   BE

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)

Some of the existing solutions are:
- ❏ Android notes
- ❏ Excel sheet
- ❏ Budget notebook

Identify strong TR & EM

3. TRIGGERS   TR

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

To manage their budget in an efficient manner.

To have a savings wallet.

To see their monthly expenses in a graphical form.

4. EMOTIONS: BEFORE / AFTER   EM

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 :
1. Insecure
2. Curious
3. Doubtful

AFTER:
1. Peace
2. Confident
3. Happy

10. YOUR SOLUTION   SL

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.

This application takes input from manual entries by user, scanning bills, auto generated messages from banks. Monthly mandatory expenditures such as electricity bill, gas bill, personal loans, etc are detected which helps in creating an expenditure graph. Also whenever the user crosses the expenditure limit the application will generate an email alert. The user can also set the expenditure limit manually or the application can set the expenditure limit based on the average monthly expense.

8. CHANNELS of BEHAVIOUR   CH

8.1 ONLINE
What kind of actions do customers take online? Extract online channels from #7
Continuous observation of bank transaction history.
Generates the expense-time graph.

8.2 OFFLINE
What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.
The user can see the previous transaction history.
The user can create custom labels for local expenses.

Identify strong TR & EM