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|---------------------------|--|---|---|--|
| Define CS, fit into CC    | <b>1.CUSTOMER SEGMENT(S)</b> <span>CS</span><br>Who is your customer? i.e. working parents of 0-5 y.o. kids Explore AS, differentiate Define CS, fit into CC <ul style="list-style-type: none"> <li>Small scale companies make the process of budget easier.</li> <li>Used by lenders to keep their account in precise manner</li> <li>Aged between 20-65 are the most common age group of customers for this application.</li> </ul>  | <b>6. CUSTOMER CONSTRAINTS</b> <span>CC</span><br>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. <ul style="list-style-type: none"> <li>There are chances of discrepancy between the actual budget and the practical budget.</li> <li>Due to many scam websites among the network customers may have the question on the reliability.</li> </ul>  | <b>5. AVAILABLE SOLUTIONS</b> <span>AS</span><br>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 <ul style="list-style-type: none"> <li>Evaluation of the budget</li> <li>Faster calculation of budget to the customers.</li> <li>Email alerts are sent to the necessary times.</li> </ul>  | Explore AS, differentiate                |
|                           | <b>2.JOBS-TO-BE-DONE/PROBLEMS</b> <span>J&amp;P</span><br>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore Focus on J&P, tap into BE, understand RC Focus on J&P, tap into BE, understand RC <ul style="list-style-type: none"> <li>Data collection</li> <li>Sending the email at right time</li> <li>Sufficient documentation</li> <li>Lack of awareness among consumers</li> </ul>   | <b>9. PROBLEM ROOT CAUSE</b> <span>RC</span><br>What is the real reason that this problem exists? What is the backstory behind the need to do this job? <ul style="list-style-type: none"> <li>The root cause for this problem is the delay in the budget.</li> <li>Another cause is the lack of proper input.</li> <li>Improper input leads to lack of trust among consumer</li> </ul>   | <b>7. BEHAVIOUR</b> <span>BE</span><br>What does your customer do to address the problem and get the job done?<br>i.e. directly related: find the right solar panel installer, calculate <ul style="list-style-type: none"> <li>The consumer should capture the correct budget.</li> <li>Upload correct inputs in the application</li> </ul>  | Focus on J&P, tap into BE, understand RC |
| Identify Strong TR and EM | <b>3. TRIGGERS TR</b> <span>TR</span><br>What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news. <ul style="list-style-type: none"> <li>Lack of budgeting knowledge.</li> <li>Inadequate input.</li> </ul>   | <b>10.YOUR SOLUTION</b> <span>SL</span><br>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.<br>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.<br><br>Personal Expense Tracker Application falls in the Finance Category and serves the important purpose of managing finances which is a very important part of one's life. The main purpose of this application is <ul style="list-style-type: none"> <li>Maintain computerised diary</li> <li>Track the expenses of a user on a day-to-day basis.</li> <li>Categorise distribution of the expenses</li> </ul> | <b>8.CHANNELS of BEHAVIOUR</b> <span>CH</span><br><b>a) ONLINE</b><br>What kind of actions do customers take online? Extract online channels from #7 <ul style="list-style-type: none"> <li>Provide the details of day-to-day expenses</li> <li>Select the area where consumer use</li> <li>Upload the expenses for budgeting</li> </ul> <b>b) OFFLINE</b><br>What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development. <ul style="list-style-type: none"> <li>Expense form has to be filled</li> <li>Required documents have to be submitted</li> <li>Inspect the expenses for budgeting.</li> </ul> | Identify Strong TR and EM                |
|                           | <b>4. EMOTIONS: BEFORE / AFTER</b> <span>EM</span><br>How do customers feel when they face a problem or a job and afterwards?<br>i.e. lost, insecure > confident, in control - use it in your communication strategy & design. <ul style="list-style-type: none"> <li>The user will have more trust because we provide a good user-friendly environment .</li> <li>There will not be any frustration any more since the process is quick and flexible.</li> <li>As time is very much saved, people will find this application a boon for budgeting.</li> </ul> |   |   |  |