

	<b>1. CUSTOMER SEGMENT(S)</b> <span>CS</span> <ul style="list-style-type: none"> <li>Working Individuals</li> <li>Students</li> <li>Budget Conscious Consumers.</li> </ul>	<b>5.AVAILABLE SOLUTIONS</b> <ul style="list-style-type: none"> <li>Expense Diary or Excel Sheet</li> </ul> <p><b>PROS :</b> Have to make a note daily which helps to be constantly aware.</p> <p><b>CONS:</b>Inconvenient,takes a lot of time.</p>	<b>6. CUSTOMER CONSTRAINTS</b> <span>AS</span> <ul style="list-style-type: none"> <li>Internet Access</li> <li>Device(Smartphone) to access the application</li> <li>Data Privacy</li> <li>Cost of existing applications</li> <li>Trust</li> </ul>	
Focus on J&P, tap into BE, understand RC	<b>2. JOBS-TO-BE-DONE / PROBLEMS</b> <ul style="list-style-type: none"> <li>To keep track of money lent or borrowed.</li> <li>To keep track of money inflow and outflow.</li> <li>Alert when a threshold limit is reached.</li> </ul>	<b>9. PROBLEM ROOT CAUSE</b> <ul style="list-style-type: none"> <li>Reckless spendings</li> <li>Indecisive about the finances.</li> <li>Procrastination.</li> <li>Difficult to maintain a note of daily spendings(Traditional methods like diary)</li> </ul>	<b>7. BEHAVIOUR</b> <ul style="list-style-type: none"> <li>Make a note of the expenses on a regular basis.</li> <li>Completely reduce spendings or spend all of the savings.</li> <li>Make use of the online tools to interpret monthly expenses patterns.</li> </ul>	
	<b>3. TRIGGERS</b> <ul style="list-style-type: none"> <li>Excessive spending</li> <li>No money in case of emergency.</li> </ul> <b>4. EMOTIONS: BEFORE / AFTER</b> <p><b>BEFORE</b></p> <ul style="list-style-type: none"> <li>Anxious,Confused,Fear</li> </ul> <p><b>AFTER</b></p> <ul style="list-style-type: none"> <li>Confident,Composed,Calm</li> </ul>	<b>10. YOUR SOLUTION</b> <p>Create an application to manage the expenses of an individual in an efficient and manageable manner, as compared to traditional methods.</p>	<b>8. CHANNELS OF BEHAVIOUR</b> <span>CH</span> <p><b>ONLINE</b></p> <ul style="list-style-type: none"> <li>Maintain excel sheets and use visualizing tools.</li> </ul> <p><b>OFFLINE</b></p> <ul style="list-style-type: none"> <li>Maintain an expense diary.</li> </ul>	

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