

1. CUSTOMER SEGMENT(S)

CS

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

The customer who wants to limit and track their expenses over their budget.

6. CUSTOMER

CC

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.

1. This application can maintain the customer expenses accurately.
2. Customer can access their expense report in any point of time.

5. AVAILABLE SOLUTIONS

AS

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

1. Customer can maintain a notebook/computer to enter the expenses and calculate.
2. These are physical storage medium which are vulnerable to loss, fire, water etc.

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.

1. When a customer wants to track the expenses, they generally carry out a note to enter the expenses manually and calculate. This can be made easy using this application.
2. The customer will get an alert message on exceeding the expense limit.
3. The customer gets daily expense analysis result.

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.

1. Customers having no time to look after their expenses in day-to-day life.
2. Customers can't micro manage their expenses when too many transactions are made.

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)

1. The customer needs to give access to the payment gateway to detect the expenses.
2. The customer needs to enter the cash payments to add the spent amount to the expenses.

3. TRIGGERS

TR

1. The efficient management of money.
2. The amount of money getting saved on avoiding unwanted expenses.

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

4. EMOTIONS: BEFORE / AFTER

EM

How do customers feel when they face a problem or a job and afterwards?

Before: They face disappointment on wasting money.
After: The customer can keep track of expenses and can save money efficiently.

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 behavior.

1. The solution is to maintain customer expenses and improve savings.
2. This application will be very useful to people making lots of transactions.

8. CHANNELS of BEHAVIOUR

CH

8.1 ONLINE

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

Customer data is stored in cloud storage in a secured manner.

8.2 OFFLINE

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

Customer can view the expense report till the last expense anytime offline.