

Identify strong TR & EM	<div><div>1. CUSTOMER SEGMENT(S)<div>CS</div></div><div>Who is your customer? I.e. working parents of 0-5 y.o. kids</div><div><div>1. Home Maker</div><div>2. Employees</div><div>3. Students with Pocket Money</div><div>4. Traders</div><div>5. Travellers around the world</div></div></div>	<div><div>6. CUSTOMER CONSTRAINTS<div>CC</div></div><div>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.</div><div><div>1. Spending Time to Analyse the daily or monthly or yearly Expense</div><div>2. Basic Knowledge of Savings</div><div>3. Network Connection</div><div>4. Available Devices</div></div></div>	<div><div>5. AVAILABLE SOLUTIONS<div>AS</div></div><div>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 &amp; cons do these solutions have? I.e. pen and paper is an alternative to digital notetaking</div><div><div>1. Pen and Paper</div><div>2. Envelope System</div><div>3. Computer Spreadsheet</div><div>4. Budgeting App</div></div></div>
	<div><div>2. JOBS-TO-BE-DONE / PROBLEMS<div>J&amp;P</div></div><div>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.</div><div><div>1. Handles Document</div><div>2. Tracks and arrange Receipts</div><div>3. Prevention of Data Loss and Frauds</div><div>4. Mitigate Human Errors</div><div>5. Offering Precise Analytics</div><div>6. Chatbots</div><div>7. Budget vs Actual expenditure</div></div></div>	<div><div>9. PROBLEM ROOT CAUSE<div>RC</div></div><div>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.</div><div>Customer needs to know the importance of the money. Tracking their expenses for at least a week will show them where their money goes and may uncover habits that they can change to save more money.</div></div>	<div><div>7. BEHAVIOUR<div>BE</div></div><div>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)</div><div>Directly Related:<div><div>1. Categorizing the Expenses</div><div>2. Creating the Monthly Budget</div></div></div><div>Indirectly Related:<div><div>1. Having 2 Bank accounts</div><div>2. Not sharing their tracking sheet to anyone</div></div></div></div>
	<div><div>3. TRIGGERS<div>TR</div></div><div>What triggers customers to act? I.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news.</div><div>Friends track his or her expenses in mobile app. Since they are managing efficiently they are using their saved money for different needs</div></div> <div><div>4. EMOTIONS: BEFORE / AFTER<div>EM</div></div><div>How do customers feel when they face a problem or a job and afterwards? I.e. lost, insecure &gt; confident, in control - use it in your communication strategy &amp; design.</div><div>Financially Unstable, Impecunious, Anxiety&lt;&lt; Secured, Wealthy, Contentedness</div></div>	<div><div>10. YOUR SOLUTION<div>SL</div></div><div>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.</div><div>Creating an expense tracker app that helps the customer to track all transactions like bills, refunds, payrolls, receipts, taxes, etc., on a daily, weekly, and monthly basis and also stores the collected data in cloud as a backup</div></div>	<div><div>8.CHANNELS of BEHAVIOUR<div>CH</div></div><div><div>8.1 ONLINE</div><div>What kind of actions do customers take online? Extract online channels from #7</div><div>Online:Creating Expense Categories, Input sheets, and Summary Tab. As spending the amount present in bank Automatically it detects the SMS and calculates the expense</div><div>8.2 OFFLINE</div><div>What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.</div><div>Offline: Creating a budget. Noting down the daily or monthly expenses. Subtracting Total Budget with actual expense and following the Limit manually.</div></div></div>