

PROBLEM-SOLUTION FIT

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

- Working Individuals
- Students
- Budget conscious consumers

6. CUSTOMER CONSTRAINTS

- Internet Access
- Device (Smartphone) to access the application
- Data Privacy
- Cost of existing applications
- Trust

5. AVAILABLE SOLUTIONS

- Expense Diary or Excel sheet

PROS : Have to make a note daily which helps to be constantly aware

CONS : Inconvenient, takes a lot of time

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

2. JOBS-TO-BE-DONE / PROBLEMS

- To keep track of money lent or borrowed
- To keep track of daily transactions
- Alert when a threshold limit is reached

9. PROBLEM ROOT CAUSE

- Reckless spendings
- Indecisive about the finances
- Procrastination
- Difficult to maintain a note of daily spendings (Traditional methods like diary)

7. BEHAVIOUR

- Make a note of the expenses on a regular basis.
- Completely reduce spendings or spend all of the savings
- Make use of online tools to interpret monthly expense patterns

Identify strong TR & EM

3. TRIGGERS

- Excessive spending
- No money in case of emergency

4. EMOTIONS

BEFORE

- Anxious
- Confused
- Fear

AFTER

- Confident
- Composed
- Calm

10. YOUR SOLUTION

Creating an application to manage the expenses of an individual in an efficient and manageable manner, as compared to traditional methods

8. CHANNELS OF BEHAVIOUR

ONLINE

Maintain excel sheets and use visualizing tools

OFFLINE

Maintain an expense diary