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Identify strong TR

1. CUSTOMER SEGMENT(S)

- **Employees**
- School & College Students
- **Budgetting customers**

6. CUSTOMER

- **Data Security**
- Belief
- Affordable cost
- Accessing Application.

5. AVAILABLE SOLUTIONS

Making records in diary or in Excel sheet

Pros: Make daily notes which helps to meet the planned budget. **Cons**: sometimes may be inconvenient or failed to track the records. Takes a lot of time.

2. JOBS-TO-BE-DONE / PROBLEMS

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

9. PROBLEM ROOT CAUSE

- **Limitless Spending**
- Unfamiliar abot the finances
- Procrastination
- Difficukt to maintain a note of daily spendings.

7. BEHAVIOUR

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

3. TRIGGERS

- **Excessive Expenditure**
- Lack of money in case of emergency.

4. EMOTIONS:

BEFORE

Anxious

- Confused
- Fear

AFTER

- Confident
- Composed
- Calm

10. YOUR SOLUTION

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

8.CHANNELS of BEHAVIOUR

8.1 ONLINE

Maintain Excel Sheets and use respective tools

8.2 OFFLINE

Maintain an Expense Notes