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| Define CS, fit into CC | 1. CUSTOMER SEGMENT(S) CS <ul style="list-style-type: none"> <input type="checkbox"/> Working peoples <input type="checkbox"/> Organizations <input type="checkbox"/> Students and families <input type="checkbox"/> Common people with all ages can able to track their expenses. | 6. CUSTOMER CONSTRAINTS CC <ul style="list-style-type: none"> <input type="checkbox"/> Constant Network Connection <input type="checkbox"/> Device to access the application <input type="checkbox"/> Data privacy <input type="checkbox"/> Cost of existing application <input type="checkbox"/> Spending power <input type="checkbox"/> Trust | 5. AVAILABLE SOLUTIONS AS <p>People makes use of sticky notes or diary for calculating their expenditure.</p> <p>Pros:</p> <ol style="list-style-type: none"> 1. Didn't need any devices for calculations. <p>Cons:</p> <ol style="list-style-type: none"> 1. Time consuming. 2. Manual errors occur sometimes. | Explore AS, differentiate |
| Focus on J&P, tap into BE, understand RC | 2. JOBS-TO-BE-DONE / PROBLEMS J&P <ul style="list-style-type: none"> <input type="checkbox"/> To keep track of money lent <input type="checkbox"/> To keep track of daily transaction <input type="checkbox"/> Alert when a threshold limit is reached | 9. PROBLEM ROOT CAUSE RC <ul style="list-style-type: none"> <input type="checkbox"/> Reckless spending <input type="checkbox"/> Indecisive about the finances <input type="checkbox"/> Procrastination <input type="checkbox"/> Difficult to maintain a note of daily spending | 7. BEHAVIOUR BE <ul style="list-style-type: none"> <input type="checkbox"/> People should know their budget for each month and set appropriate saving goals. <input type="checkbox"/> Make a note of the expenses on a regular basis. <input type="checkbox"/> Completely reduce spending all of the savings. | Focus on J&P, tap into BE, understand RC |

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| <p>3. TRIGGERS TR</p> <p>Realizing that excessive spending leading to lack of money in case of emergencies.</p> <p>Lack of Budgeting knowledge.</p> | <p>10. YOUR SOLUTION SL</p> <p>The proposed system makes a novel attempt to track the user expenses daily and if their expenses exceeds the fixed budget we will notify them and user will get an analysed report.</p> <p>User just need to enter their day-to-day expenses. They also have an option to set the limit. If their expenditure exceeds that limit, notification will be sent through mail.</p> <p>This system also eliminates sticky notes, bills.</p> | <p>8.CHANNELS of BEHAVIOUR CH</p> <p>8.1 ONLINE</p> <p>Provide the details of day-to-day expenses.</p> <p>Select the area where customers use.</p> <p>Maintain the expenses for budgeting.</p> |
| <p>4. EMOTIONS: BEFORE / AFTER EM</p> <p>Before</p> <p>Fear of spending lot of money.</p> <p>Could not manage expenses.</p> <p>After</p> <p>Being aware of what they are spending.</p> <p>Satisfied and happy with their budget expenditure.</p> <p>There will not be any frustrations any more since the process is quick and flexible.</p> | | <p>8.2 OFFLINE</p> <p>Maintain a separate diary, note the expenses at the moment.</p> <p>Inspect the expenses for budgeting.</p> |