Define CS, fit into CC

1. CUSTOMER SEGMENT(S) `CS`

Who is your customer?

Predominantly Engineers who are just starting to earn and manage their personal finance. Typically from middle and lower class family, who badly need financial discipline .

6. CUSTOMER CONSTRAINTS `CC`

What constraints prevent your customers from taking action or limit their choices of solutions?

The impulse buying and lacking to awareness to look into bigger picture

5. AVAILABLE SOLUTIONS `AS`

Which solutions are available to the customers when they face the problem

Totally shunning to spend even on necessities under the impression that the spending could result in bad financial position.

The existing solutions are otherwise over complicated and designed to extract data from user.

Manual physical logging in time consuming

Explore AS, differentiate

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

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.

- Logging expenses into categories
- Show historical stats
- Generate insightful charts
- Alert user to imbibe good discipline

9. PROBLEM ROOT CAUSE `RC`

What is the real reason that this problem exists?

Lack of proper education in financial literacy in school education. More children are not given pocket money to learn by spending/wasting less / saving.

7. BEHAVIOUR `BE`

What does your customer do to address the problem and get the job done?

Get frustrated and fall into debt traps by taking unpayable loans for unnecessary items leading to increase in mental stress

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

3. TRIGGERS `TR`

What triggers customers to act? Frequent sales in e-commerce platforms and seamless shopping experience online.

4. EMOTIONS: BEFORE / AFTER `EM`

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

Dejected and paranoid about the future as they would need relatively more money to provide for a family and to handle unexpected financial needs.

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.

Graphical Application with simple UI and to the point clutter free objective. Avoids provision to pay through the app, to minimize the spending and ensure that only necessary spendings are made. The aim is to make the spending process harder throughout the application and keep it clean.

8. CHANNELS of BEHAVIOUR `CH`

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

1. Shop from e-commerce
2. Subscribe to OTT platforms
3. Order food frequently

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

1. Shop in malls during sales
2. Keep the money somewhere around and forget about /lose it