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1. CUSTOMER SEGMENT(S) Who is your customer?

Many people in India live on a fixed income, and they find that towards the end of the month they don't have sufficient money to meet their needs.

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6. CUSTOMER CONSTRAINTS

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

How do you keep track of personal expenses?

Check your account statements.

Pinpoint your money habits by taking inventory of all of your accounts, including your checking account and all

5. AVAILABLE SOLUTIONS

Which solutions are available to the customers when

or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper Explore

2. JOBS-TO-BE-DONE / PROBLEMS

Which jobs-to-be-done (or problems) do you address for

An expense tracker app should import transactions from your accounts, mobile wallets and credit cards. It should give you a clear image of how much you are making and how much your expenses are. The app should help you determine if expenses are feasible with your income.

9. PROBLEM ROOT CAUSE

What is the real reason that this problem exists? What is

Expense apps should generate and run reports for profit and loss, expenses, income. and balance sheets. You should be able to customize the reports to indicate business needs, as well as to generate budgets and inventory reports, story behind the need to do this job?

7. BEHAVIOUR

i.e. directly related; find the right solar panel installer, calculate

Automated reminders can help you improve your client relationships, cash flow and sales. This saves a lot of time that you would spend tracking bill payments and vendor transactions.

usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

3. TRIGGERS

What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news.

This feature allows you to create custom reports that are easy to understand with visuals and graphs. You can use the analysis of these reports to make financial decisions.

TR 10. YOUR SOLUTION

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.

8. CHANNELS of BEHAVIOUR

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

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

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4. EMOTIONS: BEFORE / AFTER How do customers feel when they face a problem or a job and afterwards? i.e. lost, insecure > confident, in control - use it in your communication strategy & design. A good app should allow you to capture all your receipts when receiving or making payments. Each receipt should be placed under an appropriate category. These receipts are stored in the cloud and can be retrieved anytime. This feature is especially beneficial for employees who travel for business.