**Define CS, fit into CC**

**Explore AS, differentiate**

### 1. CUSTOMER SEGMENT(S)   `CS`

Who is your customer?
i.e. working parents of 0-5 y.o. kids

Youngsters around the age of 12-20 who desperately need an app to manage their day to day expenses

### 6. CUSTOMER CONSTRAINTS   `CC`

What constraints prevent your customers from taking action or limit their choices
of solutions? i.e. spending power, budget, no cash, network connection, available devices.

Customer constraints are spending power and budget

### 5. AVAILABLE SOLUTIONS   `AS`

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

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 is an alternative to digital notetaking

They would have tried to keep track of their expenses manually with pen and paper or asking their parents/friends to keep track of it

There are many neo-banking solutions as well but they do not cater to the specific needs of young adults.

This is very difficult as it needs constant human monitoring and is not very feasible

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

**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.

- Making payments
- Tracking expenses
- Splitting their bills
- Learning to budget and save
- Alert users whenever required.
- Security

### 9. PROBLEM ROOT CAUSE   `RC`

What is the real reason that this problem exists? What is the back
story behind the need to do this job?
i.e. customers have to do it because of the change in regulations.

All neobanking applications as of today are tailored towards adults. Nowadays, youngsters have purchasing needs too and it is necessary that they get financial educated early on. But it is difficult to trust teens with full-fledged payment applications.

### 7. BEHAVIOUR   `BE`

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

i.e. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

Ask parents to buy for them

### 3. TRIGGERS <span>TR</span>

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

Users would feel triggered to act when they have to purchase stationery for school, purchase food or snacks, split bills with friends etc

### 4. EMOTIONS: BEFORE / AFTER <span>EM</span>

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.

Users feel less in control and they feel reliant on others for making simple decisions
Users will also feel less aware of the financial climate as well as the right personal finance practices that one must carry out if they are not allowed to learn early on.

### 10. YOUR SOLUTION <span>SL</span>

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.

An application tailored to young adults to start tracking their expenses, splitting their bills, learning to budget and save is a good starting point.. This application would be designed to be more portable than traditional systems and help users to efficiently manage and track their expenses with required notifications and alerts.

### 8.CHANNELS of BEHAVIOUR <span>CH</span>

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

Make payments
Analyze spending
Set financial goals for self

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

Go to shops and restaurants where they make payments