

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

CS

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

- ✓ People who are struggling to track their expenses are our customer.
- ✓ They can use our app to maintain records about their income, savings and 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.

- ✓ It Helps You Stick to Your Budget.
- ✓ Tracking Your Expenses Can Reveal Spending Issues.
- ✓ It Helps You Meet Your Financial Objectives.

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

- ✓ Good Budget
- ✓ Mint - free and inappropriate categorization
- ✓ Spends -numerous integration options, but paid

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.

- ✓ People desire to monitor their spending each day.
- ✓ Some individuals prefer to monitor it ad well,
- ✓ Particularly on certain occasions.

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.

- ✓ Helps you see your money situation and figure out possible money problems before they occur.

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)

- ✓ People tend to avoid keeping track of their spending and worry when they do?
- ✓ Connect your bank account to your accounting software to automatically import transactions

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

Identify strong TR & EM

3. TRIGGERS

TR

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

- ✓ User engagement.
- ✓ Free for a while, then you can see the effect

4. EMOTIONS: BEFORE / AFTER

EM

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.

- ✓ Lose interest
- ✓ Slow response time
- ✓ People will be able to keep track of their expenses and problematic financial management.

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 behaviour.

- ✓ The application should be able to generate reports of their spending and notify users if they have exceeding their budget.
- ✓ This application also helps users to be financially responsible.

8. CHANNELS of BEHAVIOUR

CH

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

- ✓ The actions taken by the user is that storing the details of the expenses immediately after spending

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

- ✓ The user can save their expense entries in the local storage when the device connected to internet the data will be sent to the cloud

Identify strong TR & EM