

Focus on J&P, tap into BE, understand RC	<div>1. CUSTOMER SEGMENT(S)<div>CS</div></div> <div><div>1. Customers who are unable to keep track of their daily expenses.</div><div>2. Customers who feel tracking expenses is a tedious and time-consuming task.</div><div>3. Customers who find it difficult to calculate the taxes because it needs statistical thinking.</div></div>	<div>6. CUSTOMER CONSTRAINTS<div>CC</div></div> <div><div>1. Too many payment options which is troublesome to maintain.</div><div>2. Lost Receipts</div><div>3. Insufficient reporting visibility.</div></div>	<div>5. AVAILABLE SOLUTIONS<div>AS</div></div> <div><div>Before this application, customers used to note down the expenses using pen and paper. Noting down and calculating the expenses is a tedious work. It is also not in an organized and customized manner.</div></div>	Focus on J&P, tap into BE, understand RC
	<div>2. JOBS-TO-BE-DONE / PROBLEMS<div>J&P</div></div> <div><div>1. Maintain various payment accounts (UPI, Credit Card etc.)</div><div>2. Loan tracking on amount paid and amount left</div><div>3. Multi-factor authentication</div><div>4. Remainders for recurring expenses, paying contacts, and alert user on exceeding payment option limits</div><div>5. Tips for saving money</div></div>	<div>9. PROBLEM ROOT CAUSE<div>RC</div></div> <div><div>For an average individual, it is very difficult to track expenses as it takes a long time because there are way too many expenses to track. It is not feasible to manage personal transactions in various accounts as it is not trackable because there are various payment options to consider.</div></div>	<div>7. BEHAVIOUR<div>BE</div></div> <div><div>This application alerts the customer with remainders if the salary exceeds the given limit and customer will be aware of how the amount has been spent in the month.</div><div>With this alert, they can avoid some unwanted expenses and they can categorize their expenses correctly.</div></div>	
	<div>3. TRIGGERS<div>TR</div></div> <div><div>It triggers the customers when they hear about the advantages and features of the application from their friends, news channels, social media.</div></div>	<div>10. YOUR SOLUTION<div>SL</div></div> <div><div>The solution to the problems described is a personal expense tracker application with capabilities for analysis and graphical implementations. Users can add their expenses, their payment options, contacts, loans, reminders, EMLs etc. which are also tracked and manageable by the user. Detailed graphs are generated as per user convenience. Limits can be set for each payment option and salary. Alerts a provided when expenditure reaches the set limit. This application can also be used to calculate taxes, provident fund, and deposits.</div><div>The application also provides tips to save money and has a news section for financial updates. This application is user-friendly and has easy accessibility. Users can add recurring payments like rent, loans, etc., set due dates and be reminded from time to time. It is an all-round application to track a user’s expenses that makes life easier.</div></div>	<div>8. CHANNELS of BEHAVIOUR<div>CH</div></div> <div><div>8.1 ONLINE</div><div>As a cloud application, this app is totally run online and all data is stored on the cloud.</div></div>	
	<div>4. EMOTIONS: BEFORE / AFTER<div>EM</div></div> <div><div>1. Before using this application, customers feel frustrated to track the expenses because there are too many expenses to track.</div><div>2. After using this application, customers can easily track their expense and can manage their personal transactions in various accounts.</div></div>		<div>8.2 OFFLINE</div> <div>There is no offline channels for this application.</div>	