RC

- 1. CUSTOMER SEGMENT(S)
- Working Individuals
- Entrepreneur
- Budget conscious consumer

#### 6. CUSTOMER CONSTRAINTS

- Internet Access
- Device to access the application
- Data privacy
- Cost of existing application
- Trust

#### 5. AVAILABLE SOLUTIONS

Expense daily or Excel sheet

PROS: Have to make a note daily which helps to be constantly aware CONS: Inconvenient .takes a lot of time **Explore AS** 

# 2. JOBS-TO-BE-DONE / PROBLEMS

- To keep track of money lent
- To keep track of daily transaction
- Alert when a threshold limit is reached

#### 9. PROBLEM ROOT CAUSE

- Reckless spending Indecisive about the finances
- Procrastination
- Difficult to maintain a note of daily spending

#### 7. BEHAVIOUR

- BE
- Make a note of the expenses on a regular basis
- Completely reduce spending all of the savings
- Make use of online tool to interpret monthly expense patterns

3. TRIGGERS

- Excessive spending
- No money in case of emergency

### 4. EMOTIONS: BEFORE / AFTER

Before After

Confident Anxious Composed Confused

Calm Fear

# 10. YOUR SOLUTION

Creating an application to manage the expenses of an individual in an efficient and manageable manner, as compared to traditional methods

## 8. CHANNELS of BEHAVIOUR

# 8.10NLINE

Maintain excel sheet and use visualizing tools

## 8.10FFLINE

Maintain an expense daily