

Define CS, fit into CC	<div><div>1. CUSTOMER SEGMENT(S)<div>CS</div><div>Who is your customer? i.e. working parents of 0-5 y.o. kids</div><div>Middle class people</div><div>Predominantly Engineers who are just starting to earn and manage their personal finance. Typically from middle and lower class family, who badly need financial discipline.</div></div></div>	<div><div>6. CUSTOMER CONSTRAINTS<div>CC</div><div>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.</div><div>1.Because of asking bank account details people can't trust our application. 2.Tracking our future savings is difficult.</div></div></div>	<div><div>5. AVAILABLE SOLUTIONS<div>AS</div><div>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</div><div>Those application can track expenses by connecting our bank account details.</div></div></div>	Explore AS, differentiate
Focus on J&P, tap into BE, understand RC	<div><div>2. JOBS-TO-BE-DONE / PROBLEMS<div>J&P</div><div>Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.</div><div>1. To avoid getting loans and money from money lenders. 2. Tracking our money during emergency situations.</div></div></div>	<div><div>9. PROBLEM ROOT CAUSE<div>RC</div><div>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.</div><div>Tracking our daily expenses and saving money is difficult for middle class people.</div></div></div>	<div><div>7. BEHAVIOUR<div>BE</div><div>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)</div><div>People may manually track their expenses using calculator or in google sheets, it will consume more time.</div></div></div>	Focus on J&P, tap into BE, understand RC
Identify strong TR & EM	<div><div>3. TRIGGERS<div>TR</div><div>What triggers customers to act? i.e. seeing their neighbour installingsolar panels, reading about a more efficient solution in the news.</div><div>Word of mouth and using social media.</div></div></div>	<div><div>10. YOUR SOLUTION<div>SL</div><div>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.</div><div>Except of giving our bank account details, we can use mobile number and UPI.</div></div></div>	<div><div>8. CHANNELS of BEHAVIOUR<div>CH</div><div>8.1 ONLINE What kind of actions do customers take online? Extract online channels from #7</div><div>8.2 OFFLINE What kind of actions do customers take offline? Extract offline channels from #7and use them for customer development.</div><div>ONLINE Manual saving of spending money in online google sheet will consume time.</div><div>OFFLINE People can't track their money during bustle works.</div></div></div>	Identify strong TR & EM
	<div><div>4. EMOTIONS: BEFORE / AFTER<div>EM</div><div>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.</div><div>They lost their patience when there is no money for emergency situation.</div></div></div>			