1. CUSTOMER SEGMENT

The person who is busy and couldn't manage their expenses regularly and we will keep track of the expenses regularly and will notify them.

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CC 6. CUSTOMER CONSTRAINT Taking high expenses, requires constant devices network connection to sync acdevices.

5. AVAILABLE SOLUTIONS

The application can be extended to include scanning of barcods on the price tag which king decrease the effort of entering the data in the input fields.

A notification system can be enabled incase when the expenses cross over the Income generated by the user to warn him or her about the situation.

2. JOBS-TO-BE-DONE / PROBLEMS

Personal finance application will ask user to add their expenses and based on their expenses wallet balance will be updated which will be visible to the user. Also, users can get an analysis of their expenditure in graphical forms. They have an option to set a limit for the amount to be used for that particular month If the limit is exceeded the user will be notified with an email alert.

9. PROBLEM ROOT CAUSE

People think that their bank details might have sold to an unauthorised person. People think that their personal details might have sold.

Customer have to do it because of the change in the regulations

i.e. customers have to do it because of the change in regulations.

7. BEHAVIOUR

The customer believes more in manual tracking of their expenditure rather than virtual tracking applications.

The customer will exhibit this behaviour until an authenticated application serves it's purpose rightly.

3. TRIGGERS

The customer is triggered by their surrounding talking about the approach of tracking the expenses

BEFORE:

Fear at spending lot of money and couldn't manage their expenses.

AFTER:

They can manage their expense regularly.

4. EMOTIONS: BEFORE / AFTER

10. YOUR SOLUTION

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The proposed system makes a attempt to track the user expenses daily and if their expenses exceeds the fixed budget we will notify them through mail and user will get an analysed report.

If the user spends large amount of money in a particular area continuously, we will notify them to reduce the spending in that particular area

8. CHANNELS of BEHAVIOUR

- 8.1 Online: Customer will take action as evaluate their expenses and can track it in online. The customer will exhibit this behaviour until an authenticated application serves it's purpose rightly.
- 8.2 Offline: Maintain a separate diary, note the expenses at the moment and calculate the daily expenses at the end of the day

CH

AS

Explore AS

tap into BE

Extract online & offline CH of BE