Extract online & offline CH

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1. CUSTOMER SEGMENT(S)

CS

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

- The primary level of customers, targeted are those who are earning the source of income to lead a better life. To be more specific customers who are struggling to save money are the target customers.
- The next level of customers will be the individuals who are unable to manage their monthly credit card bills, EMI bills, loan debts and monthly 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.

- The major constraint for the "primary customer" is that to find a suitable application, they need to make an analysis of each of the expenses they spent.
- In simple words, the number of applications are available in app store or extensions and it is complicated for the users to choose the best one and decide on which application to select and use, it takes a lot of time to choose the right application.

5. AVAILABLE SOLUTIONS

Which solutions are available to the customers when they face a 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

Websites and Applications for personal expense tracker is available, but the problem is that they are not available in most of the country currencies.. Even if some are available, they are not that effective in predicting the expenditure.

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.

The main problem is to find the best application to track the customer's daily expenses easy save money, the application should contain graphs, statistics, analysis etc

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.

- The right way to set budget by the users is not known by them explicitly. As a
 reason, the users are confused about which application will be suitable for them
 based on their income and expenditure.
- The users assume that the income obtained by him/her, are enough for a short
 period of time but time is uncertain as economy rises day to day. This is done by the
 users based on the analysis of the previous years of economy and typical advice
 from the elders to save money. Due to this, the users are ended in disappointment
 in not managing the money when prices raised.

The users fall into this cause because of the fact that some of the applications for the expenses tracking are based on the income obtained by them. But when they face the shortage of the money it makes them to realize to find the better way to save money. This makes the users in the position that, the user is unable to handle the situation.

7. BEHAVIOUR

BE

What does your customer do to address the problem and get the job done? Le. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

- The primary reason of address is the problem by going to each application/website and checking the result on saving money obtained by them to that the budget that are been set by the users in that application for saving money.
- The secondary customers will not be involved in this issue, since they just provide their income details and the unavoidable (rent/loan/grocery/electricity and fuel bills etc.,.) of the users based on the income obtained by them.

3. TRIGGERS

TR

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

The benefits got by other users is triggering the individuals to make them try the application that are used by the other user. This allows them to make an effort to save the money for leading a standard way of living.

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.

- The users are very much worried about losing their valuable money in unwanted expenses, before getting used to know this website.
- After the issue has been solved with the help of the website, the users are confident in selecting the right way to save and track the money and to save the money for the better future.

10. YOUR SOLUTION

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 project focuses on getting the data from the users and comparing them with the expenditure and preparing an analysis which results in the overall prediction of the daily expenses for the users.
- The project will provide a way to analyze the income obtained by the users and will compare them with the previous monthly or daily expenses and will provide the overall prediction of the expenses list that is suitable for the users.
- The organization developers will be updating their application features and with that, the prediction can be done to know the users availability of the better user experience.

8. CHANNELS of BEHAVIOUR

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8.1 ONLINE

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

The actions taken by the customer in the ways of online is that search for the application and their requirements but visiting each of them takes a lot of time for the users. There are many chances of missing the better feature to save or manage money.

8.2 OFFLINE

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

The offline way of tracking expenditure is not similar to that of the online one as manual way is time consuming not much effective in saving money. This will lead to a lot of stress among the users and their family as it takes a lot of time and effort.

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Identify strong TR