

Define CS, fit into CC	<div>1. CUSTOMER SEGMENT(S)<div>Who is your customer? i.e. working parents of 0-5 y kids</div><div>Customers are those who spend money without keeping track of it or who struggle to do so.</div></div>	<div>6. CUSTOMER CONSTRAINTS<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>Credentials with high security are not available. There is no real-time tracking of untracked expenses. There is no graphical representation of expenditures.</div></div>	<div>5. AVAILABLE SOLUTIONS<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 &amp; cons do these solutions have? i.e. pen and paper is an alternative to digital note taking</div><div>Best expense tracking, but expenses must be manually entered.  Low performance and less security for entered credentials. There is no good user interface.</div></div>	Explore AS, differentiate
Focus on J&P, tap into BE, understand RC	<div>2. JOBS-TO-BE-DONE / PROBLEMS<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>There is no real-time expense tracking.  Lower security and customer service  There is no graphical representation of expenses.  There is no real-time notification for untracked expenses.</div></div>	<div>9. PROBLEM ROOT CAUSE<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>Due to security concerns, financial accounts are not linked to the application.  Less focus on the user interface and the customer support team.  For physical payment methods, real-time tracking is difficult.</div></div>	<div>7. BEHAVIOUR<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>Start using the expense tracker app  Makes sure they categorize the expense done in order to save money  Set up a monthly limit on the expense done  Have a separate in-hand wallet account and Online accounts</div></div>	Focus on J&P, tap into BE, understand RC
Identify strong TR & EM	<div>3. TRIGGERS<div>What triggers customers to act? i.e. seeing their neighbor installing solar panels, reading about a more efficient solution in the news.</div><div>Recognizing that these expense apps can help customers save a lot of money</div></div>	<div>10. YOUR SOLUTION<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>A complete application that uses major details about the user's financial life with high security and real-time tracking of the user's expenses. To provide a visual representation of expenses and to notify users of untracked expenses while providing excellent security</div></div>	<div>8. CHANNELS of BEHAVIOUR<div>8.1 ONLINE What kind of actions do customers take online? Extract online channels from #7</div><div>Less security and customer support Real-time notification for un-tracked expenses is not available</div><div>8.2 OFFLINE What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.</div><div>No real-time tracking of expenses No graphical representation of expenses</div></div>	Extract online & offline CH of BE
	<div>4. EMOTIONS: BEFORE / AFTER<div>How do customers feel when they face a problem or a job and afterwards? i.e. lost, insecure &gt; confident, in control - use it in your communication strategy &amp; design.</div><div>Before : Having difficulty in managing expenses. After: Simple and efficient method for managing expenses</div></div>			