

1. CUSTOMER SEGMENT(S)

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

A business person or a person who want to track his/her expense

CS

6. CUSTOMER CONSTRAINTS

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.

Network connection, mail alert features, proper future budget prediction, lack of transparency, different devices and different locations, no time and busy work schedule

CC

5. AVAILABLE SOLUTIONS

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

Alert when expense exceeded, alternative to manual edit in spreadsheets or pen/paper work, future data prediction and analytics on past data for future steps to be taken for proper expense tracking

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2. JOBS-TO-BE-DONE / PROBLEMS

Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.

1. A personal finance app will not only help you with budgeting and accounting but also give you helpful insights about money management.
2. Personal finance applications will ask users to add their expenses and based on their expenses wallet balance will be updated which will be visible to the user.
3. Also, users can get an analysis of their expenditures in graphical forms.
4. 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

J&P

9. PROBLEM ROOT CAUSE

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 root cause is manually work of tracking expenses by spreadsheet is really hard. And future data prediction in case of lot of transaction and analytics is super complex on huge data

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7. BEHAVIOUR

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)

Check all available alternatives in marketing and check security measures, trustability and proper tracking and analysis feature enabled product as well as check proper alerting system enabled product

BE

3. TRIGGERS

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

Seeing their neighbours maintaining expenses efficiently and have proper estimation of future budget and mail alert

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4. EMOTIONS: BEFORE / AFTER

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.

Frustrated, confused, insecure of expenses, no proper prediction of budget

EM

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.

1. Budget should be allotted first
2. Data analytics on expenses
3. Separate account for each organization
4. if expense exceed budget, send a mail alert
5. Edit/delete/add option of expenses
6. track our expense from SMS
7. Future expense prediction

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8. CHANNELS of BEHAVIOUR

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

Find proper product for expense tracker & solution online

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

Can check all expense analytics online in product and take proper action in works and spending money on things

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