

Define CS, fit into CC

1. CUSTOMER SEGMENT(S)

CS

Anyone with a regular stream of income.

6. CUSTOMER CONSTRAINTS

CC

Sudden and unexpected expenses, lack of financial awareness, instant triggers, increased cash-flow.

5. AVAILABLE SOLUTIONS

AS

Existing applications in the market, conventional way using pen and paper.

Explore AS, differentiate

Focus on J&P, tap into BE, understand RC

2. JOBS-TO-BE-DONE / PROBLEMS

J&P

- To fix customer's over-spending.
- To induce a habit of saving and investing money.
- To cut down unnecessary expenses.

9. PROBLEM ROOT CAUSE

RC

Unavoidable expenses and poor financial planning is the root cause for this problem.

7. BEHAVIOUR

BE

Assessing their cash-flow and cut down unnecessary expenses, allocate a percentage of their income for savings at the start of the month.

Focus on J&P, tap into BE, understand RC

Identify strong TR & EM	<div><div><div>3. TRIGGERS</div><div>TR</div><div>There are multiple triggers associated with spending money. Which include necessary expenditures like paying for rent, food and clothes. Sudden triggers include health problems or an instant impulse to buy things which might not be necessary.</div></div></div>	<div><div><div>10. YOUR SOLUTION</div><div>SL</div><div>An application with an easy-to-use interface where the customer can add, manage and track expenses. Customer can fix a spending limit and if exceeded will be notified.</div></div></div>	<div><div><div>8. CHANNELS of BEHAVIOUR</div><div>CH</div><div>8.1 ONLINE Surf and explore personal finance</div><div>8.2 OFFLINE Basic budgeting</div></div></div>	Identify strong TR & EM
	<div><div><div>4. EMOTIONS: BEFORE / AFTER</div><div>EM</div><div>Insecure > Sense of financial security</div></div></div>			