RC

- 1. CUSTOMER SEGMENT(S)
- Working Individuals
- Entrepreneur
- Budget conscious consumer

6. CUSTOMER CONSTRAINTS

- Internet Access
- Device to access the application
- Data privacy
- Cost of existing application
- Trust

5. AVAILABLE SOLUTIONS

Expense daily or Excel sheet

PROS: Have to make a note daily which helps to be constantly aware

CONS: Inconvenient .takes a lot of time

2. JOBS-TO-BE-DONE / PROBLEMS

- To keep track of money lent
- To keep track of daily transaction
- Alert when a threshold limit is reached

9. PROBLEM ROOT CAUSE

- Reckless spending Indecisive about the finances
- Procrastination
- Difficult to maintain a note of daily spending

7. BEHAVIOUR

- Make a note of the expenses on a regular basis
- Completely reduce spending all of the savings
- Make use of online tool to interpret monthly expense patterns

BE

Explore AS

3. TRIGGERS

- Excessive spending
- No money in case of emergency

4. EMOTIONS: BEFORE / AFTER

Before After

Confident Anxious Composed Confused

Calm Fear

10. YOUR SOLUTION

Creating an application to manage the expenses of an individual in an efficient and manageable manner, as compared to traditional methods

8. CHANNELS of BEHAVIOUR

8.10NLINE

Maintain excel sheet and use visualizing tools

8.10FFLINE

Maintain an expense daily