

Define CS, fit into CC

1. CUSTOMER SEGMENT(S) CS

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

Personal expense tracker app is an exclusive site for people who seek to handle their earnings and plan their expense and savings efficiently

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.

- 1.Expense exceeds income
- 2.Unknown where money is spent
- 3.Loss of money due to unnecessary spendings
- 4.No savings for future use

5. AVAILABLE SOLUTIONS AS

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

- 1.To reduce manual calculation automated calculations are proposed
- 2.Digital automated diary are included
- 3.Keeping track of daily transactions

Explore AS, differentiate

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

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.

- 2.1.Managing expense manually lead to human errors
- 2.2.Data entry errors occur and its time consuming
- 2.3..Trained professionals are required
- 2.4.Risk of expense frauds

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.

- 9.1.Use of spread sheet to record expenses
- 9.2.Use of sticky notes
- 9.3.Lost or misplaced receipts
- 9.4.Inaccurate calculations

7. BEHAVIOUR BE

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)

The find the right app where calculations are accurate and efficient.They check for the security features and quality which they feel satisfied to manage their finance,budget and savings

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

Identify strong TR & EM

3. TRIGGERS TR

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

Creating advertisements on application

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.

Before they maintain book keeping to manually calculate income and expenditure which lead to errors and loss of money or budget was not managed

After expenses are managed accurate and in timely manner and they have no fear to the loss of money and they are confident in finance management

10. YOUR SOLUTION SL

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.Track income and expense of individual on monthly basis and decide on budget more efficiently
- 2.To get analysis of expenditure in graphical form
- 3.Automated calculation to manage expense and provide accuracy
- 4.Providing an alert when the amount exceeds the limit

8.CHANNELS of BEHAVIOUR CH

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

ONLINE  
Customer register through app and enter their income or expense manually or they link the app with bank account to track their expenditure for managing their money

OFFLINE  
They use sticky notes or spreadsheets to enter data  
They maintain books to calculate expenses

Identify strong TR & EM