PERSONAL EXPENSE TRACKER APPLICATION - TEAM ID - PNT2022TMID22147

1. CUSTOMER SEGMENT(S)

Who is your customer?

6. CUSTOMER CONSTRAINTS

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5. AVAILABLE SOLUTIONS

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

*Explore AS, differentiate*

Customers are people who spend money either carelessly or with difficulty keeping track of it.

Provides a whole lot of different categories of expenditure types to avoid mismatch of expenditure.

The Need for Financial Management for Common People.

The majority of online solutions include numerous ads that restrict their effectiveness.

The approach proposed here features a function that allows you to view expenses visually.

It also has a functionality that notifies you throughout email if a spending exceeds a predetermined limit.

Devices That Are Available. Network Relationship

Applications that track expenses and are accessible for both iOS and Android.

A personal expense tracking tool was created for this project.

Calculating the total spendings of the user. Alerting the user nearing the budget. Notifying the user of spending above budget. Providing useful financial tips for better savings. Providing reports for assessments

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.

This application's goal is to make it possible for users to keep track of their spending.

The categories for the expenses are made available to the clients.

They also have the choice of viewing the costs as a graphical depiction for the duration of a year, six months, etc.

Fixed by establishing a cap on the amount that can be spent in a given month; if the cap is surpassed, the user will be notified through email.

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.

Inappropriate expenses result in high taxes.

Easy company forecasting; significant cost savings; difficulty in manually tracking expenses due to the abundance of payment options

An opportunity lost

A reduction in savings A poor investment

No comprehensive and simple way to keep track of everyday spending

excessive spending without effective management insufficient financial knowledge

mistake prone and it takes time.

BEHAVIOUR

What does your customer do to address the problem and get the job done?

*Focus on J&P, tap int*

n

Start utilising the cost tracker software.

Classify expenses as they are incurred to save money. Set a monthly spending cap and maintain separate in- hand wallet and online accounts.

Ask your neighborhoods or coworkers for information. Obtain recommendations from professionals who are knowledgeable in the finance sector.

3. TRIGGERS

What triggers customers to act? i.e. seeing their neighbour

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10. YOUR SOLUTION

If you are working on an existing business, write down your current

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8. CHANNELS of BEHAVIOUR

8.1ONLINE

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installing solar panels, reading about a more efﬁcient solution in the news.

Knowing that these expenditure applications can help clients save a lot of money.

4. EMOTIONS: BEFORE / AFTER

EM

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.

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

Virtual budget trackers have numerous advertising that,

when clicked, capture information including account numbers if they are provided.

8.2 OFFLINE

How do customers feel when they face a problem or a job and afterwards?

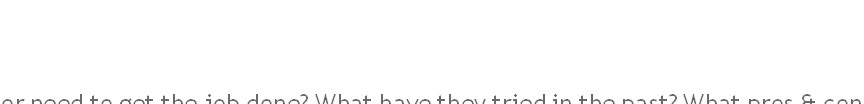
Create a flask-based personal cost tracker

What kind of actions do customers take ofﬂine? Extract ofﬂine

i.e. lost, insecure > conﬁdent, in control - use it in your communication strategy &application, use the sendgrid framework to enable email-

channels from #7 and use them for customer development.

design.



*Identify strong TR & EM*

*Focus on J&P, tap into*

Before: Users are in a depressive state prior. After: Users feel ready to handle the cost.

based expense notifications, and offer a graphical expense display option.

Access to data that has already been downloaded.

Make sure they are familiar with the tax laws by having them read the available books on taxes.