

1. CUSTOMER SEGMENT(S)

- College students
- Working professionals
- Freelancers and small business owners

CS

6. CUSTOMER CONSTRAINTS

- Low technical skills
- Limited budget (prefer free or freemium apps)
- Poor network connectivity in some areas
- Use of only mobile or browser-based tools

CC

5. AVAILABLE SOLUTIONS

- Excel/Google Sheets (manual, error-prone)
- Mobile finance apps (limited features in free tier)
- Accounting software (complex for personal use)

AS

2. JOBS-TO-BE-DONE / PROBLEMS

- Track income and expenses regularly
- Categorize transactions for clarity
- Understand monthly spending behavior
- Visualize savings/investments for budgeting

J&P

9. PROBLEM ROOT CAUSE

- Lack of simple, accessible, and secure personal finance tools
- People don't track expenses until it becomes urgent
- Existing tools are either too complex or too limited

RC

7. BEHAVIOUR

- Keeps receipts or notes transactions manually
- Checks bank SMS/email statements
- Occasionally logs expenses in mobile apps
- Looks for "quick budget fix" YouTube videos

BE

3. TRIGGERS

- Sudden realization of overspending
- Personal goals like saving for a trip or loan repayment
- Recommendations from peers or influencers on finance tracking
- Awareness from news/articles on managing personal finances

TR

4. EMOTIONS: BEFORE / AFTER

- Before: Anxious, confused, disorganized
- After: Confident, in control, financially aware

EM

10. YOUR SOLUTION

- A MERN-based web app that:
 - Enables secure sign-up and login
 - Allows categorized transaction entries
 - Offers real-time filtering and dashboards
 - Uses React Query + Redux for performance
 - Styled with Tailwind CSS for ease and accessibility
 - Protects routes and data using JWT and auth middleware

SL

8. CHANNELS of BEHAVIOUR

- 8.1 ONLINE
 - Watches YouTube tutorials on budgeting
 - Searches for "best budget tracking tools"
 - Uses browser-based tools (Chrome, mobile web)

CH

8.2 :Offline:

- Discusses money habits with friends/family
- Jots expenses in diary/notebook
- Uses printed bank statements for reconciliation

