Problem – solution fit template:

Calculating family expenses using ServiceNow

Problem–Solution Fit canvas 2.0 — Purpose / Vision

1. CUSTOMER SEGMENT(S) — CS
- Middle-class families
- Working parents
- Individuals managing householdv ludgets
- Small households wanting expenses
- Students managing monthly allowances

6. CUSTOMER CONSTRAINTS — CC
- Limited financial awareness
- Lack of time to manually track expenses
- No proper budgeting tools
- Fear of using complex financial software
- Limited technical knowledge

5. AVAILABLE SOLUTIONS — AS
- Manual notebook expense tracking
- Excel sheets
- Mobile expense tracking apps
- Bank statements review
- Basic calculator usage

2. JOBS-TO-BE-DONE / PROBLEMS — J&P
- Track daily income and expenses
- Know where money is being spent
- Calculate monthly savings
- Avoid overspending
- Plan monthly budget effectively

9. PROBLEM ROOT CAUSE — RC
- Lack of structured tracking system
- Manual calculations lead to errors
- No centralized data storage
- Poor financial discipline
- No real-time visibility of spending

7. BEHAVIOUR — BE
- Writing expenses in notebooks
- Forgetting to record small expenses
- Checking bank SMS alerts
- Calculating totals at month-end
- Realizing overspending too late

3. TRIGGERS — TR
- End of month financial shortage
- Unexpected expenses
- Difficulty in saving money
- Financial stress
- Need to plan for future goals

10. YOUR SOLUTION — SL
- A cloud-based Solution.

  A cloud-based Family Expense Management System built on ServiceNow that
- Allows income & expense entry
- Categorizes spending
- Automatically calculates totals & savings
- Generates real-time dashboards
- Provides secure, role-based access

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8. CHANNELS OF BEHAVIOUR — CH
- ONLINE
- Web Application (ServiceNow Portal)
- Mobile browser access
- Email notifications

8. CHANNELS OF BEHAVIOUR — CH
- ONLINE
- Manual data collection before entry
- Financial discussions within family

4. EMOTIONS: BEFORE / AFTER — EM
- Before Using Solution:
- Confused
- Stressed
- Financially uncertain

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