

Ideation Phase

Empathy Map Canvas

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Team ID: NM2025TMID03599

Project Name: Calculating the Family Expenses in ServiceNow

1. Target User Persona

Primary User:

- A middle-income family member responsible for managing household finances (e.g., parent, guardian, or working professional).
- Uses basic tools like spreadsheets or notebooks for tracking expenses.
- Faces challenges in budgeting, tracking spending trends, and saving efficiently.

Secondary Users:

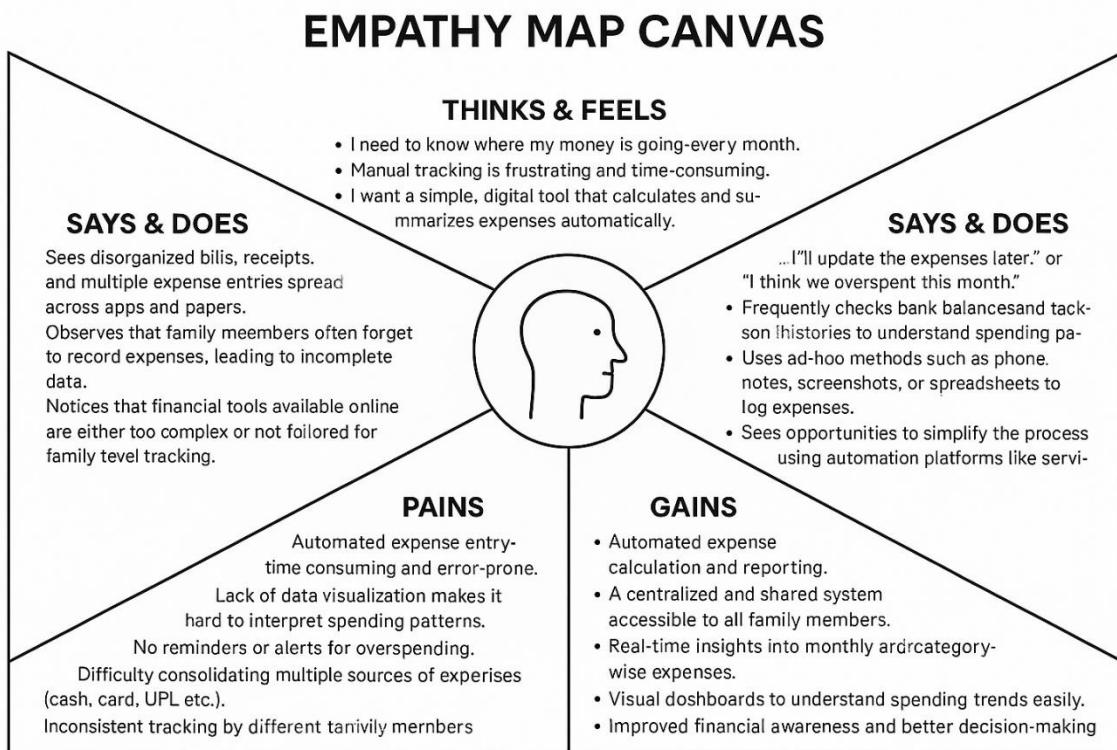
- Other family members who contribute to or spend from the family budget.
 - They need a transparent system to understand shared financial goals and expenses.
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2. What the User Thinks and Feels

- “I need to know where my money is going every month.”
 - “Manual tracking is frustrating and time-consuming.”
 - “I want a simple, digital tool that calculates and summarizes my expenses automatically.”
 - Feels anxious when unable to control spending or when monthly expenses exceed income.
 - Desires financial stability and a sense of control over money management.
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3. What the User Sees

- Sees disorganized bills, receipts, and multiple expense entries spread across apps and papers.
- Observes that family members often forget to record expenses, leading to incomplete data.
- Notices that financial tools available online are either too complex or not tailored for family-level tracking.
- Sees opportunities to simplify the process using automation platforms like ServiceNow.



4. What the User Says and Does

- Says: "I'll update the expenses later," or "I think we overspent this month."
- Frequently checks bank balances and transaction histories to understand spending patterns.
- Uses ad-hoc methods such as phone notes, screenshots, or spreadsheets to log expenses.
- Discusses monthly budgets with family members but struggles to maintain consistency.

5. What the User Hears

- Hears from others that "tracking expenses is too much work."
- Family members may remind or complain about exceeding budgets.
- Hears suggestions from peers or financial advisors to use automated budgeting tools.
- Influenced by advertisements or social media posts promoting digital finance tools.

6. Pains (Challenges)

- Manual expense entry is time-consuming and error-prone.
 - Lack of data visualization makes it hard to interpret spending patterns.
 - No reminders or alerts for overspending.
 - Difficulty consolidating multiple sources of expenses (cash, card, UPI, etc.).
 - Inconsistent tracking by different family members.
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7. Gains (User Goals)

- Automated expense calculation and reporting.
 - A centralized and shared system accessible to all family members.
 - Real-time insights into monthly and category-wise expenses.
 - Visual dashboards to understand spending trends easily.
 - Improved financial awareness and better decision-making.
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Summary Insight:

The user needs a **simple, automated, and collaborative expense management tool** that minimizes manual work, provides real-time tracking, and enhances financial transparency. Implementing this system in **ServiceNow** offers a robust platform for workflow automation, secure data management, and insightful reporting—transforming the way families manage and understand their finances.