

Problem–Solution Fit Canvas (Filled)

1. Customer Segment(s)

Working professionals managing family budgets

Homemakers who handle daily expense tracking

Young adults sharing financial responsibility with family

2. Jobs-to-be-Done / Problems

Track daily expenses accurately

Avoid going over monthly budget

View spending patterns and category-wise distribution

Keep expense records organized in one place

3. Triggers

End-of-month confusion or missing money

Overspending and crossing budget limits

Discussions with family about unclear expenses

Need to prepare household budget reports

4. Emotions (Before / After)

Before: Anxious, confused, disorganized

After: In control, informed, financially confident

5. Available Solutions

Manual entry in notebooks or Excel

Google Sheets with formulas

Expense tracker mobile apps

Pros: Familiar, free

Cons: Not collaborative, no alerts, no automation

6. Customer Constraints

Limited time to manage expenses manually

Budget-conscious (avoid costly subscriptions)

Varying levels of tech-savviness

Limited access to advanced tools or automation

7. Behavior

Manually note down or text each other about expenses

Discuss expenses during family time or at month-end

Rarely review or analyze past expenses unless urgent

8. Channels of Behavior

8.1 Online

Searching for tools or templates

Using Google Sheets

WhatsApp messages to share expense updates

8.2 Offline

Maintaining handwritten notes

Verbal communication among family members

9. Problem Root Cause

Lack of a centralized, collaborative tool

Manual processes are time-consuming and error-prone

No reminders or alerts lead to overspending

10. Your Solution

A ServiceNow-based application that allows users to:

Add and categorize expenses easily

View real-time dashboards

Get alerts when budgets are exceeded

Collaborate with family by sharing access

Store and analyze past data efficiently

