Ideation Phase

Empathy Map Canvas

Date: 02 NOVEMBER 2025
Team ID: NM2025TMID07649
Project Name: Calculating the Family Expenses in ServiceNow

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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.
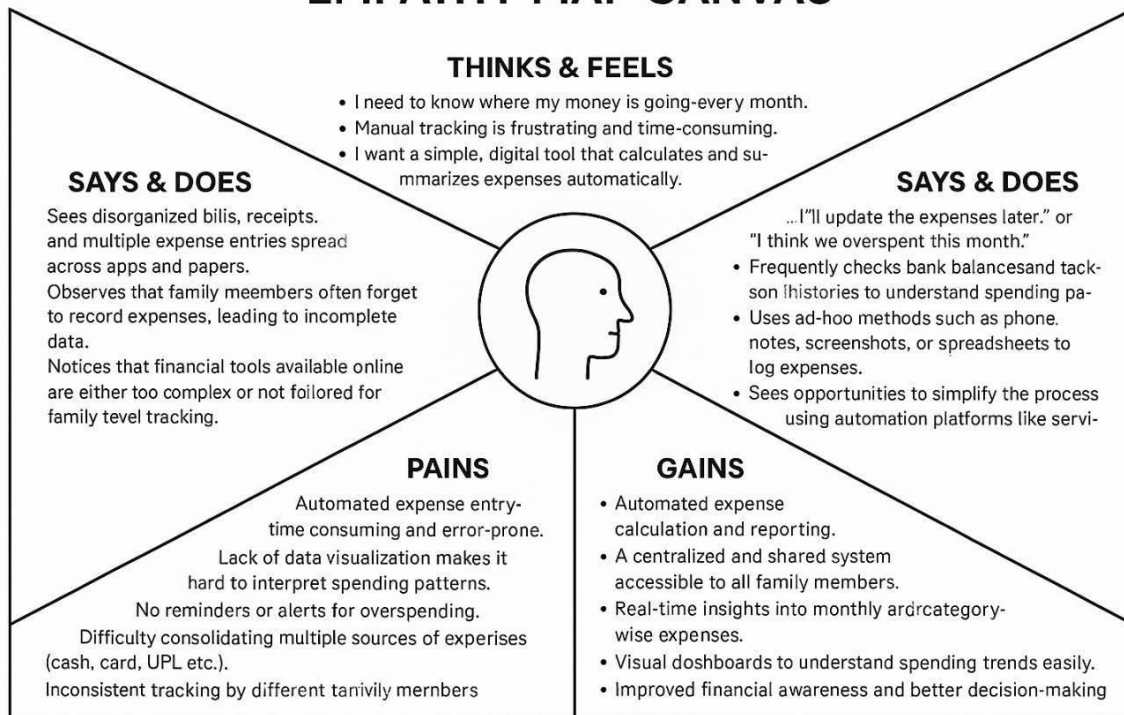- They need a transparent system to understand shared financial goals and expenses.

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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**.

EMPATHY MAP CANVAS

THINKS & FEELS
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- Manual tracking is frustrating and time-consuming.
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- Uses ad-hoo methods such as phone. notes, screenshots, or spreadsheets to log expenses.
- Sees opportunities to simplify the process using automation platforms like servi-

PAINS
Automated expense entry- 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 experises (cash, card, UPL etc.).
Inconsistent tracking by different tanivily mernbers

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

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.

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.