



Says
What have we heard them say?
What can we imagine them saying?



Thinks
What are their wants, needs, hopes, and dreams?
What other thoughts might influence their behavior?

Need to keep track of the expenses&make sure it stays within the budget

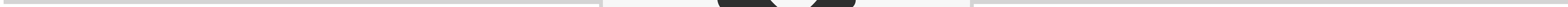
Consults with the accounting professionals

Need to cut costs

Allocating more funds

Research online for cost saving measures

Thinks to be more careful with the spending





Financial Analysts
who estimates business expenses

Creating budgets and forecasts

Frustrated with the complexity of estimation process

Asking help from colleagues &superiors

Tracking expenses in real time using budgeting apps

Feeling anxious when thinking about finances

Worried about the potential for unexpected expenses



Does
What behavior have we observed?
What can we imagine them doing?



Feels
What are their fears, frustrations, and anxieties?
What other feelings might influence their behavior?