Empathy map

Use this framework to develop a deep, shared understanding and empathy for other people. An empathy map helps describe the aspects of a user's experience, needs and pain points, to quickly understand your users' experience and mindset.
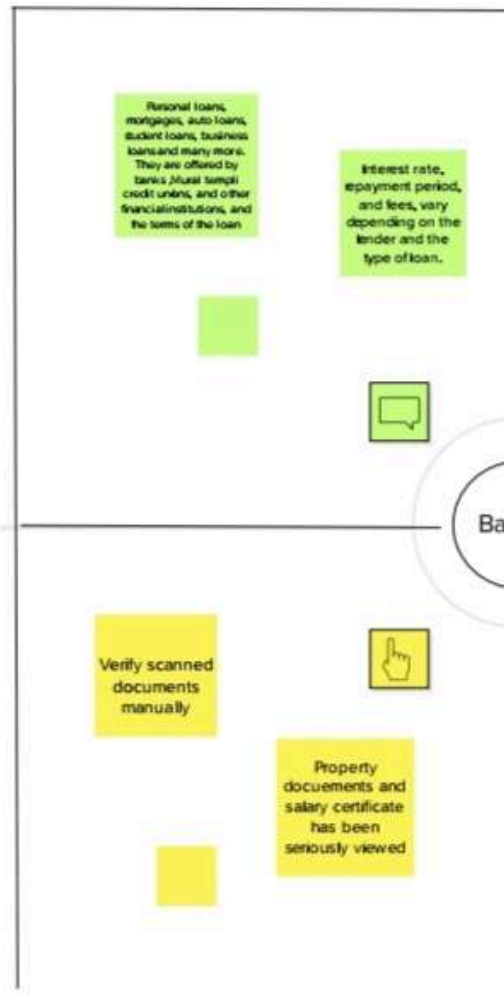
Share template feedback

Build empathy

The information you add here should be representative of the observations and research you've done about your users.

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

Personal loans, mortgages, auto loans, student loans, business loans and many more. They are offered by banks ,Murai templi credit unions, and other financial institutions, and the terms of the loan

Interest rate, epayment period, and fees, vary depending on the lender and the type of loan.

Bar

Verify scanned documents manually

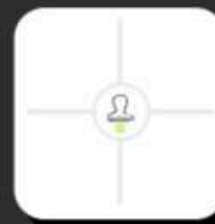Property docuements and salary certificate has been seriously viewed

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

Need some inspiration?
See a finished version of this template to kickstart your work.
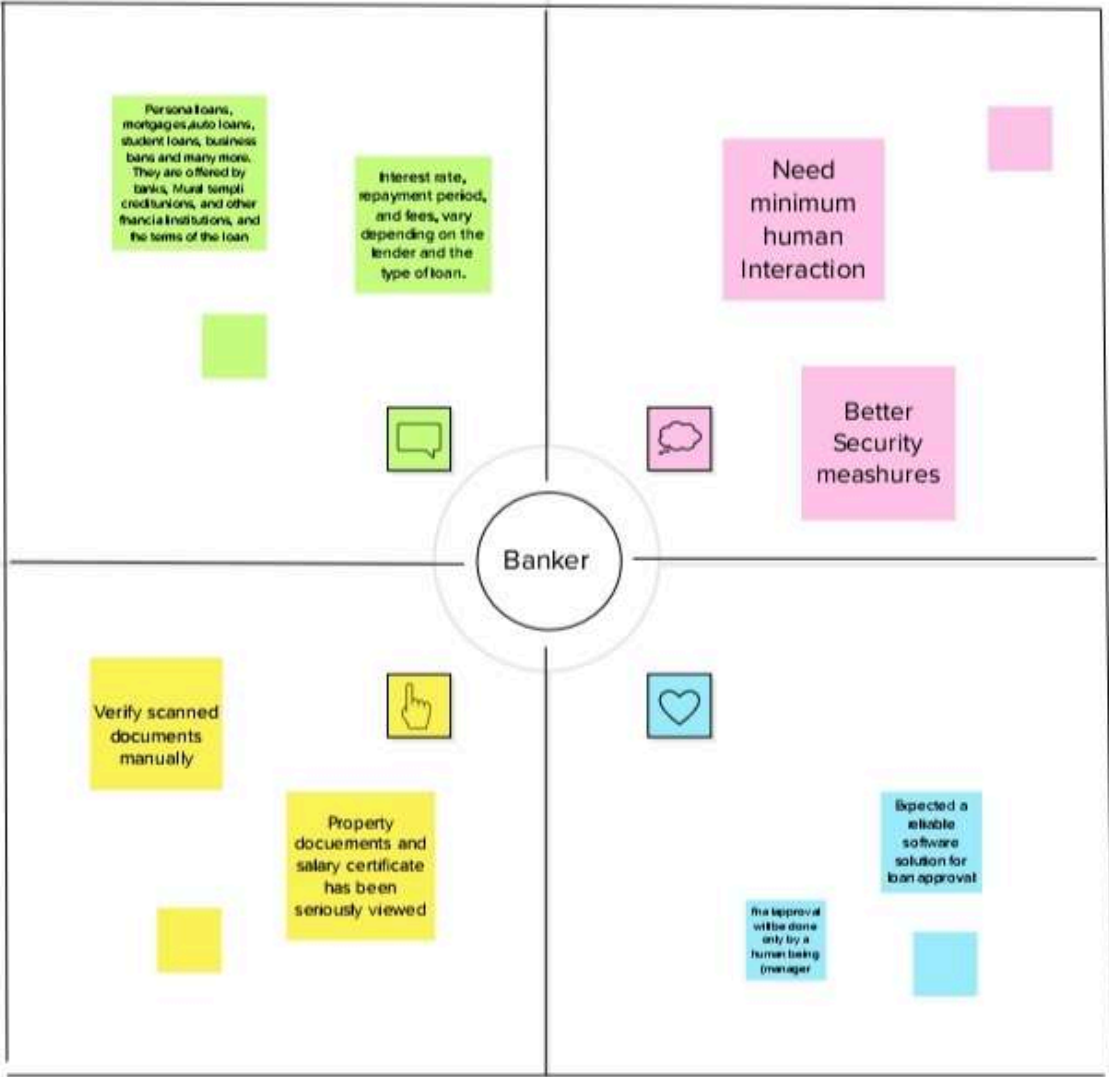
Open example →

Build empathy

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Interest rate, repayment period, and fees, vary depending on the lender and the type of loan.

Need minimum human Interaction

Better Security meashures

Banker

Verify scanned documents manually

Property docuements and salary certificate has been seriously viewed

Expected a reliable software solution for loan approval

fina lapproval wil be done only by a human being (manager

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

Brainstorm
& idea prioritization

Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.

🕐 **10 minutes** to prepare
⏳ **1 hour to collaborate**
👤 **2-8 people** recommended

📋 Share template feedback

Need some inspiration?

See a finished version of this template to kickstart your work.

Open example →

Before you collaborate

A little bit of preparation goes a long way with this session. Here's what you need to do to get going.

🕐 10 minutes

A **Team gathering**
Define who should participate in the session and send an invite. Share relevant information or pre-work ahead.

B **Set the goal**
Think about the problem you'll be focusing on solving in the brainstorming session.

C **Learn how to use the facilitation tools**
Use the iFacilitation Superpowers to run a happy and productive session.

Open article →

Define your problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

🕐 5 minutes

PROBLEM

Predicting personal loan approval using machine learning analyses a borrower's financial data and credit history to determine the likelihood of loan approval. This can help financial institutions to make more informed decisions about which loan applications to approve and which to deny.

Key rules of brainstorming
To run an smooth and productive session

😐 Stay in topic.		💡	Encourage wild ideas.
😑 Defer judgment.		🗨	Listen to others.
🔋 Go for volume.		👁	If possible, be visual.

Brainstorm

Write down any ideas that come to mind that address your problem statement.
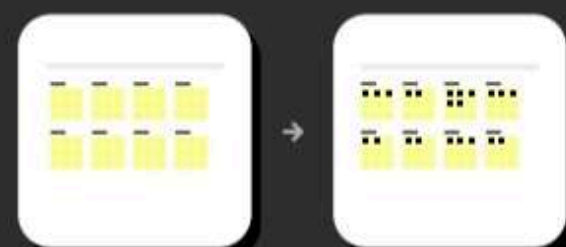
🕐 10 minutes

Person 1

Person 2

Person 5

Person 6

Brainstorm

Write down any ideas that come to mind
that address your problem statement.

⏱ 10 minutes

Person 1

Build friendly user interfaces	I am open an ko ksm dow ig lat in m and wuoh ers a wriss bot	

Person 2

Security knowldgei foridolerush priority	Dototus beon colroshol tion bothbank affais h otd bnrolu to do	

Person 3

I art a rencis are fuo ksm connctd by cnisis tnotsot Phiblot h%	P op ip do cu nontu th woh ba a " m n n n" carrvuhoish a facto	

Person 4

Ca loke sa schon io nuo ke sonch soho of usng tho fon h pot boson	Koup Cuit uut a sho uld ka a " o n n" corvuct widae f ante	

Person 5

Person 6

Person 7

Person 8
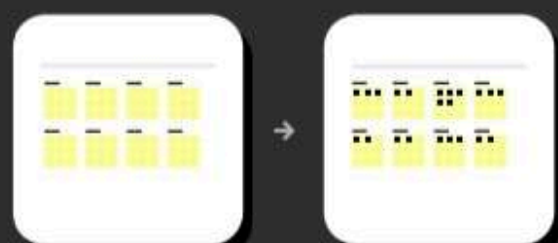
Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.
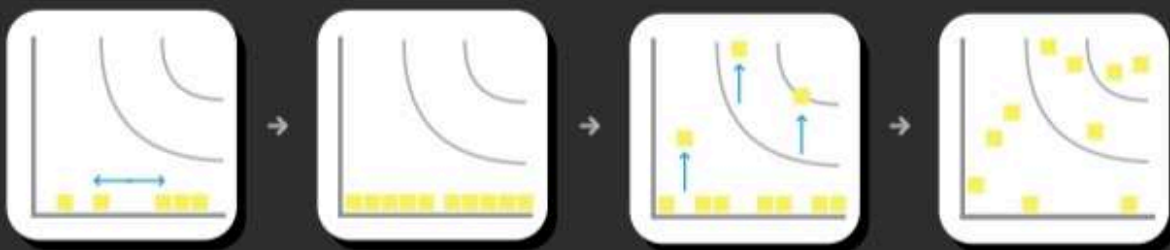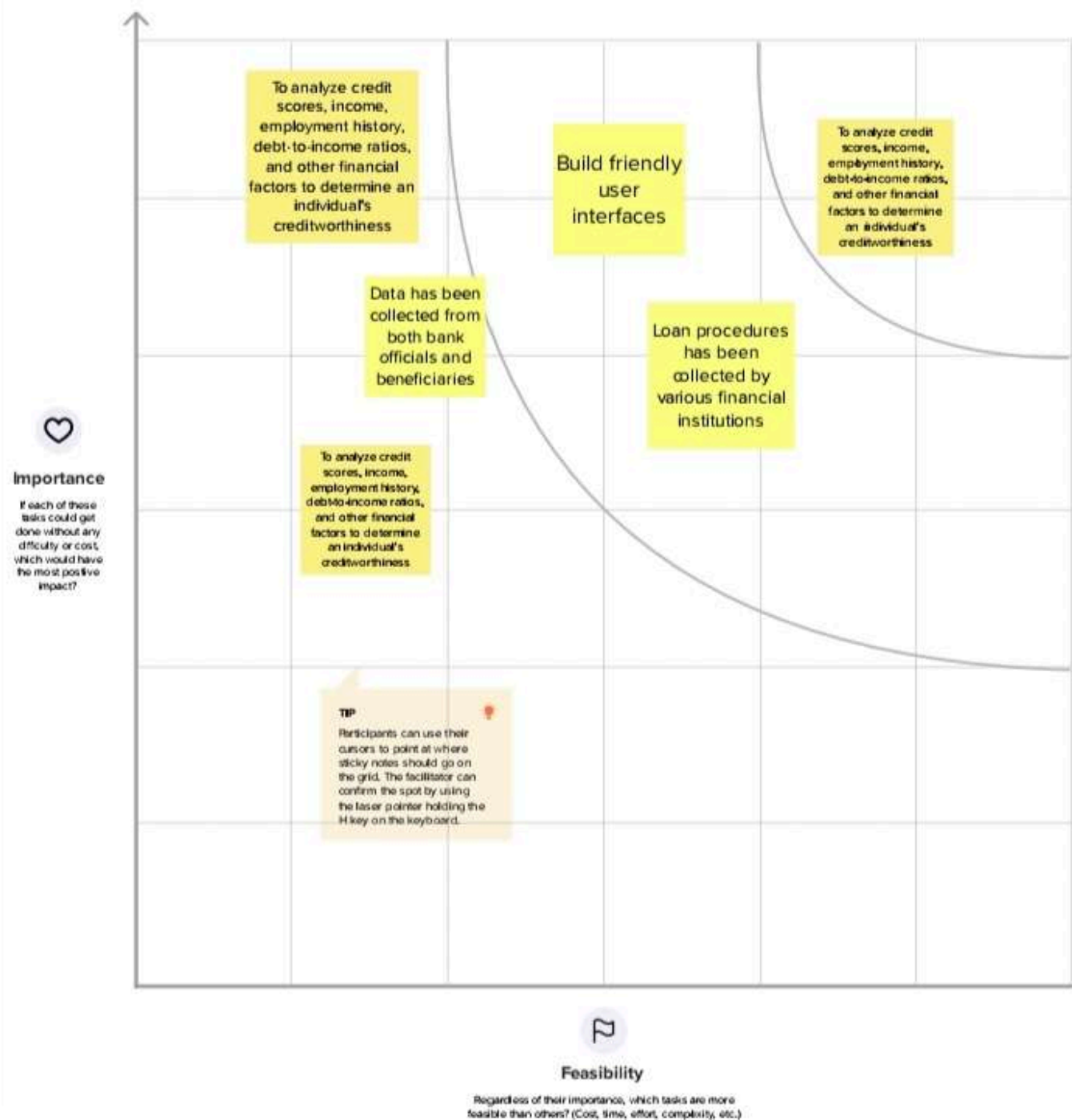
🕐 20 minutes

To analyze credit scores, income, employment history, debt-to-income ratios, and other financial factors to determine an individual's creditworthiness

Build friendly user interfaces

To analyze credit scores, income, employment history, debt-to-income ratios, and other financial factors to determine an individual's creditworthiness

Data has been collected from both bank officials and beneficiaries

Loan procedures has been collected by various financial institutions

Importance

If each of these tasks could get done without any difficulty or cost, which would have the most positive impact?

To analyze credit scores, income, employment history, debt-to-income ratios, and other financial factors to determine an individual's creditworthiness

TIP

Participants can use their cursors to point at where sticky notes should go on the grid. The facilitator can confirm the spot by using the laser pointer holding the H key on the keyboard.

Feasibility

Regardless of their importance, which tasks are more feasible than others? (Cost, time, effort, complexity, etc.)

Financial analysis of banks

Top Banks According Rank And Assets

Total Assets Us B

Bank	
Agricultural Bank of China	3,233,233
Bank of America	2,281 2,281
Bank of China	2,989 2,989
BNP Paribas	2,348 2,348
China Construction Bank C..	3,397 3,397
China Development Bank	2,202 2,202
HSBC Holdings	2,522 2,522
Industrial & Commercial B..	4,006 4,006
JPMorgan Chase & Co	2,534 2,534
Mitsubishi UFJ Financial G..	2,774 2,774

Total Assets Us B

Country With Total Asset Using Funnel Chart In Increasing Order
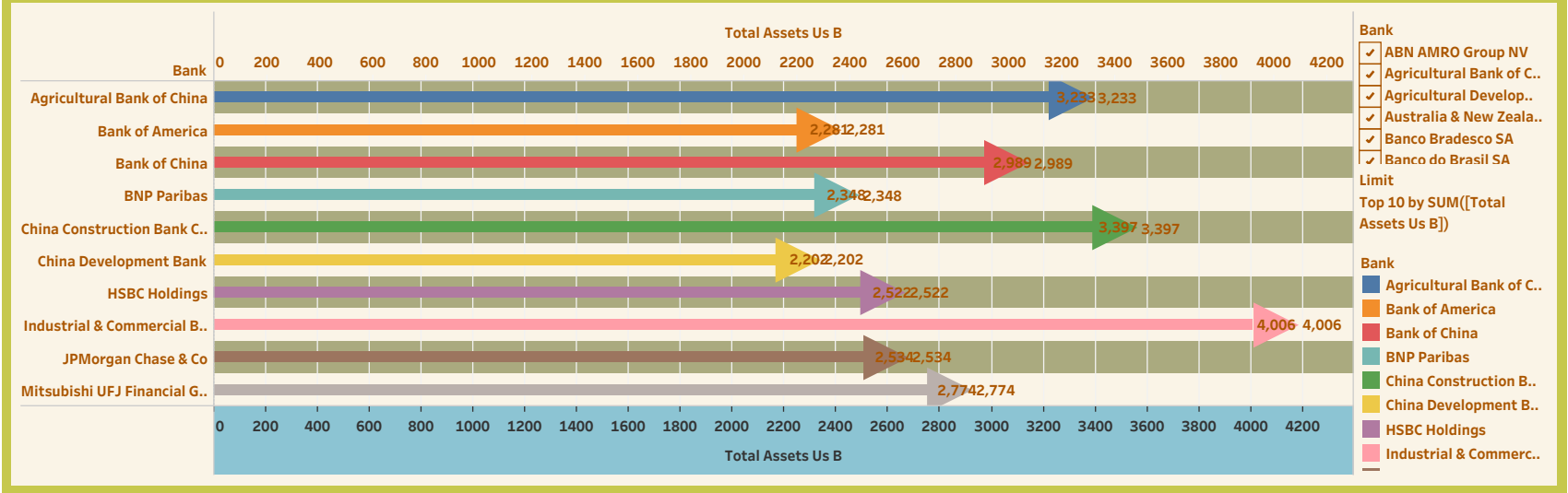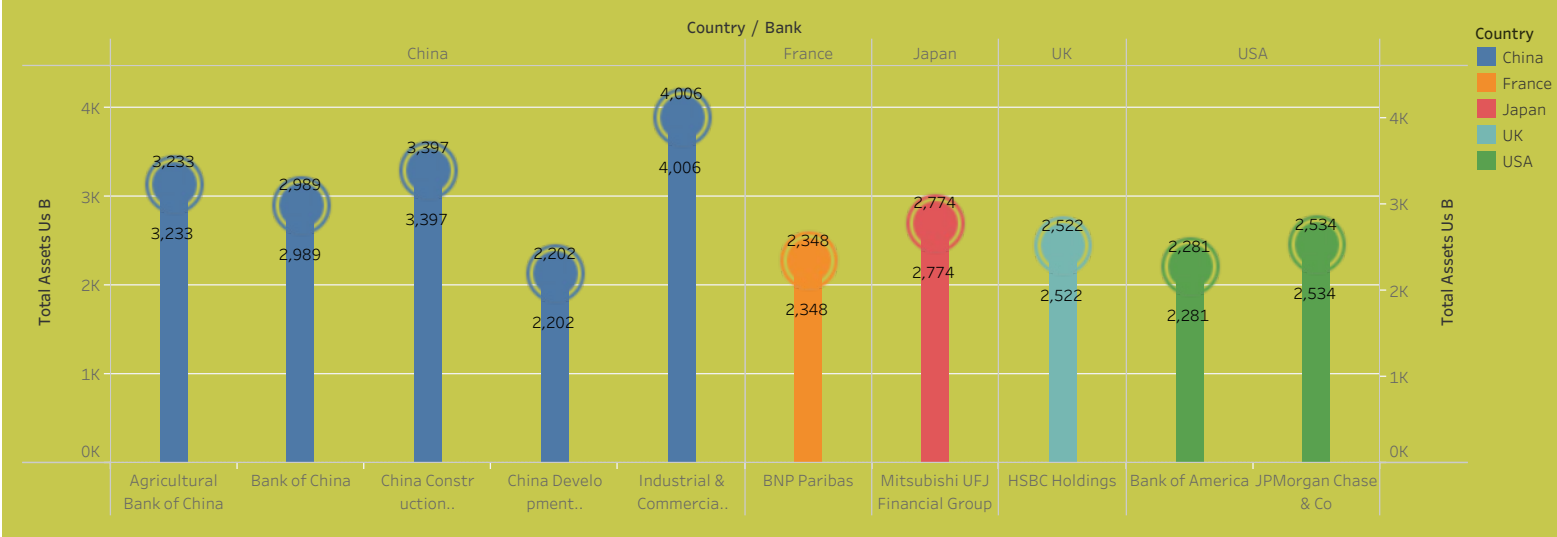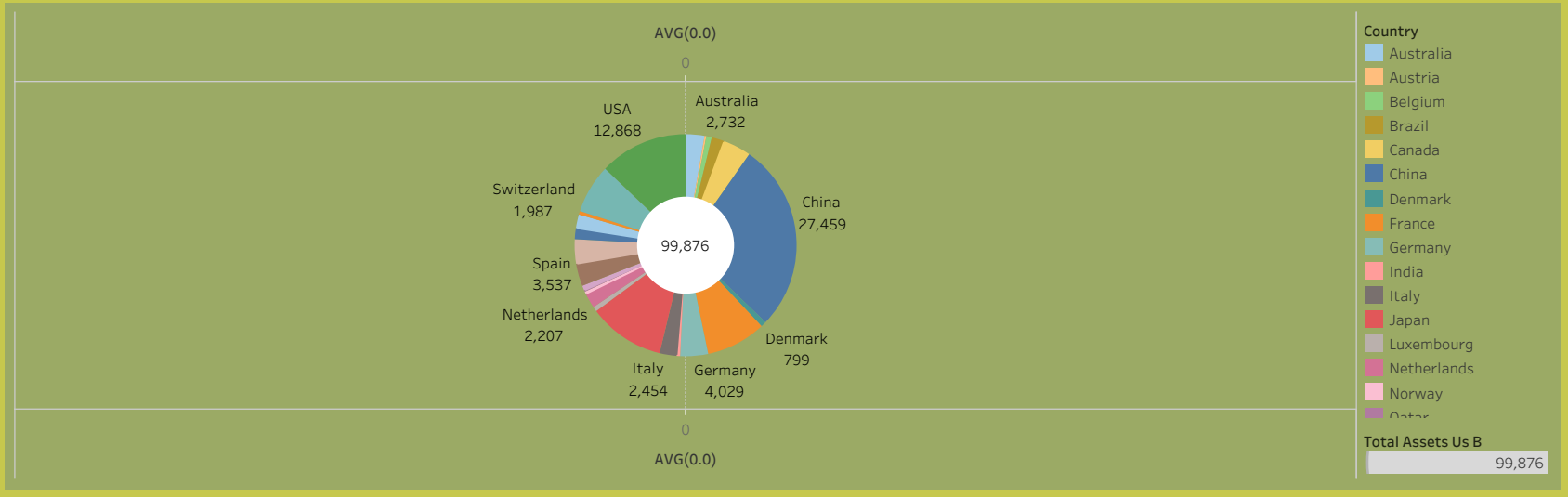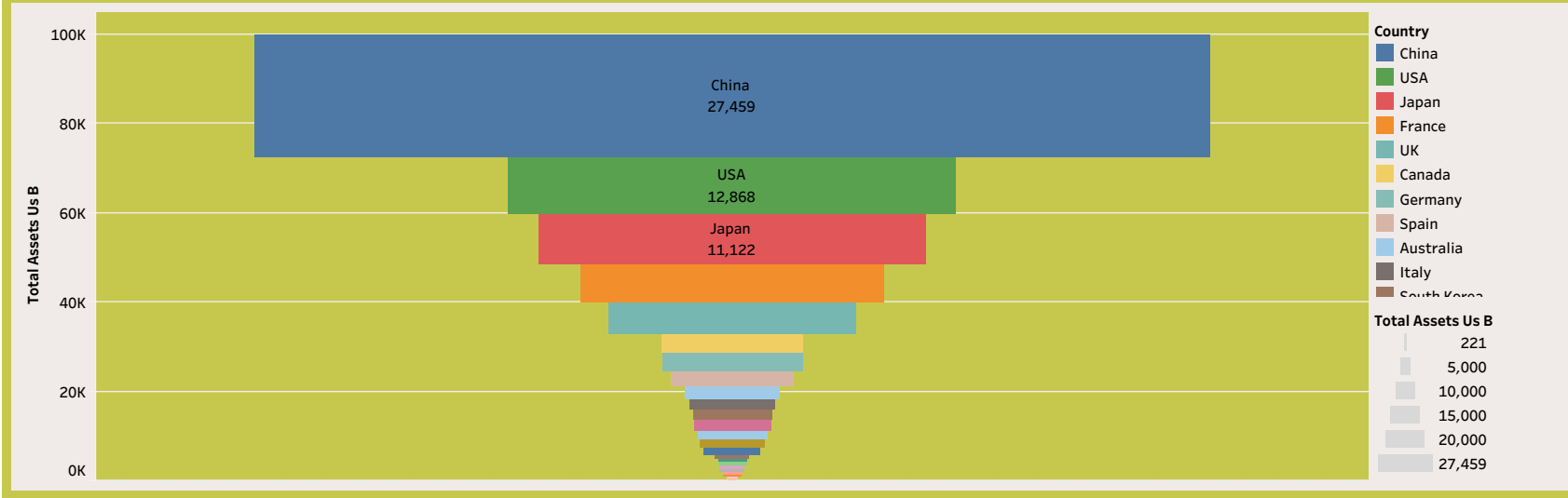
Total Assets Us B

- China 27,459
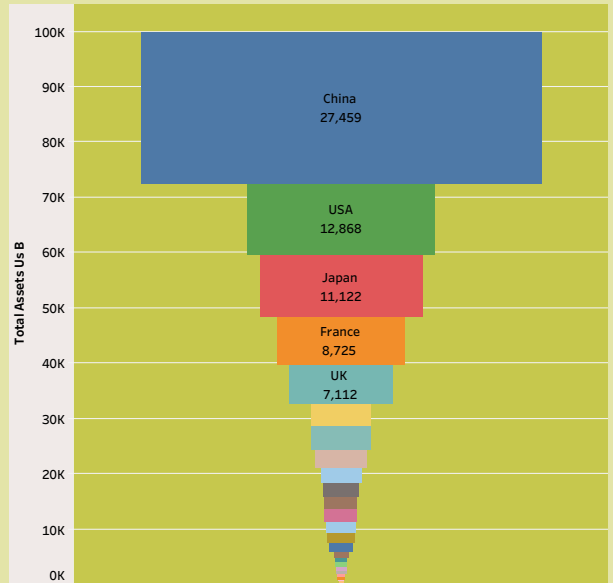- USA 12,868
- Japan 11,122
- France 8,725
- UK 7,112

Top banks according to country based on total assets

Citigroup Inc BNP Paribas
Postal Savings Bank of China Lloyds Banking Group
Barclays PLC JPMorgan Chase & Co Groupe BPCE Agricultural Bank of China
Sumitomo Mitsui Financial Group Mitsubishi UFJ Financial Group
Bank of China Industrial & Commercial Bank of China Credit Agricole Group
China Development Bank Bank of Communications China Construction Bank Corp
Mizuho Financial Group Bank of America Japan Post Bank Deutsche Bank
HSBC Holdings Banco Santander Societe Generale Royal Bank of Canada
Wells Fargo

Story board

Total Assets Us B

Bank	Total Assets Us B
Agricultural Bank of China	3,233 3,233
Bank of America	2,281 2,281
Bank of China	2,989 2,989
BNP Paribas	2,348 2,348
China Construction Bank C..	3,397 3,397
China Development Bank	2,202 2,202
HSBC Holdings	2,522 2,522
Industrial & Commercial B..	4,006 4,006
JPMorgan Chase & Co	2,534 2,534
Mitsubishi UFJ Financial G..	2,774 2,774

Total Assets Us B

Bank
- ✔ ABN AMRO Group NV
- ✔ Agricultural Bank of C..
- ✔ Agricultural Develop..
- ✔ Australia & New Zeala..
- ✔ Banco Bradesco SA
- ✔ Banco do Brasil SA

Limit
Top 10 by SUM([Total Assets Us B])

Bank
- Agricultural Bank of C..
- Bank of America
- Bank of China
- BNP Paribas
- China Construction B..
- China Development B..
- HSBC Holdings
- Industrial & Commerc..

Story board

Groupe BPCE Japan Post Bank Deutsche Bank
Bank of America JPMorgan Chase & Co Barclays PLC BNP Paribas Lloyds Banking Group
Sumitomo Mitsui Financial Group Bank of Communications Wells Fargo China Construction Bank Corp
Bank of China Industrial & Commercial Bank of China Credit Agricole Group
China Development Bank Banco Santander Agricultural Bank of China Societe Generale
Postal Savings Bank of China HSBC Holdings Mitsubishi UFJ Financial Group
Mizuho Financial Group Royal Bank of Canada
Citigroup Inc

Bank
- Agricultural Bank of Chi..
- Banco Santander
- Bank of America
- Bank of China
- Bank of Communications
- BNP Paribas
- China Construction Ban..
- China Development Bank
- Citigroup Inc
- Credit Agricole Group
- Deutsche Bank
- Groupe BPCE
- HSBC Holdings
- Industrial & Commercia..
- Japan Post Bank
- JPMorgan Chase & Co
- Lloyds Banking Group

Story board

Country / Bank

China   France   Japan   UK   USA

Total Assets Us B

- Agricultural Bank of China: 3,233
- Bank of China: 2,989
- China Constr uction..: 3,397
- China Develo pment..: 2,202
- Industrial & Commercia..: 4,006
- BNP Paribas: 2,348
- Mitsubishi UFJ Financial Group: 2,774
- HSBC Holdings: 2,522
- Bank of America: 2,281
- JPMorgan Chase & Co: 2,534

Country
- China
- France
- Japan
- UK
- USA

Story board

AVG(0.0)

0

USA
12,868

Australia
2,732

Switzerland
1,987

China
27,459

99,876

Spain
3,537

Netherlands
2,207

Denmark
799

Italy
2,454

Germany
4,029

0

AVG(0.0)

Country
- Australia
- Austria
- Belgium
- Brazil
- Canada
- China
- Denmark
- France
- Germany
- India
- Italy
- Japan
- Luxembourg
- Netherlands
- Norway
- Qatar

Total Assets Us B

99,876

Story board

Country
- China
- USA
- Japan
- France
- UK
- Canada
- Germany
- Spain
- Australia
- Italy
- South Korea

Total Assets Us B
- 221
- 5,000
- 10,000
- 15,000
- 20,000
- 27,459

China 27,459
USA 12,868
Japan 11,122

Total Assets Us B

Story board

Balance Sheet

Country	2016 Q4 December	Q2 June	2017 Q3 September	Q4 December
Australia				
Austria				
Belgium				
Brazil				
Canada				
China				
Denmark				
France				
Germany				
India				
Italy				
Japan				

Total Assets Us B — Total Assets Us B — Total Assets Us B — Total Assets Us B

Bank

- ABN AMRO Group NV
- Agricultural Bank o..
- Agricultural Develo..
- Australia & New Ze..
- Banco Bradesco SA
- Banco do Brasil SA
- Banco Sabadell
- Banco Santander
- Bank of America
- Bank of Beijing
- Bank of China
- Bank of Communica..
- Bank of Jiangsu
- Bank of Montreal
- Bank of New York M..
- Bank of Nova Scotia
- Bank of Shanghai
- Bankia