



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?



Feels

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



Does

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



Hemavathi.G

20421U25123
B.Sc., Mathametics
III Year
Shift- II
Tamil Medium

Harness
Digital
Enablement

Good credit
isn't enough
anymore a
frictionless
experience

Identify new
customers by
adopting new
practice s

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Empower
yourself to test
various data
sources or
implement the
data at the go

Staying
competitive in
an uncertain
landscape

Elevated
economic
uncertainty
fueling changes
in consumer
banking

Leverage
data and
segment

Empower
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