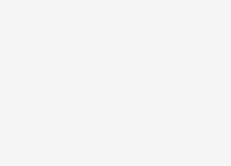


canvas

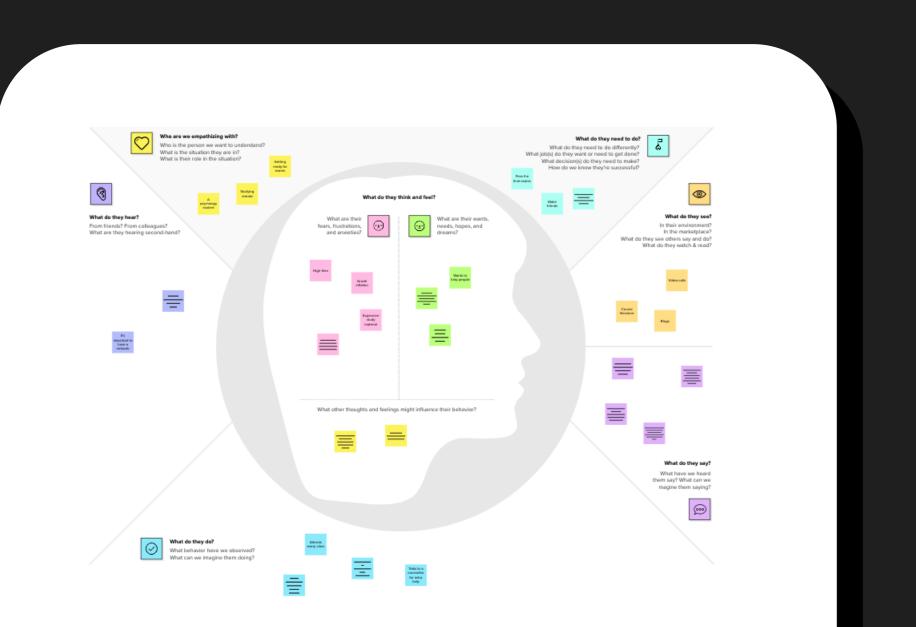
Use this framework to empathize with a customer, user, or any person who is affected by a team's work. Document and discuss your observations and note your assumptions to gain more empathy for the people you serve.

Originally created by Dave Gray at







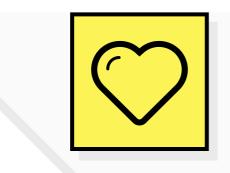


Need some inspiration? See a finished version of this template to kickstart your work.



Develop shared understanding and empathy

Summarize the data you have gathered related to the people that are impacted by your work. It will help you generate ideas, prioritize features, or discuss decisions.



What do they HEAR?

Digital

Transformation

in Financial

Services.

The reason is

that there is

direct

interaction with

the customers.

What are they hearing others say?

What are they hearing from friends?

What are they hearing second-hand?

What are they hearing from colleagues?

use email and

other old

systems for

their internal

communication

WHO are we empathizing with?

What is the situation they are in? What is their role in the situation?

Safeguarding,

transferring, lending,

and exchanging

money in various

forms, along with

evaluating credit-

worthiness of

customers

What are

they hearing

second-

hand?

new regulations. channel choices Enhancing the mobile experience. Integrating AI.

to safeguard

depositors'

assets and make

loans to

individuals and

businesses

based on their emotional state and financial need.

A bank is an clients.

What are their fears,

frustrations, and anxieties?

loans to individuals and corporate

business owners to stow their cash and a source of loans for personal purchases and business ventures

for consumers and financial solvency Promote Financial income to its earning assets.

> Advisor to Small Business Customers. Check out your options to find the best career fit based

Become a Trusted

on your interests,

skills, and education

level.

What job(s) do they want or need to get done? Literacy Through What decision(s) do they need to make? How will we know they were successful? Customer Education.

Banks will look at a potential borrower's credit history to evaluate their past track record in managing their finances and credit

provide a safe place for consumers and repayment history

business owners to stow their cash and a source of loans for personal purchases and business ventures.

A corpus of 16 commercials broadcasted on Iranian national television was subjected to a quantitative analysis. The commercials were collected between 9 to 11 p.m., the time when most family series

This banking trend is especially beneficial for and consumer banking.

to reach out to more and more customers and explain to them the benefits of depositing their money with the bank this will thereby, generating more

What do they SEE?

(I)

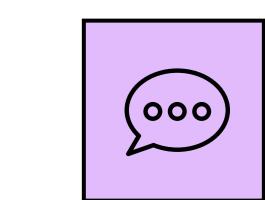
Digital

Transformation

in Financial

Services.

What do they see in the marketplace? What do they see in their immediate environment? What do they see others saying and doing? What are they watching and reading?



What do they SAY?

What have we heard them say? What can we magine them saying?

This banking trend is especially beneficial for investment banking and consumer

banking.

Banking is an industry that deals with credit facilities, storage for cash, investments, and other financial transactions.

Possibilities include the use of machine learning to help people budget, understand their spending and spot

saving opportunities

provide a safe place for consumers and business owners to stow their cash and a source of loans for personal purchases and business ventures

What do they DO?

What do they do today?

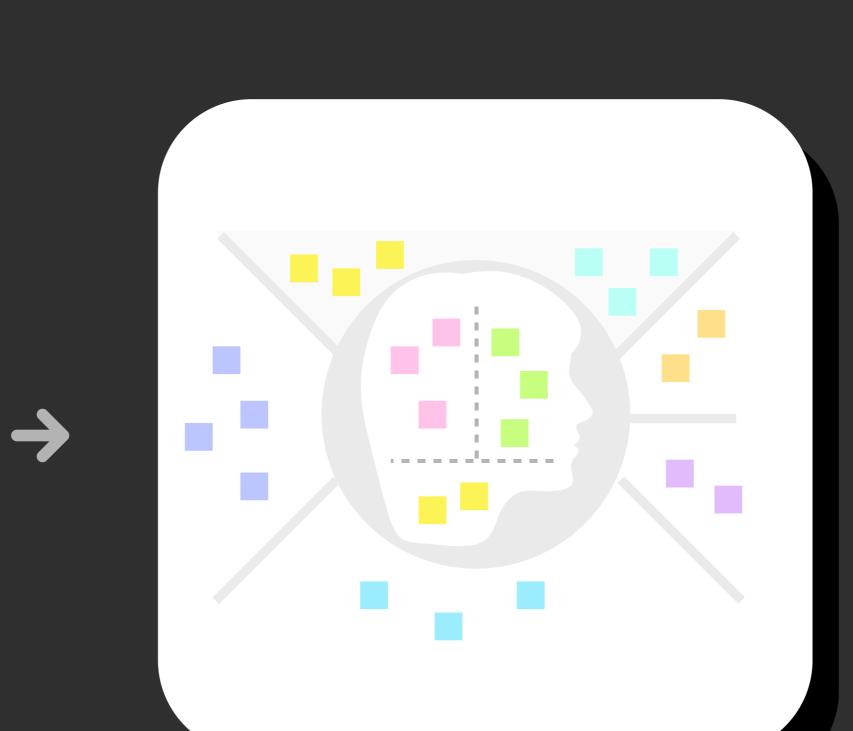
What behavior have we observed?

What can we imagine them doing?

handles cash, credit, and other financial transactions for individual consumers and businesses alike

researching journey

take deposits and products and



What do they THINK and FEEL? **GAINS** What are their wants, needs, hopes, and dreams?

Enhancing

Products &

Services with

Mobile App

Data

GOAL

Digital Transformation in Financial Services. A Guide for Digital Leaders Looking to Implement Change. The banking industry is undergoing new competition from FinTechs,

a radical shift, one driven by changing business models, mounting regulation and compliance pressures, and disruptive technologies

What other thoughts and feelings might influence their behavior?

Through pursuit of ethical practices, banks can acquire brand reputation. This should help them expand customer base and increase income.

customer habits, identifying the steps your customer takes in their banking

make loans. But banks can offer a wide range of services