



What do they
THINK AND FEEL?

what really counts
major preoccupations
worries & aspirations

Wastage
of time

Have to wait
for hours to
get a response
from bank

Unsolved
queries

Unreliability

Direct
interaction
with bank

Invalid response
from bank due
to the pressure
of huge no. of
customers

Unauthenticated
access

Lack of
proper
guide for
new users

Not getting
quality
service

Stealing of
data

What do they
SEE?

environment
friends
what the market offers

What do they
SAY AND DO?

attitude in public
appearance
behavior towards others

Needs
immediate
response when
they are in
trouble

Needs
stress free
payment
processing

Gets anxiety
for their long
time wait to
clear their
queries

Urgent
need of
experts
answers

What do they
HEAR?

what friends say
what boss say
what influencers say

Lack of user
experience

Lack of data
security

Irresponsible
executives
due to heavy
loads

Losing of
customer due
to their weak
strategies

PAIN

fears
frustrations
obstacles

Executives fail to
provide proper
attention to each
customer

Poor
communication
with customers

Financial
scam due to
lack of
knowledge

Credit risk

GAIN

"wants" / needs
measures of success
obstacles

Customer
friendly
approach

24/7 client
service

Instant
response

Better
customer
experience