

What do they  
**THINK AND FEEL?**

what really counts  
major preoccupations  
worries & aspirations



What do they  
**SAY AND DO?**

attitude in public  
appearance  
behavior towards others

What do they  
**SEE?**

environment  
friends  
what the market offers

What do they  
**HEAR?**

what friends say  
what boss say  
what influencers say

Need a  
solution to  
save my  
money

You need to  
buy a new  
House

Hears about  
others financial  
mismanagement

How you are  
going to  
manage your  
expenses

Expenditures  
are going high

salary is settling  
down without  
savings or  
investments

Wish to  
manage  
expense but  
struggle to do  
it

Excited when  
seeing some  
big things in  
EMI

Tips and  
tricks from  
financial  
advisor

Calculate  
monthly  
expenses and  
save money

Sets budget  
for everything

Likes to make  
lifestyle based  
on  
conveniences

calculates family  
average income  
and plans  
expenses based  
on that

Checks out the  
cost and review  
before  
purchasing  
anything

**PAIN**

fears  
frustrations  
obstacles

Fears its an  
unexpected  
expense

Are the  
expenses are  
less than the  
budget

Not gets  
notified when  
expense  
exceeds limit

**GAIN**

"wants" / needs  
measures of success  
obstacles

Wants to  
track  
expenses  
easily

Wants to  
improve  
monthly  
savings

Need to  
avoid  
unwanted  
expenses