

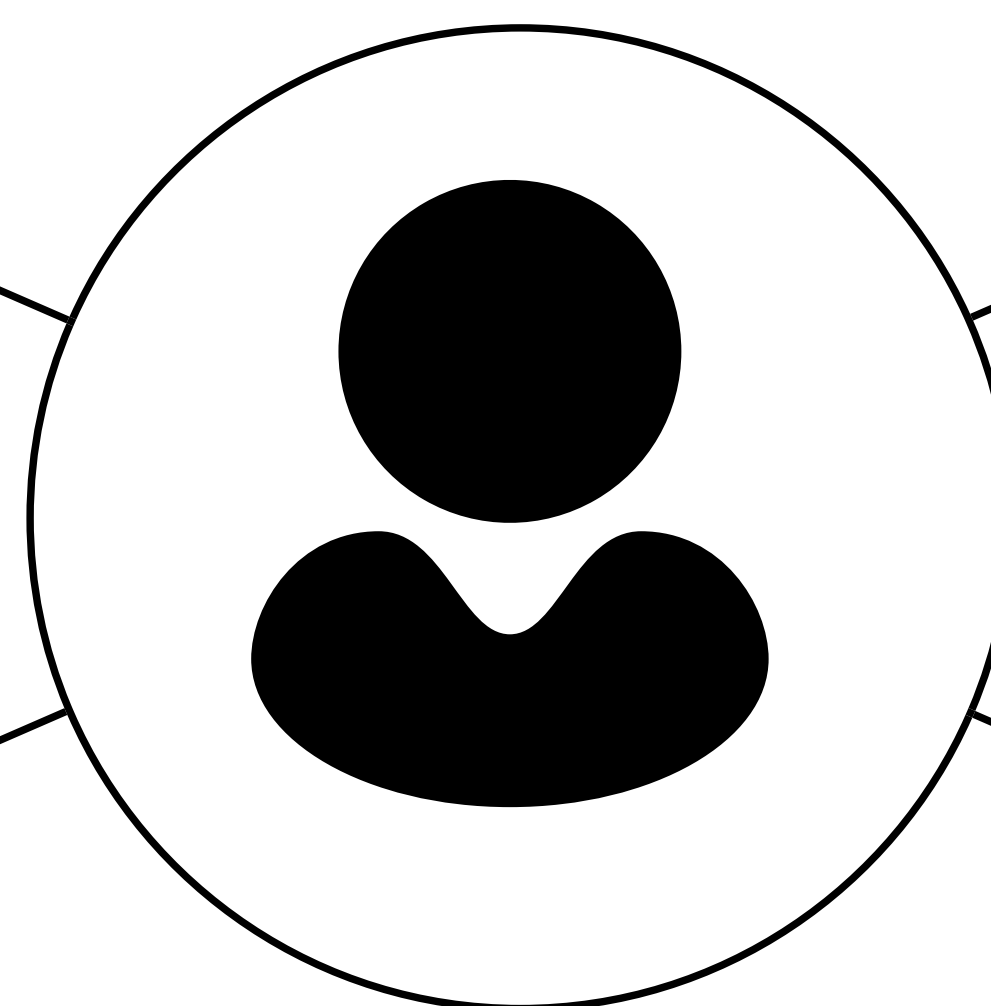
e banking e
brokerage
innovation
platform dvpt

Team
technology
innovation
network

Real stock info
online access
convenience,ease
of use

What do they THINK AND FEEL?

what really counts
major preoccupations
worries & aspirations



Routers
platform
severs
+internet

admin
expenses
insurance
expenses

What do they SEE?

environment
friends
what the market offers

Internet
security
transaction
costs internet
expenses

What do they HEAR?

what friends say
what boss say
what influencers say

Normal
account
basics
current
+savings

Active
investors
investment
clubs
companies

Young families
traditional
savers retired
people

customer
needs and
expectations
have been
amplified

Transaction
fees interst
income
insurance
fees

i think
customers
are in a
situation

What do they SAY AND DO?

attitude in public
appearance
behavior towards others

PAIN

fears
frustrations
obstacles

Going down
that path of
providing
advice as part
of a daily

This is all
breaking
new
ground

Reduce
income in
equality and
poverty

GAIN

"wants" / needs
measures of success
obstacles

The banking
world has
been quite
tumultuous
lately

Get a
paycheck
from a client
and deposits

I want to
manage
my money
better