



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?

Curiosity: Conversations might revolve around curiosity about CBDCs. People may discuss the features, advantages, and disadvantages of using a central bank digital currency.

Privacy Concerns: Users are likely to express concerns about privacy. They might discuss how CBDCs handle personal data and whether the digital transactions could be tracked or monitored.

1. *Adaptation:* Some might express their willingness or reluctance to adapt to CBDCs. The level of acceptance could vary, with discussions on how this shift would impact their financial habits. By understanding these emotions, thoughts, and expressions, it becomes easier to anticipate the public's reception and concerns regarding central bank digital currencies.

Practicality: Users might think about the practical aspects of using CBDCs. How easy would it be to use in daily transactions? Will it be widely accepted?

Security: Security concerns would be at the forefront of their thoughts. People would likely consider the safety of their digital assets and the measures in place to prevent fraud or cyber-attacks.

1. *Impact on Traditional Banking:* Users may ponder the implications for traditional banks. Will CBDCs replace physical currency and traditional banking systems entirely, or will they coexist?



CENTRAL BANK

- *Regulation:* Implementing regulatory frameworks to manage risks associated with CBDC.
- *Collaboration:* Collaborating with other central banks and international organizations to establish best practices

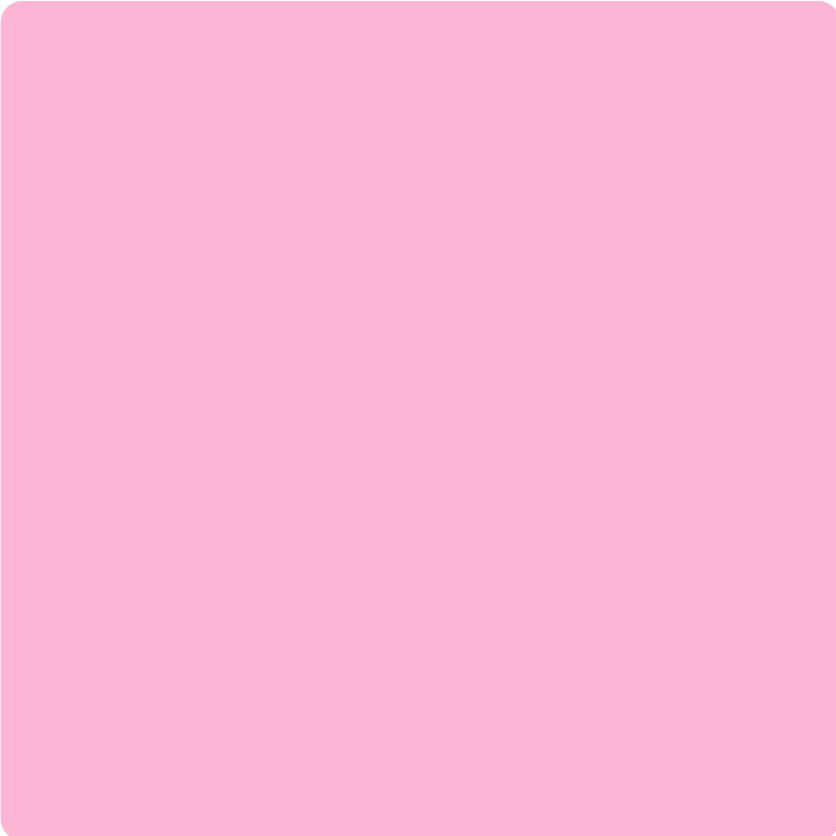
- *Innovation:* Investing in technological infrastructure to accommodate CBDC transactions.
- *Partnerships:* Exploring partnerships with technology companies to enhance CBDC integration.

- *Adoption:* Embracing CBDC for its convenience and potential benefits.
- *Education:* Seeking information and education about how to use CBDC securely.

Confused: Users may feel overwhelmed by the concept of a central bank digital currency (CBDC) and its implications. They might not fully understand how it differs from traditional currency.

Anxious: Concerns about the security of digital transactions and the potential for cyber threats may make users feel uneasy about using CBDC.

Excited: Some users may feel a sense of excitement about the potential benefits of CBDC, such as faster and more convenient transactions, financial inclusion, and reduced reliance on physical cash.



Does

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



Feels

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

See an example