

## Goals & Constraints

Some tools to reminds where is the money going

Split cost with others, but no need to count and calculate

Transfer money abroad

# Empathy map

## Say Think & Feel

Convenience, I don't want too much app. So I keep the app I really needed

I don't know investment at all

TransferWise for sending money abroad because it is quite easy to use compared with traditional bank

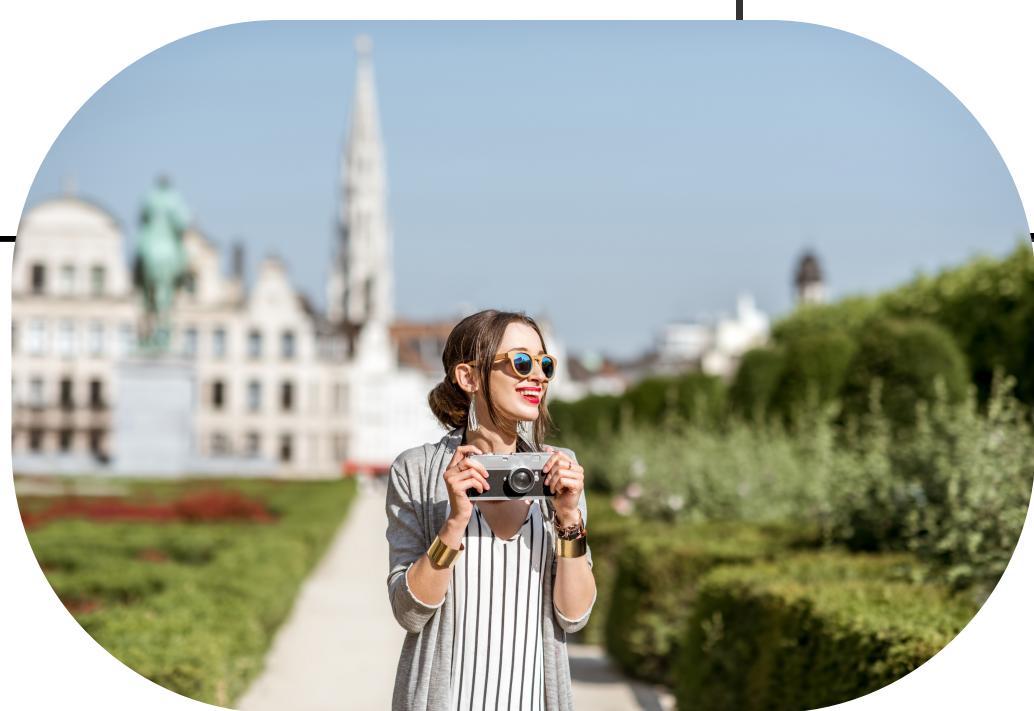
Heard the shopping tips from neighbour and friends

Heard the new technology from friends

## Hear

No, because it's difficult and need to do extra works

Traditional online banking app is good enough. don't want an extra app on phone



## See

Social media promotion

Searching the need online

## Tasks & Actions

Shares groceries with neighbour

Would delete the rubbish app

Record the spending

Need money management but should be easy to use

Love buying groceries online

## Distractions

Easy to buy beautiful clothes and shoes

Part time jobs sometimes busy, so make her tired

## Motivations

Time with family

Shopping beautiful stuffs

Shooting photos

Try something new with daughter

Social media and me time

## Frustrations

Feeling trouble when split cost with the neighbour

Over spending

Easy buy reluctant items or forget to buy some items

PayPal blocked her account with unknown reason

Too busy, too less "me" time for relaxing