



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?

Your spending behavior is how you regularly, almost automatically use your money. Of course, inherent in one’s spending behavior are the times when one does not spend, i.e., saving behavior

Another way to find opportunities for growth is to learn from others who have more experience, knowledge, or skills than you. You can seek mentors, coaches, or peers who can offer you guidance, advice, or feedback.

I wait until I have enough money to buy it. I ask my parents or guardian to buy it for me. I check the prices to find the best deal. I take the money out of my bank

How to start identifying growth opportunities. In order to begin identifying growth opportunities, you need to expand your thinking beyond historical metrics like penetration, market share, and loyalty, and begin to create goals from them



We all see and use money in different ways. As a result, everyone’s spending habits are a bit different. We tend to talk about spending behavior as part of a larger money personality: how do you see money and how and why do you use it? We develop our unique habits and attitudes about money through a variety of sources. These include

Market penetration. Increasing market penetration is probably the least risky growth approach. ... Market development. The market development approach involves selling your existing products to new markets. ... Product or service innovation. ... Diversification. IDENTIFY OPPORTUNITIES FOR GROWETH

In that case, it may indicate that we are using spending to cope with stress or emotions. Similarly, if we find ourselves hoarding money and being overly frugal, it may indicate that we have a fear of scarcity or a lack of trust in our ability to manage our finances.

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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?