



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?



Akash

New user to the
Bank

What specific features or functionalities do you expect from a payment banking system?

Can you describe a recent experience or interaction with a payment banking system?

How would you explain the payment banking system to a friend or colleague?

What words or phrases come to mind when you think about online payments and banking?

How do you perceive the security of your financial information in the digital world?

What concerns or worries do you have when using a payment banking system?

What goes through your mind when you encounter a new payment or transaction process?

Are there any financial goals or plans you think about while using online banking?

What actions or tasks do you typically perform using a payment banking system?

How often do you check your account balance or review transaction history?

Do you use mobile apps, websites, or both to access your banking services?

Can you describe a recent action you took within your payment banking system, step by step?

What emotions arise when you face errors or delays in online transactions?

How do you feel when a payment or transaction is completed smoothly and quickly?

Can you describe your overall emotional experience when using the payment banking system?

What feelings are associated with your financial interactions, such as paying bills or checking your balance?

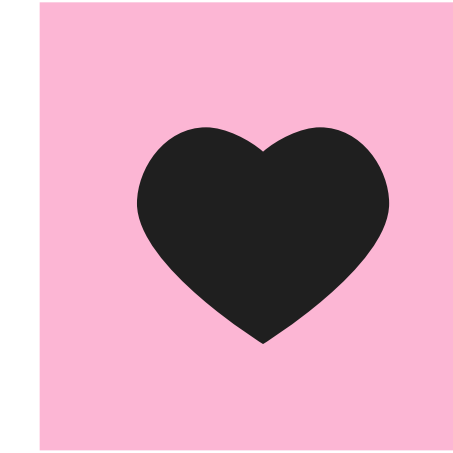
Does

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](#)