

canvas

Use this framework to empathize with a customer, user, or any person who is affected by a team's work. Document and discuss your observations and note your assumptions to gain more empathy for the people you serve.

Originally created by Dave Gray at

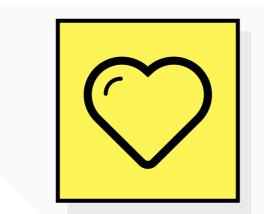








Summarize the data you have gathered related to the people that are impacted by your work. It will help you generate ideas, prioritize features, or discuss decisions.



What do they HEAR?

1. They look for accounts with low fees

3. They expect quality customer service

environmentally friendly practices,

and competitive interest rates.

secure and easy to access.

and a good brand reputation.

4. People want a bank with

diversity in its leadership.

2. They want their money to be both

WHO are we empathizing with?

Leading Banks are rising to the challenge of supporting their customers with empathy during the challenging time. In Asia and Latin America have accentuated pressures like International competition, technological innovation, corporate

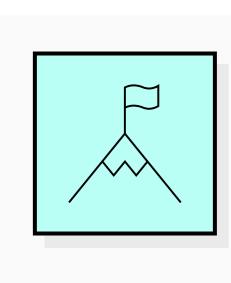
behavior, etc. Because of that, these countries transformed into the privatizations of state owned banks.



2. The banks can set difficult condition for granting of loans.

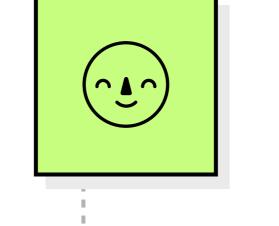
What do they need to DO?

1. Banks operate by borrowing funds usually by accepting deposits or by borrowing in the money markets. Banks borrow from individuals, businesses, financial institutions and governments with savings.



What do they THINK and FEEL?

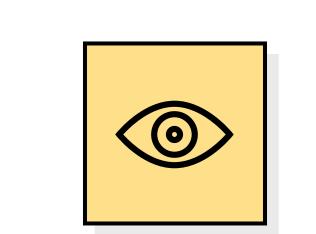
What are their fears, frustrations, and anxieties?



GAINS

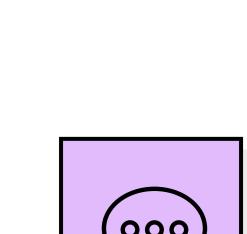
What are their wants, needs, hopes, and dreams?



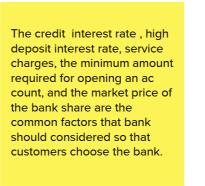


What do they SEE?

- 1. Lenders need to determine whether you can comfortably afford your payments.
- 2. Income amount, stability and type of income may all be considered.



What other thoughts and feelings might influence their behavior?

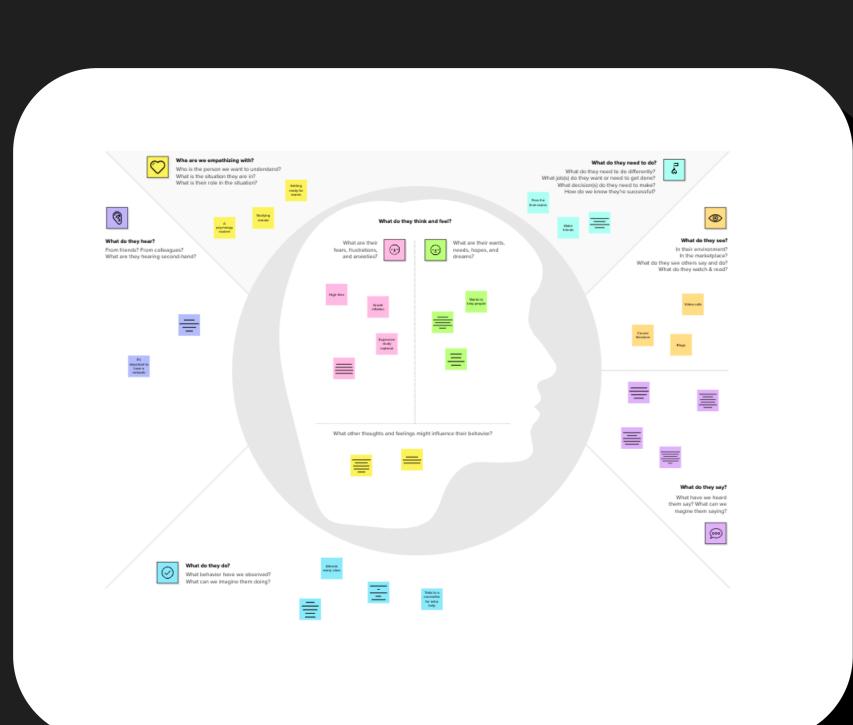


What do they DO?

- 1. Their primary roles is to take in fundscalled deposits from those with money, pool them, and lend them to those who need funds.
- 2. The banks are allotted districts for expansion of branch banking facilities and for meeting the credit needs of the rural economy.



Banking is the business of protecting money for others. Banks lend this money, generating interest that creates profits for the bank and its customers.



Need some inspiration? See a finished version of this template to kickstart your work.



