



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?

: Estimation  
of business  
expenses

"I wonder if there  
are any tools or  
software that can  
simplify expense  
estimation."

"Are there  
industry  
benchmarks I  
can refer to for  
comparing my  
expenses?"

"I need to keep  
a close eye on  
my expenses to  
ensure  
profitability."

"Estimating  
expenses accurately  
helps me plan for  
the future and make  
informed decisions."

"Accurate  
expense  
estimation will  
help me allocate  
resources more  
efficiently."

"Are there  
industry  
benchmarks I  
can refer to for  
comparing my  
expenses?"

Frustration when  
dealing with  
unexpected  
expenses that  
weren't  
accounted for.

Anxious about the  
potential impact of  
inaccurate expense  
estimation on the  
business's financial  
health.



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?