



Build empathy

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?

24*7
FACILITIES

CREDIT
CARD THEFTS AND
NET
BANKING ROBBERS

USING SECURED NETWORK WHILE USING ONLINE BANKING

SEPARATE
TEAM NEED
FOR
CUSTOMERS
QUERIES

LOANS
WITH LOW
RATE OF
INTEREST

CARRYING
CONSUMER
AWARENESS
PROGRAM FOR
CYBER SECURITY

BANKING TO BE EASY

levying of
charges
without any
notice or
information

ADDITIONAL BURDEN ON COST OF GOODS

E- BANKING IS
NOT AT ALL
SUITUABLE
FOR ALL
CUSTOMERS

A COMPREHENSIVE ANALYSIS OF FINANCIAL PERFORMANCE - INSIGHTS FROM LEADING BANKS

BANK SET
DIFFICULT
CONDITIONFOR
GRANTING OF
LOANS

THE LONG QUEUES TO DEPOSIT MONEY

CHANCES OF BANKS GOING BANKRUPT

HIGH RATE OF INTEREST IN LOANS IN CERTAIN CIRCUMSTANCES

UNREASONABLE CREDIT CARD CHARGES

CHANGE IN
TERMS AND
CONDITIONS
WITHOUT
NOTICE OR
VALID REASON

THE INCONVENIENT BANK TIMING

LIMITATION OF AMOUNT AND SPECIFIC DURATION IN INTERNET BANKING

CREDIT RISK
OCCURS WHEN
BORROWERS FAIL
TO MEET THEIR
AGREED TERMS

TRANSACTION PROBLEMS IN RURAL AREAS

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?