



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?

"i struggle to  
predict hw  
much i will  
spend each  
month"

behaviour  
towards  
other

"it's frustrating  
not knowing  
where my  
money goes"

what really  
counts

major  
preoccupations

worries &  
aspirations

customer

searches online  
for budgeting  
and expense  
estimation tools

seeks advice  
from other  
business owners  
on budgeting  
strategies.

Track  
expenses  
manually but  
finds it time  
consuming.

worry about  
overspending  
or running out  
of money.

not having a  
clear picture  
of m  
finances.

i am hopeful  
with better  
estimation ,my  
business can  
thrive.



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?