



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 want to see  
all my  
transactions  
in one place."

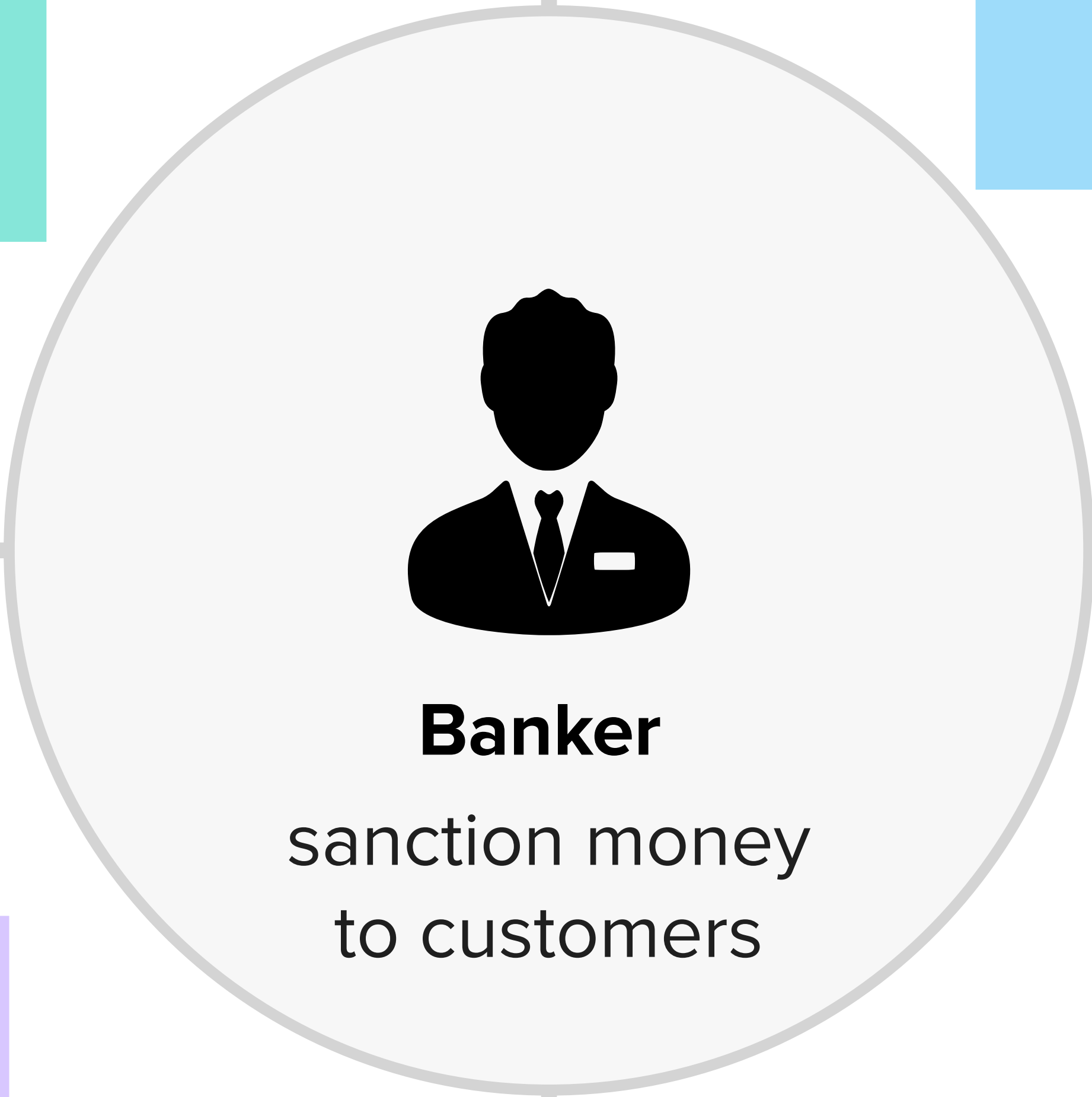
"I worry about  
the security  
of online  
payments."

"I need a  
quick and  
easy way to  
pay my bills."

"I hope I don't  
forget to pay  
my rent this  
month."

"I wonder if I  
have enough  
money left for  
a weekend  
trip."

"I want to  
make sure my  
financial  
information is  
safe."



Checks their  
bank account  
balance  
regularly.

Makes  
online  
purchases.

Sets up  
recurring bill  
payments.

Frustration:  
When  
encountering a  
complex or  
confusing  
interface.

Relief: When  
they  
successfully  
complete a  
transaction.

Anxiety: When  
making large  
payments or  
dealing with  
financial  
uncertainty.



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?