



**Says**

What have we heard them say?  
What can we magine them saying?

How much money do you need?

what does your credit profile look

How will you use the money?

How will you repay the loan?

**Thinks**

What are their wants, needs, hopes, and dreams? What other thoughts might influence their behavior?

How will you use the loan amount

Your capacity to repay the loan

Gather information before approving your loan

consider borrower income, credit score



Check your credit source

Consider your option and choose your loan type.

Credit Risk

Systematic and Business Risk

Check your necessary documents

Accept the loan and start making payments

Operatinal and Markrt Risk

Reputaion Risk and others

**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?