



## What do they THINK AND FEEL?

what really counts  
major preoccupations  
worries & aspirations

Does the  
interface  
will be user  
friendly?

It is  
convenient  
for use?

Will i get  
revelant  
assistance?

Will this  
interface is  
capable of  
producing  
efficient result?

Is this  
interface is  
optimal and  
easy  
accessible?

Will the  
document  
be safe?

**The  
credibility of  
the site**

**Graphical  
representation**

## What do they HEAR?

what friends say  
what boss say  
what influencers say

**User  
friendly  
interface**

**Accuracy of  
the result**

## What do they SEE?

environment  
friends  
what the market offers

**Audacity of  
the  
interface**

**Eligibility of  
the  
document**

**Type of  
asset they  
utilize for  
loan**

## What do they SAY AND DO?

attitude in public  
appearance  
behavior towards others

**Classification  
of defaulters  
and non-  
defaulter**

**Unrelated  
input data**

## PAIN

fears  
frustrations  
obstacles

**Complexity  
of process**

**Will the  
data be  
violated**

**Betterment  
of time  
optimality**

## GAIN

"wants" / needs  
measures of success  
obstacles

**Reduce  
physical  
work**

**Aesthetic  
user  
interface**