



Says
what have we heard them say ?
What han we imagine them saying?



Thinks

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

Personal
loans,Mortgage,Auto
Loans, Business Loans
and many more.They are
offered by Banks,
Credits Unions, and
other Financial
Institutions, and the
terms of the

InterestRate,Repayment
period, and fees very
depending on the
lender and the type of
loan

Better
Security
Measures

Need
Minimum
Human
interaction

Bankers

Verify scanned
documents manua

Property documents
and salary certificate
has been seriously
viewed

Expected a realiable
software solution for
loan approva

Final approval
Will be
human
bring(Manager)



Dose

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?

