



## 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?



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

Interest Rate,  
Repayment  
Period, and Fees,  
Vary depending  
on the lender and  
the type of

Better  
Security  
Measures

Need  
Minimum  
Human  
Interaction



Banker

Verify  
Scanned  
documents  
manua

Property  
documents and  
Salary Certificate  
has been  
Seriously viewed

Final approval  
Will be  
only by a  
human  
being(Manager)

Expected a  
reliable  
software  
sollution for  
loan approval



## Does

What behavior have we observed?

What can we imagine them doing?

What are their fears, frustrations, and anxieties?

What other feelings might influence their behavior?

## Feels

