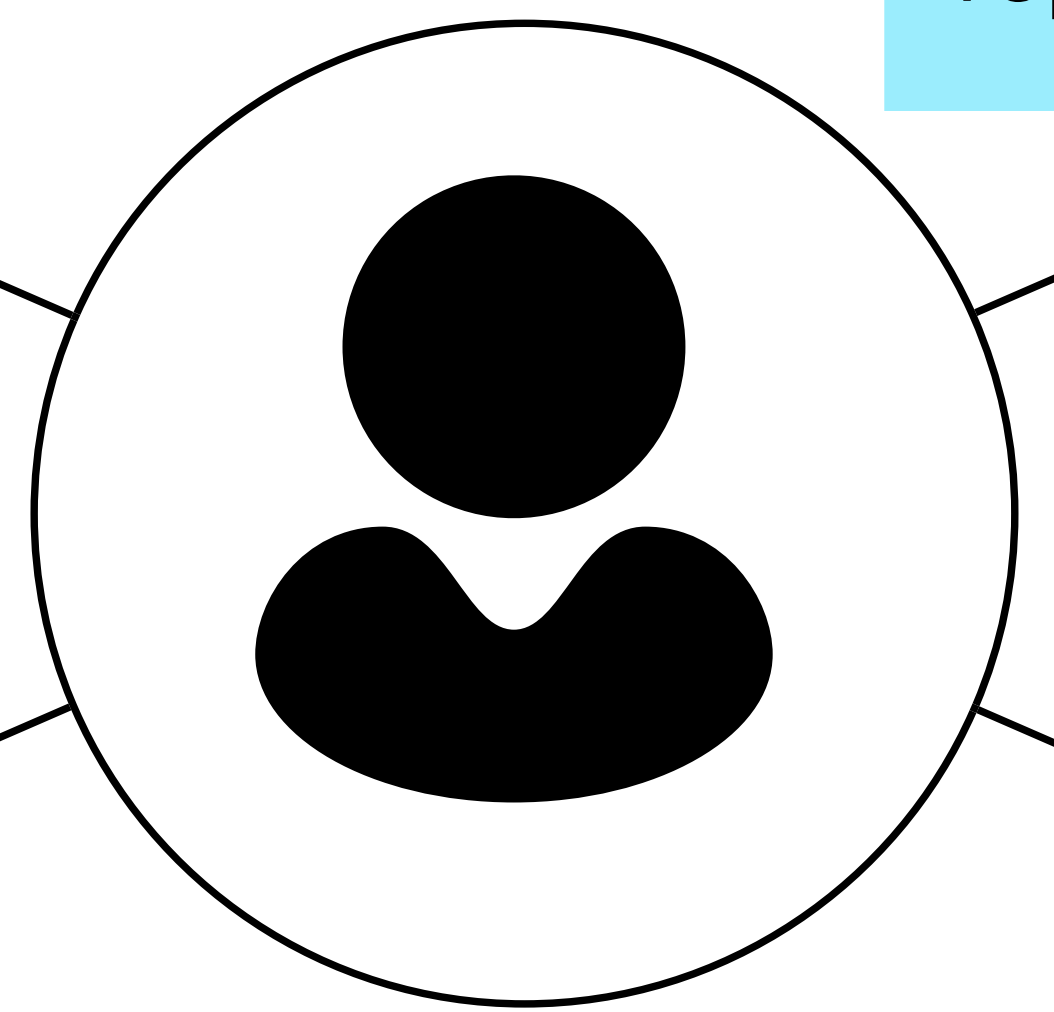


What do they
THINK AND FEEL?

what really counts
major preoccupations
worries & aspirations



What do they
HEAR?

what friends say
what boss say
what influencers say

What do they
SEE?

environment
friends
what the market offers

What do they
SAY AND DO?

attitude in public
appearance
behavior towards others

anxious

does the
profile meet
all the
requirements

Can the
bank trust
the profile

Will the
bank be
able to gain
profit

Is the loan
amount
affordable for
the bank

Is the
mortgage
acquired
valuable

Is the
receiver
credible

inquires and
checks if the
demanded
amount is within
the bank's
policies and limits

how will you
repay the
loan

is he
capable of
repaying

doubtful

confused

asset
history and
value

tax
payment
history

loan
repayment
history

variation
in credit
demand

income
of the
family

checks
collaterals value
and
trustworthiness

asks for
purpose of
the loan

PAIN

fears
frustrations
obstacles

Poor
communication

GAIN

"wants" / needs
measures of success
obstacles

money is
protected
from non-
credible
profiles

allows you
to give
credible
loans

flexible loan
repayment
methods

simple
online
process

safety
public
worth

Limited
access to
real
people

Lengthy
application
process

Difficulty
to
access

Superficial
local
commitments