

## WHO are we empathizing with?

Who is the person we want to understand? What is the situation they are in? What is their role in the situation?

Use advanced technology and algorithms indicators to minimize mistake before loan approval

Time and **EFFORT** 

**REPAYMENT** OF LOAN

CHECKING **FULL DETAILS** CUSTOMERS AS WELL AS HIS /HER 1-2 GENERATIONS

Study All the financial quaterly of our total customers and profits and loss

**DEEP STUDY** ABOUT **CUSTOMER** LOAN APPROVAL

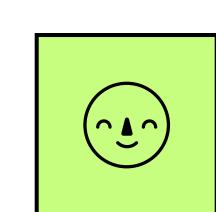
Before loan approval, deep ananlysis about customer current status Jobs, occupation and so on

**GOAL** 

# What do they THINK and FEEL?

their behavior?

**PAINS** What are their fears, frustrations, and anxieties?



GAINS What are their wants, needs, hopes, and dreams?

What other thoughts and feelings might influence

## What do they need to DO?

What do they need to do differently? What job(s) do they want or need to get done?

What decision(s) do they need to make? How will we know they were successful?

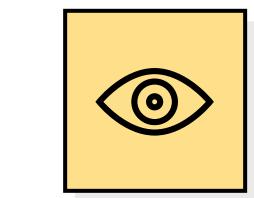
Deep Analysis about Loan Approval through Google Search

**Good Job or Business** should have

High interest rates and unhidden charges

High fees of different banks and loan approval apps

Long hours at Banks



#### What do they SEE?

What do they see in the marketplace? What do they see in their immediate environment?

What do they see others saying and doing? What are they watching and reading?



#### What do they SAY?

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

> Google search about services and feedback

Collaborate with banks and companies

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Visit website / Company

Might have to visit bank many times

Its a long process till approval

What do they HEAR?

What are they hearing others say?

What are they hearing from friends?

What are they hearing second-hand?

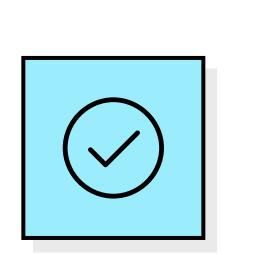
What are they hearing from colleagues?

special discount and benifits

No any

we have to take people for evidence and interest rate too high

Time **Consuming and** we need a lot manual approval conditions



What do they DO?

What do they do today? What behavior have we observed? What can we imagine them doing?

Google search

Visit website of company