

Gain insight and understanding on solving customer problems.

1

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

PAIN
fears
frustrations
obstacles

GAIN
"wants" / needs
measures of success
obstacles

NEED A LOAN

Chances of Bank Going Bankrupt

No banking development in backward areas

Security needs and creditworthiness

Interest Compliances

No Knowledge of the local bussiness community

Risk of fraud and robberies

Risk of Dept

Application rejection are high

Partial funding requirements

Intrest rate may increase for preapproved customers

Prepayment penalties and charges

Extensive approval process

Lack of uniformity in interest rates

Limitd resources

Loans are not very flexiable

Superficial Loan Commitment

High Intreat Rate

Poor Communication

Tough to Qualify

Limited Access to Real People

Accounts that fit your needs

No fees to deposit your money

Easily manage your money

Product your money

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