

Says



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

Personal Loans,
Mortgages,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 loan.



Thinks



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

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
human being
(Manager)

Expected a
reliable
software
solution for loan
approva

Does



What behaviour have we observe?
What can we imagine them doing?

Feels



What are their fears,frustrations,and anxieties?
What other feelings might influence their behavior?