



says

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

Personal
loan,Mortgage,Auto
Loans,Student Loans,
Business Loans,and
many more. They are
offered by banks,Central
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.



Banker

Thinks

what are their wants,needs,hopes, and doings?
what other thoughts might influence their behaviour?



Need
Minimum
Human
Interaction

Better
Security
Measures

Verify
Scanned
documents
manua

property
documents and
Salary Certificate
has been
seriously viewed

Financial
approval will be
only by a
human
being(Manager)

Expected
reliable
software
solution for
loan approval

Does



what behaviour have we observed?
what can we imagine them doing?

Feels

what are their fears,frustrations,and anxieties?
what other feelings might influence their behaviour?

