



Says

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



Thinks

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

Personal loans,mortgages,autoloans, student loans,business loans and many more.They offered by banks,credit unions,and other financial institutions,and the terms of loans

Interest rate,repayment period,and fees ,very depending on the lender and the types of loan

need minimum human interaction

banker

verify scanned documents manually

property documents and salary certificate has been seriously viewed

expected a reliable software solution for loan approval

final approval will be done only by human being(manager)



Does

What behavior have we observed?  
What can we imagine them doing?



Feels

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