Says

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

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



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,
Very depending
on the lender and
the type of Loan.

Better Security Measures

Need Minimum Human Interaction

Thinks

Banker

Verify Scanned documents manua

property
documents and
Salary Certificate
has been
seriously viewed

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

Expected a reliable software solution for loan approva



Dose

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?