



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?

Interest rate,  
Repayment period  
and Fees, very  
depending on the  
lender and the  
type of loan

1. Personal loans,  
Mortgages, Auto loans,  
Student loans, Business  
loans and many more.  
They are offered by  
banks, credit union, and  
other financial institutions,  
and the terms of the loan.

.Efficiency and  
Turnaround time – We  
can streamline our loan  
processing workflow to  
reduce turnaround  
time and provide faster  
loan approvals to our  
customers

Digital Transformation  
– We can leverage  
technology and digital  
channels to offer a  
borrowing experience  
for our customers.

. Minimum Human  
Interaction – This  
can lead to greater  
efficiency, reduced  
errors and cost  
savings

Better Security Measures – This  
emphasizes the importance of  
enhancing security. This could  
include stronger authentication  
methods, encryption, access  
controls, or other safeguards to  
protect against unauthorized  
access, data breaches, or other  
security threats.

Inefficient Loan  
Processing – We can  
streamline our loan  
application and  
approval process to  
reduce customer  
waiting time and  
operational costs.

Property  
documents and  
salary certificate  
has been  
seriously viewed.

Market Competition –  
We can do to  
competitive in the  
leading market and  
offer loan product that  
meet the evolving  
need of our  
customers.



**BANKER**

Type your  
paragraph...



Expected a  
reliable  
software  
solution for  
loan approval.

. Responding to  
customer complaints  
about loan terms,  
customer service, or  
communication issues  
and finding solutions  
to improve customer  
satisfaction.

Final approval  
will be done  
only by a  
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?