



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.



Verify
Scanned
documents
manually

Property
documents and
salary certifcate
has been
seriously viewed



Does

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

[See an example](#)

Thinks

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



BETTER
Security
measures

Need
Minimum
Human
Interaction

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

Expected a
reliable
software
solution for
loan approval

Feels

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

