



Says

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



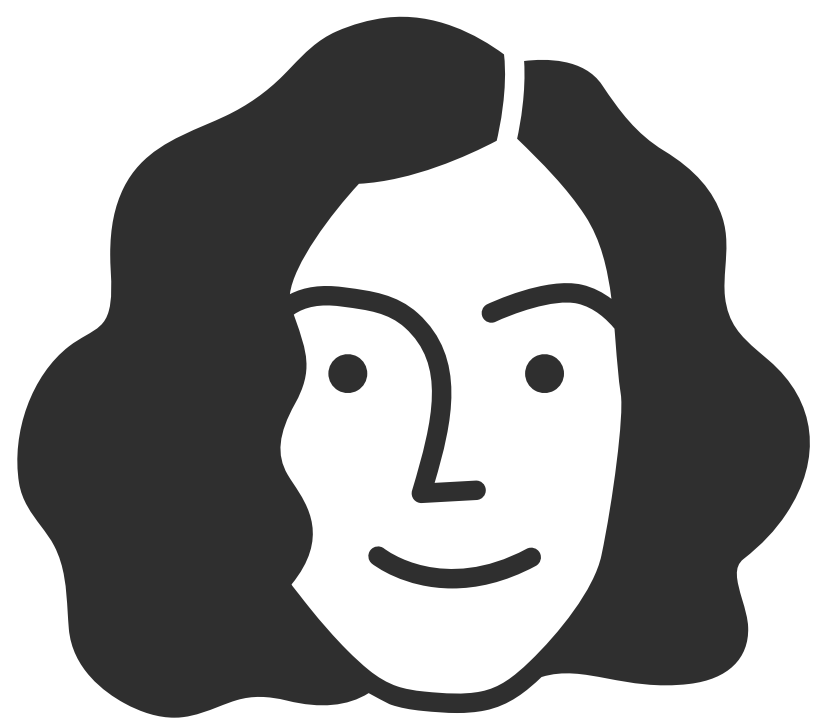
What are their wants, needs, hopes, and dreams?
What other thoughts might influence their behavior?

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

Need
Minimum
Human
Interaction

Better
Security
Measures



Banker

Expected a
reliable
software
solution for
loan approval

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

Verify
Scanned
Documents
manua

Property
documents and
Salary Certificate
has been
seriously viewed

Thinks



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?

See an example