



**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, 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.

Better  
Security  
Measures

Need  
Minimum  
Human  
Interaction



Banker

Verify  
Scanned  
documents  
manually

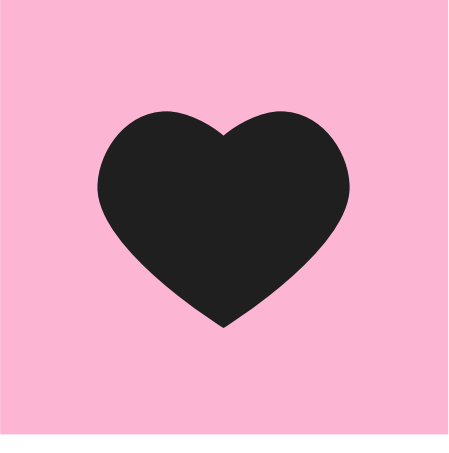
Property  
documents and  
Salary Certifcate  
has been  
seriously viewed

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

Expected a  
reliable  
software  
solution for  
loan approval



**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?