



**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  
vary depending  
on the type of  
loan.

Personal Loans  
mortgages, auto loans  
students loans and  
many more. They are  
offered by Banks,  
credit unions  
institutions, and the  
terms of the loan

Better  
security  
measures

Need  
minimum  
human  
interaction



**BANKER**  
Short summary of  
the persona

Verify  
scanned  
documents  
manua

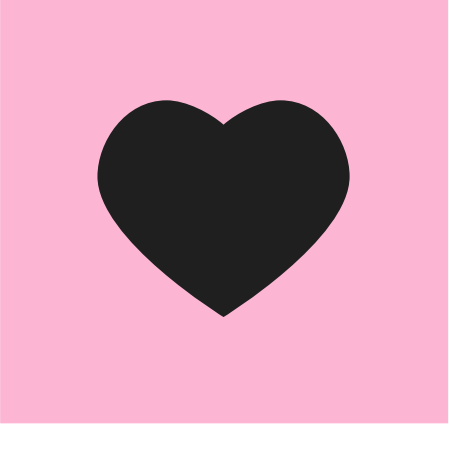
Property  
documents and  
salary certificate  
has been  
seriously viewed

Final will be  
only 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?