

Says

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



Thinks

What are their wants,needs,hopes,and dreams?

Need
Minimum
Human
Interaction

Better
security
Measures

Interest Rate
Repayment
period, and fees,
vary depending
on the lender and
the type of loan

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

Banker

Expected a
reliable
software
solution for
loan approval

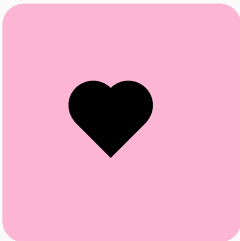
Final approval
will be only by a
human
being(Manager)

Property
documents and
salary certificate
has been
seriously viewed

Verify
scanned
documents
manua



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?