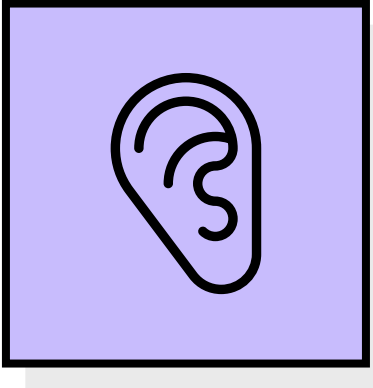


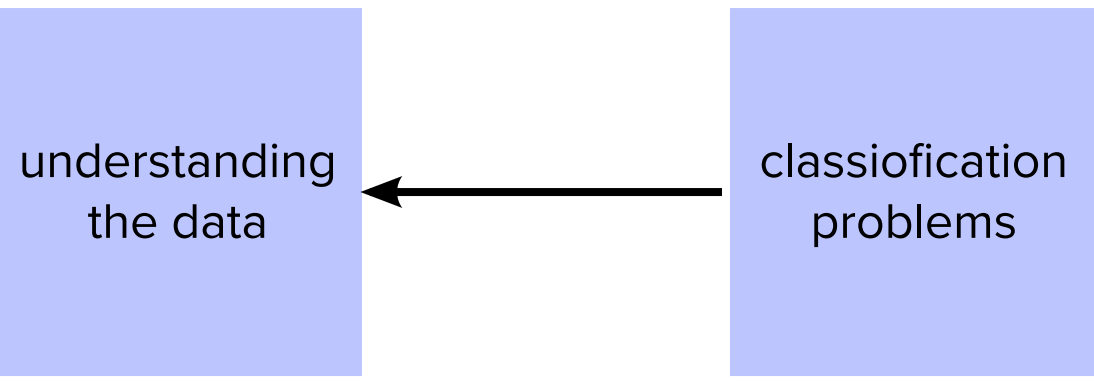
WHO are we empathizing with?

Who is the person we want to understand?
What is the situation they are in?
What is their role in the situation?



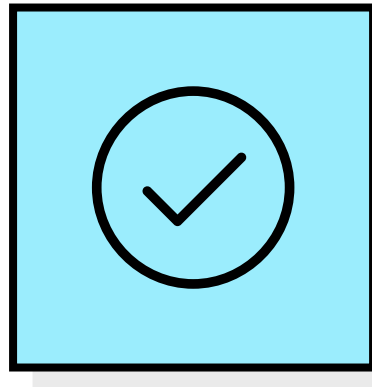
What do they HEAR?

What are they hearing others say?
What are they hearing from friends?
What are they hearing from colleagues?
What are they hearing second-hand?



feature in personal loan

they always confuse



What do they DO?

What do they do today?
What behavior have we observed?
What can we imagine them doing?

arranging for their loan

submitting their file today

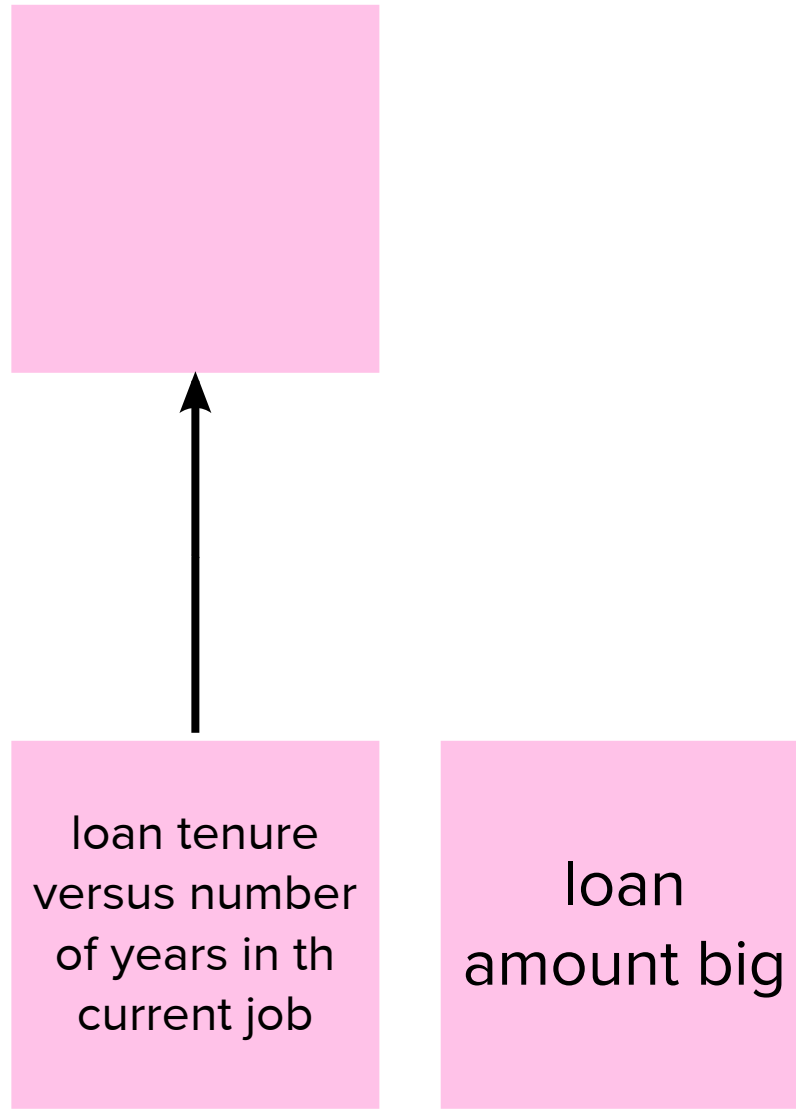
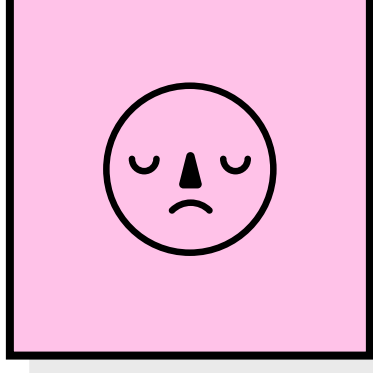
patience

GOAL

What do they THINK and FEEL?

PAINS

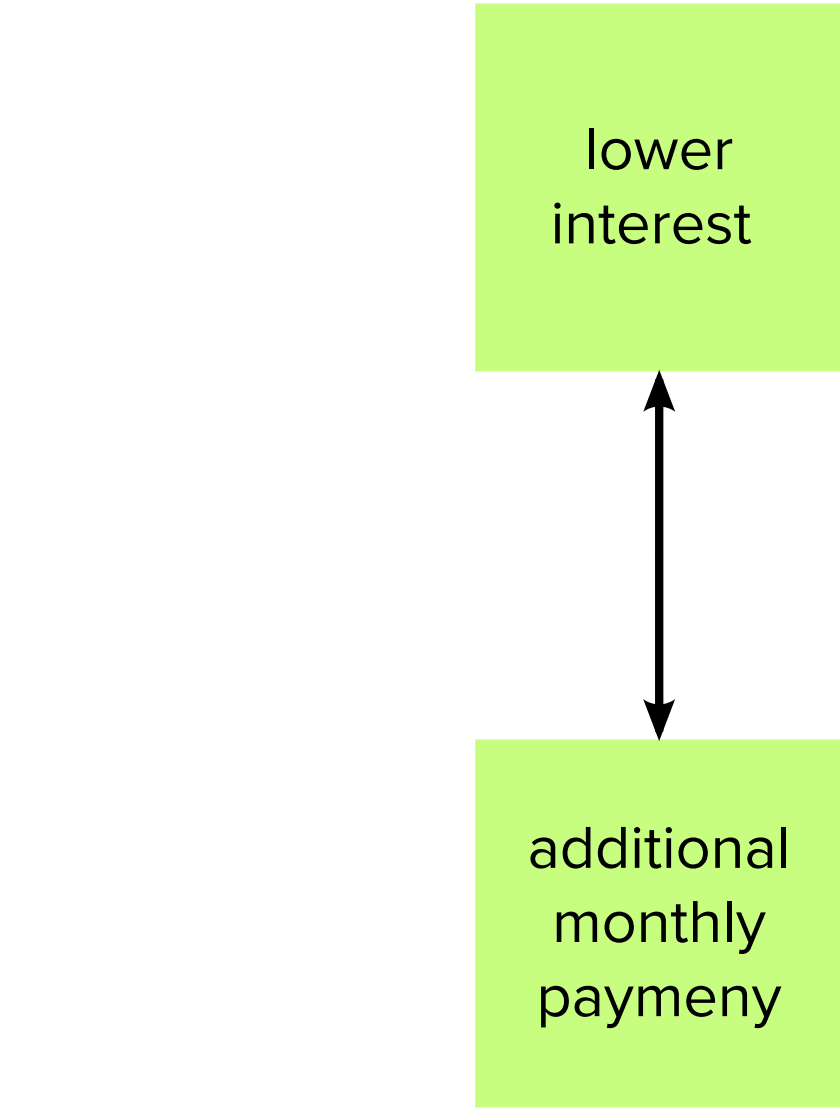
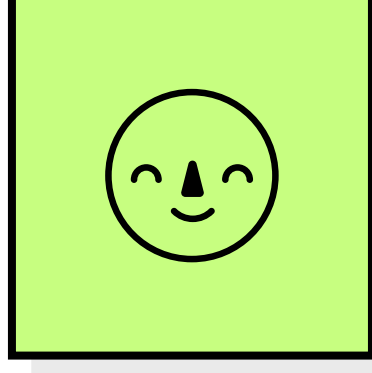
What are their fears, frustrations, and anxieties?



onsider their income

GAINS

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



eligibility requirements

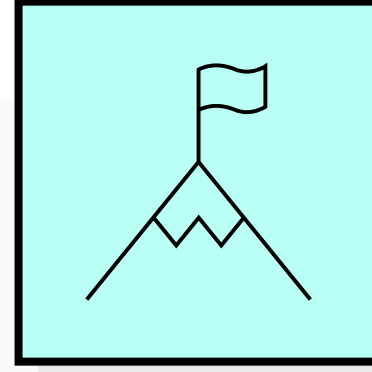
What other thoughts and feelings might influence their behavior?

loss aversion, conensus bias

how psychological influence can affect market outcomes

What do they need to DO?

What do they need to do differently?
What job(s) do they want or need to get done?
What decision(s) do they need to make?
How will we know they were successful?



support vector machine algorith

financial lenders

lending company or not

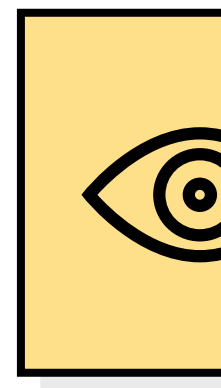
not all banks created equal

loan after an intensive process and verification

flexible loan amounts and generous

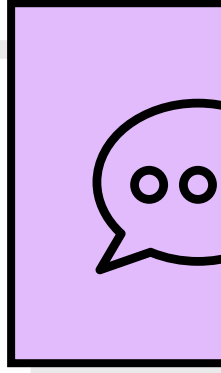
What do they S

What do they see in the marketplace?
What do they see in their immediate environment?
What do they see others saying and doing?
What are they watching and reading?



What do they S

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



avoiding

i repe
prober