# João Silva

**IMAGE**



**AGE**

28

**LOCALIZAÇÃO**

Porto

**MOOD IMAGES**





**LIFE MOTTO**

Why complicate what's easy?

**OCCUPATION**

Software engineer

**ANNUAL INCOME**

45.000€

**MARITAL STATUS**

Married, no children

**TECHNOLOGICAL LITERACY**

High. João is proficient in digital tools, understands technical jargon and feels comfortable solving technical issues independently.

**LOAN NEED**

João is looking for a personal loan to remodel his home inherited from her late grandmother, as he wants to make improvements and add a home office.

**RELATION WITH THE CREDIT**

Has had loans before, but currently has no debts

**BEHAVIOR**

► Likes to solve everything online to save time.
► He uses fintech applications and is used to online credit simulations.
► Prefers communication via email and apps, avoids phone calls.
► Makes financial decisions quickly

► Like the things quick and pratical

► Lengthy or bureaucratic processes
► Need for human assistance
► Lack of automation
► Authentication issues