

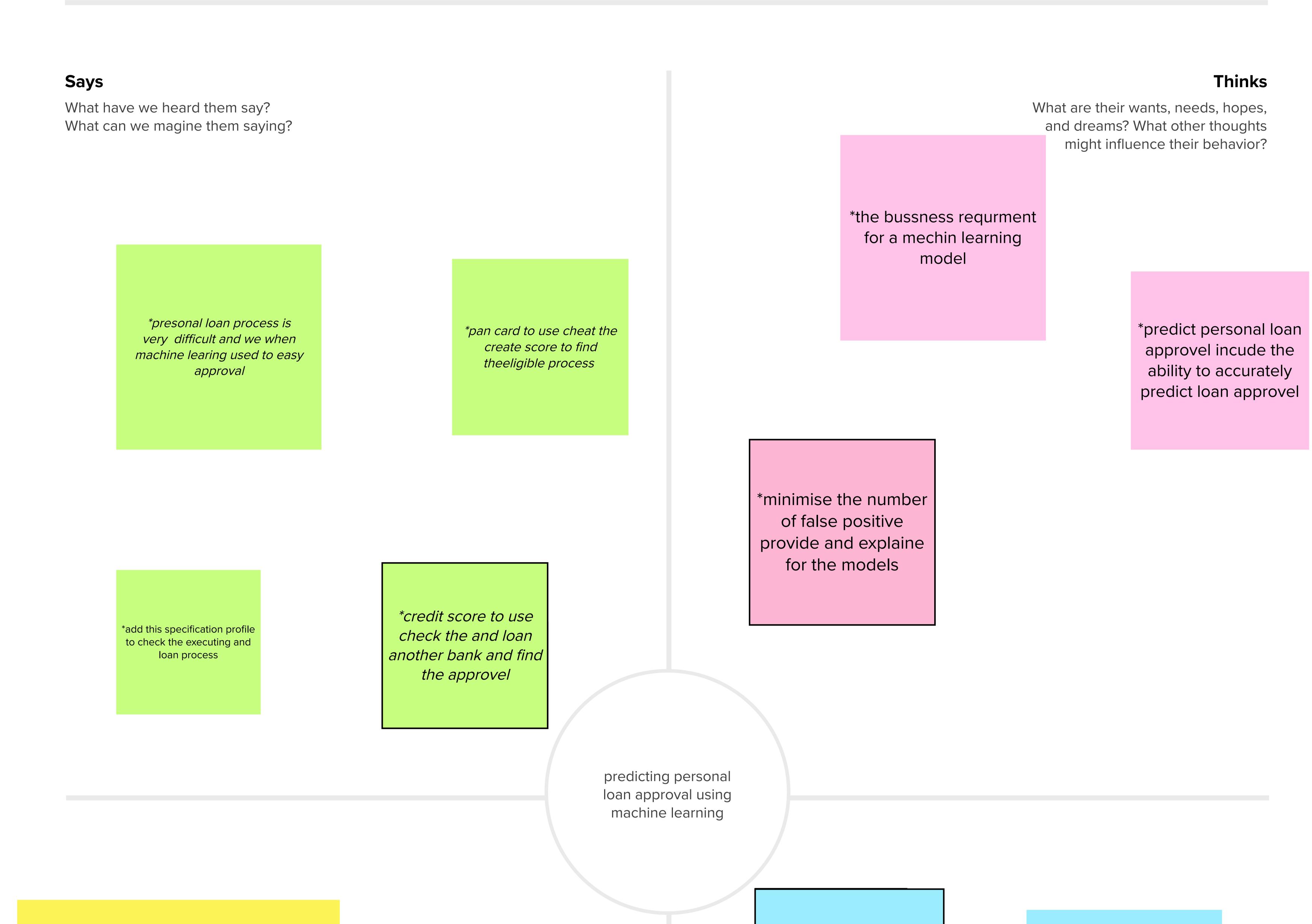
Empathy map

Use this framework to develop a deep, shared understanding and empathy for other people. An empathy map helps describe the aspects of a user's experience, needs and pain points, to quickly understand your users' experience and mindset.



Build empathy

The information you add here should be representative of the observations and research you've done about your users.



*social impact:

personal loan can stimulate
econamic growth by providing
indiviual with the funds need to
makr major purchaes, start
businesses,or invest in their
education

*business model/impact:
presonal loan provider may
charge fees for service such
as loan arigination
processing and late
payment

*as the data is increaing daily due to digitiztion in the banking sector people want to apply the internet

*logistic regession
,decions tree,random
forest ,and netraul
network have all been
able to accurately predict
loan defults

*mechine learning meethod for information investigation has gotten more consideration

> *commonly used featuers in these studies include creadit score ,income and employment

Fee

What are their fears, frustrations, and anxieties? What other feelings might influence their behavior?

