

Says



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

Thinks

What are their wants needs, hope, and dreams?
What other thoughts might influence their behaviour?



Personal loan
mortgages, audio loans
students, loans Business
loans and many more. the
are offered by Banks,
credit unions, and other
financial Institutions, and
the team of the loans

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

Better
Security
Measures

Need
minimum
Human
Interaction

Banker

Expected
reliable
software
solutions for
loan approval

Verify
scanned
document
manually

Property
documents and
salary certificate
has been
seriously viewed

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

Feels



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

Dose



What behaviour have we observed?
What can we imagine them doing?