



Says

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



Thinks

What are their wants, needs, hopes, and dreams?  
What other thoughts might influence their behavior?

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

Need  
minimum  
human  
Interaction

Better  
Security  
measures

Banker

Verify  
scanned  
documents  
manually

property  
docuements  
and salary  
certificate has  
been

seriously  
viewed

Expected a  
reliable  
software  
solution for  
loan approval

Final  
approval will  
be done only  
by a human  
being

(Manager)



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?