



Says

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

personal loan,  
auto loan,  
students loan,  
busness loan,  
and many  
more.

intrest rate, re  
payment  
period,and fees  
are very  
depending on  
the lender and  
the type of loan.

they are  
offered by  
banks, credit  
unions, and  
other finantial  
instituan etc.



Thinks

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

nee  
minimum  
human  
intraction.

need high  
cost for low  
intrest.

better security  
measurements.



Banker

Short summary of  
the persona

verify scaned  
documents  
automatically.

property  
documents  
can viwed.

salary  
certificate  
has been  
seriously  
viwed.

expected a  
reliable  
solution for  
loan  
approval.

final copy  
will only  
done by  
manager.

loan will make  
a financial  
problem for  
middle class  
people.



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?