

Says



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

Personal loans, Mortgage,
Auto loans, Student loans,
Business loans and many
more. They are offered by
Banks, credit unions and
another financial
institutions, and the terms
of the loan

Interest rate,
Repayment period
and fees, vary
depending on the
lender and the
type of loan

Thinks



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

Need
Minimum
Human
Interaction

Better
security
measures

Banker

Verify
scanned
document
Manua

Property
documents and
certificate has
been seriously
viewed

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

Expected are
reliable
software
solution for
loan approval

Does



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

Feels



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