

Focus on J&P, tap into	<p><b>1. CUSTOMER SEGMENT(S)</b> <span>CS</span></p> <p>The target customer of our project are banking firms that lend out loans and people who require loans.</p>	<p><b>6. CUSTOMER CONSTRAINTS</b> <span>CC</span></p> <p>A financial institution's credit application process is complicated and involves a lot of paperwork. Loan defaulters may go unnoticed by banks. They might lend him money as a result, exacerbating the loss.</p>	<p><b>5. AVAILABLE SOLUTIONS</b> <span>AS</span></p> <p>The suggested solutions are:</p> <ol style="list-style-type: none"> <li>1. Decision Tree Model</li> <li>2. Random Forest Model</li> <li>3. KNN Model</li> <li>4. Xgboost Model</li> </ol> <p>and so on</p>	Explore AS, differentiate	
	<p><b>2. JOBS-TO-BE-DONE / PROBLEMS</b> <span>J&amp;P</span></p> <p>The problems encountered while analyzing the solution is as follows:</p> <ol style="list-style-type: none"> <li>1. accuracy - how accurate our model predicts a candidate with good credit score</li> <li>2. Speed - Model should save time and easier to operate</li> <li>3. Safety- the application must be safe to use</li> </ol>	<p><b>9. PROBLEM ROOT CAUSE</b> <span>RC</span></p> <p>Evaluating and giving credit to customers is a difficult process that requires multiple evaluations. Wrong predictions can cost Bank big losses.</p>	<p><b>7. BEHAVIOUR</b> <span>BE</span></p> <p>Customers seeking loans and banks checking reliability try to speed up the process. Small financial companies and people in remote areas can easily get loans</p>		Focus on J&P, tap int
	<p><b>3. TRIGGERS</b> <span>TR</span></p> <p>A lengthy and complex loan approval process impacts the customer's business and reduces the customer's bottom line. Surge in defaulters severely impacting your business</p> <p><b>4. EMOTIONS: BEFORE / AFTER</b> <span>EM</span></p> <p>Before: This process may take some time. Need to find someone with good credit who can give the best interest rate</p> <p>After: The process will be faster. Ability to identify the appropriate person to give credit increases</p>	<p><b>10. YOUR SOLUTION</b> <span>SL</span></p> <p>The solution which we are proposing to overcome the existing problem is that:</p> <ol style="list-style-type: none"> <li>1. Acquiring proper dataset for accurate predictions</li> <li>2. Use the classification algorithm and change their parameters to get the best results</li> <li>3. choose the best model which gives the highest accuracy</li> </ol> <p>This make the prediction accurate and meet up the customer expectations and overcome the limitations of the previous proposed solutions.</p>	<p><b>8. CHANNELS of BEHAVIOUR</b> <span>CH</span></p> <p><b>8.1 ONLINE</b></p> <p>Customers must verify the clients's authenticity in online mode.</p> <p><b>8.2 OFFLINE</b></p> <p>Customers need to install the application on their systems in order to function efficiently.</p>		