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| | <p>3. TRIGGERS</p> <p>I. Scope of ML and data science increases day by day.</p> <p>II. Financial and Banks are in need of faster loan approval model.</p> | <p>10. YOUR SOLUTION</p> <p>1. Providing cleaner visuals to stakeholders.</p> <p>2. Helping higher level and employees to take data driven decision.</p> <p>3. More accuracy ML model for predicting customer data.</p> | <p>8. CHANNELS of BEHAVIOUR</p> <p>8.1 ONLINE Online loan approval system - By online services of company customers can know their loan eligibility.</p> <p>8.2 OFFLINE</p> | |
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| Identify strong TR & EM | <p>4. EMOTIONS: BEFORE / AFTER EM</p> <p>Before : Lots of workload and pressure to check and provide loan eligibility , It needs lots of human or labor force.</p> <p>After : Easy , scalable and rapid approval in predicting and providing loans to customers.</p> | <p>4. Highly scalable - Transfer learning allows highscalability and can be used across different level and locations of particular bank or finance company.</p> | <p>Bank and finance - Employees can work easily in offline and provide customer satisfaction in least effort</p> | Identify strong TR & EM |
| Define CS, fit into CC | <p>1. CUSTOMER SEGMENT(S) CS</p> <p>I. Bank higher authority. II. Bank decision makers. III. Stakeholders and customers. IV. Persons who are giving and applying for loans.</p> | <p>6. CUSTOMER CONSTRAINTS CC</p> <p>I. Loan approval prediction model predicts well by ml Algorithms . Training maybe slightly tricky. II. Security issue maybe a concern and in rare case It may be hard to recover the bank details.</p> | <p>5. AVAILABLE SOLUTIONS AS</p> <p>I. It reduces the workforce of the bank Employees. II. Easy to predict and highly scalable. III. It gives more insight and leads to more profit by data driven decision.</p> | Explore AS, differentiate |
| Focus on J&P, tap into BE, understand RC | <p>2. JOBS-TO-BE-DONE / PROBLEMS J&P</p> <p>I. Enter the details given by customers. II. By ML algorithms predict the loan Approval. III. By getting results employees and companies can provide loans.</p> | <p>9. PROBLEM ROOT CAUSE RC</p> <p>I. Faster loan approval . II. Profit for stakeholders. III. Maintain standards in company. IV. Scalability.</p> | <p>7. BEHAVIOUR BE</p> <p>I. Collecting user data and attributes of personal details of user. II. Perform EDA and provide Insight for stakeholder III. At end Model will predict for loan eligibility.</p> | Focus on J&P, tap into BE, understand RC |