Slide 1: Title Page

FlexiPay: Smart Vehicle Ownership Through Flexible Installments

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- **Client**: Isuzu Calapan

Slide 2: Topic Background

- **Background**:
    - The automotive market is witnessing a shift toward flexible financing solutions, allowing customers to purchase vehicles without the burden of upfront payment.
    - Installment purchase systems enable customers to enjoy immediate vehicle ownership while making manageable payments over time.
    - This system not only enhances customer accessibility to vehicles but also promotes sales growth for Isuzu Calapan.

Slide 3: Problem Statement

- **Problem**:
    - Many potential customers are deterred by the high upfront costs of purchasing vehicles, limiting their ability to make a purchase.
    - This gap in accessibility may lead to lost sales opportunities for Isuzu Calapan, particularly among first-time buyers and those with limited financial resources.
- **Research Gap**:
    - Current market solutions do not adequately address the need for customizable, flexible payment plans tailored to diverse customer needs and financial situations.

Slide 4: General and Specific Objectives

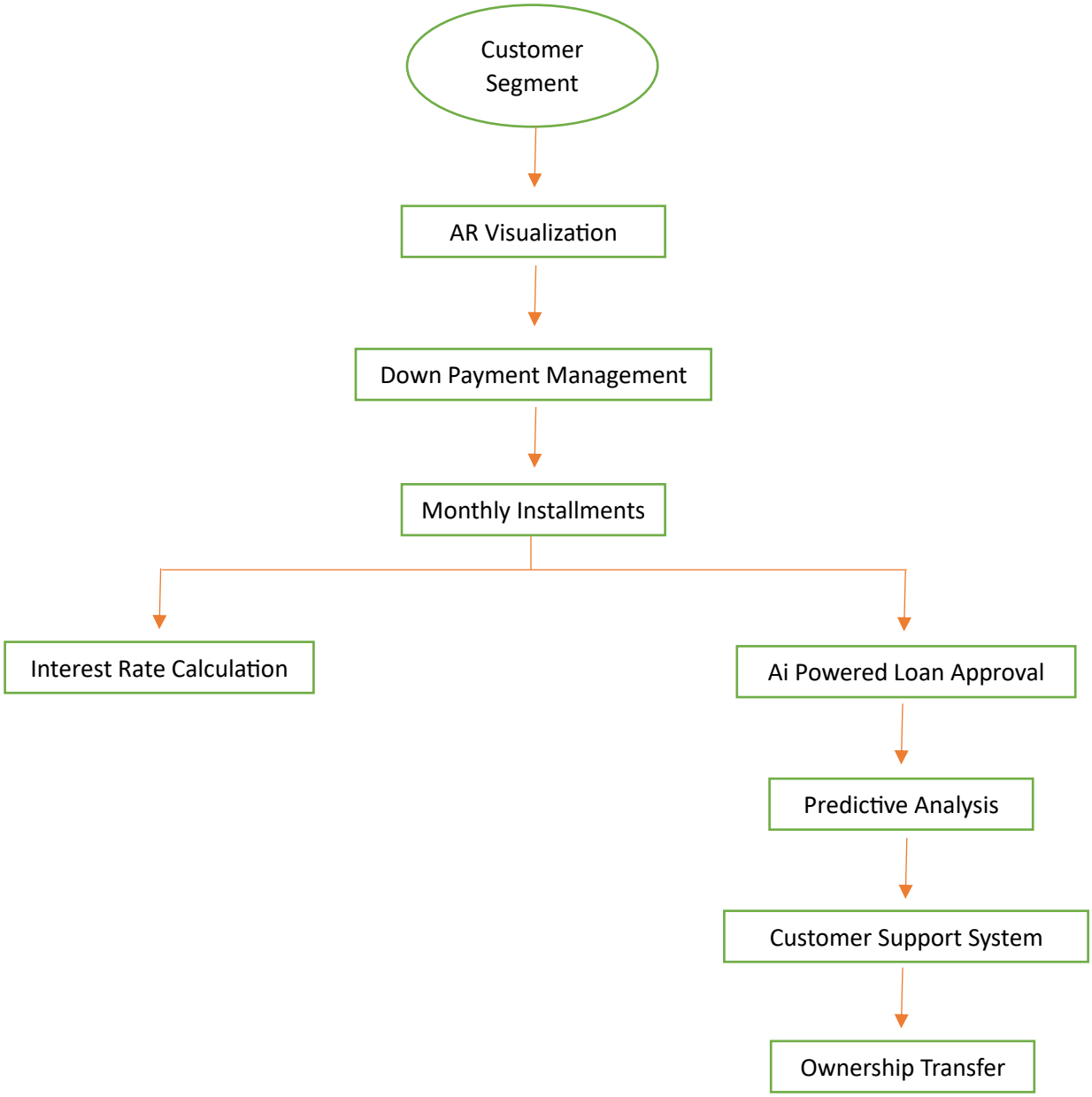
- **General Objective**:
    - To develop an efficient installment purchase system for Isuzu that facilitates vehicle ownership through flexible payment terms.
- **Specific Objectives**:

1. Implement a structured system for managing down payments and monthly installments that is user-friendly.

2. Introduce an AI-powered loan approval system to evaluate customer creditworthiness efficiently and accurately.

3. Integrate Augmented Reality (AR) features for potential customers to visualize Isuzu vehicles in their environment, enhancing their buying experience.

Slide 5: Conceptual Framework



 Top Level:

- **Customer Segment** (Potential Vehicle Buyers)

 Middle Level (Core System Elements):

- Arrange the elements horizontally:
    - **AR Visualization → Down Payment Management → Monthly Installments → Interest Rate Calculation**
    - **AI-Powered Loan Approval** (intersects with **Monthly Installments** and **Interest Rate Calculation**)
    - **Predictive Analytics** (connected to **Monthly Installments** and **Customer Support System**)

 Bottom Level:

- **Ownership Transfer** (connected from **Monthly Installments**)

Slide 6: Proposed Methodology

Data Collection:

- Conduct interviews with Isuzu staff and customers to gather insights into their needs and expectations.
- Collect financial data related to existing purchase methods and customer demographics.
- **Methodology**: Utilize a **mixed-methods approach**, combining qualitative and quantitative research techniques for a comprehensive understanding.

Data Type:

- **Qualitative**: Customer feedback and staff interviews to gather subjective insights into user experiences and expectations.
- **Quantitative**: Sales data, payment history, and demographic information for numerical analysis.

Analysis:

- Use **statistical methods** such as regression analysis and descriptive statistics to analyze customer feedback and payment behavior.
- Implement **thematic analysis** on qualitative data from interviews to identify common themes and insights that can inform system design.

- Conduct **A/B testing** on different payment structures to assess customer preferences and optimize the system accordingly.

Reliability:

- Implement validation checks through **expert reviews** to ensure the research design and methodologies are sound.
- Conduct **pilot testing** of the installment system with a select group of customers to assess usability and accuracy.
- Utilize **triangulation** by comparing data from multiple sources (e.g., customer feedback, sales data) to enhance the credibility of findings.

Limitations:

- Acknowledge potential challenges, such as:
    - **Resistance to New Technology**: Customers and staff may be hesitant to adopt the new system due to comfort with existing methods.
    - **Data Privacy Concerns**: Collecting financial data may raise privacy issues among customers, requiring strict adherence to data protection regulations.
    - **Sample Size**: Limited sample sizes during interviews and pilot testing may affect the generalizability of findings.

Slide 7: Expected Output

- A fully operational installment purchase system that enables Isuzu to offer flexible payment plans to customers.
- An AI-driven loan approval process that enhances efficiency and customer satisfaction by providing instant decisions.
- An interactive AR vehicle visualization feature that engages customers and aids in their decision-making process.
- Predictive analytics that send timely payment reminders and offer personalized solutions to customers facing financial difficulties.

Slide 8: References

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