Smart Lender - Applicant Credibility Prediction For Loan Approval



Says & Do

What have we heard them say?

Say they're glad there's a tool like this to share money concerns during the loan process

Tell others about their good experiences, work on improving their finances based on Smart Lender tips

Use the tool to input questions if they don't understand why their loan got rejected

Think & Feel

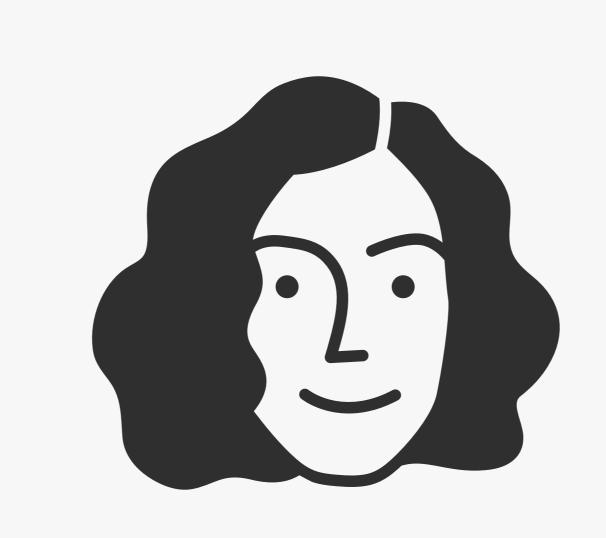
What are their wants, needs, hopes, and dreams?



Worried about their credit and updates on status of loan approval

Nervous about whether the predictions are right and are the explanations really trust worthy.

Interested in finding out charts showing what affects creditworthiness



See that the tool can give possible explanations from Smart Lender about approval or rejection

Notice that the tool is easy to use with charts showing what affects creditworthiness

People talking about about the importance of credit scores and risk evaluation in loan approval.

Friends talking about similar loan services and how cost effective is it to avail the service

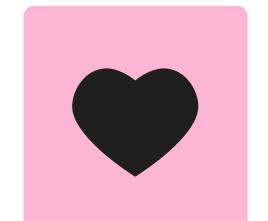
Conversations about
Feedback on the
accuracy of the model
and sharing their
experiences, positive or
negative, with the loan
application process



See

What behavior have we observed?

Hear



What other feelings might influence their behavior?

Pain

Users might be stressed about difficulty in understanding the factors affecting their loan approval.

Users might not be sure if the tool can really predict accurately and potential rejection, its impact on their financial situation.

Gain

Users feel better knowing they can check loan approval process through transparent and understandable criteria.

Improved financial decisions based on insights provided by the Smart Lender model.