

# canvas

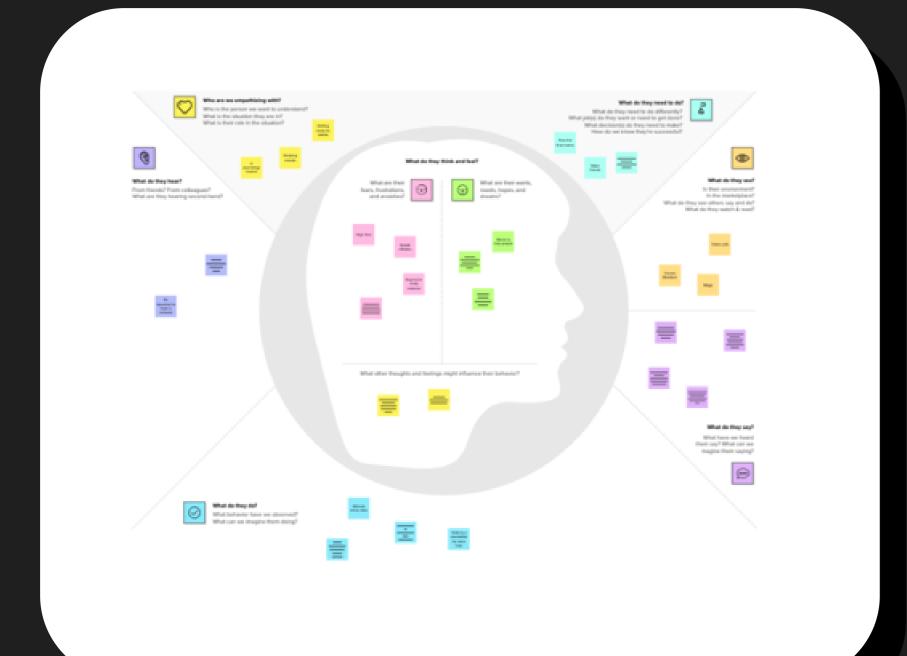
Smart Lender -**Applicant Credibility** Prediction For Loan Approval

Originally created by Dave Gray at







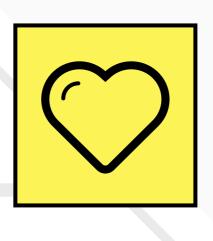


Need some inspiration? See a finished version of this template to kickstart your work.



# Smart Lender - Applicant Credibility Prediction For Loan Approval

'Smart Lender' empathetically uses advanced technology to predict applicant credibility, providing a streamlined, customer-centric loan experience while ensuring financial stability and helping applicants achieve their dreams.



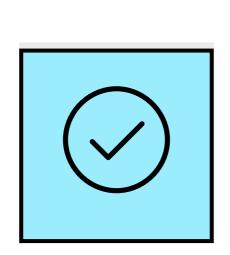
# WHO are we empathizing with?

- -Applications: The individuals applying for loans
- -Lenders: The financial institutions or personnel responsible for approving or denying loan applications



## What do they HEAR?

- -Financial Worries
- -Trustworthiness of the lender
- -Approval and Rejection Concerns
- -Privacy and Security



## What do they DO?

- -Research and implement advanced technologies in lending
- -Collect and analyze vast amounts of data for credibiity prediction.
- -Develop and refine machine learning models.
- -Engage in ongoing compliance monitoring



#### What do they THINK and FEEL?

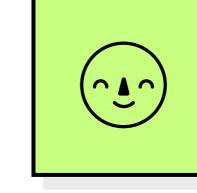
#### **THINK**





decisions

- -Concerned about ethical implications.
- -Intrested in staying compliant with regulations.



#### FEEL -Anxious about

making responsible leading decisions.

- -Hopeful about utilizing technology for better leading practices.
- -Frustated with outdated or manual processes.

#### What other thoughts and feelings might influence their behavior?

- -Applicants: They might feel anxious, hopeful, or frustated depending on the outcome of their application. They could be thinking about their financial needs and how the loan will impact their life
- -Lenders: Lenders may feel pressure to make accurate decisions quickly. They could be thinking about the organizations risk tolerance, regulatory compliance, and profitability.

## What do they need to DO?



-Gather Insights

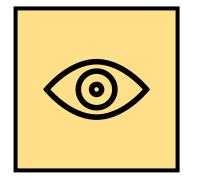
-Prioritize solutions

-Design and implement Changes

-Communicate

-Adapt as needed

## What do they SEE?



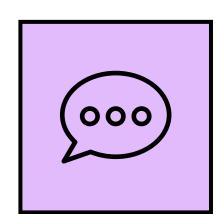
### Lenders Perspective:

- · -Applicants Financial History
- -Loan Application Details

## Applicants Perspective:

- -Loan Applications Interface
- -Loan Approval Criteria

# What do they SAY?



- -Communicate the benifits of **Smart Lending to** Stakeholders.
- -Seek feedback from industry experts and regulatory bodies.
- -Share success stories of successful credibility predictions







