

Problem Statement

FinCar's marketing spend must drive more funded loans, not just applications. We lack a clear view of which segments by age, car type, area, deposit, loan amount, and APR are most likely to be approved and to proceed to funding after approval. Without this visibility, budget may flow to segments that create volume but few funded loans, or to segments where pricing and deposit terms suppress conversion. We need a data-driven view of the application to approval to funded funnel to focus spend on the highest-yield, lowest-waste opportunities within our risk and fairness standards.