

Age 52

Gender m

Job unskilled

Amount 10T

Duration 24

Purpose TV



BLACK BOX



Grant



Reject

Age 52

Gender m

Job skilled ↑

Amount 8T ↓

Duration 24

Purpose TV

BLACK BOX



Y' 

1

 x^*

Age 52

Gender m

Job unskilled

Amount 10T

Duration 24

Purpose TV

 f Black Box
ML Model X^{obs} 

MOC

2

Age 40

Gender w

Job skilled

Amount 8T

Duration 18

Purpose TV



1

3

Age 52

Gender m

Job unskilled

Amount 10T

Duration 1

Purpose TV



2

4

Age 52

Gender m

Job unskilled

Amount 5T

Duration 36

Purpose TV



3

Y'  x^*

Age 52

Gender m

Job unskilled

Amount 10T

Duration 24

Purpose TV

 f **Black Box
ML Model**

MOC

$$\rightarrow x' = \min_x$$

$$\left[\begin{array}{l} \textcircled{1} |f(x) - Y'| \\ \textcircled{2} \sum_{j=1}^p I_{x_j \neq x_j^*} \\ \textcircled{3} d(x, x^*) \\ \textcircled{4} d(x, X^{obs}) \end{array} \right]$$

 X^{obs} 