

# Thera Bank: Loan Acceptance

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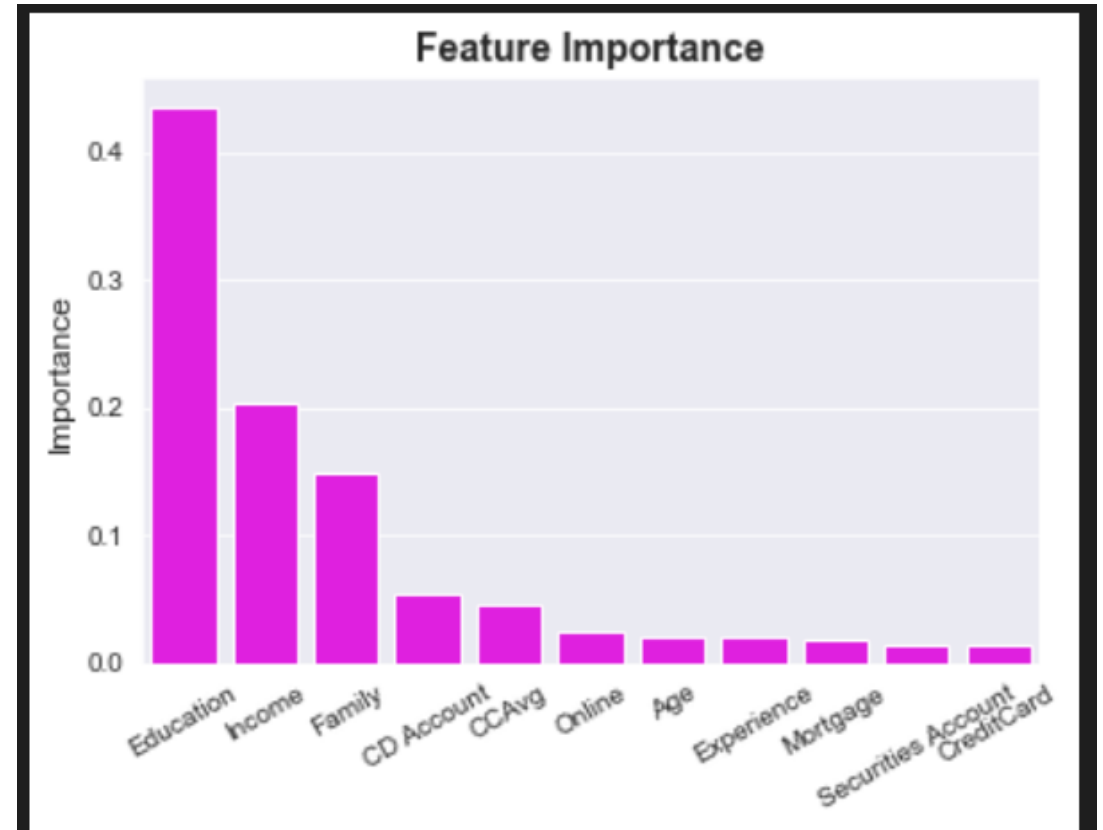
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# Problem Statement

- ▶ Thera Bank wants an increase in their loan department with their clients
  - ▶ Reduction in marketing department
  - ▶ Needs more money from loan interest rates
  - ▶ Keep same reliable clients to get more loans
- ▶ See which features of client's impact loan acceptance or rejection
  - ▶ High household value?
  - ▶ Do the features impact one another?
  - ▶ Are there more than one major factor in loan acceptance?

# Solution

- ▶ We trained a decision tree-based model to predict if a customer will accept or decline a personal loan
- ▶ This graph shows us the relevance of each feature given towards loan acceptance from our trained model



# Conclusion

- ▶ Most influential features for accepting a loan
  - ▶ Education
  - ▶ Income
  - ▶ Family
- ▶ Focus on clients who fall within the three categories above
- ▶ Increase brands on college campuses
  - ▶ Provides more customers with higher education levels and more income
- ▶ Increase student loan incentives
- ▶ More incentives for families opening bank accounts/college funds for children