# Tiger Pay: The New King of the FinTech Jungle

A very sophisticated Machine Learning model was used on TigerPay's dataset to predict and analyze the different variables that would pave the way for the company's disruption in the FinTech industry here in the Philippines. The Gradient Boosting Regressor model was used. The results show that the company should be looking into marketing to people from the upper class. These people have higher monthly earning or allowances. This is supported by the fact that most of the top predictors of the ML model are related to the socio-economic status of the user. Another thing that the company should look into are GCASH users. These people are potential users and these are users that are worth investing on in hopes of converting them to TigerPay users. These people may be looking for better fintech services other than GCASH.
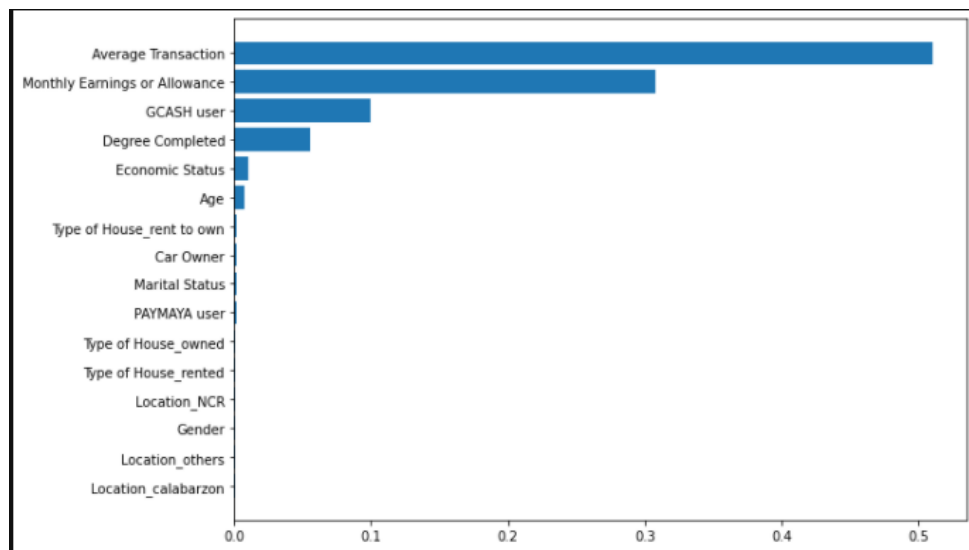
If Mr. Mikeal would like me to demo how the ML model works, it would be my pleasure to show Mr. Mikeal the power of ML models especially that of GBM. A jupyter notebook is attached with all the relevant codes regarding this model.