

## **1. Risk Mitigation: Minimizing the Misclassification of Poor Credit Scores**

**Goal:** Reduce the risk of classifying **"Poor"** credit scores as **"Standard"** or **"Good"** to avoid approving risky individuals.

**Key Metric to Focus On:**

- **Recall for the "Poor" class** → Ensures that most truly poor credit scores are identified correctly.

## **2. Customer Acquisition: Focused on Good and Standard Credit Scores**

**Goal:** Maximize marketing efforts by accurately identifying **"Good"** and **"Standard"** credit scores for customer acquisition.

**Key Metric to Focus On:**

- **Precision for Good and Standard Classes** → Ensures that most individuals classified as **"Good"** or **"Standard"** are truly in those categories, minimizing wasted marketing efforts.