Business Summary Report: Predictive Insights for Collections Strategy

# 1. Summary of Predictive Insights

Briefly restate your model’s findings from Task 2. Focus on high-risk segments, key predictors of delinquency (e.g., missed payments, credit utilization), and any meaningful patterns the Collections team should be aware of.  
  
Tip: Use 2–3 bullet points or short paragraphs. Refer to the dataset and insights you uncovered.

Optional: Include a Key Insights Summary Table (you may create this in Excel or insert manually).

|  |  |  |  |
| --- | --- | --- | --- |
| Key Insight | Customer Segment | Influencing Variables | Potential Impact |
| [Insert key insight from your model] | [Describe the customer segment this insight applies to] | [List the variables that contributed to this insight] | [Describe what the business could do with this insight] |

# 2. Recommendation Framework

Based on one of your model’s insights, outline your recommended intervention. Your recommendation should follow a SMART approach (Specific, Measurable, Actionable, Relevant, Time-bound).

Use the following subheadings to guide your structure:

* Restated Insight:
* Proposed Recommendation:
* Specific:
* Measurable:
* Actionable:
* Relevant:
* Time-bound:
* Justification and Business Rationale:

# 3. Ethical and Responsible AI Considerations

Reflect on the fairness, transparency, and impact of your model and recommendation.  
  
Include a brief discussion of any relevant ethical considerations, such as:

* Potential for bias or unfair treatment of certain customer groups (Provide specific examples related to your analysis).
* Explainability – how easy it is to communicate why the model makes its predictions.
* Whether the recommendation supports responsible financial decision-making.
* Other ethical principles considered (e.g., transparency, accountability, data privacy).

Keep your report under two pages. Write in plain, professional language. Use headings, bullet points, or short paragraphs to make it easy for the reader to follow.