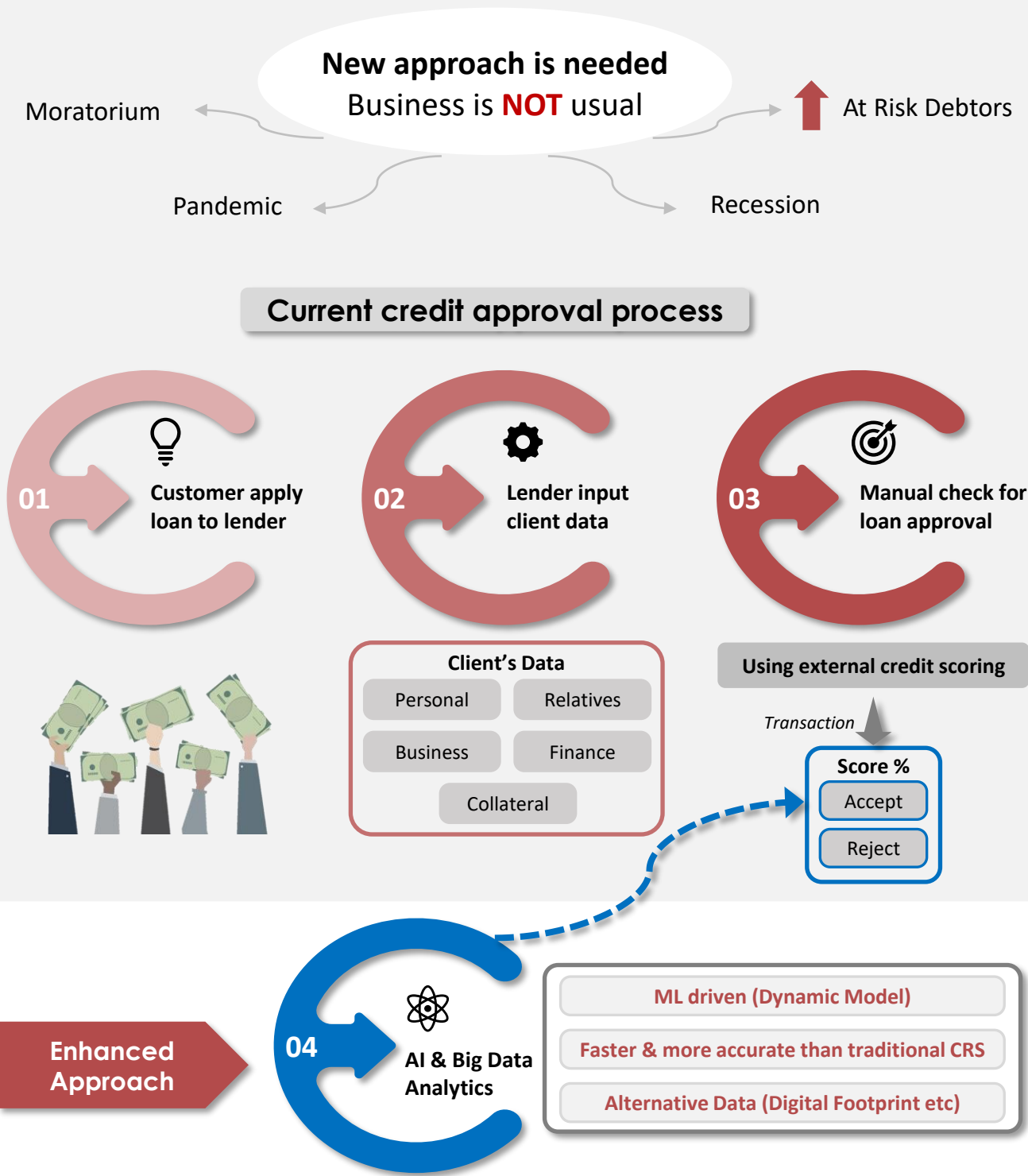


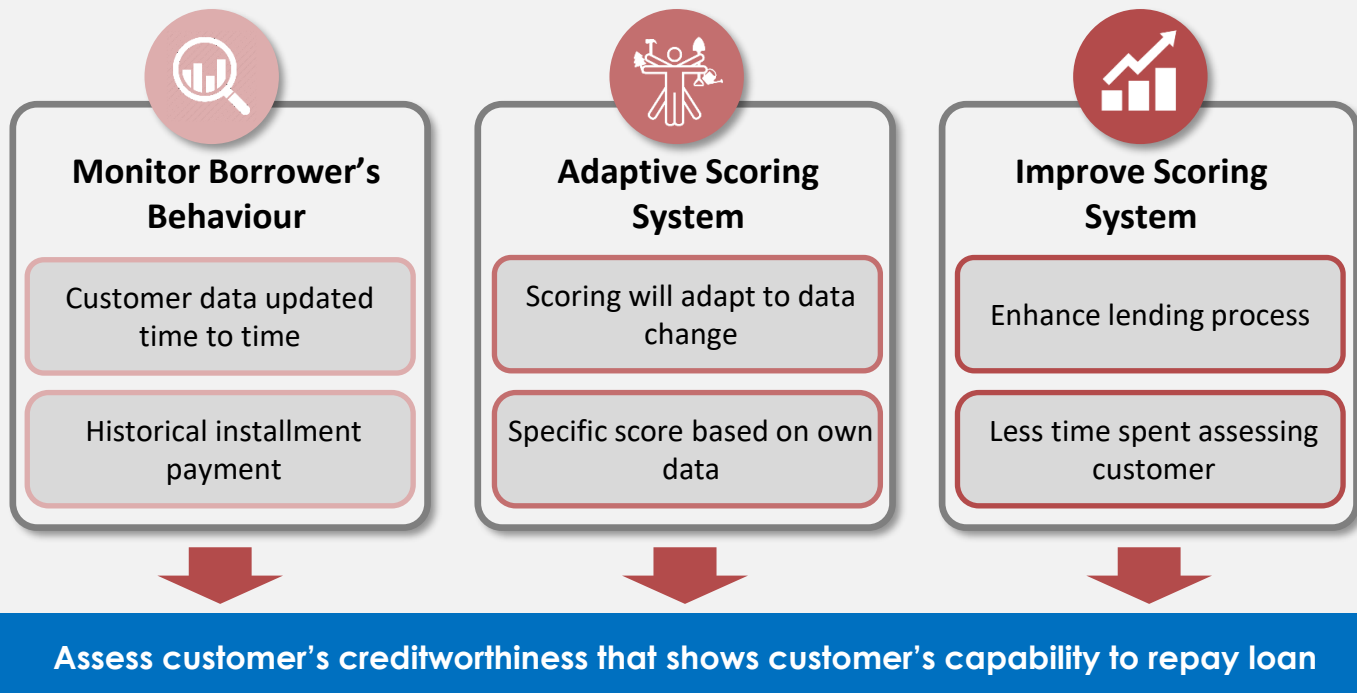
# How to Choose Credit Risk Scoring Model

-The Aftermath of Strike-



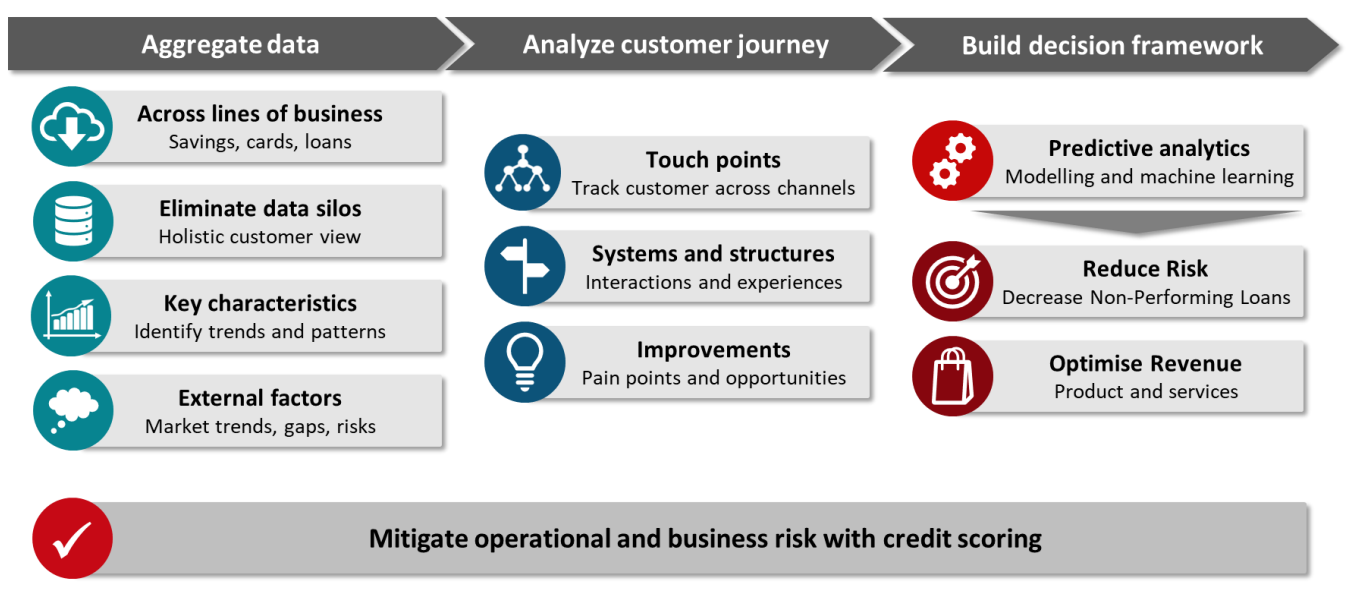
Results: Minimise Non Performing Loan (NPL), but optimise new loan business!

## Understand the Objectives...



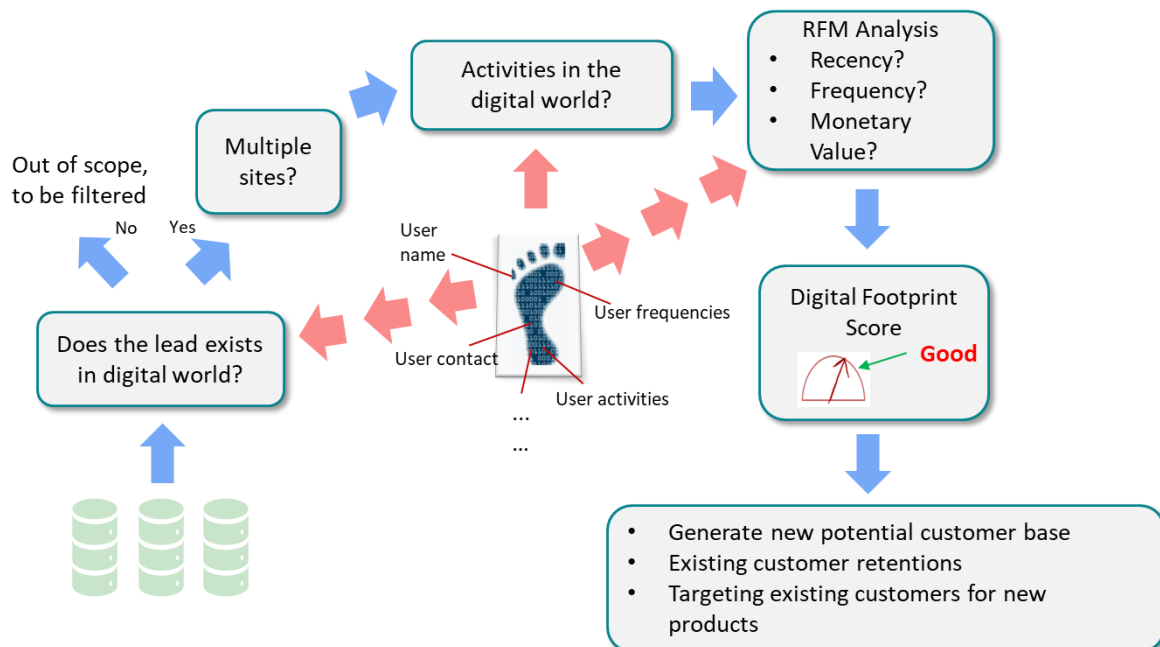
## The Desirable Characteristics...

### 1. Reduce non-performing loans and increase ROI with alternative data

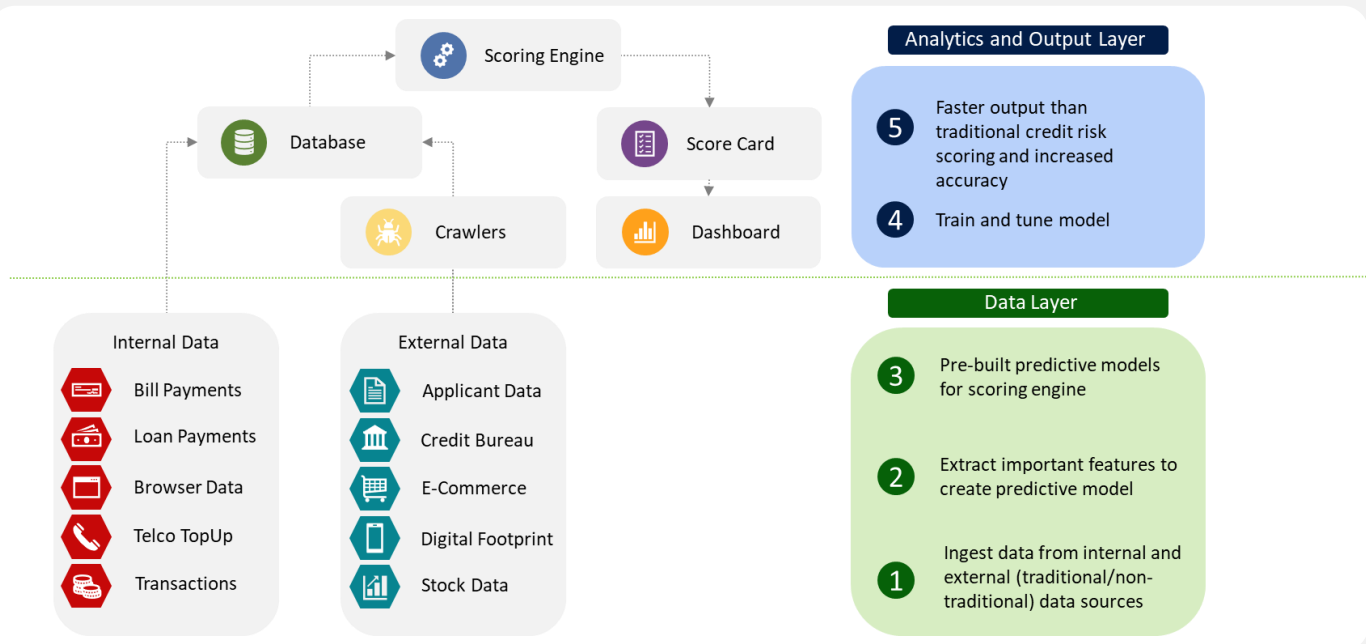


## 2. Leveraging the online unstructured data sources

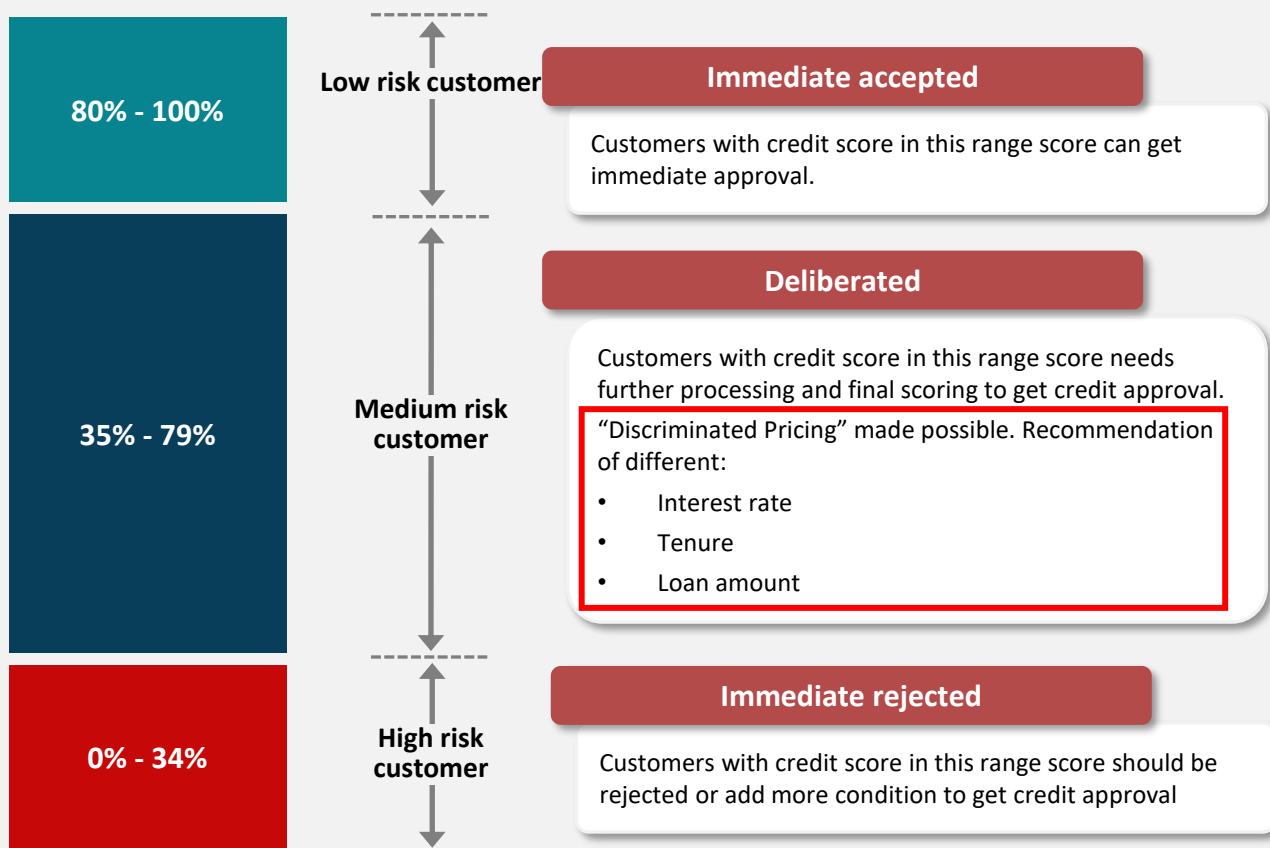
Turning Digital Footprints ➔ Digital Footprint Scores



## 3. Mitigating operational risk through ML based scoring engine



## 4. Provide “Discriminated Pricing Strategy” for Medium Risk Customers



More details on a webinar recap video:

<https://youtu.be/-denSPtlck>

Contact us:

[https://info.kewmann.com/predict\\_future\\_influence\\_now/contact\\_us/](https://info.kewmann.com/predict_future_influence_now/contact_us/)

Visit our website:

<https://www.kewmann.com/>

