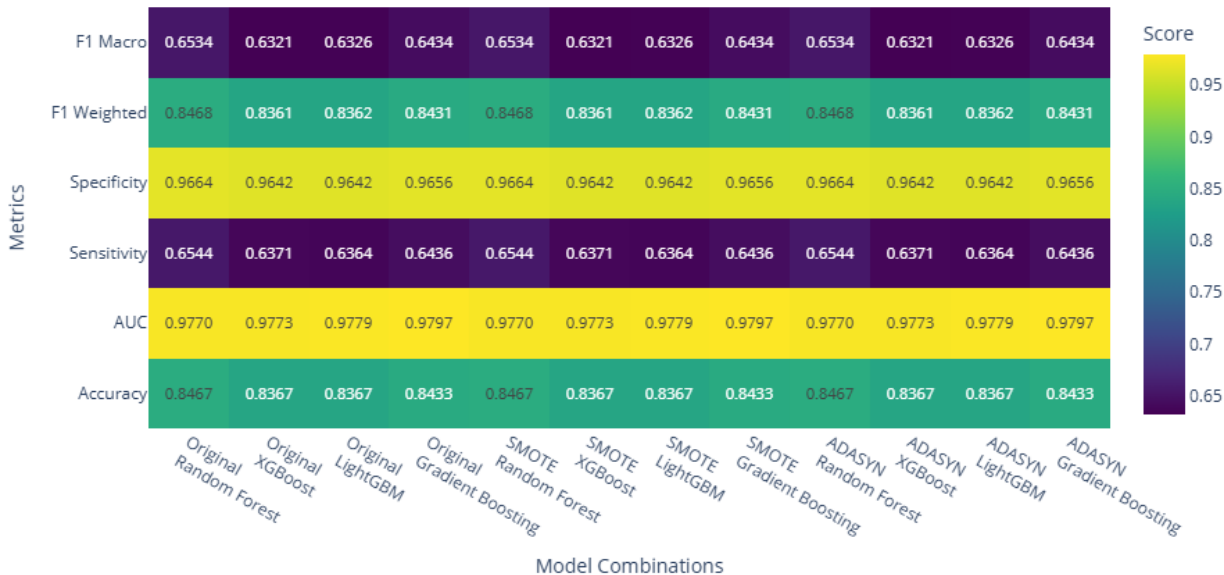


 **Enhanced Model Comparison Results**
Color scale: ● ≥ 0.9 | ● $0.8-0.9$ | ● $0.7-0.8$ | ● <0.7

Dataset	Model	Accuracy	AUC	Sensitivity	Specificity	F1 Weighted	F1 Macro
Original	Random Forest	0.8467	0.977	0.6544	0.9664	0.8468	0.6534
Original	XGBoost	0.8367	0.9773	0.6371	0.9642	0.8361	0.6321
Original	LightGBM	0.8367	0.9779	0.6364	0.9642	0.8362	0.6326
Original	Gradient Boosting	0.8433	0.9797	0.6436	0.9656	0.8431	0.6434
SMOTE	Random Forest	0.8467	0.977	0.6544	0.9664	0.8468	0.6534
SMOTE	XGBoost	0.8367	0.9773	0.6371	0.9642	0.8361	0.6321
SMOTE	LightGBM	0.8367	0.9779	0.6364	0.9642	0.8362	0.6326
SMOTE	Gradient Boosting	0.8433	0.9797	0.6436	0.9656	0.8431	0.6434
ADASYN	Random Forest	0.8467	0.977	0.6544	0.9664	0.8468	0.6534
ADASYN	XGBoost	0.8367	0.9773	0.6371	0.9642	0.8361	0.6321
ADASYN	LightGBM	0.8367	0.9779	0.6364	0.9642	0.8362	0.6326
ADASYN	Gradient Boosting	0.8433	0.9797	0.6436	0.9656	0.8431	0.6434

🔥 Performance Heatmap - All Models & Metrics



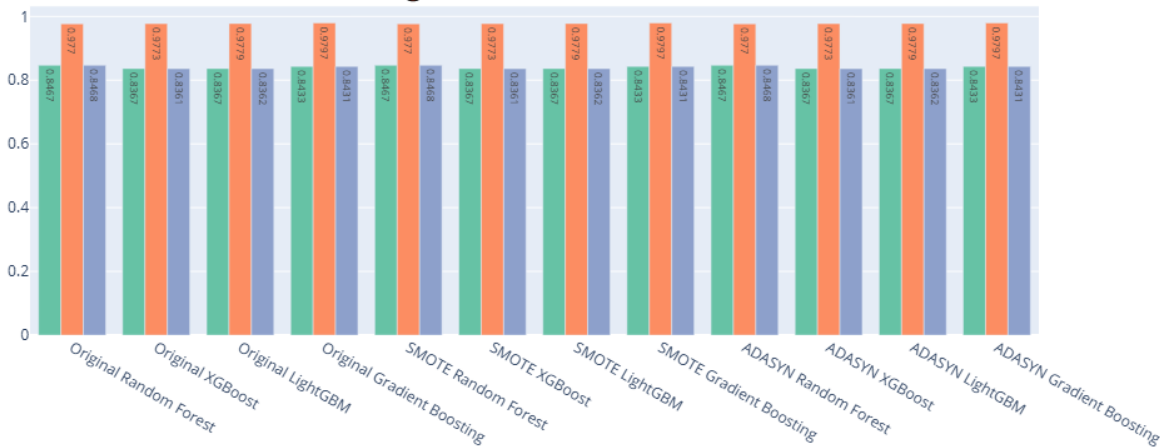
📊 Comprehensive Model Analysis Dashboard

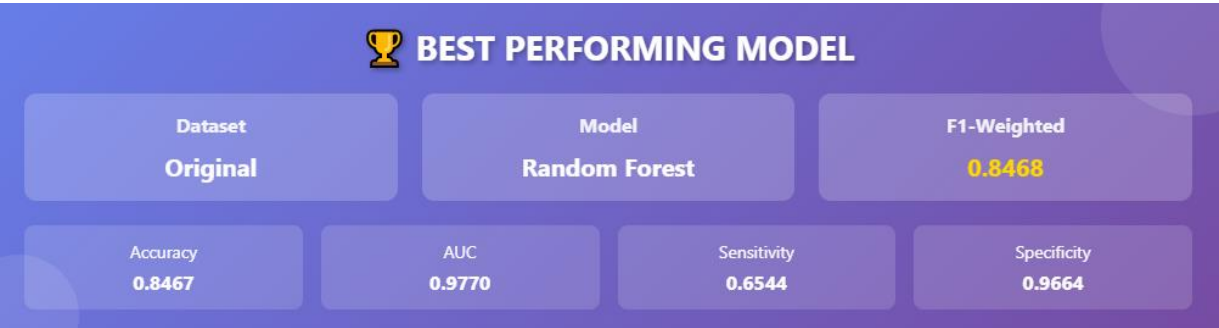
🏆 Overall Ranking

Accuracy AUC F1_Weighted

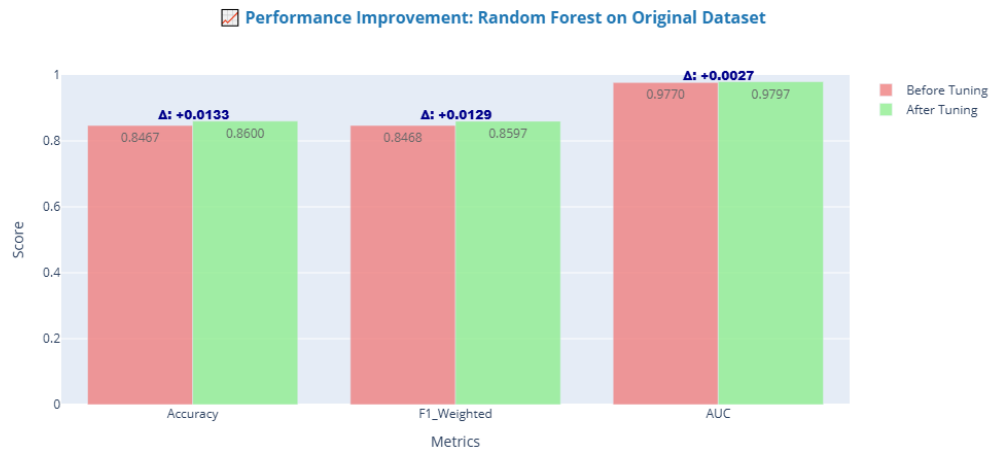
Rank	Dataset	Model	Overall Score
2	Original	Random Forest	0.8582
8	Original	XGBoost	0.8503
11	Original	LightGBM	0.8503
5	Original	Gradient Boosting	0.8551
2	SMOTE	Random Forest	0.8582
8	SMOTE	XGBoost	0.8503
11	SMOTE	LightGBM	0.8503
5	SMOTE	Gradient Boosting	0.8551
2	ADASYN	Random Forest	0.8582
8	ADASYN	XGBoost	0.8503
11	ADASYN	LightGBM	0.8503

📊 Performance Distribution





Hyperparameter Tuning





Optimized Hyperparameters for Random Forest

N Estimators:	50	Min Samples Split:	5	Min Samples Leaf:	4
Max Features:	None	Max Depth:	15	Criterion:	entropy
Bootstrap:	True				

PROTOTYPE

Model Information

Random Forest

MODEL TYPE

0.860

ACCURACY

0.860


F1-SCORE

Quick Guide

Fill customer data

Click predict button

Deploy



Credit Risk Analyzer

AI-Powered Credit Assessment System

Customer Information

Demographic Information

Occupation

Credit Limit (IDR)

25000000

-

+

Marital Status

Loan Period (Months)

36

-

+

Product Information

Product Type

Application Status

Sub Product

Prescreening Results

SLIK Result

DHNB Result

SIKPKUR Result

Prescreening 1 Result

DUKCAPIL Result

ANALYZE CREDIT RISK

✓ LOW RISK

Lancar



✓ Nasabah memiliki track record yang baik dan kemungkinan besar akan melunasi kredit tepat waktu.

Detailed Risk Analysis

