

Loan Approval Decision

The applicant with the following data:

- Age: 29
- Monthly income: 200,000
- Previous defaults: 0
- Credit score: 550

Asking for a Loan of IDR 5,000,000

Based on the applicant data, the loan is:

REJECT

Reason:

The predicted probability of default is 55.38%, resulting in a generated credit score of 545. Based on this score and the business threshold, the loan application is rejected.