SUMMARY OF MY FINDINGS

Welcome to the comprehensive analysis of my data, where I delve into descriptive, predictive, and prescriptive insights. The primary aim of this analysis is to unearth valuable patterns, predict future trends, and provide actionable recommendations for informed decision-making. The primary aim of this analysis is to unearth valuable patterns, predict future trends, and provide actionable recommendations for informed decision-making.

In the descriptive phase, we unravel the data's story, examining key metrics and trends that characterize our dataset.

Moving into the predictive realm, we employ advanced techniques such as C-bagging, Neural Network, and Logistic Regression to forecast outcomes and evaluate the performance of our models.

The prescriptive analysis takes our exploration further, incorporating K means clustering, simulation and optimization to guide decision-making. Through this multifaceted approach, we aim to not only understand the past and predict the future but also prescribe optimal strategies for achieving desired outcomes.

Analyzing the Allocation of Credit Card Interest Rates

Frequency axis: 0, 400, 800, 1200, 1600

bins: 7.36, 9.41, 11.46, 13.51, 15.56, 17.6, 19.65, 21.7, 23.75, 25.8, More

X axis: bin

Plot Area

A correlation Between Annual Income and Interest rates

$y = -2480.7x + 94584$
$R^2 = 0.0628$

Y axis (annual_inc): 40000, 60000, 80000, 100000, 120000, 140000, 160000

X axis (int_rate): 5, 10, 15, 20

Series "annual_inc" Point "8.67"
(8.67, 103000)

Summary Of Predictive Analysis

Legend: Sum of ..., Sum of ..., Sum of ..., Sum of ..., Sum of ...

Models axis: 0K, 2K, 4K

Metrics: Acccuracy(..., Accuracy(#..., F1 Score, Precision, Sensitivity(R..., Specificity, Success Class, Success Pro...

Summary Of Predictive Analysis

Legend: Count of Regression ..., Count of Column10, Count of Regressio..., Count of Colum..., Count of Neur..., Count of Colu..., Count of Neur..., Count of Col...

Models axis: 0, 1, 2

Value axis: 0.086260782, 34354346.64, 3642.400299, 5861.25811, 98253431377, Value

Simulation

Y axis: -2E+12, -1E+12, 0, 1E+12, 2E+12, 3E+12, 4E+12, 5E+12

Horizontal Axis

Optimization

Y axis: 0, 100000, 200000, 300000, 400000, 500000, 600000

constraints
Optimization
Chart Area

$- $4,07,780.48 $5,48,831.08
$5,44,167.23 $4,99,221.22

K Means Clustering

Average Distance axis: 0.0, 0.2, 0.4, 0.6, 0.8

Normalized Coordinates axis: 0.0, 0.5