



# **FINAL ASSIGNMENT**

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**DATA SCIENTIST COURSE**  
**BY**  
**RAKAMIN – HOME CREDIT INDONESIA**

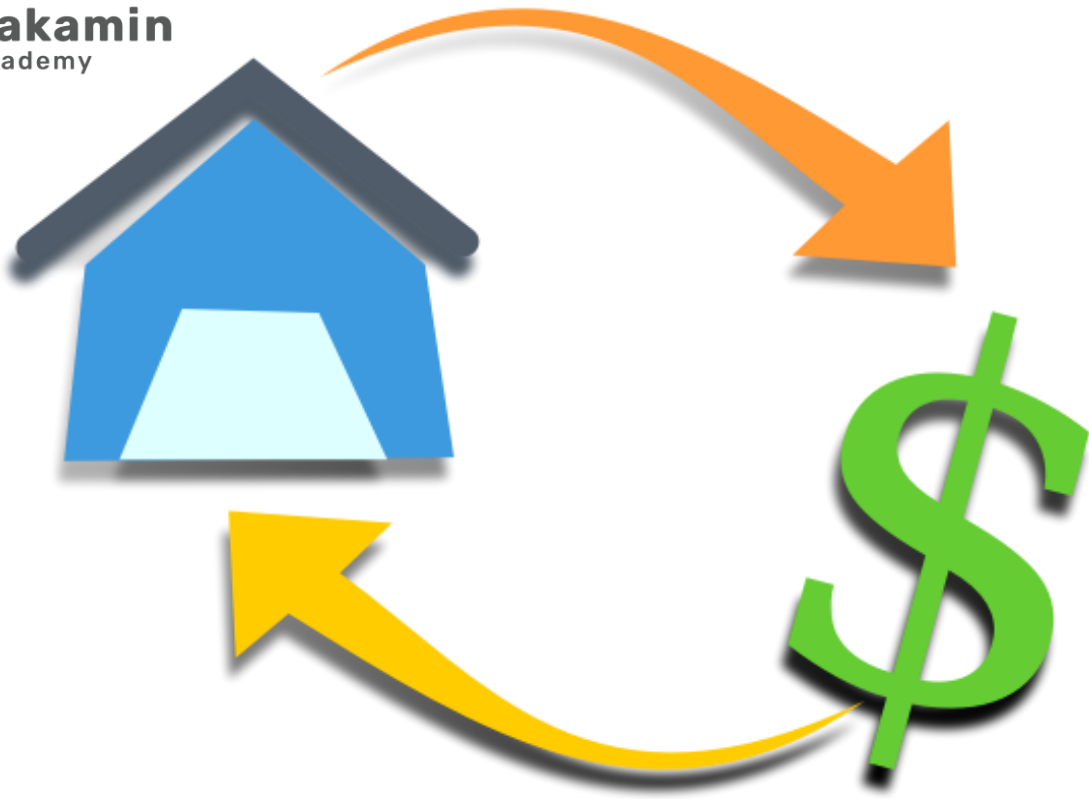
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## PROBLEM ?

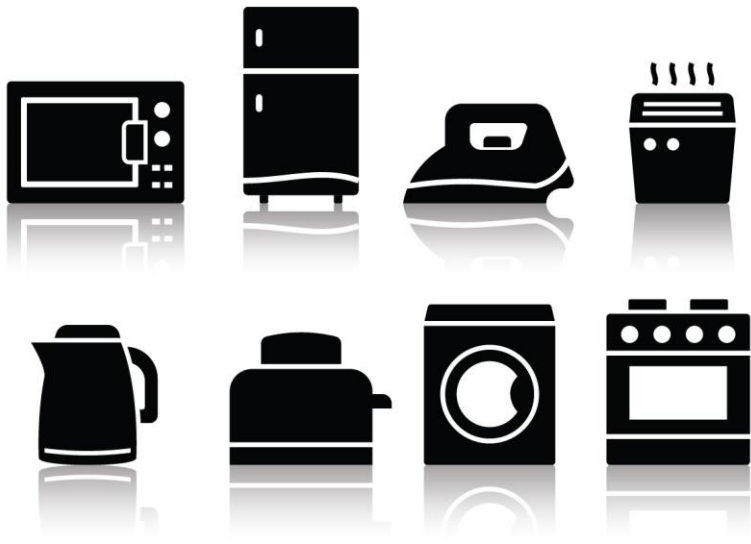
- How to increase the number of revolving loan users ?
- What can we offer to get the target's attention?



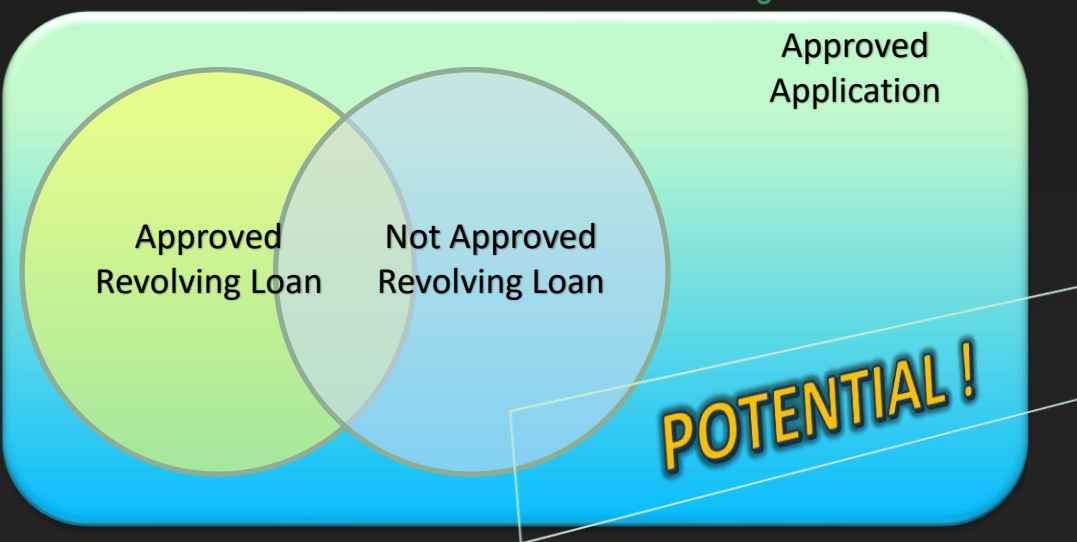
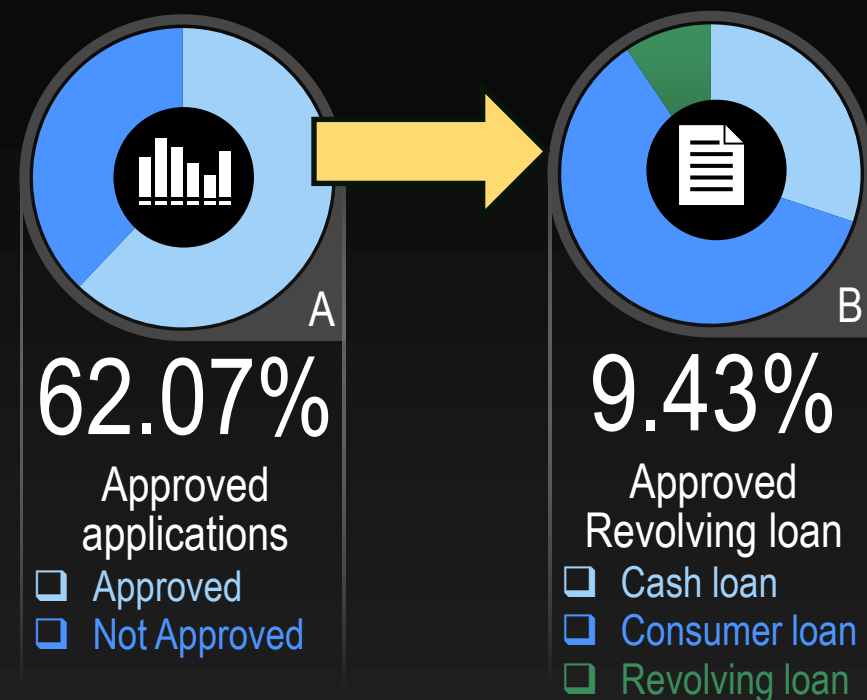
# Why Should Revolving Loan

This revolving credit will increase the provider's profit from interest and credit administration which is of course borne by the customer.

In addition, due to its flexible nature, these loans hope can attract more customers' attention.



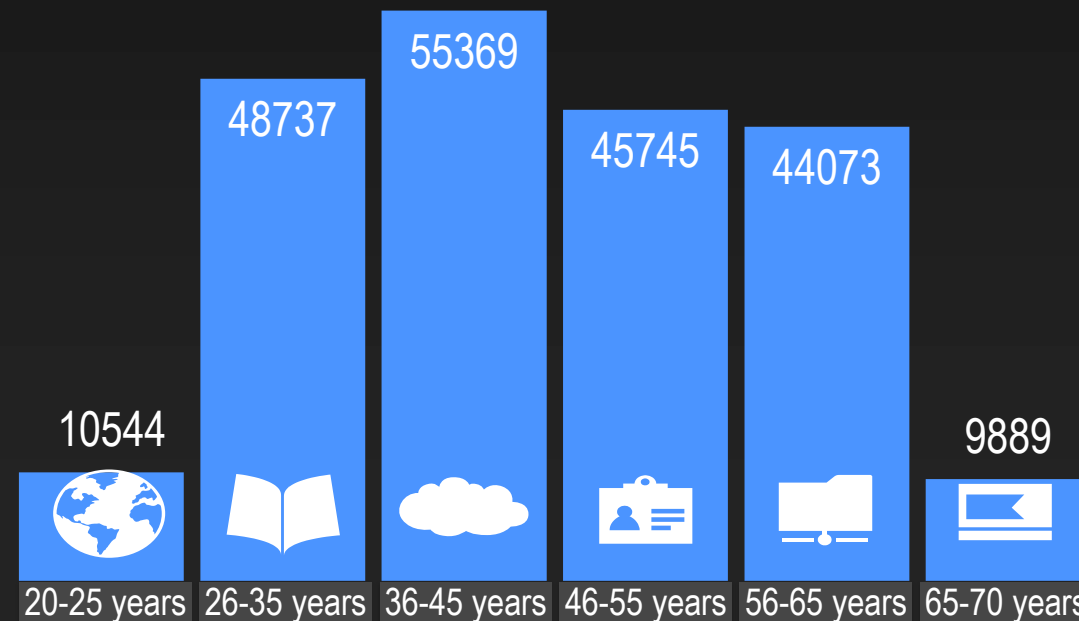
# PREVIOUS APPLICATION



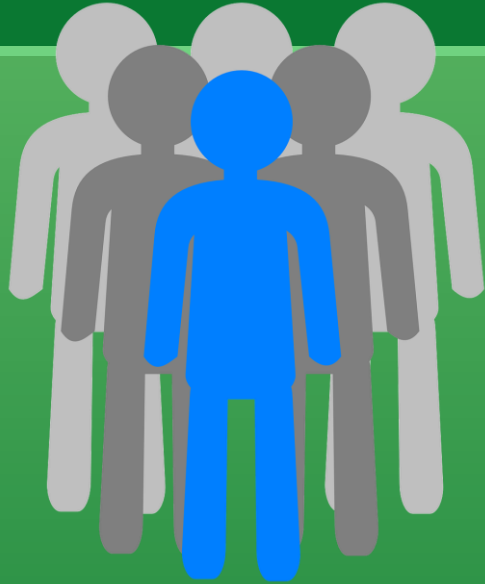
214.357  
Candidates

The Potential Candidates are those 25-45 years who haven't apply for revolving loans at all but already approved in another contract type.

## Potensial Candidates Age



# Potential Candidates



**149,851**

*Productive Age (25 – 45).*

*If we can offer the productive age more optimally, we can approach more profit with high success rate. That's why I only include those who already approved.*

*We can analyze more complex by include some parameters like the income of the target, the occupation, the age of the car, the condition of the house, the purpose of the client when applying for credit before, etc.*

Target those not own car



**63,627**

Target those not own house/flat



**38,174**

Target's Maximum and minimum Income



**26,550-117,000,000**

Target's Occupation

- Laborers
- Accountants
- Managers
- It staff
- Waiters/barmen staff
- etc

# Algorithm How To Get The Data:

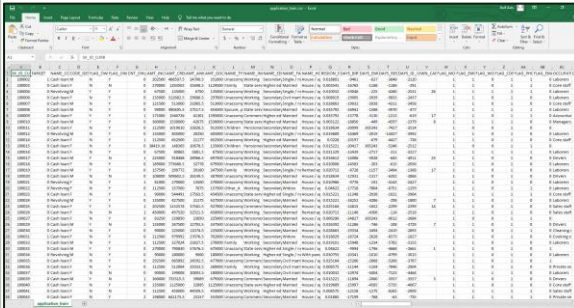
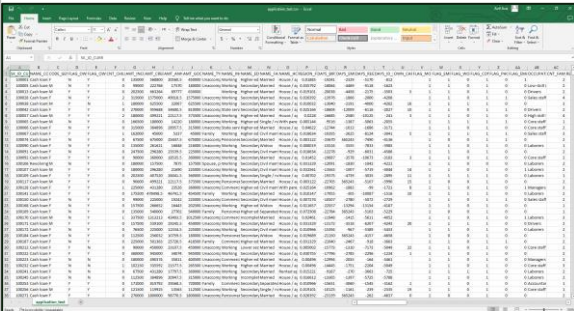
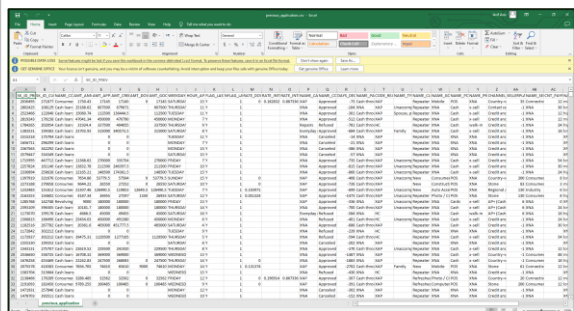




# Materials & Tools (Display & Processing)

## DATA

1. Application\_test.csv
2. Application\_train.csv
3. Previous\_application.csv

## Application

1. Spyder (Python 3.9)
2. Microsoft Excel
3. Microsoft Power Point



## Python's Library

1. Pandas
2. Numpy
3. Collections



## References



Home Credit Dataset

- <http://eprints.perbanas.ac.id/4129/4/BAB%20II.pdf>
- <http://eprints.perbanas.ac.id/4129/4/BAB%20II.pdf>

## Github Repo

1. [https://github.com/Malvoy3rd/Rakamin\\_final\\_task.git](https://github.com/Malvoy3rd/Rakamin_final_task.git)

Thank you!

