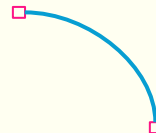




Final Project Home Credit Indonesia

Marcellinus Putra Wijaya



Daftar Tabel

01

Tujuan

capaian yang akan didapatkan pada masalah

02

Business Insight

visualisasi keadaan dalam bisnis perusahaan

03

Data Cleaning

pembersihan data, duplikat, null value

04

Fitur Engineering

label encoding, one hot encoding

05

Rekomendasi Bisnis

Bisnis importance



01

Tujuan



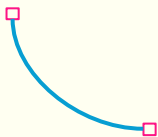
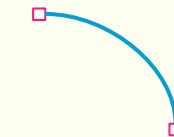
Mengetahui karakteristik customer yang kesulitan membayar credit

Membuat *machine learning* yang mampu memprediksi customer yang kesulitan membayar



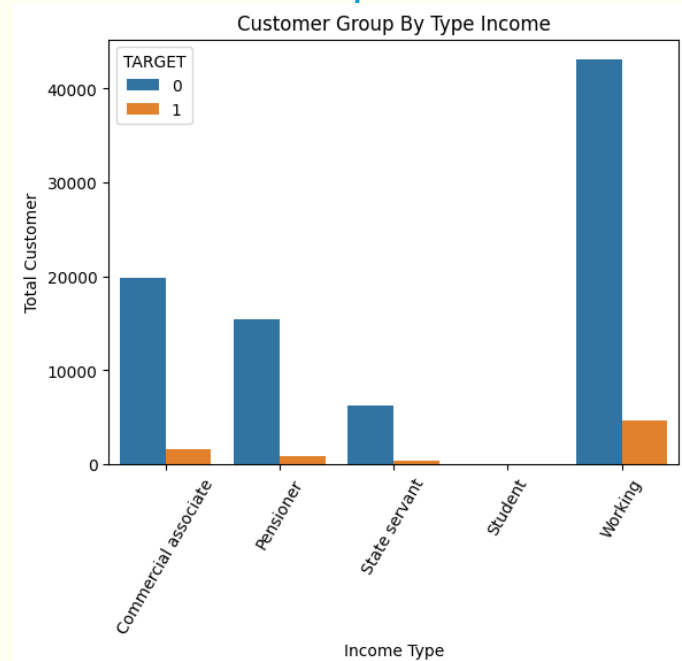
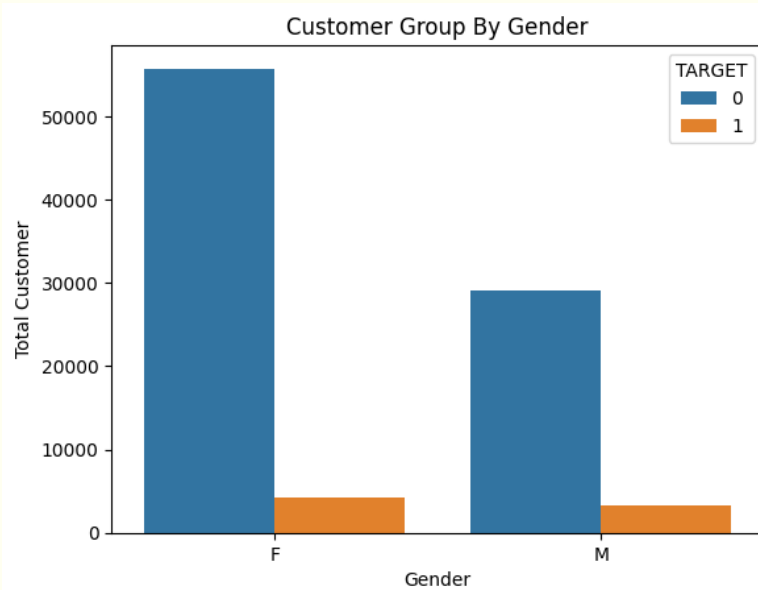
02

Business Insight



Link repository in [here](#)

2. Data Visualisasi



secara gender,
perempuan cenderung
lebih susah membayar

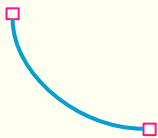
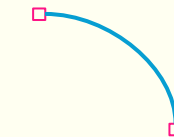
secara jenis pendapatan, orang
yang masih bekerja cenderung
susah membayar





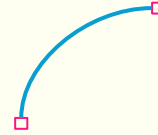
03

Data Cleaning



Link repository in [here](#)

3. Data Cleaning

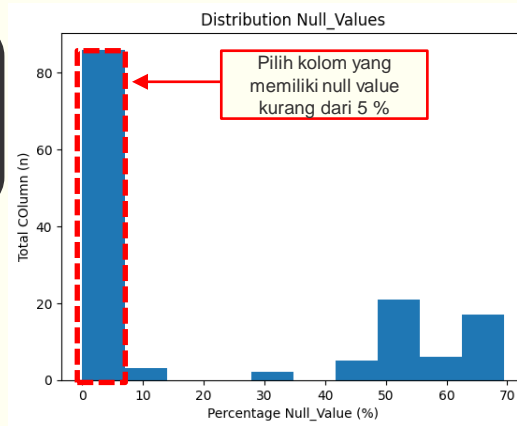


data duplikat

null data

fillna

Tidak ada data duplikat dalam dataset ini



Terdapat 9 kolom numerical yang masih ada data yang Null

Dilakukan fillna menggunakan median

- Fitur yang memiliki null di atas 5% didrop
- Fitur kategorikal yang memiliki unique value lebih dari 5 didrop
- Jumlah fitur sebelum 140 menjadi 80





04

Feature Engineering

4. Feature Engineering

Feature Extraction

- Single/not married
- Separated
- Widow



Single

- Married
- Civil Marriage



Married

Feature Encoding

Label Encoding

- Name contract type
- Code gender
- Flag own car
- Flag own realty
- Name family status

One_HOT

- Name income type
- Name education type
- Credit active

Data Transformation

- StandarScaler
- Lebih tahan terhadap outlier



05

Rekomendasi Bisnis

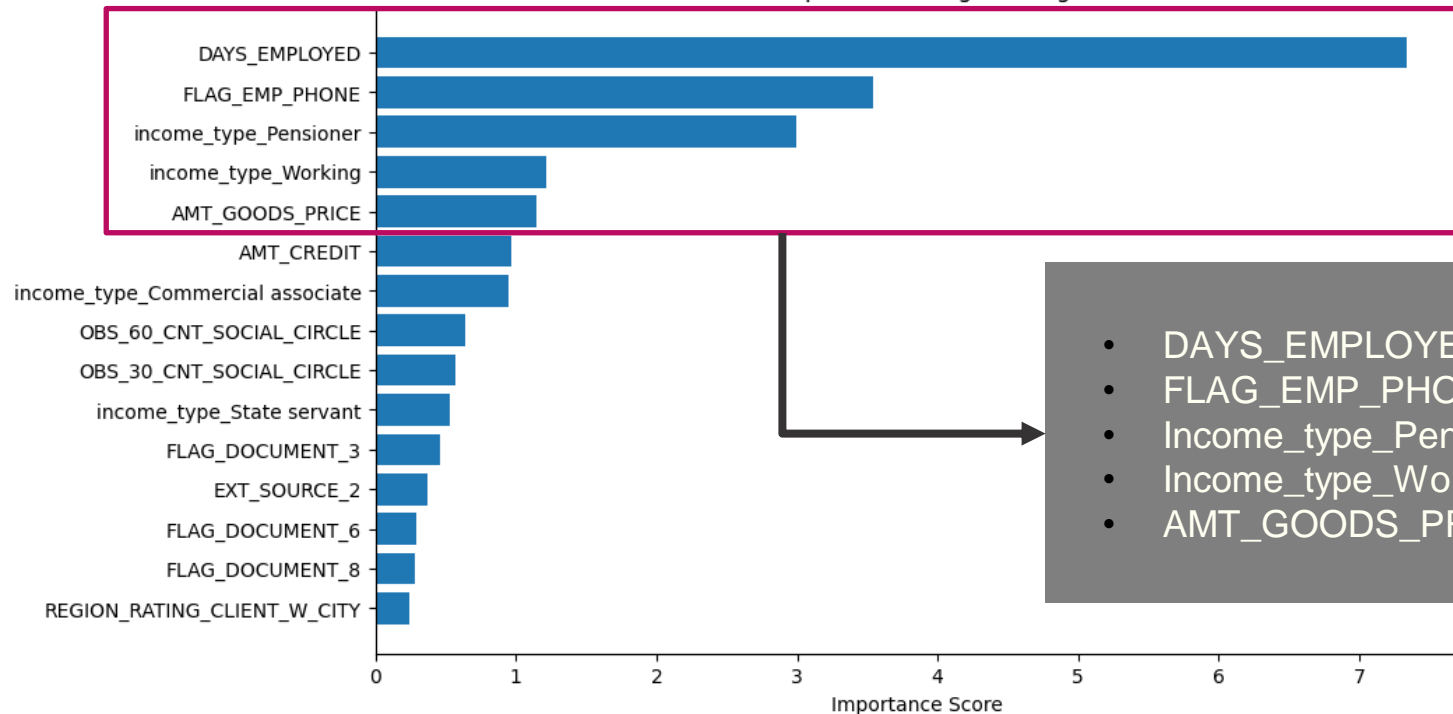
Model Logistic Regression

ROC-AUC
train : 0.72, test : 0.69

**Masih Perlu
ditingkatkan**



Feature Importance - Logistic Regression



- DAYS_EMPLOYED
- FLAG_EMP_PHONE
- Income_type_Pensioner
- Income_type_Working
- AMT_GOODS_PRICE

**Feature
Importance**

Link repository in [here](#)

Thanks!

Do you have any questions?

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Github : <https://github.com/Marcellinus1099>

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