**IST 687 – GROUP B2**

**FINAL PROJECT REPORT**

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BUSINESS QUESTIONS

1. What are the Business Questions? 2

DATA AJQUISITION, CLEANING, TRANSFORMATION, MUNGING

1. Describe your data acquisition process
2. What data did you select, all, subset, why
3. What was your initial quality assessment
4. What fields/variables did you finally decide on, why
5. Provide a data dictionary
6. Provide data descriptive statistics, rows, str
7. Did you have to do any cleansing, describe
8. Interesting findings

DESCRIPTIVE STATISTICS

1. Provide demographic statistics – Location
2. Any early observations, nuggets of interest, interpretation, interesting findings
3. Graphs, charts, tables, visuals, text

USE OF MODELING TECHNIQUES

1. Linear modeling
2. Support vector
3. Provide key statistics of interest and interpretation for each model

OVERALL INTERPRETATION OF RESULTS/ACTIONABLE INSIGHTS

REFERENCES

APPENDIX – RStudio CODE

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**INTRODUCTION**

1. **Project Background and Description**

This project is an exercise in taking a dataset with a variety of financial metrics to generate questions regarding best business practices and finding ideal customers that would be approved to receive a financial loan.

1. **Project Scope and Context of this Analysis**

The scope of this project encompasses data gathered from a Financial Technology (FinTech) Company on customer demographics, current debts, income, applied loan amount, applied duration of loan, loan date, and more.

The data also shows which customers had their loans approved and which didn’t; allowing us to look for patterns as to the ideal customer. We paid attention to each customers Credit Score, as well as his financial statements, noting that customers with a higher Credit Score are more likely to be approved for a loan, while customers with large amounts of debt and a low income are not likely to be approved.

The data has been encrypted so to protect customer identity.