5. Results

5.1 Explanatory Data Analysis

In order to fully understand the data, we first obtain descriptive statistics and summaries of all variables in the `Credit.csv` data set. Some of the plots we obtained are displayed as following:
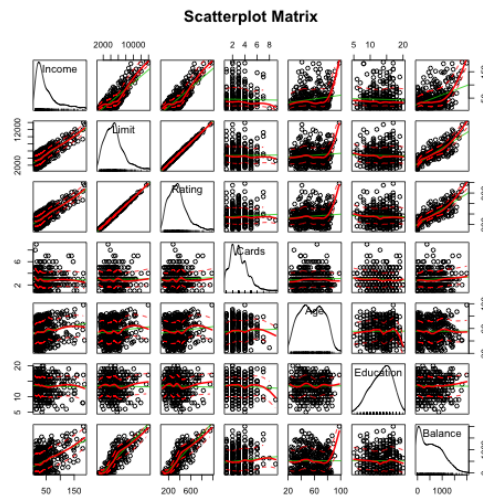

Figure 1: Scatterplot Matrix of all variables

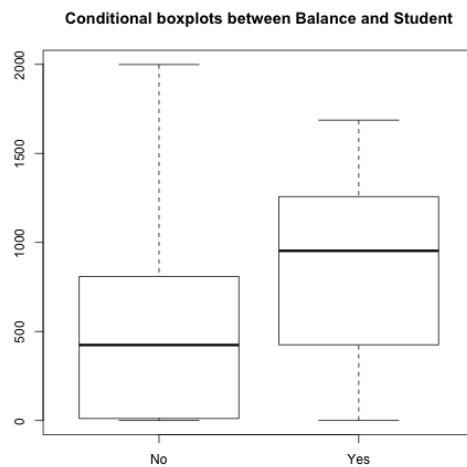For qualitative variables, we can also observe some conditional boxplot as displayed below:

Figure 2: Conditional Doxplot on Student