



To go further

- Retrain the XGBoost model using only the top 10 most important features identified from feature importance analysis. This may help to simplify the model and reduce overfitting.
- Explore the use of SMOTE (Synthetic Minority Over-sampling Technique) as a hyperparameter in the [XGBoost tuning](#). This technique may help to balance the class distribution and improve the model's ability to predict defaults.
- Gather additional information about the loan amount and use it as a feature in the model. This could potentially improve the model's performance by capturing the relationship between loan amount and default risk.

Credit default prediction

01 02 03 04 05 06 07 Perspective