MDS6212 Fintech Theory and Practice

Assignment for Week two

Data confidential requirements:

* Do not share datasets with others
* Do not post datasets on the Web site
* Datasets can only be used to work on assignments of MDS6212, M.Sc. in Data Science, CUHK-Shenzhen.

Datasets:

* MDS6212 Week 2 Renrendai loans.xlsx
* MDS6212 Week 2 p2p lending platforms.xlsx

Questions:

1. Present two tables for the summary statistics of the key variables in Renrendai loans.xlsx and p2p lending platforms.xlsx
2. Perform a **logit regression** and examine the relation between the default likelihood and borrower characteristics such as credit, house, car, education, work time, etc.
3. Perform an **ols regression** and examine the relation between the number of bids and borrower characteristics such as credit, house, car, education, work time, etc.
4. Perform the **Cox model (Proportional hazards model)** and examine the relation between the platform default (survival) likelihood and platform characteristics such as RegCapital, Joinasso, etc.

Deadline: Oct. 10, 2020