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**Predicting Default of Credit Card Clients**

**Project Description**

This project plans to utilize 23 clients case default payments in Taiwan to predict fraud. The difficult articulation depends on default payments and looks at the prescient precision of the likelihood of default among data mining techniques.

**Methodology**

The dataset will be cleaned and subjected to exploratory analysis to determine correlations between features and relationships between feature and the default decision (Yes or No). The dataset will be split into training and test sets, with the former trains on logistic regression, neural network, K-means algorithms, and then subsequently evaluate using the test set to determine the choice model.

**Target Question**

Develop the predictive accuracy of a candidate machine learning algorithm for detecting defaults to clients’ credit cards

**Source of Dataset**

The dataset is collected from Department of Information Management, Chung Hua University, Taiwan and Department of Civil Engineering, Tamkang University, Taiwan. The source URLs for the data is

<https://archive.ics.uci.edu/ml/datasets/default+of+credit+card+clients>

Accessing this data does not violate any laws. This data does not appear to have been previously analyzed based on a Google search.

The clients’ credit card dataset consists of 30,000 training examples, with each having 23 features (or attributes).

**Brief Project Process Summary**

* Data Cleaning
* Exploratory Data Analysis
* Feature extraction and engineering
* Data Visualization
* Model Training.
* Model Evaluation and Testing