

Meet Author





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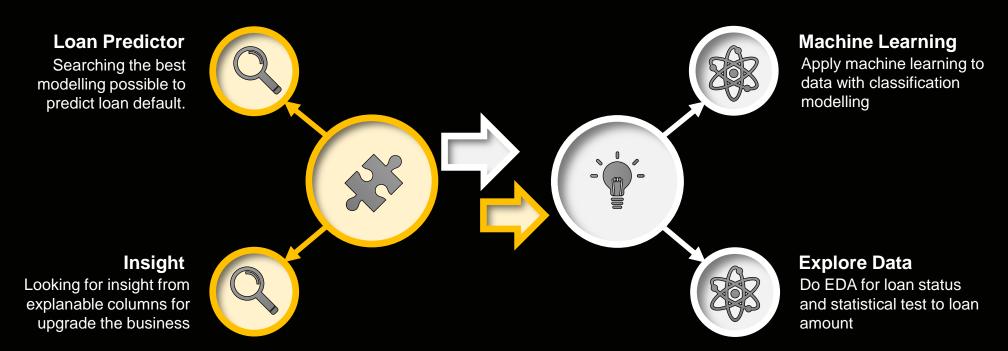
Engineering Physics

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Problems





Problems

Solutions

About Data







Recall Default

Find best possible recall default value with RandomSearchGrid and/or arrange class weight

Classification Modelling

Train SMOTE data with few classification modelling (DecisionTree,RandomF oresest,etc).

Imbalanced Data

If data imbalanced between default and not default, try oversamling with SMOTE.

Recall Default

Find best possible recall default value with RandomSearchGrid and/or arrange class weight

Classification Modelling

Train original data with few classification modelling (DecisionTree,Random Foresest,etc).

Feature Engineering

Do one hot encoding

Modelling Strategy

Conclussions

01

Modelling Report

We get good enough result to apply loan predictor. For training data, The result is 77% f1-score and recall 86%. For testing data, The result is 63% f1-score and 61% recall.

02

For Better Results

This model could be get better result if we do know spesifically about some features (group,contract type,and history type).

And we could try GridSearchCV for every models.



