Machine Learning Capstone Project

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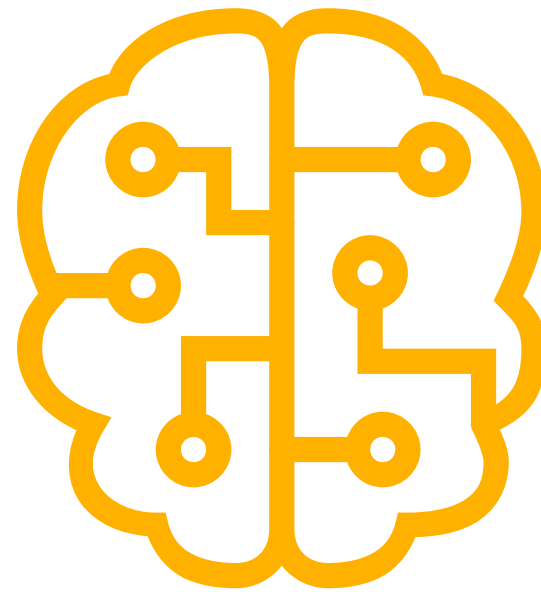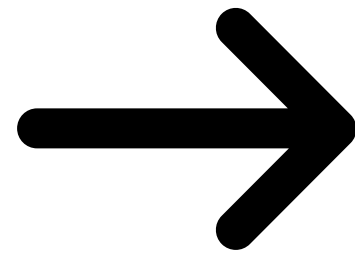
Predicting Credit Risk

Cici, a peer-to-peer (P2P) lending fintech startup, wants to increase efficiency in their business processes by changing the credit risk identification process that used to be done manually into an automatic risk identification process.
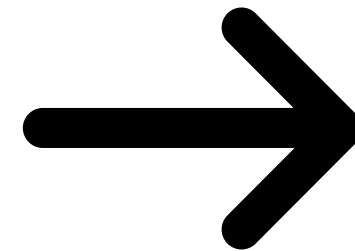
Cici is not an actual company name

Predicting Credit Risk

Credit
Application

Credit Risk
Prediction Model

Good   Bad

Credit
Risk

Data

To do this, the management provides data on the last 999 credit applications.

	usia	jenis_kelamin	pekerjaan	kepemilikan_rumah	jumlah_tabungan	jumlah_pengajuan_kredit	durasi	tujuan	risiko
1	19	perempuan	Pegawai Swasta	Sewa	Sedikit	1980	9	Furnitur	bad
2	20	laki-laki	Pegawai Swasta	Sewa	Sedikit	585	12	Alat Elektronik	bad
3	20	laki-laki	Pegawai Swasta	Milik Sendiri	Sedang	674	12	Alat Elektronik	bad
4	20	laki-laki	Wiraswasta	Sewa	Sedikit	1107	12	Alat Elektronik	bad
5	20	perempuan	Pegawai Swasta	Sewa	Sedikit	1282	12	Furnitur	bad
6	20	laki-laki	Pegawai Swasta	Milik Sendiri	Sedikit	1313	9	Furnitur	good
7	20	perempuan	Pegawai Swasta	Milik Sendiri	Banyak	1577	11	Furnitur	good
8	20	perempuan	Pegawai Swasta	Milik Sendiri	Sedikit	1967	24	Alat Elektronik	bad
9	20	perempuan	Pegawai Swasta	Sewa	Sedikit	2039	18	Furnitur	bad
10	20	perempuan	Pegawai Swasta	Sewa	Sangat Banyak	2221	15	Kendaraan	good

The data used is not the actual data (This data is a real data that has been modified, so that it can be used for the learning process)

Task

Use the machine learning model that has been made to predict the risk of the following credit application.

Usia: 66
Jenis Kelamin: Laki-laki
Perjaan: Wiraswasta
Kepemilikan Rumah: Milik Sendiri
Jumlah Tabungan: Sedikit
Jumlah Pinjaman: 1908
Durasi Pinjaman: 30
Tujuan: Bisnis