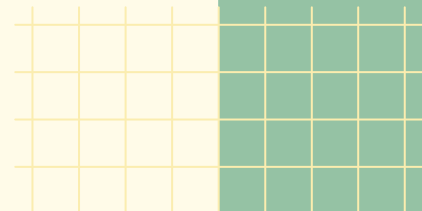
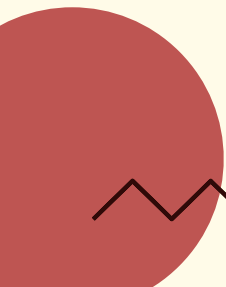




Final Task

Home Credit Scorecard Model

Ardhya Garini



Problems



- From the existing data, Home Credit Indonesia wants to help people who don't have a bank account by providing a positive and safe borrowing experience.
- Home Credit Indonesia uses existing data to find out or predict its clients' payment capabilities.

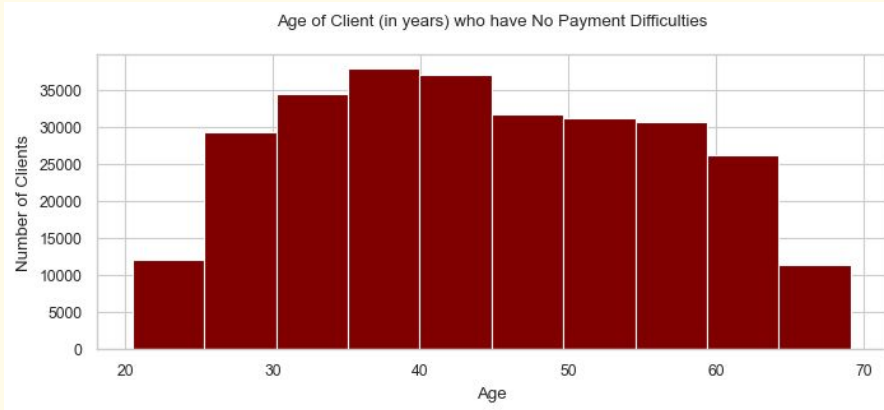
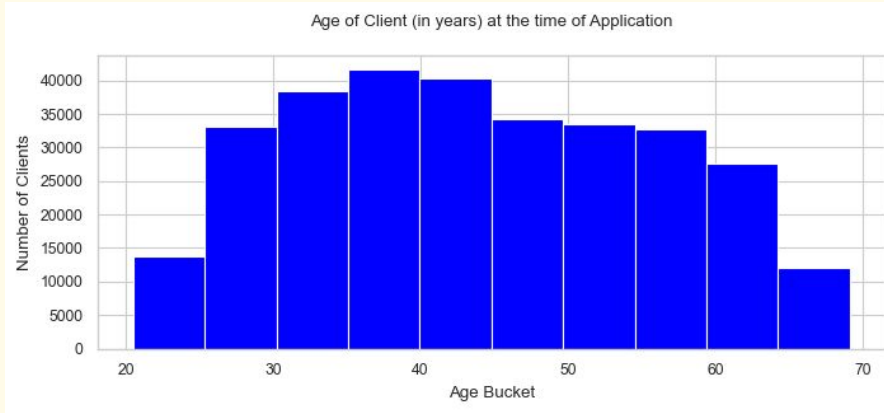


Step by Step



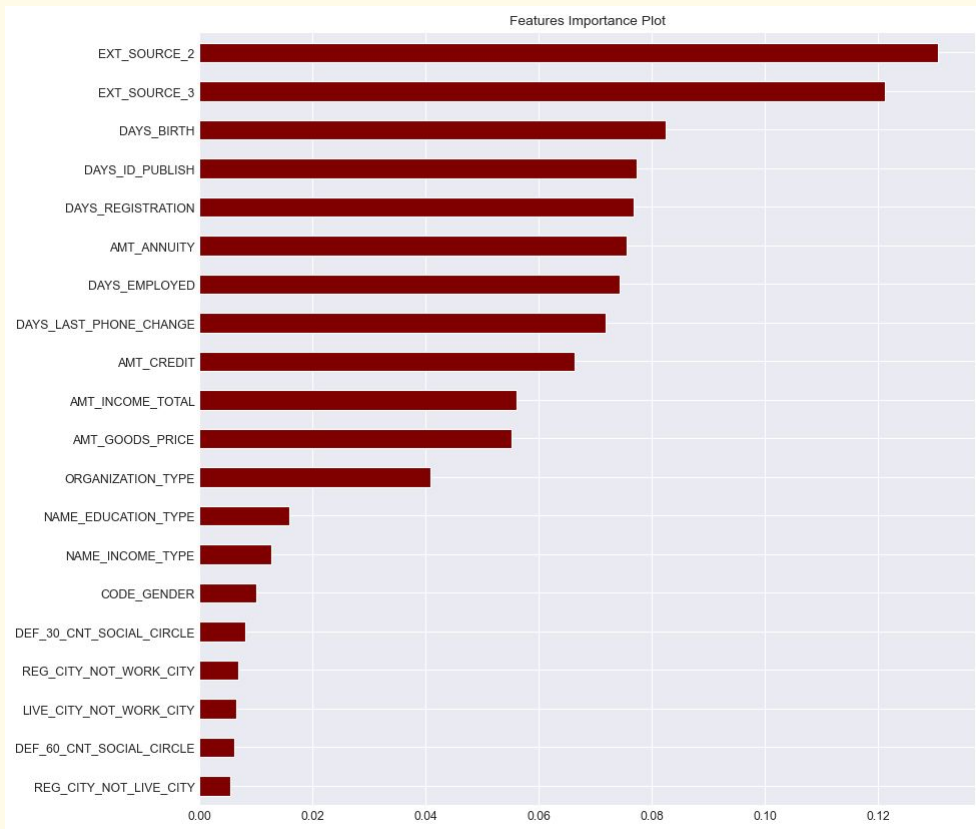
- Data Preparation
- EDA
- Data Cleaning
- Model Building
- Prediction





The highest number of customers who applied for loans were in the 35-40 year age range, followed by customers in the 40-45 year age range. Meanwhile, the number of applicants for clients aged less than 25 or more than 65 years old is very small. Clients who do not experience payment difficulties are clients in the 35-45 year range. Meanwhile, clients who experience payment difficulties are clients aged 25-35 years

Machine Learning Models



- Algorithm using random forest classifier
- Random forest model gives 100% correct results

Reccomendation

- Create a campaign to get more students, accountants, high-skilled technology staff, managers interested in applying for loans
- It is necessary to analyze further, a survey can be carried out to find out whether there are problems if clients who are on maternity leave or unemployed take out cash loan contracts. So, in the future, if there is a client with that kind of income, we can recommend the right type of contract so that the application is approved.
- Clients who do not experience payment difficulties are clients aged 35-45 years. Clients of this age can become permanent targets for becoming clients.
- Random forest is the machine learning model chosen to help the team determine whether customers have problems paying off loans or not because random forest has the most accurate prediction results

You can see my code

Hello, please visit my code → <https://github.com/garini6/Home-Credit-Indonesia->

Thank You