



# **ID/X Partners Data Scientist Virtual Internship Program**

**Nama Peserta : M. Ichsanul Amal**

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# Business Objective



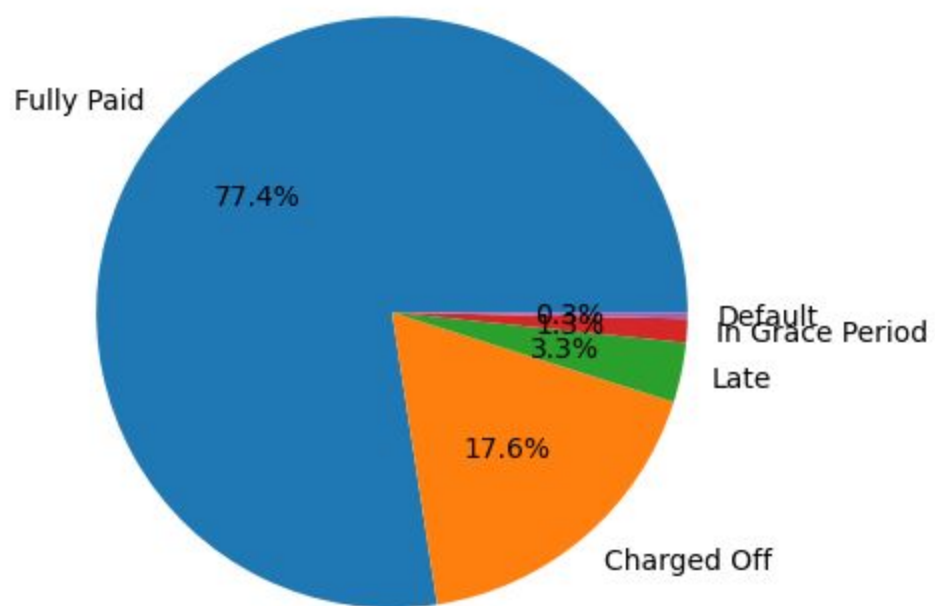
# Prediksi Credit Risk

- Menganalisis hubungan antara **berbagai variabel** dengan **loan status**.
- Mengembangkan **model prediktif** untuk mengidentifikasi nasabah yang berisiko gagal bayar.

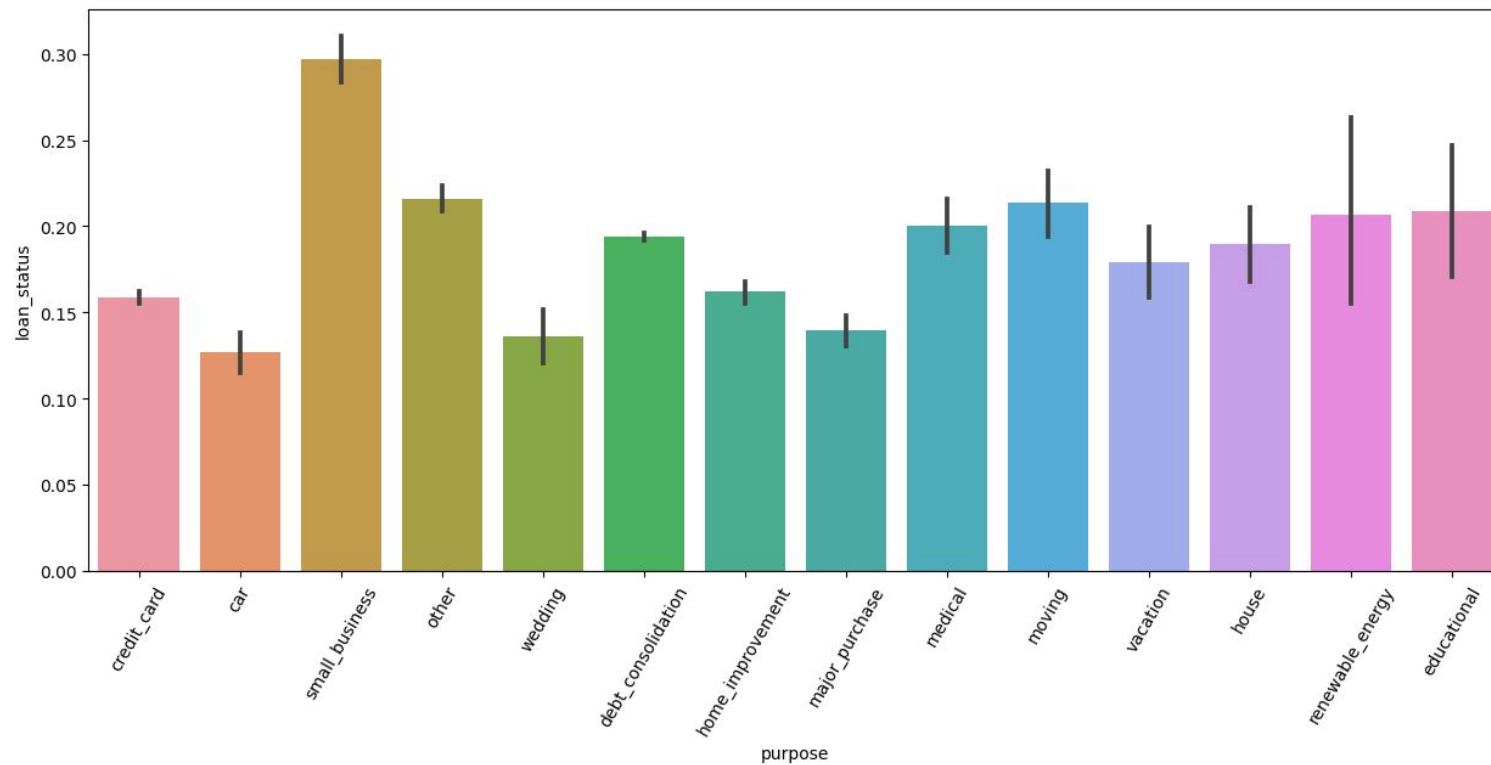
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# Eksplorasi Data

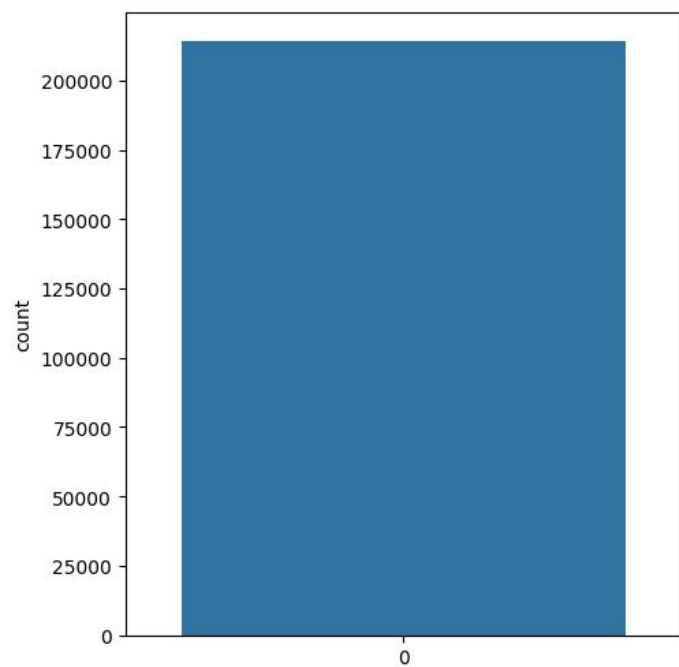
### Loan Status Distribution



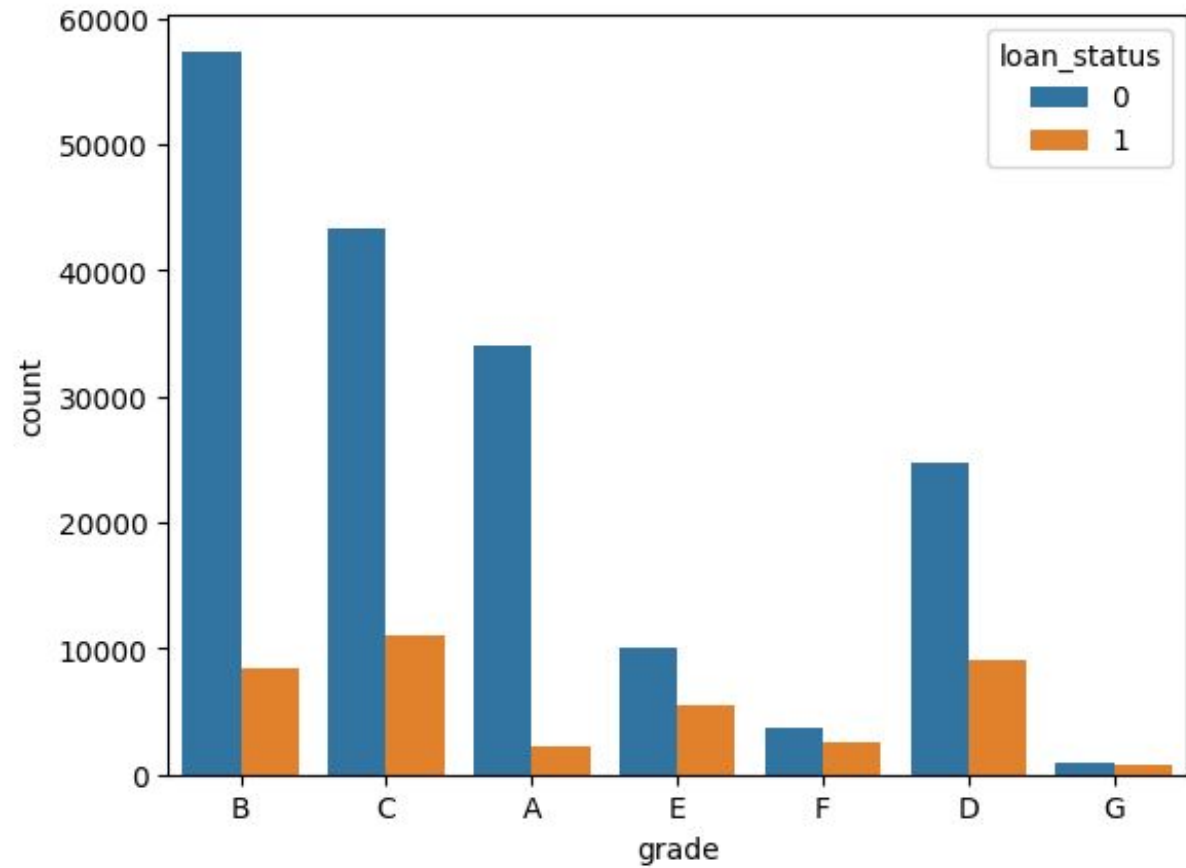
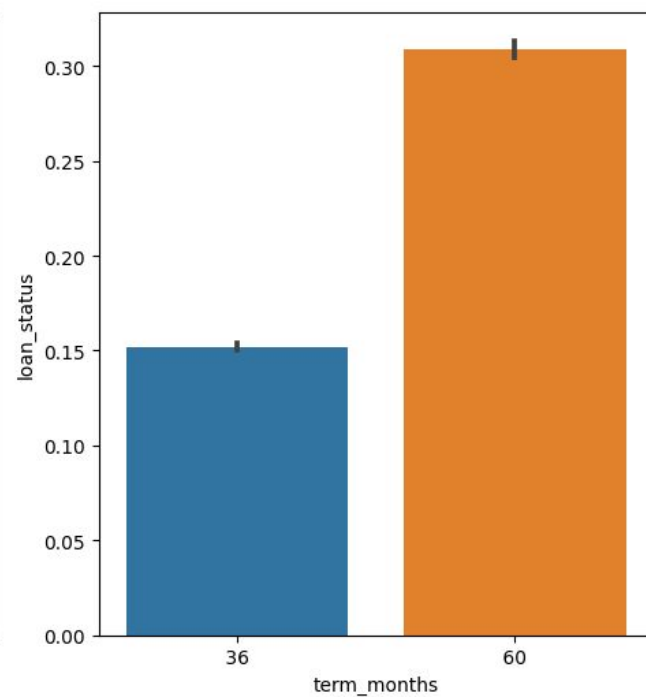
### Loan defaulters w.r.t Purpose



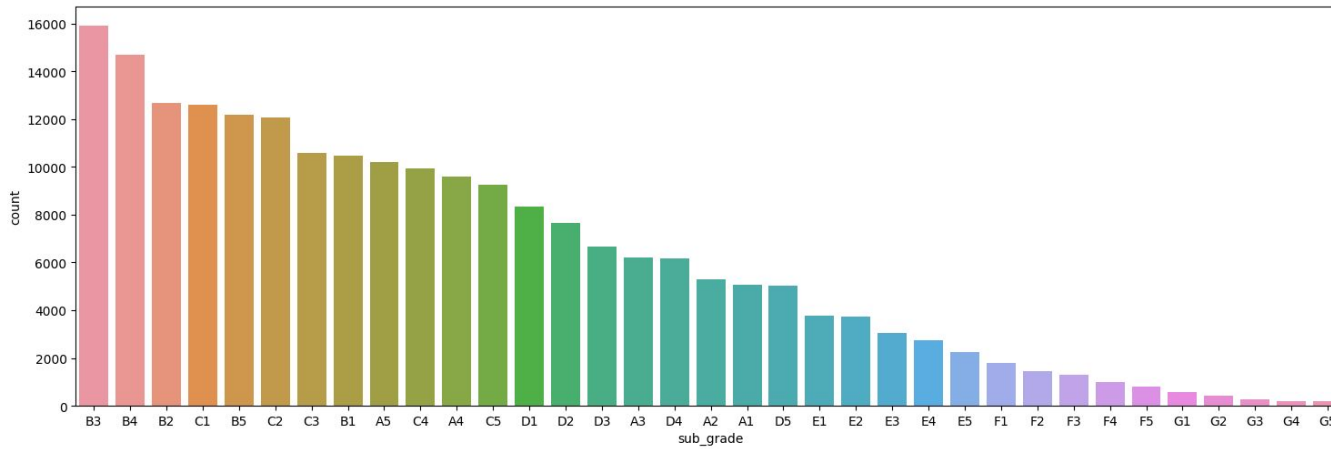
TERM (in Months)



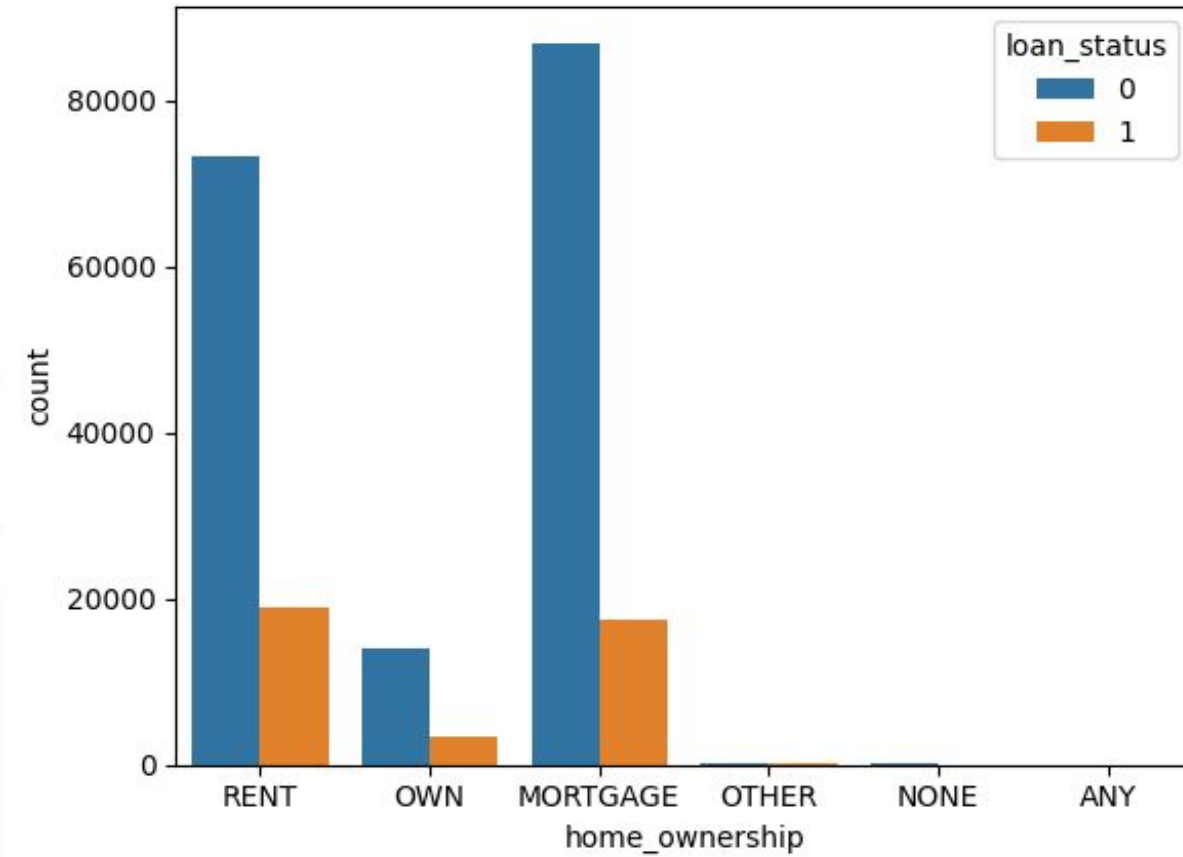
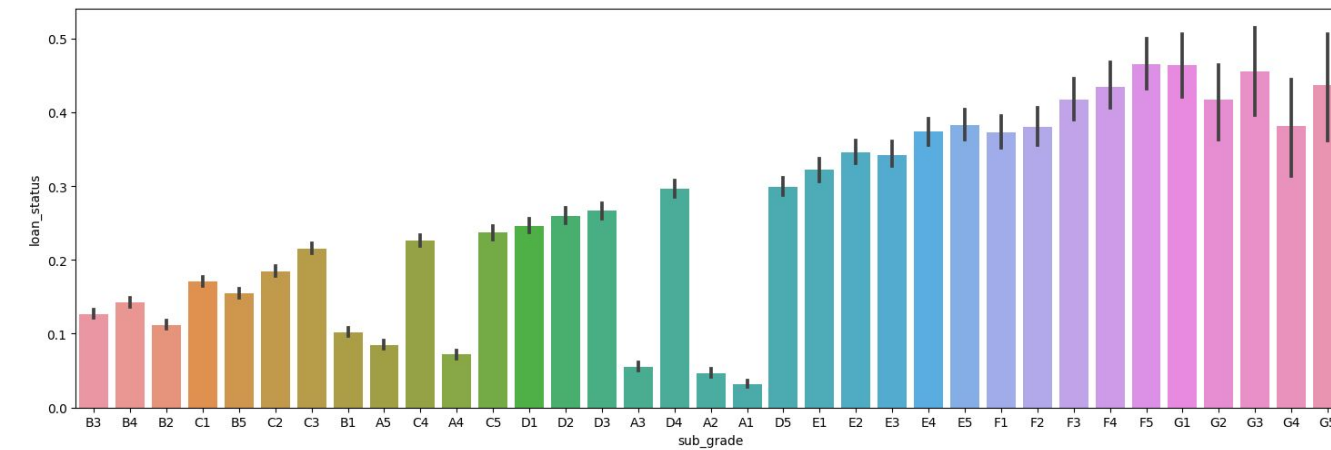
Loan defaults % w.r.t TERM (in Months)

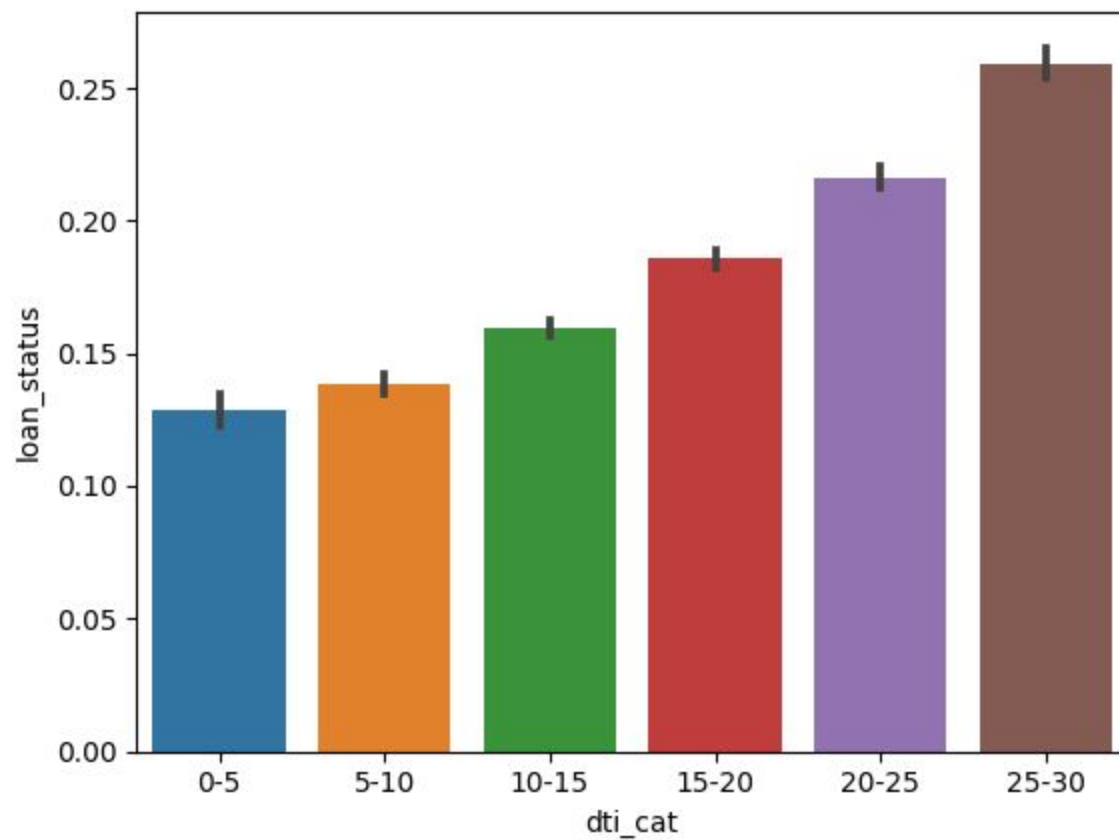
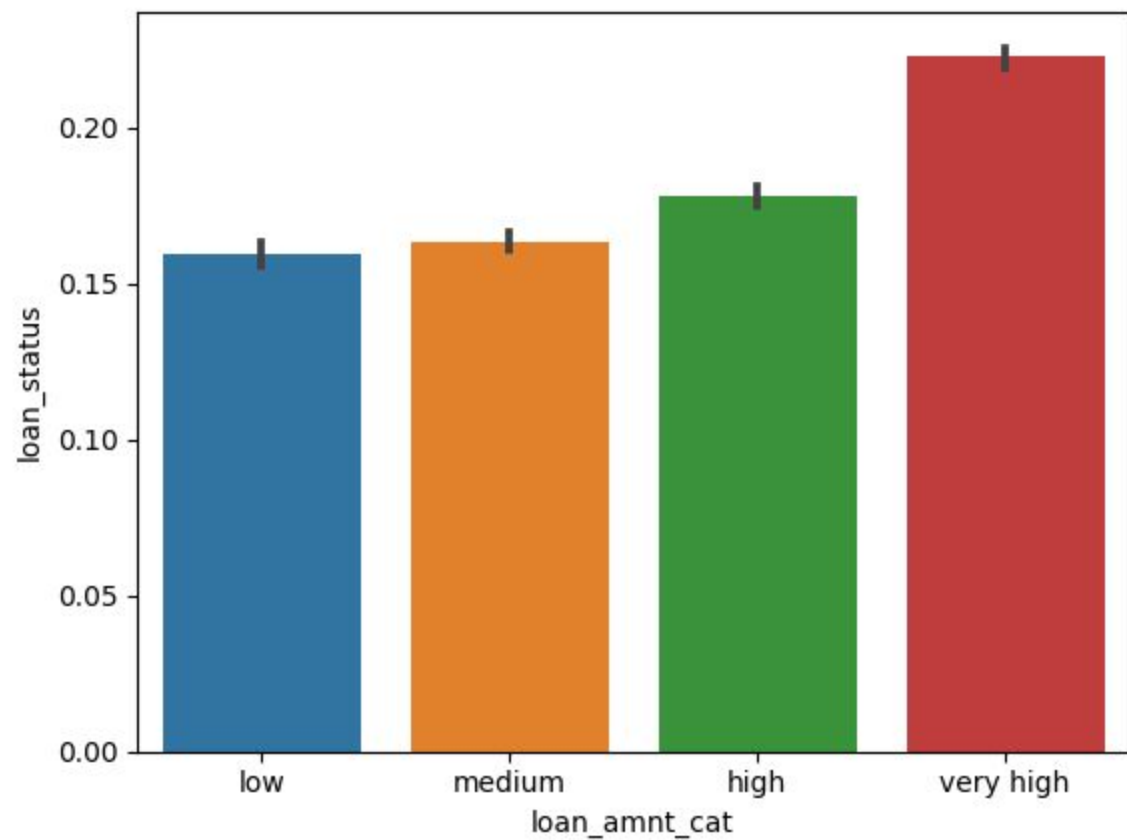


SUB GRADE

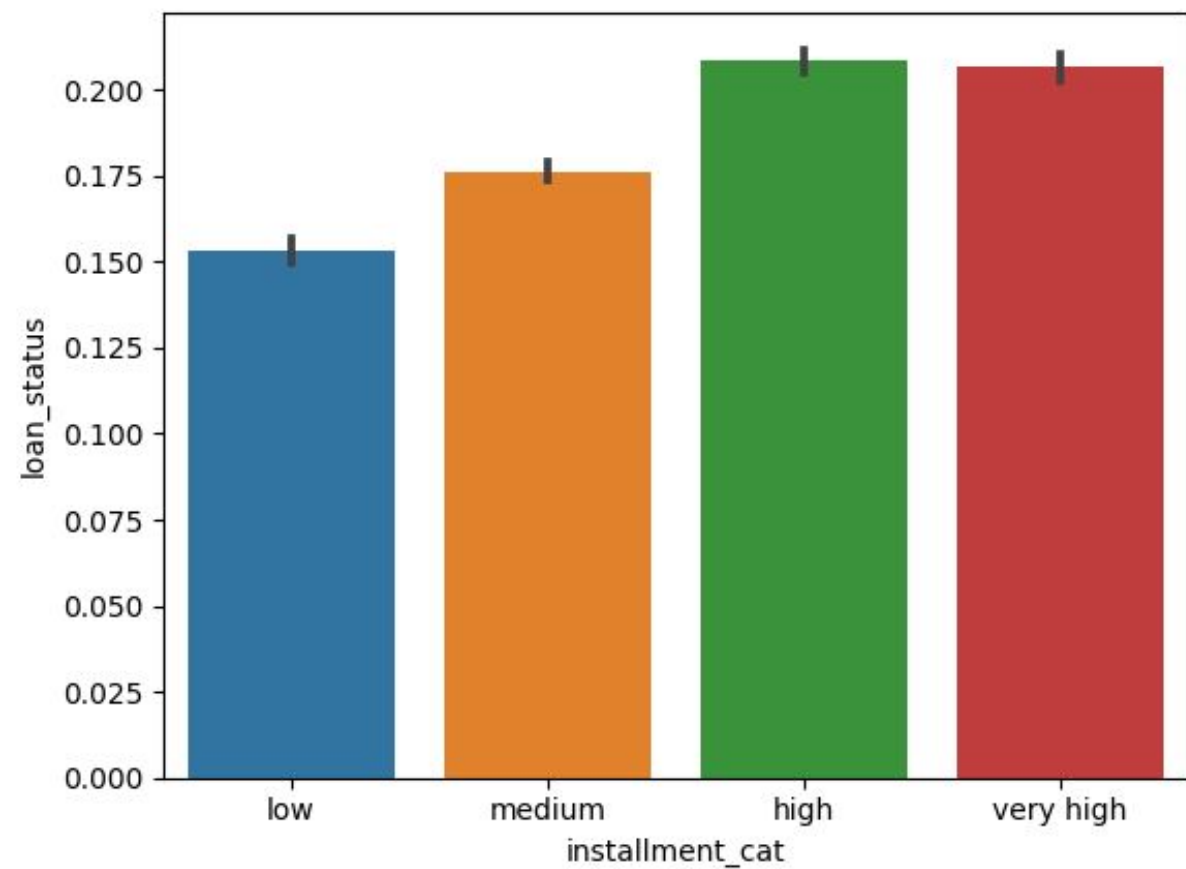
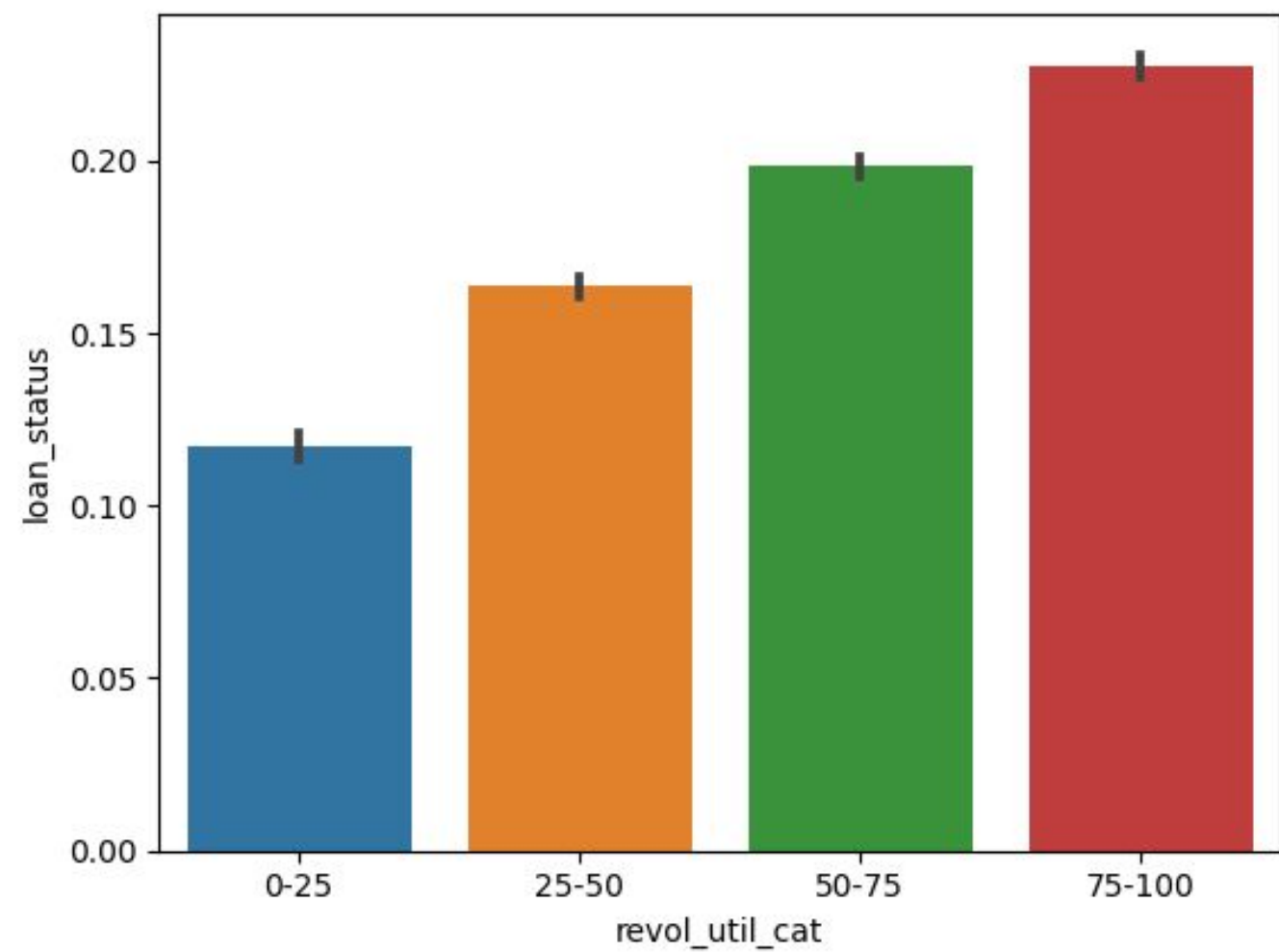


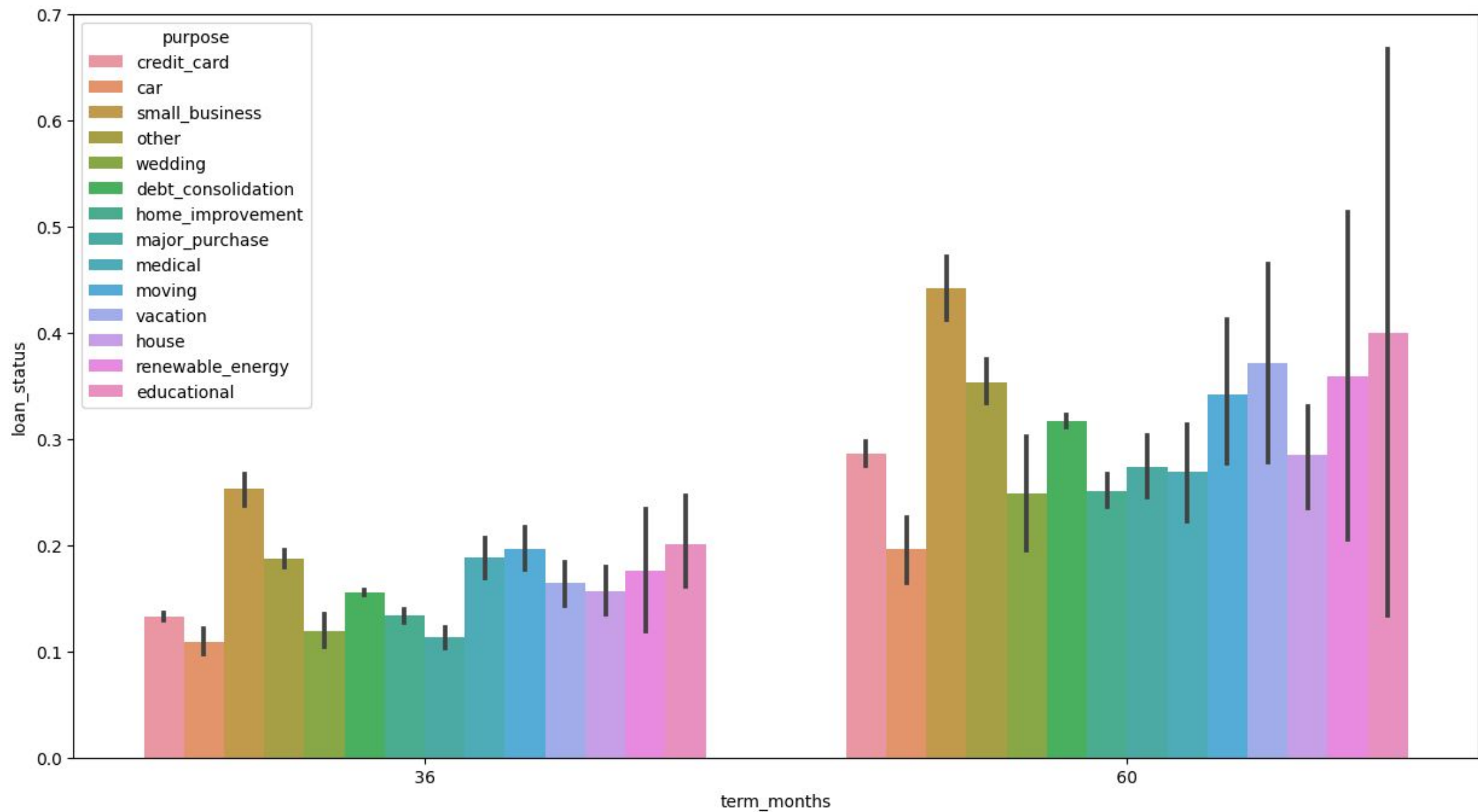
Loan defaults % w.r.t SUB GRADE

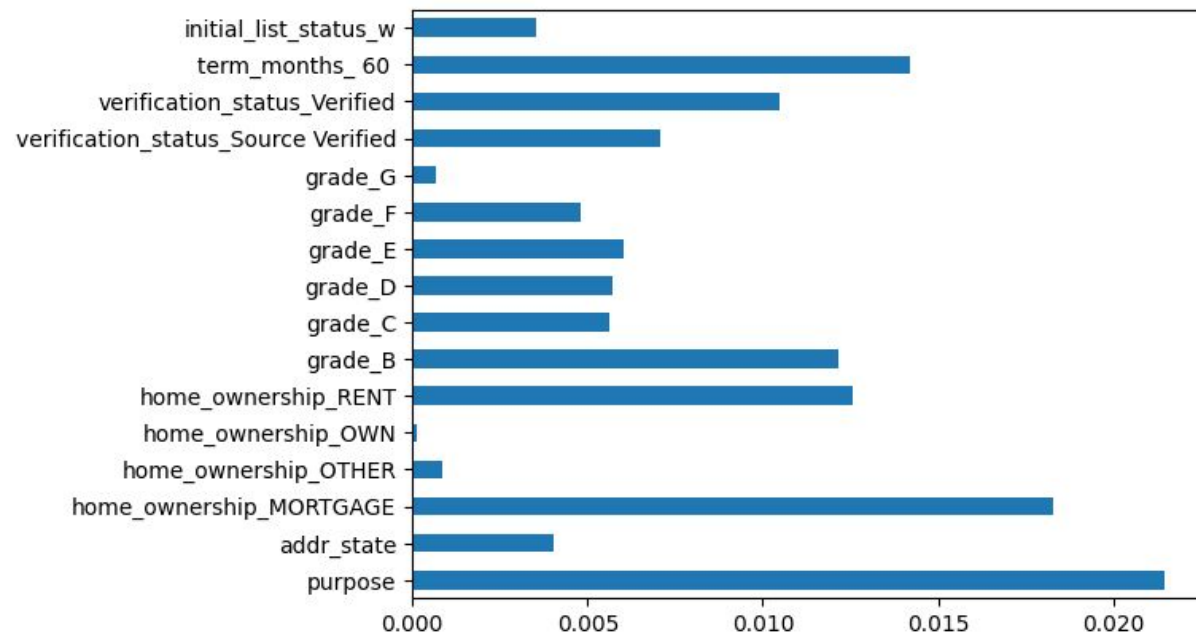
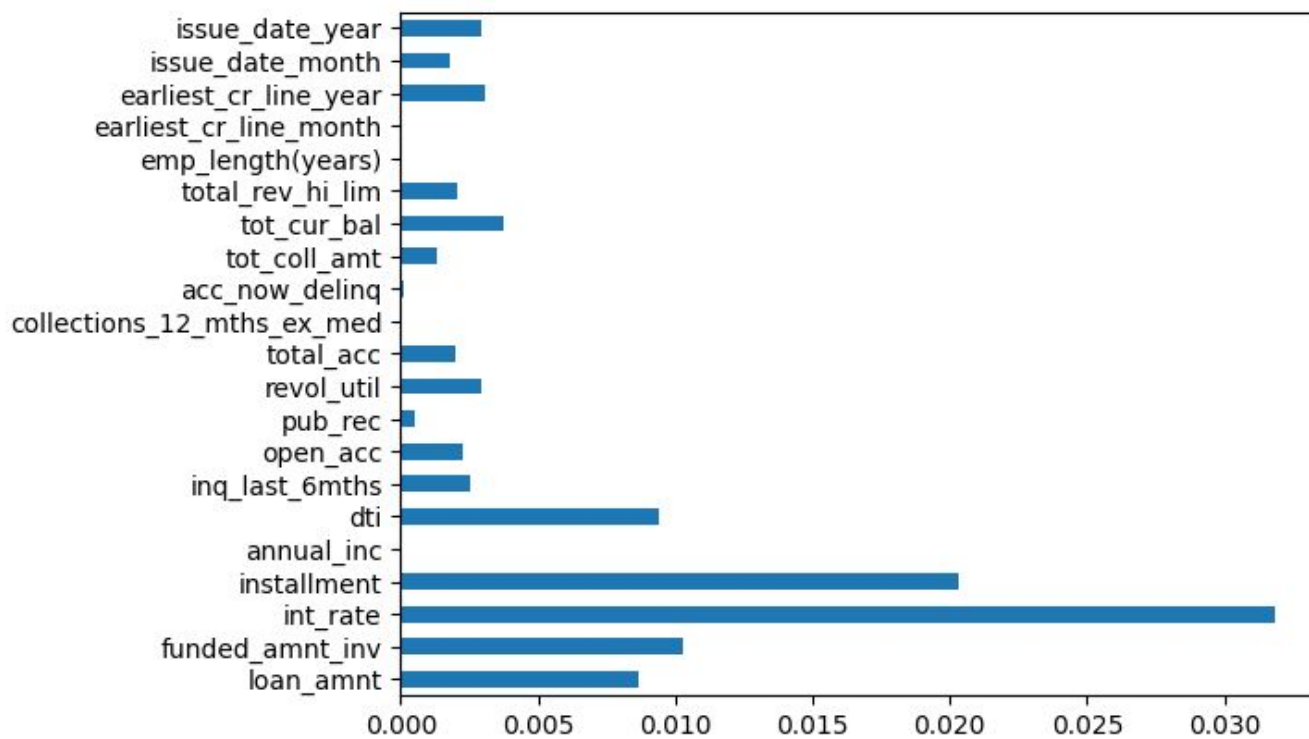












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# Kesimpulan dan Rekomendasi



## Kesimpulan

Faktor utama yang memengaruhi loan status:

1. Interest rate
2. Loan amount
3. Annual income
4. Verification status is unverified
5. Home ownership status of others, rent and mortgage
6. Grade: lower grade tend to have higher default
7. Term
8. Top 5 states of applicant pool
10. Purpose

## Rekomendasi

1. Prioritaskan 'grade loans' yang tinggi
2. Teliti 'purpose' pelanggan
3. Batasi interest rate di zona default
4. Tawarkan jangka waktu pembayaran yang lebih pendek seperti 48 bulan, dll
5. Memastikan verifikasi customer
6. Sistem subgrading dan pemeringkatan perlu diperbaiki untuk menunjukkan risiko gagal bayar secara akurat

# Terima Kasih

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