

Tugas-01

Lakukanlah analisis terhadap The Home Equity dataset (HMEQ), antara lain:

1. Data preparation.
2. Menggunakan statistika untuk menyimpulkan/mendeskripsikan/merepresentasikan data.
3. Adakah missing value? Outlier? Apakah yang anda lakukan terhadap data tersebut?

Dokumentasikan apa yang anda lakukan dan temuan anda. Isi Dokumentasi antara lain:

- I. Pendahuluan
- II. Deskripsi Data
- III. Data Preparation
- IV. Hasil/Temuan
- V. Kesimpulan
- VI. Referensi/Acuan

Data Set HMEQ

The data set HMEQ reports characteristics and delinquency information for 5,960 home equity loans. A home equity loan is a loan where the obligor uses the equity of his or her home as the underlying collateral. The data set has the following characteristics:

- BAD : 1 = applicant defaulted on loan or seriously delinquent; 0 = applicant paid loan
- LOAN : Amount of the loan request
- MORTDUE : Amount due on existing mortgage
- VALUE : Value of current property
- REASON : DebtCon = debt consolidation; HomeImp = home improvement
- JOB : Occupational categories
- YOJ : Years at present job
- DEROG : Number of major derogatory reports
- DELINQ : Number of delinquent credit lines
- CLAGE : Age of oldest credit line in months
- NINQ : Number of recent credit inquiries
- CLNO : Number of credit lines
- DEBTINC : Debt-to-income ratio