

Credit Score Project

View HTML via:

https://larrycoder123.github.io/creditscore_datascience/creditscore_project.html

This project analyzes factors influencing credit scores and associated financial behaviors to identify patterns and predictive indicators. The dataset comprises 21 variables and 100,000 observations, covering customer demographics, financial metrics, and payment behaviors. With a fully complete dataset, the analysis avoids biases from missing data.

Models:

- Multinomial Logistic Regression
- Ordinal Logistic Regression
- Decision Tree
- Random Forest

For the target variable there are 3 categories “poor”, “standard” and “good” credit score. The models will try to classify the observations (people) into these categories and the results can be seen below.

Results

