IU Research study- Traditional vs. Machine Learning credit risk assessment methods.

The purpose of this study is to gather expert insights on credit risk assessment methods, particularly comparing traditional approaches with machine learning techniques. Your responses will be confidential and used strictly for academic research purposes.

* Indicates required question

Background

Brief background on your experience in the field of credit

1. Can you please describe your professional background and experience in the field of credit risk assessment? *

2. What role do you currently hold, and what are your primary responsibilities related to credit risk assessment? *

3. How has credit risk assessment evolved in your organization over the past few years? *

Current practices

How is credit risk assessment currently done in your organization. Is it by score card, statistical(logistic regression+LDA), expert judgement

4. What methods does your organization currently use for credit risk assessment? *

5. In your experience, what are the strengths and limitations of these current methods? *

6. How would you rate the interpretability current methods? between 1-easy and 5-difficult *

Mark only one oval.

1	2	3	4	5
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7. In your experience, how accurate are these methods and what metrics do you use to measure this accuracy?

Machine learning in credit risk

8. What are your thoughts on the use of machine learning in credit risk assessment? *

9. Has your organization implemented or considered implementing machine learning techniques for credit risk assessment? If yes, could you elaborate on this experience?

10. What do you perceive as the main challenges in adopting machine learning for credit risk assessment? *

11. How would you compare the effectiveness of traditional methods versus machine learning approaches in credit risk assessment? *

Regulatory and Ethical considerations

How is regulation shaping the field of credit, especially assesment practices?

12. How do regulatory requirements influence the choice and implementation of credit risk assessment methods in your organization? *

13. What ethical considerations do you think are important when using advanced analytics or machine learning in credit decisions? *

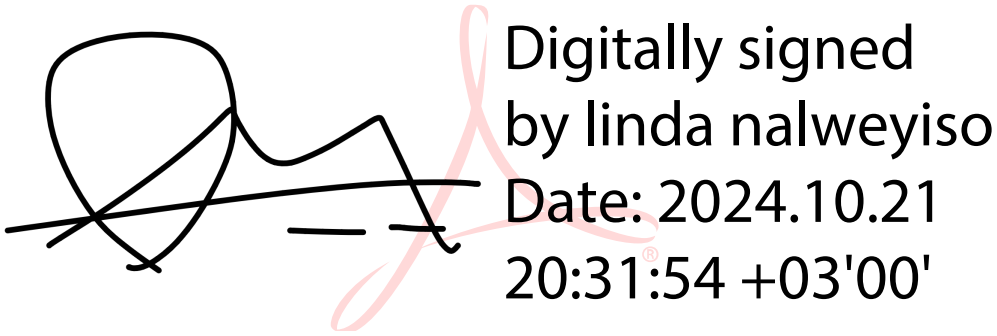
Future outlook

what does the future of credit risk assessment look like

14. What improvements or innovations do you think are needed in credit risk assessment methodologies?

15. How do you see machine learning methods being integrated with existing credit risk assessment frameworks? *

16. Is there anything else you would like to add about credit risk assessment methods or the comparison between traditional and machine learning approaches? *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