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Learned Lessons Report
Data Science with Python
Task 2: Prepare and Explore the Data

Lessons Learned Report

Potential business value

According to the past findings, we found the following:

- There is no correlation between age and credit default.
- We also can infer that men tend to have clients default more than women.
- People with a lower limit balance tend to have default payment.
- In addition to this, people with divorced status tend to have default payments.

In base to this, we can find a potential profile for whom credit should be awarded. For example, we can see than a divorced male has a higher rate of having a default credit than a single female.

Main Lessons Learned

- Using a tool like Python can provide us a greater insight into Data Analysis.
- In addition to this, the use of different types of a plot can provide an explanation for the different data.
- Also, it is important to transform and clean the data, because most of it at first glance it is not ready to perform any kind of analysis/exploration/prediction.

Recommendations

- To target the advertising campaigns in order to focus on the people can be awarded a credit.
- We can also use data analysis in order to award credit to a potential client.
- When gathering information, make sure all relevant one can is gathered in order to avoid issues.