Problem Statement:

The goal of this project is to analyze the "Credit Card Approval - With Target" dataset and identify the factors that affect credit card payments. By examining various attributes such as annual income, job type, number of children, car ownership, house ownership, and employment, we aim to determine which characteristics are associated with a higher likelihood of timely credit card payments. The insights gained from this analysis can be utilized by banks to make informed decisions regarding credit card approvals.

Description/Outline:

The project involves analyzing the "Credit Card Approval - With Target" dataset, which contains information about individuals' attributes and their credit card payment status. The dataset includes variables such as annual income, job type, number of children, car ownership, house ownership, and employment. The objective is to investigate the relationship between these factors and the payment status of credit cards.

By examining the dataset, we will explore patterns and trends in the data to identify factors that have a significant impact on credit card payments. This analysis will involve data visualization techniques, such as plotting different attributes against the payment status, to uncover any correlations or trends. The ultimate aim is to provide insights to banks on the characteristics of individuals who are more likely to make timely credit card payments.

Research Questions to Analyze:

1. What is the relationship between annual income and credit card payment status?

2. Does job type influence the likelihood of timely credit card payments?

3. How does the number of children affect credit card payment behavior?

4. Is there a correlation between car ownership and timely credit card payments?

5. Does house ownership impact credit card payment status?

6. What role does employment play in credit card payment behavior?

By answering these research questions, we can gain a better understanding of the factors that influence credit card payments and provide valuable insights to banks for their credit card approval processes.

*Reference* :

https://www.kaggle.com/datasets/laotse/credit-card-approval