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# Peer-graded Assignment: Final Assignment

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## Data Science Methodology Final Assignment

Submitted on August 6, 2023

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PROMPT

Which topic did you choose to apply the data science methodology to? **(2 marks)**

I have chosen as topic for this task the application of data science in the field of Credit Cards

RUBRIC

Did the student pick one of the three topics proposed in the assignment overview?

☐ 0 points  
No

☒ **2 points**  
Yes

WW

PROMPT

Next, you will play the role of the client and the data scientist.

Using the topic that you selected, complete the Business Understanding stage by coming up with a problem that you would like to solve and phrasing it in the form of a question that you will use data to answer. **(3 marks)**

You are required to:

1. Describe the problem, related to the topic you selected.

2. Phrase the problem as a question to be answered using data.

For example, using the food recipes use case discussed in the labs, the question that we defined was, "Can we automatically determine the cuisine of a given dish based on its ingredients?".

So the main problem for banks regarding credit cards is that they have to create a model to know to who they can provide them. Certain clients will not be feasible as they do not have the economic strength to back up this service

RUBRIC

The student is required to come up a problem related to the topic they selected and the problem must be phrased as a question that can be answered using data. Use your best judgement to rate the student's completion of the Business Understanding stage.

☒ **1 point**  
Poor. Some description is provided about the problem, but the question to be answered is missing.

☐ 2 points  
Good. The problem to be solved is described and a question is submitted but the question does not match the problem described.

☐ 3 points  
Excellent. The student gave sufficient description of the problem, and the question to be answered reflects the problem described.

WW

PROMPT

Briefly explain how you would complete each of the following stages for the problem that you described in the Business Understanding stage, so that you are ultimately able to answer the question that you came up with. **(5 marks):**

1. Analytic Approach

2. Data Requirements

3. Data Collection

4. Data Understanding and Preparation

5. Modeling and Evaluation

You can always refer to the labs as a reference with describing how you would complete each stage for your problem.

1. Analytic Approach : As the problem requires a yes/no answer we will use a classification model.

2. Data Requirements : To create the classification model we will require information regarding the bank clients. This info should include personal data of the client and should include the ones

RUBRIC

The student is required to explain how they would complete each stage for the problem that they described in the Business Understanding stage. Use your best judgement to rate the student's description of each stage.

☐ 1 point  
Poor. Many stages are missing and insufficient description is provided.

☐ 3 points  
Good. At least three stages are described and the description is clear and applies to the question defined in the Business Understanding stage. However, some stages are missing.

☒ **5 points**  
Excellent. All stages are described appropriately and the description is clear and applies to the question that they defined in the Business

WW

include personal data of the client and should include the ones that defaulted and the one that paid.

3. Data Collection : We would use technique like descriptive statistics and data evaluation should be implemented in this phase to make sure that we have useful data for our model.

4. Data Understanding and Preparation : In this step we need to evaluate the different variables of our data in order to understand it better. For example we would calculate univariate statistics, such as mean or median and the correlation between variables. So we need to evaluate the quality of the data. In the data preparation phase we have to prepare the data in an specific way depending on the model.

5. Modeling and Evaluation : Lastly we create a classification model, evaluate the outcome and perform the corresponding changes until we have a suitable model.

question that they defined in the business Understanding stage.



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RH

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