Abstract

The data concerning credit card applications is obtained from UCI Machine Learning Repository and analyzed for pattern recognition to predict the approval or rejection of credit card application. A Bagged Adaboost model is constructed to predict the outcome of credit card application. Predictions on test set are obtained with 86.7 % accuracy rate.

Aim

The aim of this project is to predict whether a credit card application will be approved or rejected, based on different attributes in the dataset, collected from UCI Machine Learning Repository (http://archive.ics.uci.edu/ml/datasets/Credit+Approval).

Introduction

This project concerns credit card applications. The aim of the project is to predict whether a credit card application will be approved or rejected. All attribute names and values have been changed to meaningless symbols to protect confidentiality of the data. This dataset is interesting because there is a good mix of attributes -- continuous, nominal with small numbers of values, and nominal with larger numbers of values. There are also a few missing values.