

## ■ 10 Questions and Answers

- a. Which libraries were used for this project?

Libraries used for this project were Matplotlib, Numpy, Pandas and Seaborn to name a few.

- b. Who are the stakeholders in this project?

The stakeholders for this project are primarily banks or credit union who provides a credit card directly to the customers. In addition, this project would be useful to marketing companies as well.

- c. How can this project be useful for above stakeholders?

With the help of predictive analysis, banks/credit union companies can determine what type of customers are likely to default on their credit card payment. This way they can avoid those type of customers and reject their application.

- d. Does age affect the income of the applicant?

Age was a dependent factor in applicant's income. As the age increase, there was an increase in income of the applicants. However, I found that after a certain age, the income of the applicants decreased (usually to be after 60 + of age)

- e. What type of applicants are more likely to pay their credit card loan on time?

Majority of applicants who have higher income are more likely to pay their due on time.

- f. Why was SMOTE technique used?

Because observation in one class was higher than the observation in other class which created a class imbalance.

- g. How years of employed played a role in total income earned?

As we already know, that higher the years of employment there is higher amount of total income. That was prevalent from the dataset as well.

- h. How did years employed play a role in likely to default on their credit card payment?

We see that applicants with 0-10 years of employment are more likely to default on their credit card payment. After 12 years of employment, there was sudden decrease in credit card default loan payment.

- i. Which age group are more likely to default on their credit card payment?  
Based on the analysis, it was found that, age group between 25 – 55 years of age were more likely to default on their credit card payment.
- j. What are the characteristics of the applicants/types of applicants who applied for credit card?  
Based on the exploratory data analysis, it was found that applicants who applied for the credit card ranged between 21 – 65 years of age.

- **References**

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