

Table List

TABLE 1 RAW DATA.....	3
TABLE 2 THEORETICAL FOUNDATIONS	3
TABLE 3 FEATURE ENGINEERING PROCESS.....	4
TABLE 4 DESCRIPTIVE STATISTICS OF NUMERICAL DATA	4
TABLE 5 DESCRIPTIVE STATISTICS OF CATEGORICAL DATA.....	4
TABLE 6 CREDIT SCORECARD	4
TABLE 7 MODEL PERFORMANCE METRICS.....	7
TABLE 8 DATASET SAMPLE OF APPLYING MACHINE LEARNING RESULTS	8