

List of Figure

Figure 2.1 Confusion Matrix.....	30
Figure 3.1 Research Framework	36
Figure 3.2 Technical Analysis of Research.....	38
Figure 3.3 Flowchart Business Process.....	38
Figure 3.4 Credit Scoring Scenario.....	41
Figure 3.5 Deployment System Scenarios	47
Figure 3.6 Techno-Economic Diagram.....	49
Figure 4.1 Feature Importance	57
Figure 4.2 Classifier Accuracy.....	61
Figure 4.3 Classifier Log Loss	61
Figure 4.4 Classifier ROC AUC	62
Figure 4.5 Classification Report Data Train	63
Figure 4.6 Classification Report Data Test	63
Figure 4.7 ROC Curves.....	64
Figure 4.8 Classification Report Data Test	65
Figure 4.9 ROC Curves Backtesting	66
Figure 4.10 First Section of the Application Page	69
Figure 4.11 Second Section of the Application Page.....	69
Figure 4.12 The third section of the Application Page	70
Figure 4.13 Notification When Credit Application is Approved	71
Figure 4.14 Notification When Credit Application is Under Review	71
Figure 4.15 Notification When Credit Application is Rejected	71
Figure 4.16 Relationship of Business Model of Credit Scoring System.....	75
Figure 4.17 BMC of Sistem Credit Scoring in this Research	75