Credit Classification Analysis by Using Binary Logistic Regression and Radial Basis Function Network at Bank ‘X’ Kediri Branch

Name : Sistya Rosi Diaprina
NRP : 1310 100 104
Department : Statistika
Supervisor : Dr. Suhartono, M.Sc.

ABSTRACT

Bad credit is one factor contributing to the bankruptcy of the banking industry. In the banking industry, analysis necessary to reduce the credit risk. This final project aims to analyze credit classification in order to reduce bad credit in the Bank X Kediri Branch. The statistical methods used in this final project are Binary Logistic Regression and Radial Basis Function Network. The first step of this research study is divide data in two part, training data and testing data. Training data will be used to generate model, whereas testing data is needed to measure how the accuracy of the representative model. The results of the analysis showed that the average accuracy of classification by using Binary Logistic Regression method is greater than using Radial Basis Function Network method. It can be concluded that the Binary Logistic Regression method fits better on credit classification case at Bank X Kediri Branch than Radial Basis Function Network method.

Key Words: Binary Logistic Regression, Radial Basis Function Network, Credit Scoring, Accuracy, Classification.
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