عنوان فارسی مقاله:

ارزیابی ریسک اعتبار: کاربرد داده کاوی در یک بانک روستایی

عنوان انگلیسی مقاله:

Assessing Credit Risk: an Application of Data Mining

in a Rural Bank

توجه!

این فایل تنها قسمتی از ترجمه می‌باشد. برای تهیه مقاله ترجمه شده کامل با فرمت ورد (قابل ویرایش) همراه با نسخه انگلیسی مقاله، اینجا کلیک ماید.
4. Discussions

Based on the model built, it is confirmed that collateral values is the most important criterion in credit assessment, shown by the collateral values is the root node. The proposed model has credit period as the first leaf node followed by the collateral values.

Although there are many other variables in credit assessment criteria, the model shows that not many of those variables are relevant for credit assessment criteria.

This model has been evaluated using the 84% data from 1028 data as the evaluation data. In terms of the values of loan, model has also improved the value of non-performing loans. Table 1 shows the comparison of the predicted performing loans based on current decision making and the proposed model from data mining.