Review of Neural Network Application to Creditworthiness Scoring

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The creditworthiness measurement of borrowers is a critical problem in bank sectors and financial institutes. Different techniques such as linear discriminant analysis, logistic regression, k nearest neighbor, kernel density estimation, decision trees, genetic programming etc, have been used for measuring the creditworthiness of borrowers [1]. Neural network is another technique which has been applied for solving this problem during the last few decades [3, 2]. The principal aim of this paper is to carry out a comprehensive review of different neural network applications which is used for credit scoring.

References

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