

## Credit scoring and its applications

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### Abstrak

Tremendous growth in the credit industry has spurred the need for Credit Scoring and Its Applications, the only book that details the mathematical models that help creditors make intelligent credit risk decisions. Creditors of all types make risk decisions every day, often haphazardly. This book addresses the two basic types of decisions and offers sound mathematical models to assist with the decision-making process. The first decision creditors face is whether to grant credit to a new applicant (credit scoring), and the second is how to adjust the credit restrictions or the marketing effort directed at a current customer (behavioral scoring). The authors have filled an important niche with this groundbreaking book. Currently, only the most sophisticated creditors use the models contained in this book to make these decisions, but all creditors can know these aids to successful lending.