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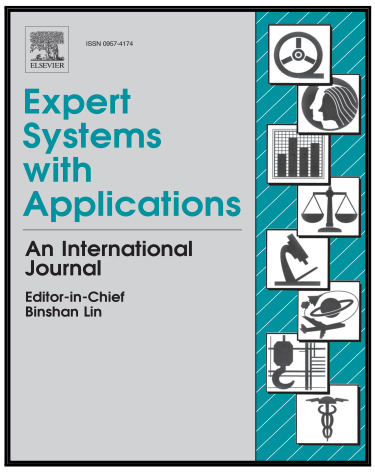

Reject inference in credit scoring using Semi-supervised Support Vector Machines

Zhiyong Li , Ye Tian , Ke Li , Fanyin Zhou , Wei Yang

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Highlights:

- Semi-supervised Support Vector Machines for reject inference are proposed.
- The method uses information of both the accepted and rejected applicants.
- The method deals with labelled and unlabelled classes of the outcome.
- The model is tested on real consumer loans with a low acceptance rate.
- Predictive accuracy is improved by the new model compared to traditional methods.

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