

## DAFTAR PUSTAKA

- Abdou, H., & Pointon, J. (2011). Credit Scoring, Statistical Techniques and Evaluation Criteria: A review of the literature. *Intelligent Systems in Accounting, Finance & Management*, 18(2–3), 59–88. <http://usir.salford.ac.uk/id/eprint/16518/>
- Breiman, L. (2001). Random Forest. *Machine Learning*, 45(1), 5–32. <https://doi.org/10.1023/a:1010933404324>
- Buitinck, L., Louppe, G., Blondel, M., Pedregosa, F., Müller, A. C., Grisel, O., Niculae, V., Prettenhofer, P., Gramfort, A., Grobler, J., Layton, R., Vanderplas, J., Joly, A., Holt, B., & Varoquaux, G. (2013). API Design for Machine Learning Software: Experiences From the Scikit-Learn Project. *arXiv*. <https://arxiv.org/abs/1309.0238>
- Cahyana, A. H., Komarudin, M., Mulyani, Y., & Septama, H. D. (2024). Penilaian Pembayaran Kredit dengan Logistic Regression dan Random Forest pada Home Credit . *Pseudocode*, 11(2), 79-88. <https://doi.org/10.33369/pseudocode.11.2.79-88>
- Chatterjee, S., Corbae, D., Dempsey, K., & Rios-Rull, J. (2020). A Quantitative Theory of the Credit Score. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3675550>
- Chen, X., & Ishwaran, H. (2012). Random Forests for Genomic Data Analysis. *Genomics*, 99(6), 323–329. <https://doi.org/10.1016/j.ygeno.2012.04.003>
- Cutler, D. R., Edwards, T. C., Beard, K. H., Cutler, A., Hess, K. T., Gibson, J., & Lawler, J. J. (2007). Random Forest for Classification in Ecology. *Ecology*, 88(11), 2783–2792. <https://doi.org/10.1890/07-0539.1>
- Dai, Z., Yuchen, Z., Li, A., & Qian, G. (2021). The Application of Machine Learning in Bank Credit Rating Prediction and Risk Assessment. 2021 IEEE 2nd International Conference on Big Data, Artificial Intelligence and Internet of Things Engineering (ICBAIE). 986-989. <https://doi.org/10.1109/ICBAIE52039.2021.9389901>
- Deng, X., Liu, Q., Deng, Y., & Mahadevan, S. (2016). An Improved Method to Construct Basic Probability Assignment Based on the Confusion Matrix for Classification Problem. *Information Sciences*, 340–341, 250–261. <https://doi.org/10.1016/j.ins.2016.01.033>
- Fayyad, U. M., Piatetsky-Shapiro, G., & Smyth, P. (1996). From Data Mining to Knowledge Discovery in Databases. *AI Magazine*, 17(3), 37–54. <https://doi.org/10.1609/aimag.v17i3.1230>
- Geurts, P., Ernst, D., & Wehenkel, L. (2006). Extremely Randomized Trees. *Machine Learning*, 63(1), 3–42. <https://doi.org/10.1007/s10994-006-6226-1>

- Granger, B. E., & Perez, F. (2021). JuPyter: Thinking and Storytelling with Code and Data. *Computing in Science & Engineering*, 23(2), 7–14. <https://doi.org/10.1109/mcse.2021.3059263>
- Han, J., Kamber, M., & Pei, J. (2012). Data Mining: Concepts and Techniques. *Choice Reviews Online*, 49(06), 49–3305. <https://doi.org/10.5860/choice.49-3305>
- Khandani, A. E., Kim, A. J., & Lo, A. W. (2010). Consumer Credit-risk Models via Machine-Learning Algorithms. *Journal of Banking & Finance*, 34(11), 2767–2787. <https://doi.org/10.1016/j.jbankfin.2010.06.001>
- Kim, K. G. (2016). Book review: Deep Learning by Ian Goodfellow, Yoshua Bengio, and Aaron Courville. *Healthcare Informatics Research*, 22(4), 351–354. <https://doi.org/10.4258/hir.2016.22.4.351>
- Kluyver, T., Ragan-Kelley, B., Pérez, F., Granger, B. E., Bussonnier, M., Frederic, J., Kelley, K., Hamrick, J. B., Grout, J., Corlay, S., Ivanov, P., Avila, D., Abdalla, S., & Willing, C. (2016). Jupyter Notebooks &ndash; a Publishing Format for Reproducible Computational Workflows. In IOS Press eBooks. <https://doi.org/10.3233/978-1-61499-649-1-87>
- Louppe, G. (2014). Understanding Random Forests: From theory to Practice (Doctoral dissertation, Université de Liège). Université de Liège. <http://hdl.handle.net/2268/171257>
- Lundberg, S. M., & Lee, S.-I. (2017). A Unified Approach to Interpreting Model Predictions. *Advances in Neural Information Processing Systems*, 30. <https://proceedings.neurips.cc/paper/2017/file/8a20a8621978632d76c43dfd28b67767-Paper.pdf>
- Madaan, M., Kumar, A., Keshri, C., Jain, R., & Nagrath, P. (2021). Loan Default Prediction using Decision Trees and Random Forest: A comparative Study. *IOP Conference Series Materials Science and Engineering*, 1022(1), 012042. <https://doi.org/10.1088/1757-899x/1022/1/012042>
- McKinney, W. (2012). *Python for Data Analysis: Data Wrangling with Pandas, NumPy, and IPython*. O'Reilly Media. <https://www.oreilly.com/library/view/python-for-data/9781449319793/>
- McKinney, W. (2017). *Python for Data Analysis: Data Wrangling with Pandas, NumPy, and IPython (2nd ed.)*. O'Reilly Media. <https://www.oreilly.com/library/view/python-for-data/9781491957653/>
- Buitinck, L., Louppe, G., Blondel, M., Pedregosa, F., Müller, A. C., Grisel, O., Niculae, V., Prettenhofer, P., Gramfort, A., Grobler, J., Layton, R., Vanderplas, J., Joly, A., Holt, B., & Varoquaux, G. (2013). API Design for Machine Learning Software: Experiences From the Scikit-learn Project. *ECML PKDD Workshop: Languages For Data Mining and Machine Learning*, 108–122. <https://arxiv.org/abs/1309.0238>

- Mitchell, Tom M. (1997). *Machine Learning*. McGraw-Hill Science/Engineering/Math
- More, A. S., & Rana, D. P. (2017). Review of Random Forest Classification Techniques to Resolve Data Imbalance. 2017 1st International Conference on Intelligent Systems and Information Management (ICISIM). 72-78. <https://doi.org/10.1109/icisim.2017.8122151>
- Noguer i Alonso, M. (2024). *The Mathematics of Decision Trees and Ensembles: Random Forests and Boosting*. Artificial Intelligence Finance Institute. <https://doi.org/10.2139/ssrn.4999900>
- Oliphant, T. E. (2006). *Guide to NumPy* (1st ed.). USA: Trelgol Publishing. [https://www.researchgate.net/publication/213877900\\_Guide\\_to\\_NumPy](https://www.researchgate.net/publication/213877900_Guide_to_NumPy)
- Pahlevi, O., Amrin, & Handrianto, Y. (2023). Implementasi Algoritma Klasifikasi Random Forest untuk Penilaian Kelayakan Kredit. *Jurnal Infortech*, 5(1), 71-76. <http://ejournal.bsi.ac.id/ejurnal/index.php/infortech>
- Pedregosa, F., Varoquaux, G., Gramfort, A., Michel, V., Thirion, B., Grisel, O., Blondel, M., Prettenhofer, P., Weiss, R., Dubourg, V., Vanderplas, J., Passos, A., Cournapeau, D., Brucher, M., Perrot, M., & Duchesnay, É. (2011). SciKit-Learn: Machine Learning in Python. *Journal of Machine Learning Research*. <https://doi.org/10.5555/1953048.2078195>
- Raschka, S., & Mirjalili, V. (2017). *Python Machine Learning* (2nd ed.). Packt Publishing
- Ronaghan, S. (2018). *The Mathematics of Decision Trees, Random Forest and Feature Importance in Scikit-Learn and Spark*. *Towards Data Science*. <https://medium.com/towards-data-science/the-mathematics-of-decision-trees-random-forest-and-feature-importance-in-scikit-learn-and-spark-f2861df67e3>
- Walt, S., Colbert, S. C., & Varoquaux, G. (2011). The NUMPY Array: a Structure for Efficient Numerical Computation. *Computing in Science & Engineering*, 13(2), 22–30. <https://doi.org/10.1109/mcse.2011.37>
- Sang, H., Nam, N. H., & Nhan, N. D. (2016). A Novel Credit Scoring Prediction Model based on Feature Selection Approach and Parallel Random Forest. *Indian Journal of Science and Technology*, 9(20). <https://doi.org/10.17485/ijst/2016/v9i20/92299>
- Suryanarayana, S., Uddin, S., Gupta, D., & Mohammed, M. A. (2023). Machine Learning Tools and Platforms in Clinical Trial Outputs: A Review. *Frontiers in Public Health*. <https://doi.org/10.3389/fpubh.2023.1147262>
- Witten, I. H., Frank, E., & Hall, M. A. (2011). *Data Mining: Practical Machine Learning Tools and Techniques*. In Elsevier eBooks. <https://doi.org/10.1016/c2009-0-19715-5>
- Witten, I. H., Frank, E., Hall, M. A., & Pal, C. J. (2016). *Data mining: Practical Machine Learning Tools and Techniques* (4th ed.). Morgan Kaufmann

- Wulansari, W., & Purwitasari, D. (2023). Algoritma Random Forest pada Prediksi Status Kredit Usaha Rakyat untuk Mengurangi Nonperforming Loan Rate. *INSYST: Journal of Intelligent Systems and Technology*, 5(2), 109–114. <https://doi.org/10.52985/insyst.v5i2.358>
- Yulianti, T., Cahyana, A. H., Komarudin, M., Mulyani, Y., & Septama, H. D. (2024). Penilaian Pembayaran Kredit dengan Logistic Regression dan Random Forest pada Home Credit (Vol. 11). <https://doi.org/10.33369/pseudocode.11.2.79-88>
- Zhang, X., Yang, Y., & Zhou, Z. (2018). A Novel Credit Scoring Model Based on Optimized Random Forest. *2022 IEEE 12th Annual Computing and Communication Workshop and Conference (CCWC)*, 60–65. <https://doi.org/10.1109/ccwc.2018.8301707>