



# Logistic Regression: An introduction to statistical model with an example on Revolving Credit

*A. Sarmento Batista*

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## **Logistic Regression: An introduction to statistical model with an example on Revolving Credit A.**

Sarmento Batista

This textbook is an introduction to Logistic Regression statistical model illustrated by an example on revolving credit. The research was supported on a database consisting of payment behavior of 4 000 credit cards users and their characteristics, being 2000 good and 2000 bad accounts. 80% of the sample was used as in-sample to determine the parameters of the model and the hold-out-sample was used to confirm the robustness of the model. The book is a practical guide for those wanting to use it as reference for academic purposes as well as to credit scoring experts.



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