NIKO 101 Hands On Guide:
How to build a binary classification model?

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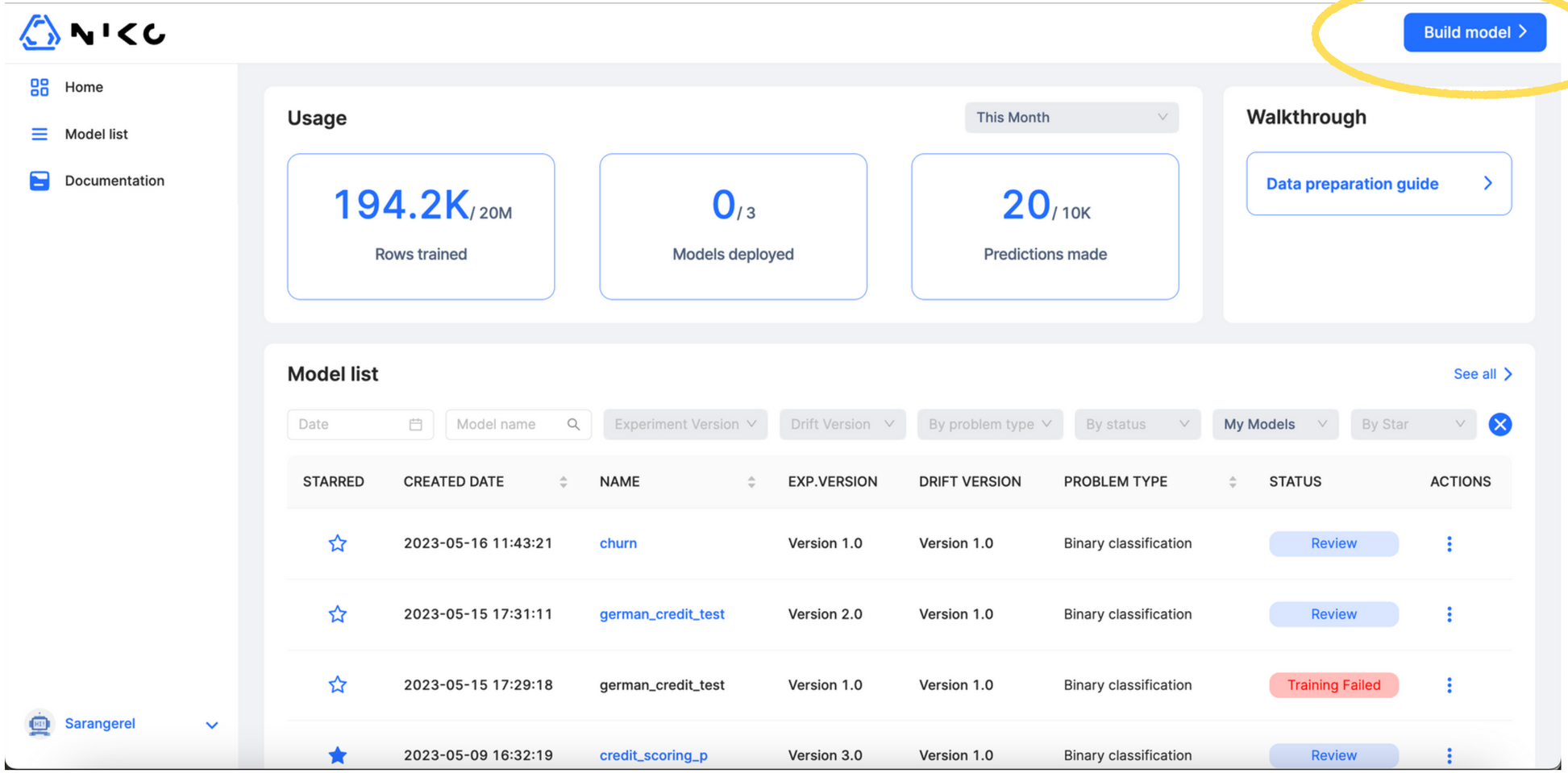
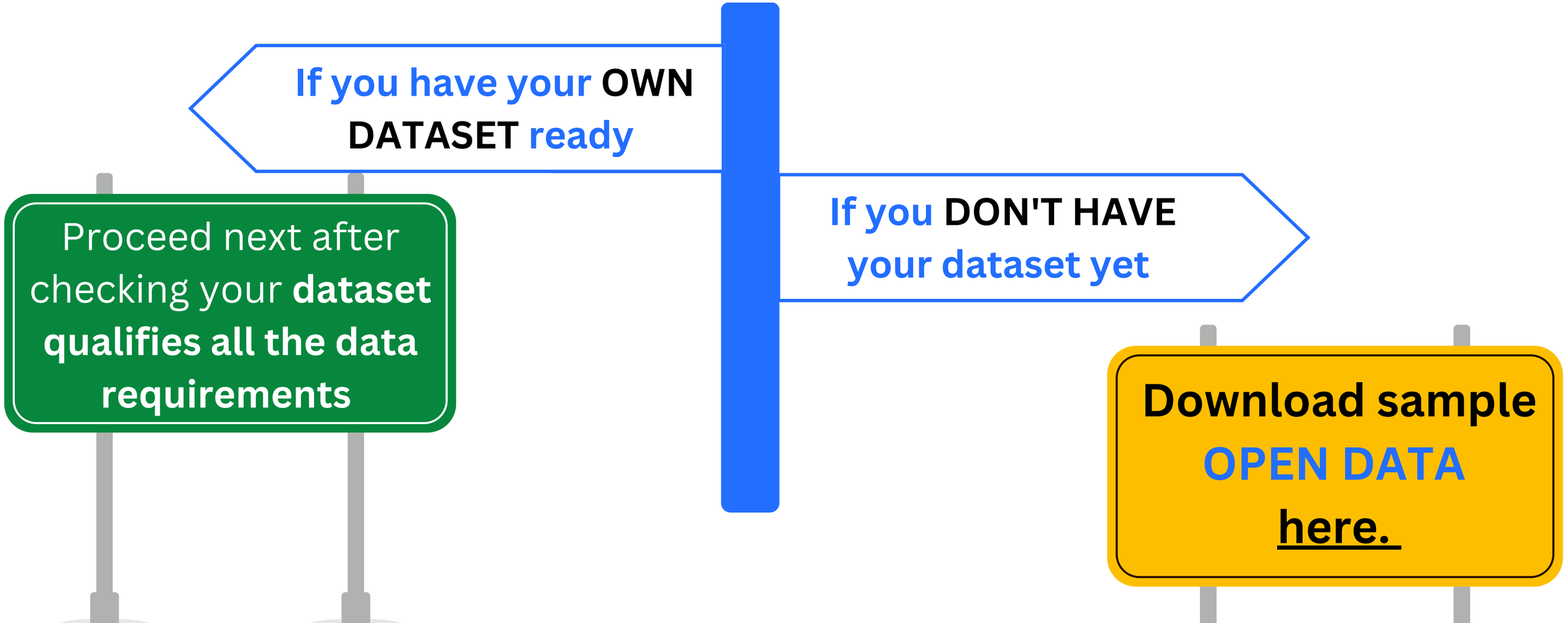
In this document, you will understand basic steps of building Binary Regression model on NIKO



See what happens when you click it.

Before proceeding to the model building on NIKO, you have to prepare your modeling dataset.



Open dataset for CREDIT SCORING use case

This is a dataset containing credit card default data of Taiwanese customers and their demographic characteristics and previous loan history.

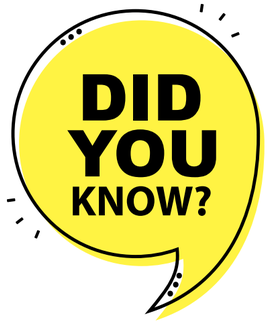
→ If you would like to know the details of the dataset and download it in xls format, please click here.

→ If you would like to download in NIKO-ready CSV format, please click here.

First column must contain unique ID values

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1	ID	LIMIT_BAL	SEX	EDUCATI	MARRIA	AGE	PAY_0	PAY_2	PAY_3	PAY_4	PAY_5	PAY_6	BILL_AM	BILL_AM	BILL_AM	BILL_AM	BILL_AM	BILL_AM	PAY_AM	PAY_AM	PAY_AM	PAY_AM	PAY_AM	PAY_AM	default pay
2	1	20000	2	2	1	24	2	2	-1	-1	-2	-2	3913	3102	689	0	0	0	0	689	0	0	0	0	1
3	2	120000	2	2	2	26	-1	2	0	0	0	2	2682	1725	2682	3272	3455	3261	0	1000	1000	1000	0	2000	1
4	3	90000	2	2	2	34	0	0	0	0	0	0	29239	14027	13559	14331	14948	15549	1518	1500	1000	1000	1000	5000	0
5	4	50000	2	2	1	37	0	0	0	0	0	0	46990	48233	49291	28314	28959	29547	2000	2019	1200	1100	1069	1000	0
6	5	50000	1	2	1	57	-1	0	-1	0	0	0	8617	5670	35835	20940	19146	19131	2000	36681	10000	9000	689	679	0
7	6	50000	1	1	2	37	0	0	0	0	0	0	64400	57069	57608	19394	19619	20024	2500	1815	657	1000	1000	800	0
8	7	500000	1	1	2	29	0	0	0	0	0	0	367965	412023	445007	542653	483003	473944	55000	40000	38000	20239	13750	13770	0
9	8	100000	2	2	2	23	0	-1	-1	0	0	-1	11876	380	601	221	-159	567	380	601	0	581	1687	1542	0
10	9	140000	2	3	1	28	0	0	2	0	0	0	11285	14096	12108	12211	11793	3719	3329	0	432	1000	1000	1000	0
11	10	20000	1	3	2	35	-2	-2	-2	-2	-1	-1	0	0	0	0	13007	13912	0	0	0	13007	1122	0	0
12	11	200000	2	3	2	34	0	0	2	0	0	-1	11073	9787	5535	2513	1828	3731	2306	12	50	300	3738	66	0
13	12	260000	2	1	2	51	-1	-1	-1	-1	-1	2	12261	21670	9966	8517	22287	13668	21818	9966	8583	22301	0	3640	0
14	13	630000	2	2	2	41	-1	0	-1	-1	-1	-1	12137	6500	6500	6500	6500	2870	1000	6500	6500	6500	2870	0	0
15	14	70000	1	2	2	30	1	2	2	0	0	2	65802	67369	65701	66782	36137	36894	3200	0	3000	3000	1500	0	1
16	15	250000	1	1	2	29	0	0	0	0	0	0	70887	67060	63561	59696	56875	55512	3000	3000	3000	3000	3000	3000	0
17	16	50000	2	3	3	23	1	2	0	0	0	0	50614	29173	28116	28771	29531	30211	0	1500	1100	1200	1300	1100	0
18	17	20000	1	1	2	24	0	0	2	2	2	2	15376	18010	17428	18338	17905	19104	3200	0	1500	0	1650	0	1
19	18	320000	1	1	1	49	0	0	0	-1	-1	-1	253286	246536	194663	70074	5856	195599	10358	10000	75940	20000	195599	50000	0
20	19	360000	2	1	1	49	1	-2	-2	-2	-2	-2	0	0	0	0	0	0	0	0	0	0	0	0	0
21	20	180000	2	1	2	29	1	-2	-2	-2	-2	-2	0	0	0	0	0	0	0	0	0	0	0	0	0
22	21	130000	2	3	2	39	0	0	0	0	0	-1	38358	27688	24489	20616	11802	930	3000	1537	1000	2000	930	33764	0
23	22	120000	2	2	1	39	-1	-1	-1	-1	-1	-1	316	316	316	0	632	316	316	316	0	632	316	0	1
24	23	70000	2	2	2	26	2	0	0	2	2	2	41087	42445	45020	44006	46905	46012	2007	3582	0	3601	0	1820	1
25	24	450000	2	1	1	40	-2	-2	-2	-2	-2	-2	5512	19420	1473	560	0	0	19428	1473	560	0	0	1128	1

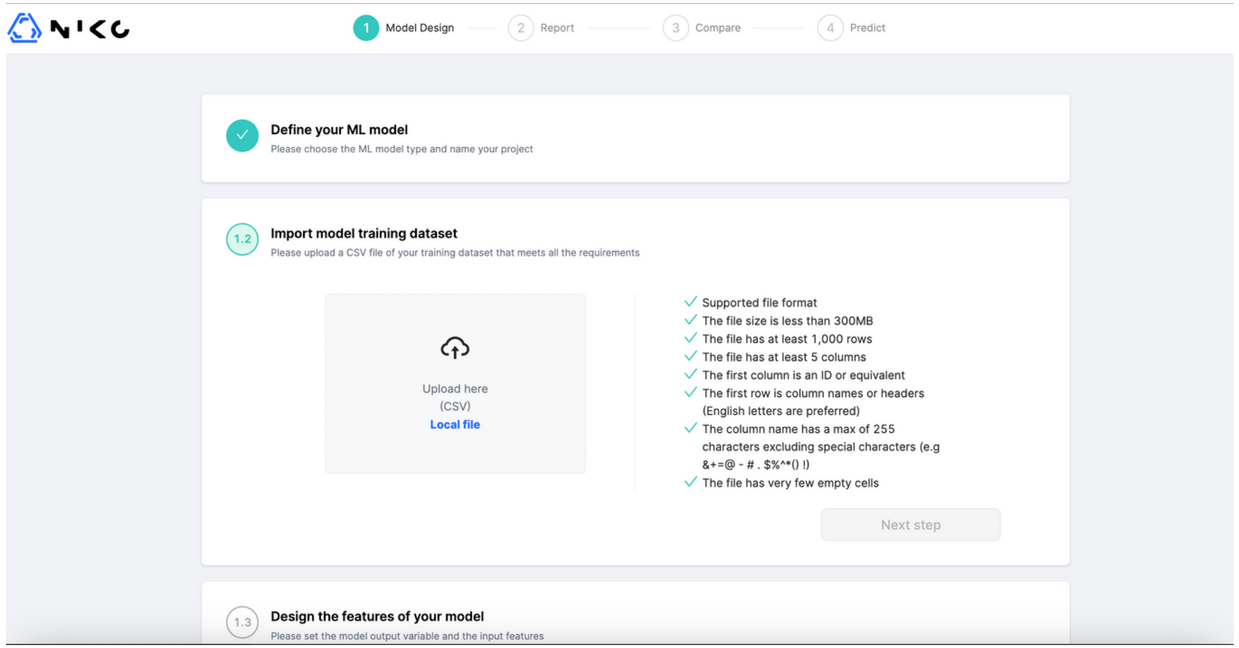
Our target value. The value 1 means "defaulted loan" and 0 means "non-default good loans"



Here is the dataset requirements of NIKO. You can find the same list on the NIKO platform as well.

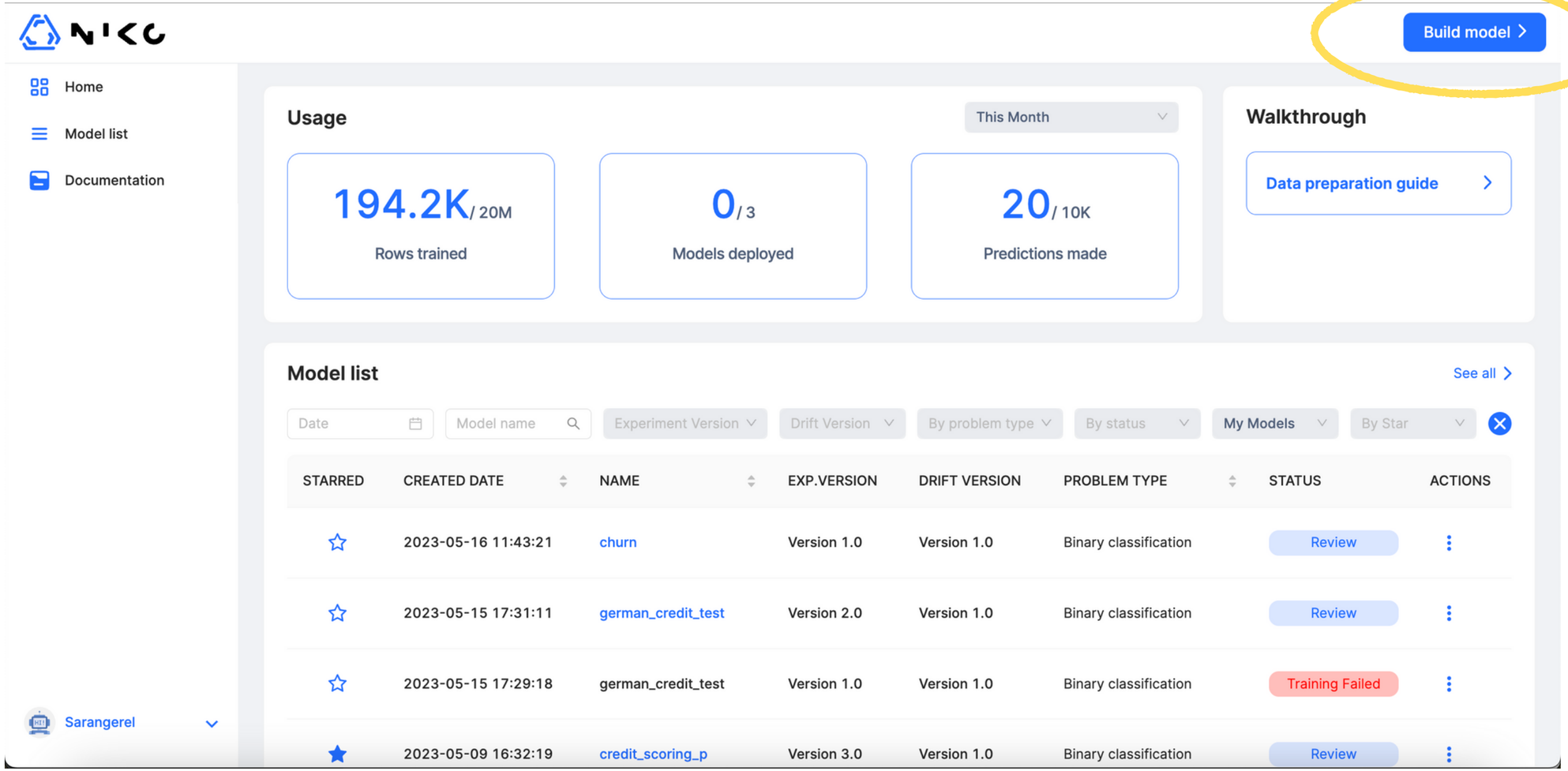
Data requirements:

- CSV file format
- File size must be less than 300MB
- The file must have at least 1,000 rows (data records)
- The file must have at least 5 columns
- The first column must contain unique IDs or equivalent value
- The first row should be column names
  - English letters are preferred
  - Has a maximum of 255 characters excluding special characters (e.g: &+=@ - # . $%^*() !)

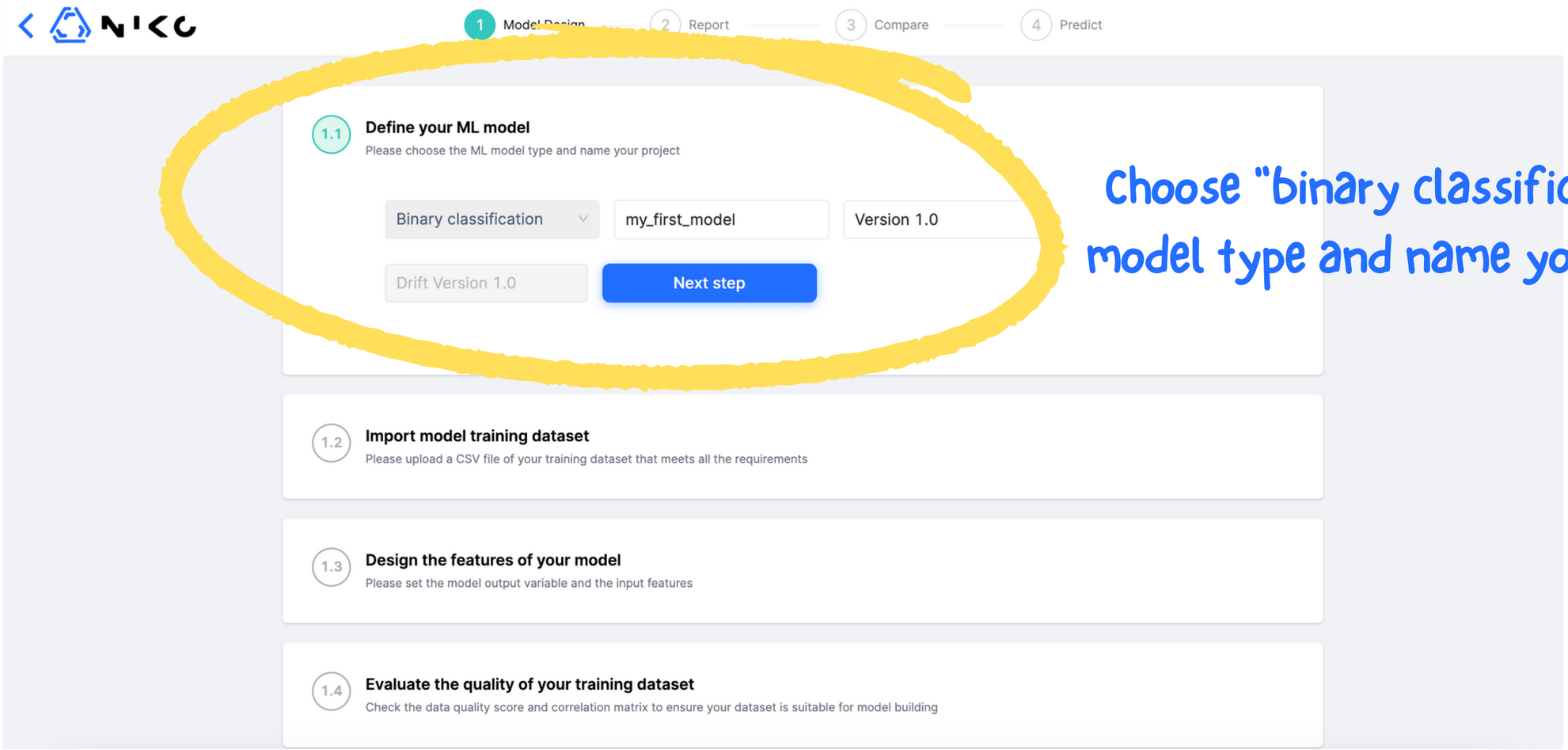


Build a binary classification model: STEP#1

Click here!

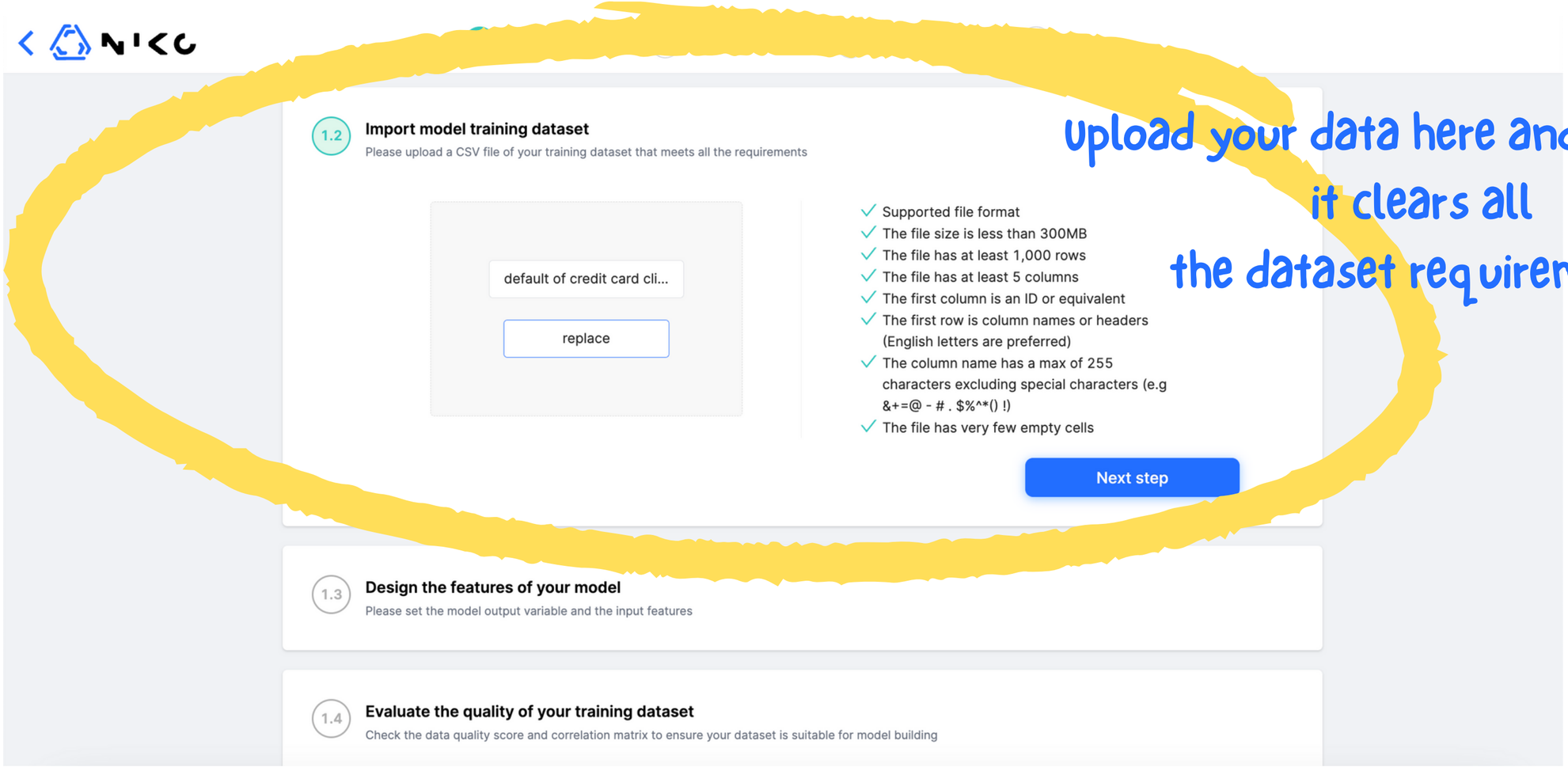


Build a binary classification model: STEP#2



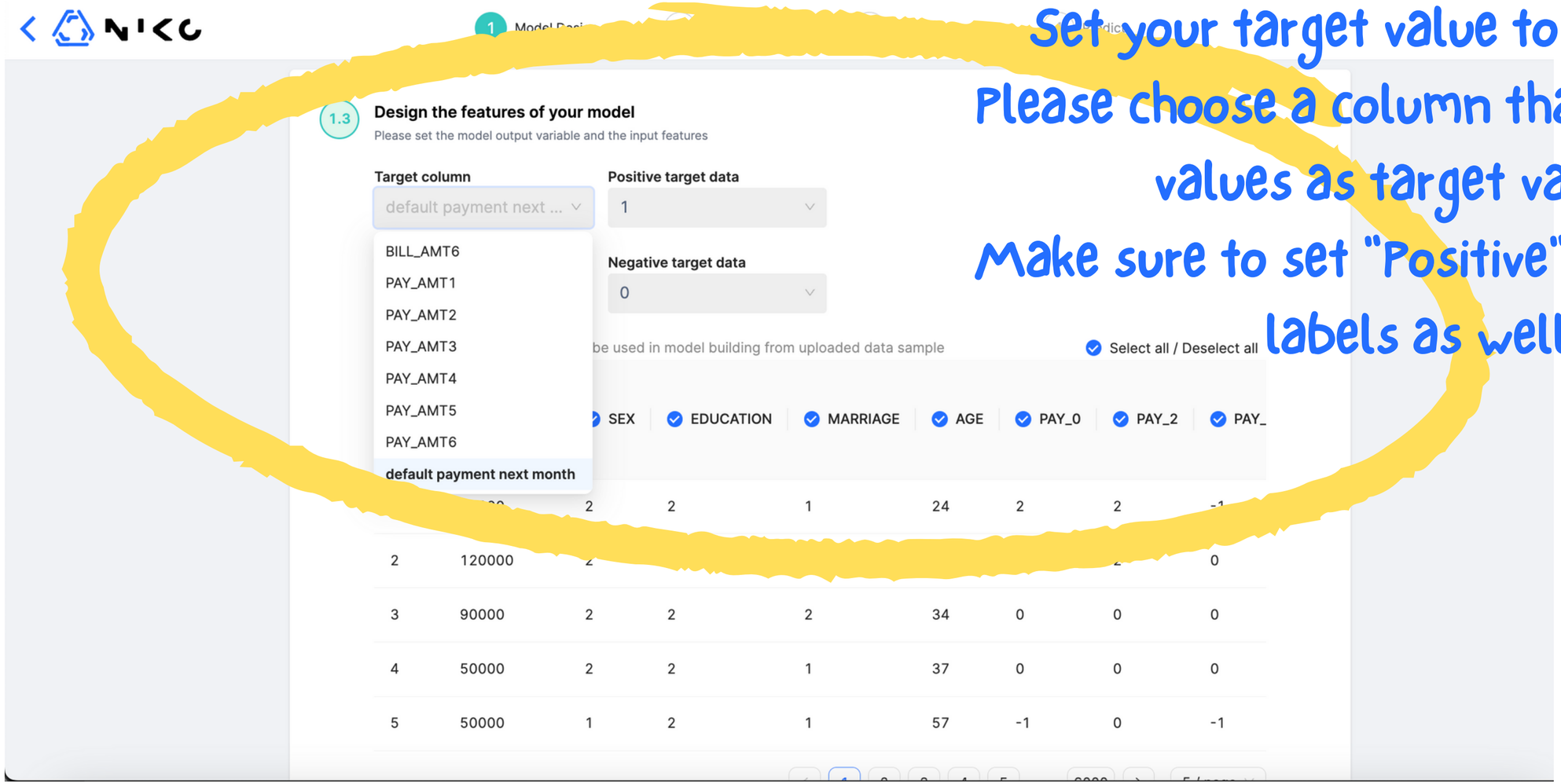
Choose "binary classification" as model type and name your model.

Build a binary classification model: STEP#3



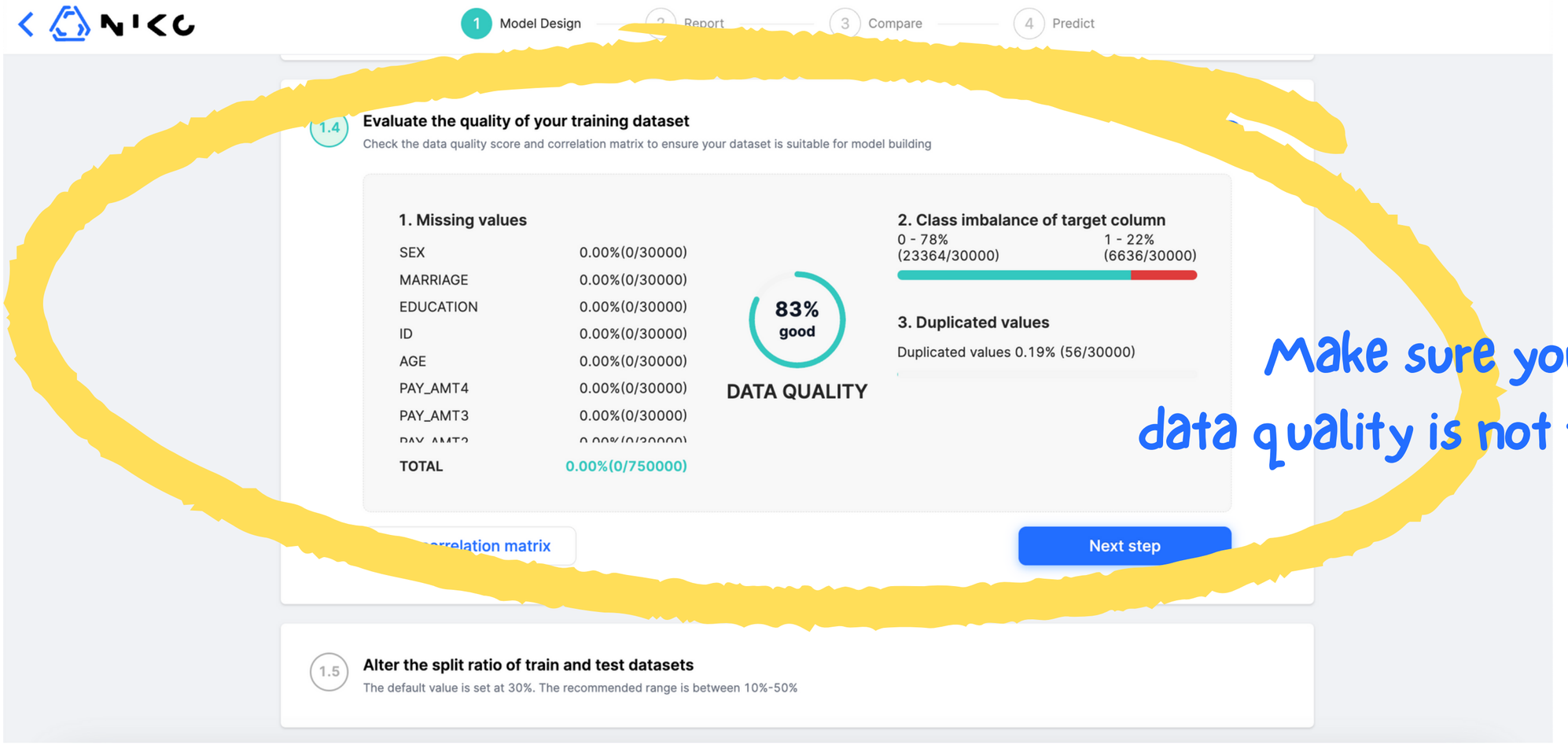
Upload your data here and make sure it clears all the dataset requirements.

Build a binary classification model: STEP#4



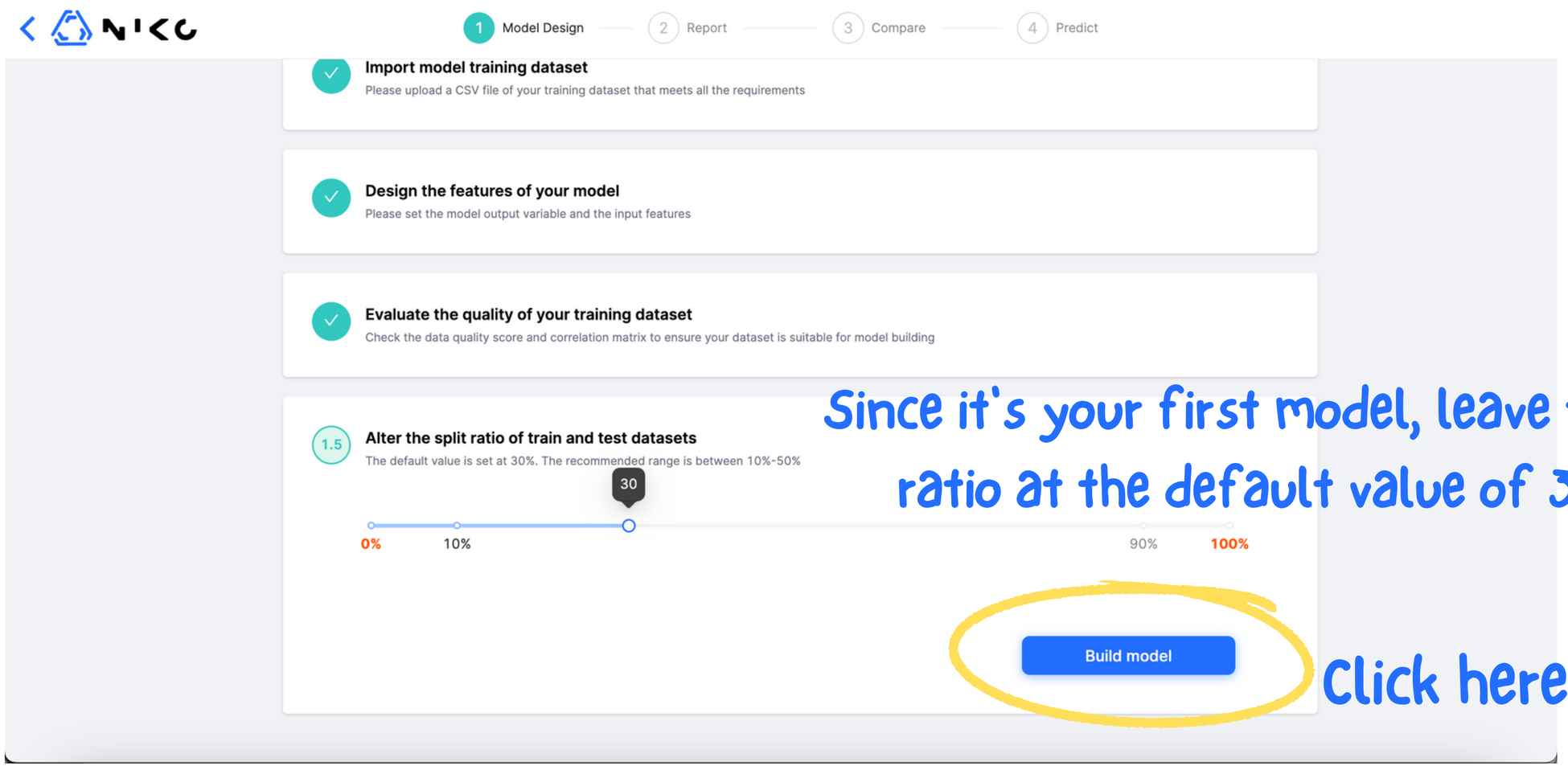
Set your target value to predict here.
Please choose a column that has only two values as target variable.
Make sure to set "Positive" and "Negative" labels as well.

Build a binary classification model: STEP#5



Make sure your data quality is not too bad

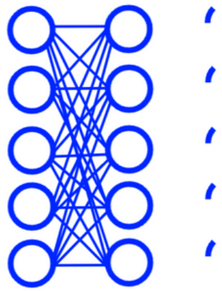
Build a binary classification model: STEP#6



Since it's your first model, leave the split ratio at the default value of 30%.

Click here!

Build a binary classification model: STEP#7



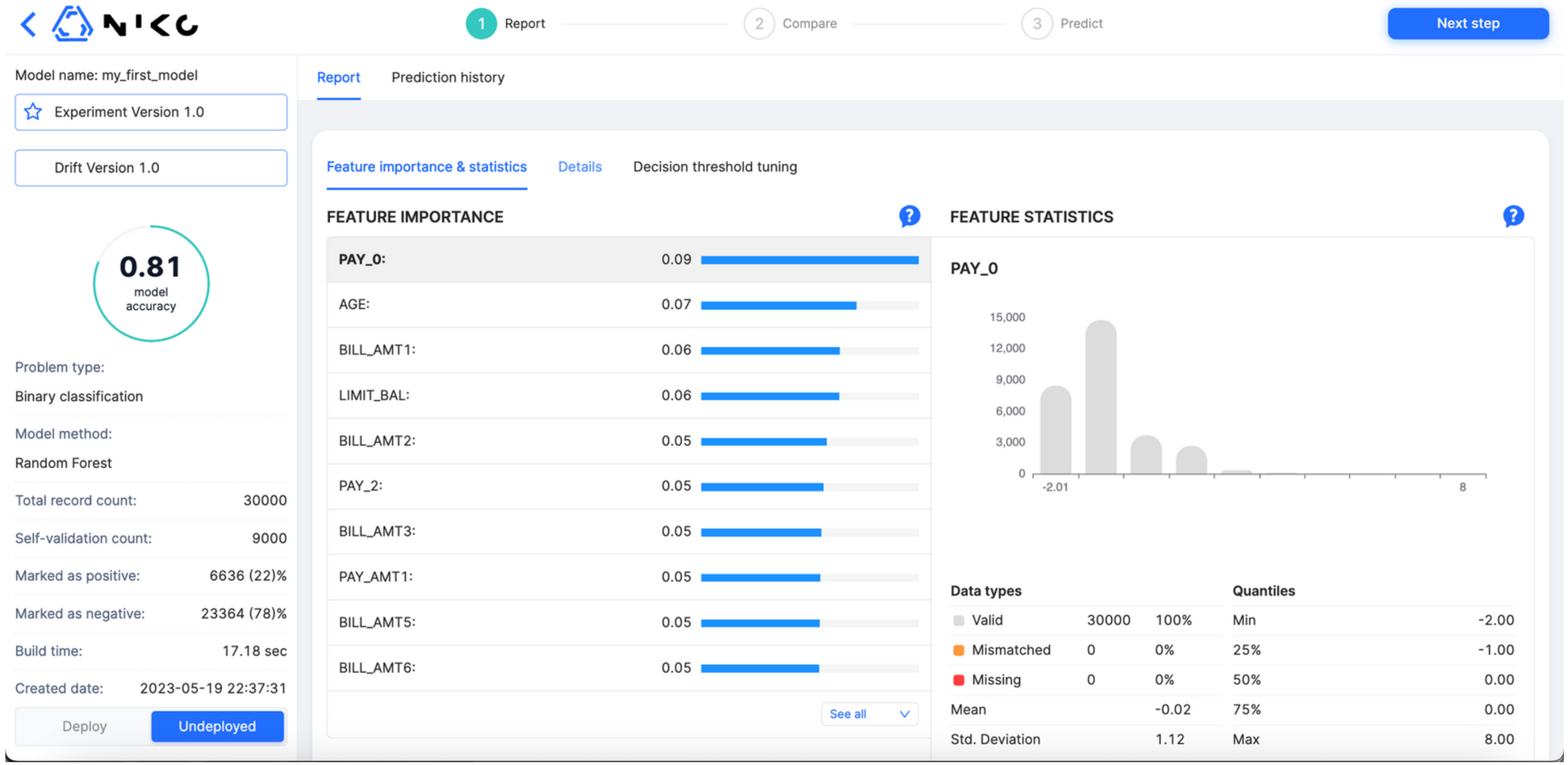
TRAINING IS STARTED

15%

Enjoy your coffee, while we do the model building!

NIKO is building your model. Please enjoy your

Build a binary classification model: STEP#8



Once you got this screen, TA-DA!!!! you've built your first model with NIKO.