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# Identifying the Credit Level of a Company with Bagging-CART Integrated Algorithm

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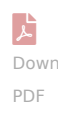
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For identifying the credit level of a company, the paper introduces the Bagging algorithm into the CART algorithm, and form a Bagging-CART integrated algorithm. Based on the integrated algorithm, the paper gives some empirical analysis, and compares the Bagging-CART integrated algorithm with single CART algorithm in the identification problem. The empirical results show that the accuracy rate of using the Bagging-CART integrated algorithm is prior to the single CART algorithm.

**Published in:** 2014 Seventh International Symposium on Computational Intelligence and Design

**Date of Conference:** 13-14 December 2014

**DOI:** 10.1109/ISCID.2014.188

**Date Added to IEEE Xplore:** 09 April 2015

**Publisher:** IEEE

**ISBN Information:**

**Conference Location:** Hangzhou, China

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