

Albert Ho Ting Wong

Title: Evaluating Neural Network Models for Consumer Credit Default Prediction Using Open Banking Data

Open banking data provides behavioural information that may improve consumer credit risk assessment beyond traditional credit data. This study compares and evaluates machine-learning models such as Logistic regression, XGBoost, MLP, tabular ResNet and TabNet using numerous metrics in practical perspectives. The results indicate that neural-network flexibility did not translate into a material or temporally robust advantage for this engineered tabular representation.