

## Retraction

# Retracted: Big Data Analytics and Discrete Choice Model for Enterprise Credit Risk Early Warning Algorithm

### Security and Communication Networks

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This article has been retracted by Hindawi following an investigation undertaken by the publisher [1]. This investigation has uncovered evidence of one or more of the following indicators of systematic manipulation of the publication process:

- (1) Discrepancies in scope
- (2) Discrepancies in the description of the research reported
- (3) Discrepancies between the availability of data and the research described
- (4) Inappropriate citations
- (5) Incoherent, meaningless and/or irrelevant content included in the article
- (6) Peer-review manipulation

The presence of these indicators undermines our confidence in the integrity of the article's content and we cannot, therefore, vouch for its reliability. Please note that this notice is intended solely to alert readers that the content of this article is unreliable. We have not investigated whether authors were aware of or involved in the systematic manipulation of the publication process.

Wiley and Hindawi regrets that the usual quality checks did not identify these issues before publication and have since put additional measures in place to safeguard research integrity.

We wish to credit our own Research Integrity and Research Publishing teams and anonymous and named external researchers and research integrity experts for contributing to this investigation.

The corresponding author, as the representative of all authors, has been given the opportunity to register their agreement or disagreement to this retraction. We have kept a record of any response received.

### References

- [1] J. Yu, "Big Data Analytics and Discrete Choice Model for Enterprise Credit Risk Early Warning Algorithm," *Security and Communication Networks*, vol. 2022, Article ID 3272603, 13 pages, 2022.

# Discrete Choice Model Application To The Credit Risk

**Basilio de Braganca**  
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## **Discrete Choice Model Application To The Credit Risk:**

Berücksichtigung nichtlinearer Zusammenhänge bei der Insolvenzprognose Thorsten Ohliger, 2016-08-31 Zur Ermittlung des Kreditrisikos sowie des konomischen und regulatorischen Eigenkapitals ist die Insolvenz bzw Ausfallwahrscheinlichkeit eines Schuldners eine zentrale Komponente Vor diesem Hintergrund ist es verst ndlich dass in Wissenschaft und Praxis bereits diverse statistische Methoden zur Sch tzung der Insolvenzwahrscheinlichkeit untersucht wurden Dabei besteht ein Zielkonflikt zwischen Genauigkeit und Einfachheit des Prognosemodells Beispielsweise kann aufgrund theoretischer berlegungen angenommen werden dass manche Kennzahlen der Jahresabschlussanalyse nicht monoton auf die Insolvenzwahrscheinlichkeit wirken sondern die jeweilige Sensitivit t abh ngig vom Kennzahlenniveau ist Bislang konnten solche Zusammenh nge allerdings nur in solchen Modellklassen ad quat ber cksichtigt werden die in der praktischen Anwendung Schw chen hinsichtlich der Interpretation haben Mit der vorliegenden Arbeit wird die Zielsetzung verfolgt Kennzahlen der Jahresabschlussanalyse hinsichtlich nichtlinearer Zusammenh nge mit der Insolvenzwahrscheinlichkeit zu untersuchen und solche Zusammenh nge im Modell anschaulich zu ber cksichtigen Daf r werden Generalisierte Additive Modelle auf Basis von penalisierten Regressionssplines verwendet und mit Generalisierten Linearen Modellen verglichen wodurch der Effekt der nichtlinearen Zusammenh nge frei von anderen Einfl ssen separiert werden kann Au erdem werden Branchenbesonderheiten der Kennzahlen vorab bereinigt Im Ergebnis zeigt die auf ber 50 000 Jahresabschl ssen basierende empirische Analyse dass bei den meisten Kennzahlen nichtlineare Zusammenh nge bestehen und diese auch konomisch plausibel sind Darauf aufbauend wird gezeigt dass die zus tzliche Modellkomplexit t durch eine h here Prognoseg te berlagert wird Das gilt insbesondere dann wenn konomisch relevante Kosten aus Fehlklassifikationen in der Modellbewertung ber cksichtigt werden

Credit Risk Management Hong Kong Institute of Bankers (HKIB), 2012-04-13 The importance of managing credit and credit risks carefully and appropriately cannot be overestimated The very success or failure of a bank and the banking industry in general may well depend on how credit risk is handled Banking professionals must be fully versed in the risks associated with credit operations and how to manage those risks This up to date volume is an invaluable reference and study tool that delves deep into issues associated with credit risk management Credit Risk Management from the Hong Kong Institute of Bankers HKIB discusses the various ways through which banks manage risks Essential for candidates studying for the HKIB Associateship Examination it can also help those who want to acquire a deeper understanding of how and why banks make decisions and set up processes that lower their risk Topics covered in this book include Active credit portfolio management Risk management pricing and capital adequacy Capital requirements for banks Approaches to credit risk management Structural models and probability of default Techniques to determine loss given default Derivatives and structured products

**Active Credit Portfolio Management in Practice** Jeffrey R. Bohn, Roger M. Stein, 2009-04-06 State of the art techniques and tools needed to facilitate effective credit portfolio management and

robust quantitative credit analysis Filled with in depth insights and expert advice Active Credit Portfolio Management in Practice serves as a comprehensive introduction to both the theory and real world practice of credit portfolio management The authors have written a text that is technical enough both in terms of background and implementation to cover what practitioners and researchers need for actually applying these types of risk management tools in large organizations but which at the same time avoids technical proofs in favor of real applications Throughout this book readers will be introduced to the theoretical foundations of this discipline and learn about structural reduced form and econometric models successfully used in the market today The book is full of hands on examples and anecdotes Theory is illustrated with practical application The authors Website provides additional software tools in the form of Excel spreadsheets Matlab code and S Plus code Each section of the book concludes with review questions designed to spark further discussion and reflection on the concepts presented

*Enterprise Applications and Services in the Finance Industry* Artur Lugmayr, 2016-01-21 This book constitutes the proceedings of the 7th International Workshop on Enterprise Applications and Services in the Finance Industry FinanceCom 2014 held in Sydney Australia on December 12 2014 The workshop spans multiple disciplines including technical service economic sociological and behavioral sciences It reflects on technologically enabled opportunities implications and changes due to the introduction of new business models or regulations related to the financial services industry and the financial markets The nine papers presented were carefully reviewed and selected from numerous submissions

Engineering Applications of Neural Networks Lazaros Iliadis, Chrisina Jayne, 2015-09-28 This book constitutes the refereed proceedings of the 16th International Conference on Engineering Applications of Neural Networks EANN 2015 held in Rhodes Greece in September 2015 The 36 revised full papers presented together with the abstracts of three invited talks and two tutorials were carefully reviewed and selected from 84 submissions The papers are organized in topical sections on industrial engineering applications of ANN bioinformatics intelligent medical modeling life earth sciences intelligent modeling learning algorithms intelligent telecommunications modeling fuzzy modeling robotics and control smart cameras pattern recognition facial mapping classification financial intelligent modeling echo state networks

Emerging Economies, Risk and Development, and Intelligent Technology Chongfu Huang, Abdelouahid Lyhyaoui, Zhai Guofang, Nesrin Benhayoun, 2015-05-26 RACR is a series of biennial international conferences on risk analysis crisis response and disaster prevention for specialists and stakeholders RACR 2015 held June 1 3 2015 in Tangier Morocco was the fifth conference in this series following the successful RACR 2007 in Shanghai China RACR 2009 in Beijing China RACR 2011 in Laredo US

*Statistical Learning Using Neural Networks* Basilio de Braganca Pereira, Calyampudi Radhakrishna Rao, Fabio Borges de Oliveira, 2020-08-25 Statistical Learning using Neural Networks A Guide for Statisticians and Data Scientists with Python introduces artificial neural networks starting from the basics and increasingly demanding more effort from readers who can learn the theory and its applications in statistical methods with concrete Python code examples It presents a wide range of

widely used statistical methodologies applied in several research areas with Python code examples which are available online It is suitable for scientists and developers as well as graduate students Key Features Discusses applications in several research areas Covers a wide range of widely used statistical methodologies Includes Python code examples Gives numerous neural network models This book covers fundamental concepts on Neural Networks including Multivariate Statistics Neural Networks Regression Neural Network Models Survival Analysis Networks Time Series Forecasting Networks Control Chart Networks and Statistical Inference Results This book is suitable for both teaching and research It introduces neural networks and is a guide for outsiders of academia working in data mining and artificial intelligence AI This book brings together data analysis from statistics to computer science using neural networks

**Developments in Macro-Finance Yield Curve Modelling** Jagjit S. Chadha, Alain C. J. Durré, Michael A. S. Joyce, Lucio Sarno, 2014-02-06 Changes in the shape of the yield curve have traditionally been one of the key macroeconomic indicators of a likely change in economic outlook However the recent financial crises have created a challenge to the management of monetary policy demanding a revision in the way that policymakers model expected changes in the economy This volume brings together central bank economists and leading academic monetary economists to propose new methods for modelling the behaviour of interest rates Topics covered include the analysis and extraction of expectations of future monetary policy and inflation the analysis of the short term dynamics of money market interest rates the reliability of existing models in periods of extreme market volatility and how to adjust them accordingly and the role of government debt and deficits in affecting sovereign bond yields and spreads This book will interest financial researchers and practitioners as well as academic and central bank economists

**AI and Financial Technology** Paolo Giudici, Jochen Papenbrock, Peter Schwendner, Ronald Hochreiter, Joerg Osterrieder, 2020-01-14 This eBook is a collection of articles from a Frontiers Research Topic Frontiers Research Topics are very popular trademarks of the Frontiers Journals Series they are collections of at least ten articles all centered on a particular subject With their unique mix of varied contributions from Original Research to Review Articles Frontiers Research Topics unify the most influential researchers the latest key findings and historical advances in a hot research area Find out more on how to host your own Frontiers Research Topic or contribute to one as an author by contacting the Frontiers Editorial Office [frontiersin.org](mailto:frontiersin.org) about contact

**Agricultural Finance Review**, 1991

**Sustainable Finance and Business in Sub-Saharan Africa** David Mhlanga, Mufaro Dzingirai, 2024-12-13 In the 21st century the imperative for sustainable development has assumed a paramount role echoing the pressing global concerns surrounding environmental degradation social inequalities and economic challenges Within this context Sub Saharan Africa emerges as a region of particular significance where the pursuit of sustainability holds immense promise and relevance Despite being endowed with abundant natural resources and a vibrant entrepreneurial spirit Sub Saharan Africa grapples with enduring issues of poverty inequality and environmental harm This book explores the innovative paradigms of sustainable finance and business within Sub Saharan Africa exploring how novel

approaches can effectively tackle the region's most pressing challenges while simultaneously catalyzing economic growth and societal progress. The chapters presented here comprise a diverse array of cutting edge financial strategies, circular economy initiatives, technological advancements, and business models that are revolutionizing sustainable development across the continent. Sub-Saharan Africa, characterized by its youthful demographic and rapidly expanding economies, is poised for transformation. Yet it confronts formidable obstacles in the form of poverty, inequality, and environmental degradation. The United Nations Sustainable Development Goals (SDGs) offer a comprehensive framework to address these issues. However, realizing these objectives requires innovative solutions that can surmount the unique constraints of the region. Fortunately, Sub-Saharan Africa is a crucible of innovation with a growing community of entrepreneurs, financiers, and decision makers committed to sustainable development. Initiatives promoting circular economies are reducing waste and enhancing resource efficiency, while financial instruments like impact investing and green bonds are attracting new streams of funding. Simultaneously, technological breakthroughs such as mobile payment systems and renewable energy solutions are expanding access to essential services and driving economic expansion. Despite these encouraging advancements, Sub-Saharan Africa stands at a pivotal juncture in its journey towards sustainability. This book, with a focus on practical and scalable solutions, endeavors to showcase the most promising and successful models that can propel sustainable development across the region.

Application of Quantitative Techniques for the Prediction of Bank Acquisition Targets Fotios Pasiouras, Sailesh Tanna, Constantin Zopounidis, 2005. In recent years, the banking industry has faced significant challenges due to deregulation, globalization, financial innovation, and intensified global competition. In response to these challenges, banks have adopted strategies to grow and expand their activities with mergers and acquisitions (MAs) being one of the most popular over the last decade. This unique book thus discusses the use of quantitative classification methods for the prediction of bank acquisitions. With an overview of the MA trends in the EU banking industry and a survey of the motives for MAs, the authors compare various statistical and computational methodologies used to analyze and predict bank acquisitions. The material constitutes a useful basis for researchers and practitioners in banking management to develop and analyze investment decisions related to MAs.

Financial Modernization and Regulation Robert A. Eisenbeis, Frederick T. Furlong, Simon Kwan, 2013-11-27. Financial systems around the world are undergoing a process of modernization due to many different forces. Advances in information technology, product and market innovations, and recent regional financial crises have contributed to this movement. As a result, evolution in the financial sector is leading to larger, more complex financial organizations that render inadequate the supervisory and regulatory structures currently in place. While some changes in regulatory policies have already occurred, the adaptation of supervisory oversight and regulation in the face of these new developments is expected to continue for many years to come. This book collects papers originally presented in September 1998 at the Financial Modernization and Regulation Conference, co-sponsored by the Federal Reserve Banks of Atlanta and

San Francisco Revised before publication the papers seek to identify the reasons for changes in the financial services sector and the implications these changes pose for financial supervision and regulation Taken together the papers offer valuable insights on 1 the forces behind financial modernization 2 the implications financial modernization poses for corporate structure market discipline and financial regulation 3 how to price deposit insurance accurately to reflect banks risk taking and 4 balancing private versus public interests and managing potentially conflicting public policy goals

*Statistics of Financial Markets* Jürgen Franke, Christian Matthias Hafner, 2013-03-09 1 *Statistics of Financial Markets* presents in a vivid yet concise style the necessary statistical and mathematical background for Financial Engineers and introduces to the main ideas in mathematical finance and financial statistics Topics covered are among others option valuation financial time series analysis value at risk copulas and statistics of the extremes The underlying structure of the book i e basic tools in mathematical finance financial time series analysis and applications to given problems of financial markets allows the book to be used as a basis for lectures seminars and even crash courses on the topic A full set of transparencies can be downloaded using the registration card at the back of the book The registration card also allows the use of the e book version with links to world wide computing servers

*Modelling, Computation and Optimization in Information Systems and Management Sciences* Hoai An Le Thi, Tao Pham Dinh, Ngoc Thanh Nguyen, 2015-05-07 This proceedings set contains 85 selected full papers presented at the 3rd International Conference on Modelling Computation and Optimization in Information Systems and Management Sciences MCO 2015 held on May 11 13 2015 at Lorraine University France The present part II of the 2 volume set includes articles devoted to Data analysis and Data mining Heuristic Meta heuristic methods for operational research applications Optimization applied to surveillance and threat detection Maintenance and Scheduling Post Crises banking and eco finance modelling Transportation as well as Technologies and methods for multi stakeholder decision analysis in public settings

**Deutsche Nationalbibliografie**, 2004 *Elgar Encyclopedia on the Economics of Competition, Regulation and Antitrust* Michael D. Noel, 2024-12-09 Providing an extensive overview of the literature the Elgar Encyclopedia on the Economics of Competition Regulation and Antitrust examines perspectives on the many interrelated issues in competition economics

**Advances in Credit Risk Modeling and Management** Frédéric Vrans, 2020-07-01 Credit risk remains one of the major risks faced by most financial and credit institutions It is deeply connected to the real economy due to the systemic nature of some banks but also because well managed lending facilities are key for wealth creation and technological innovation This book is a collection of innovative papers in the field of credit risk management Besides the probability of default PD the major driver of credit risk is the loss given default LGD In spite of its central importance LGD modeling remains largely unexplored in the academic literature This book proposes three contributions in the field Ye Bellotti exploit a large private dataset featuring non performing loans to design a beta mixture model Their model can be used to improve recovery rate forecasts and therefore to enhance capital requirement mechanisms

Francois uses instead the price of defaultable instruments to infer the determinants of market implied recovery rates and finds that macroeconomic and long term issuer specific factors are the main determinants of market implied LGDs Cheng Cirillo address the problem of modeling the dependency between PD and LGD using an original urn based statistical model Fadina Schmidt propose an improvement of intensity based default models by accounting for ambiguity around both the intensity process and the recovery rate Another topic deserving more attention is trade credit which consists of the supplier providing credit facilities to his customers Whereas this is likely to stimulate exchanges in general it also magnifies credit risk This is a difficult problem that remains largely unexplored Kanapickiene Spicas propose a simple but yet practical model to assess trade credit risk associated with SMEs and microenterprises operating in Lithuania Another topical area in credit risk is counterparty risk and all other adjustments such as liquidity and capital adjustments known as XVA Chataignier Crpey propose a genetic algorithm to compress CVA and to obtain affordable incremental figures Anagnostou Kandhai introduce a hidden Markov model to simulate exchange rate scenarios for counterparty risk Eventually Boursicot et al analyzes CoCo bonds and find that they reduce the total cost of debt which is positive for shareholders In a nutshell all the featured papers contribute to shedding light on various aspects of credit risk management that have so far largely remained unexplored

Audit Analytics in the Financial Industry Jun Dai, Miklos A. Vasarhelyi, Ann Medinets, 2019-10-28 Split into six parts contributors explore ways to integrate Audit Analytics techniques into existing audit programs for the financial industry Chapters include topics such as fraud risks in the credit card sector clustering techniques fraud and anomaly detection and using Audit Analytics to assess risk in the lawsuit and payment processes **Quant Probability** William Johnson, 2024-10-18 Quant Probability Mathematical Foundations and Applications in Finance offers a comprehensive exploration into the essential intersection of probability theory and quantitative finance Designed for both novices and professionals seeking to deepen their understanding this book serves as a robust guide through the complex world of financial modeling and decision making With a focus on core concepts such as stochastic processes risk measures derivatives pricing and machine learning techniques it provides the mathematical insights necessary to navigate modern financial markets Readers will discover how foundational probability theory is utilized in creating sophisticated quantitative models empowering them to forecast market behaviors and manage financial risks effectively Rich with theoretical rigor and practical applications the book delves into the intricacies of algorithmic trading portfolio optimization and risk neutral valuation Each topic is meticulously explained offering clear examples and real world applications to solidify understanding Whether you aim to construct optimized portfolios develop innovative trading strategies or master derivatives pricing this book presents the tools required to excel Quant Probability is not just an academic resource it is a gateway to mastering the quantitative art of finance providing the framework needed for informed data driven decision making in an ever evolving financial landscape

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### **Discrete Choice Model Application To The Credit Risk Introduction**

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