R – PROGRAMMING ASSIGNMENT

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1) Develop 5 different visuals using GGPLOT with descriptions of the insights they convey.

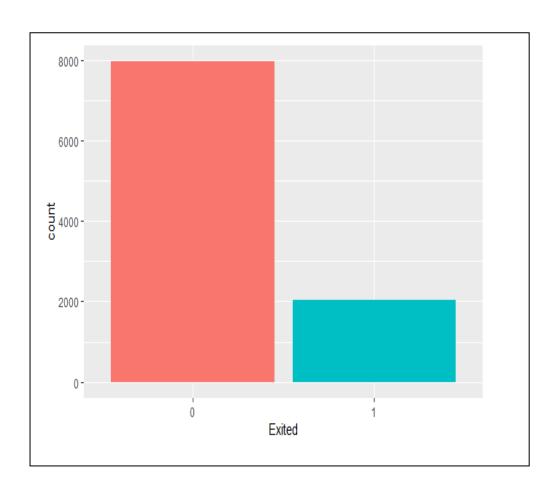
```
url <- "https://github.com/SavioSal/datasets/raw/master/Bank%20Churn_Modelling.csv"
data_1 <- read.csv(url)
data_1
library(dplyr)
library(ggplot2)
#remove unwanted columns
data_2<-data_1 %>%
dplyr::select(-RowNumber, -Customerld, -Surname) %>%
mutate(Geography = as.factor(Geography),
Gender = as.factor(Gender),
HasCrCard = as.factor(HasCrCard),
IsActiveMember = as.factor(IsActiveMember),
Exited = as.factor(Exited),
Tenure = as.factor(Tenure),
NumOfProducts = as.factor(NumOfProducts))
```

I have removed unwanted columns.

Graph no.1

```
ggplot(data_2, aes(Exited, fill = Exited)) +
    geom_bar() +
    theme(legend.position = 'none')
```

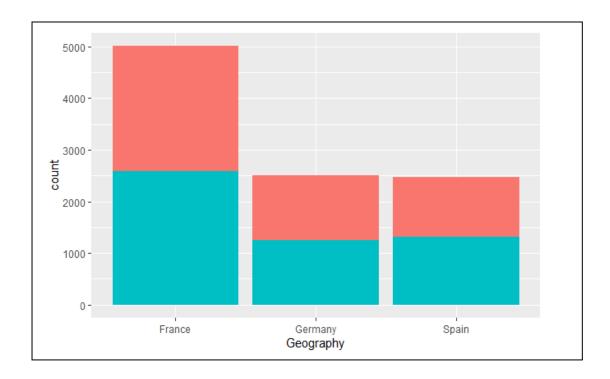
From this graph we can see how many are exited



Graph no.2

```
ggplot(data_2, aes(Geography, fill =IsActiveMember)) +
    geom_bar() +
    theme(legend.position = 'none')
```

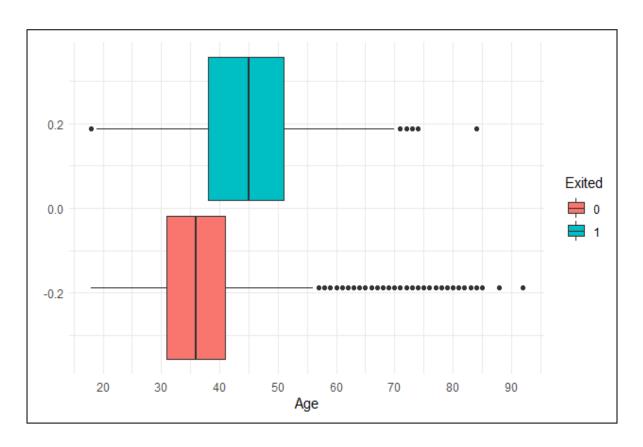
it shows the equal distribution of active and non active members in the countries.



Graph no 3

```
library(scales)
ggplot(data_2, aes(x = Age, fill = Exited)) +
    geom_boxplot(binwidth = 5) +
    theme_minimal() +
    scale_x_continuous(breaks = seq(0,100,by=10), labels = comma)
```

Exited customers are mostly around 40 to 50.

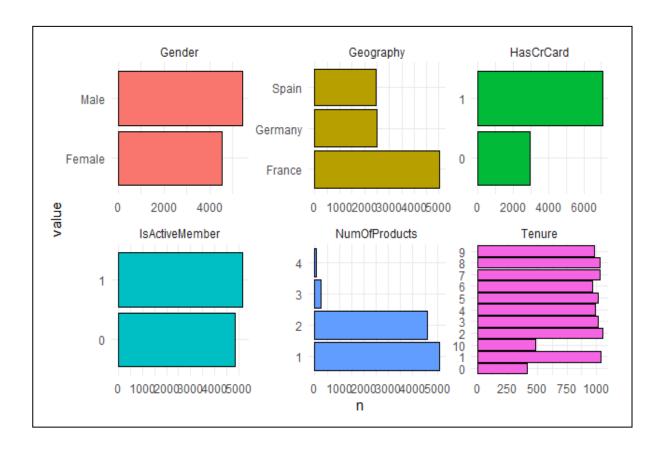


Graph no 4

```
library(tidyselect)
library(tidyselect)
library(tidyverse)
data_2 %>%
dplyr::select(-Exited) %>%
keep(is.factor) %>%
gather() %>%
group_by(key, value) %>%
summarize(n = n()) %>%
ggplot() +
geom_bar(mapping=aes(x = value, y = n, fill=key), color="black", stat='identity') +
coord_flip() +
facet_wrap(~ key, scales = "free") +
theme_minimal() +
theme(legend.position = 'none')
```

Information we can get from the plots:

- We have more male customers than females.
- Customers from France (most), Germany and France.
- Most of the customers have the bank's credit card
- We have an almost equal number of active and non-active members, not a very good sign
- Most of the customers use one or two kinds of products, with a very few use three or four products
- Almost equal number of customers in different tenure groups, except 0 and 10.



Graph no 5

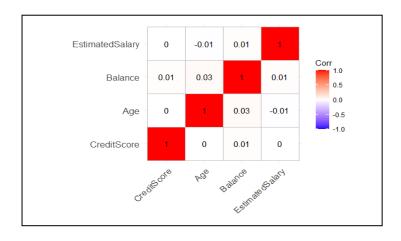
```
library(ggcorrplot)

data_3 <- names(which(sapply(data_2, is.numeric)))

corr <- cor(data_2[,data_3], use = 'pairwise.complete.obs')

ggcorrplot(corr, lab = TRUE)
```

I don't see any high correlation between the continuous variables



- 2. Develop answers to the following. Use dplyr wherever necessary
- A. What is the average credit score of females and males in France?

data_2 %>% select(CreditScore, Gender, Geography) %>% filter(Geography == "France") %>%
dplyr::group_by(Gender) %>%
dplyr::summarise(Gender_Average = mean(CreditScore))

Female :649 Male :650

B. What is the average credit score of people in the age brackets 20-30,31-40,41-50?

data_2 %>% select(CreditScore, Age) %>% mutate(agegroup = case_when(Age >= 41 & Age <= 50 ~ '3', Age >= 31 & Age <= 40 ~ '2', Age >= 20 & Age <= 30 ~ '1')) %>%

filter(agegroup == "1" | agegroup == '2' | agegroup == '3') %>%

dplyr::group_by(agegroup) %>%

dplyr::summarise(Age_Average = mean(CreditScore))

20-30: 651

31-40:651

41-50:649

C. What is the correlation between credit score and estimated salary?

data_2 %>% select(CreditScore, EstimatedSalary) %>% cor()

CreditScore

CreditScore 1.000000000

EstimatedSalary -0.001384293

EstimatedSalary

CreditScore -0.001384293

EstimatedSalary 1.000000000

D. Develop a statistical model to explain and establish a mathematical relationship between credit score (dependent) and gender, age, estimate salary.

```
# Create the relationship model.

model <- Im(CreditScore ~Gender+Age+EstimatedSalary, data = data_2)

# Show the model.

print(model)

summary(model)
```

Call:

lm(formula = CreditScore ~ Gender + Age + EstimatedSalary, data = data_2)

Coefficients:

```
(Intercept) GenderMale
6.525e+02 -5.785e-01
Age EstimatedSalary
-3.739e-02 -2.416e-06
```

Call:

lm(formula = CreditScore ~ Gender + Age + EstimatedSalary, data = data_2)

Residuals:

```
Min 1Q Median 3Q
-300.630 -66.880 1.262 66.930
Max
201.174
```

Coefficients:

Estimate Std. Error

(Intercept) $6.525e+02\ 4.254e+00$

GenderMale -5.785e-01 1.942e+00

Age -3.739e-02 9.221e-02

EstimatedSalary -2.416e-06 1.681e-05

t value Pr(>|t|)

(Intercept) 153.382 <2e-16 ***

GenderMale -0.298 0.766

Age -0.405 0.685

EstimatedSalary -0.144 0.886

Signif. codes:

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Residual standard error: 96.67 on 9996 degrees of freedom

Multiple R-squared: 2.659e-05, Adjusted R-squared: -0.0002735

F-statistic: 0.0886 on 3 and 9996 DF, p-value: 0.9663



