Adama_Capstone_project_final

May 25, 2023

1 Guiding Customers Towards Product Subscription Through App Behavior Analysis

Imagine your company introduces an innovative app features. The first crucial step is finding customers. Offering a 24-hour free trial of the app can generate valuable user behavior data for marketing. This Capstone project aims to develop an ML model that classifies customers based on their app interactions.

Market: The target audience consists of customers who have downloaded the free version of our app services.

Product: The paid version offers enhanced features.

Goal: The objective of this Capstone project is to create a classification model that predicts which users are unlikely to subscribe to the paid membership, allowing for targeted marketing efforts. As a data scientist, my role is to identify users least likely to enroll in the paid version, to ensure efficient resource allocation. We assume that the free version access expires after 24 hours.

The data utilized in this case study originates from a fintech company aiming to offer its customers a paid mobile app subscription, enabling them to conveniently manage all their finances in a single location.

```
[2]: # file path tools
from google.colab import drive #for Connecting to Google Drive
from IPython.display import Image #for image display
# EDA tools
import pandas as pd # for data manipulation using dataframes
import numpy as np # for data statistical analysis
import matplotlib.pyplot as plt # Import matplotlib for data visualisation
import seaborn as sns # Statistical data visualization
```

```
from dateutil import parser # to parse dates
%matplotlib inline
# Data preprocessing tools
from tableone import TableOne # stat summary table
from boruta import BorutaPy # for feature selection
from sklearn.ensemble import RandomForestClassifier #for feature selection
import sweetviz as sw #for interactive report generation
# Feature scaling, classification ML development and evaluation tools
from sklearn.preprocessing import StandardScaler
from sklearn.model_selection import train_test_split
from xgboost import XGBClassifier
from sklearn.metrics import accuracy_score, f1_score, confusion_matrix,_
 →recall_score, classification_report
from sklearn.metrics import roc_curve, roc_auc_score
import pickle
# System error handling tools
import warnings
warnings.filterwarnings('ignore')
print('Libraries Import Successful')
```

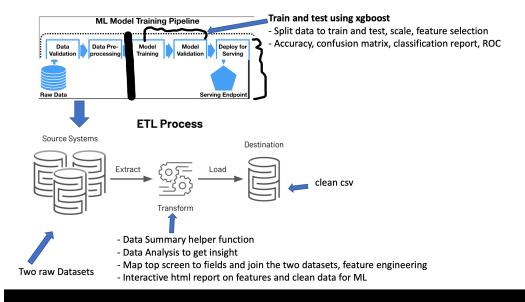
Libraries Import Successful

```
[3]: drive.mount('/content/drive', force_remount=True)
```

Mounted at /content/drive

[60]:

Overall Data and ML Pipeline



```
[5]: #importing data
     dataset = pd.read_csv('/content/drive/MyDrive/Data_incubator/data_sets/
      ⇔appdata10.csv¹)
     dataset.head(10)
     # user is ID of each user (could be email)
     #first_open is the day they first used the cancer classifier
     #daysoftheweek (Sunday = 0 and Sat = 6)
     #hour is time they first used the app
     # screen_list is buttons (feature within app) they pushed within app
     #numscreens is number of screen_list visited
     # minigame here it specific games they payed (0 means no play, 1 played)
     #used premium feature if they tried paid version during free trial 0 = n_0, 1 = 1
      yes
     #enrolled = 1 if the become member, 0 if not
     #enrolled_date is when they become a member (it can be any time)
     # like is whether or not they like the product
```

```
[5]:
                            first_open dayofweek
         user
                                                         hour
                                                              age
    0 235136 2012-12-27 02:14:51.273
                                                3
                                                    02:00:00
                                                                23
    1 333588 2012-12-02 01:16:00.905
                                                6
                                                    01:00:00
                                                               24
    2 254414 2013-03-19 19:19:09.157
                                                    19:00:00
                                                               23
                                                1
    3 234192 2013-07-05 16:08:46.354
                                                4
                                                    16:00:00
                                                               28
    4
        51549 2013-02-26 18:50:48.661
                                                    18:00:00
                                                               31
                                                1
    5
        56480 2013-04-03 09:58:15.752
                                                2
                                                    09:00:00
                                                               20
```

```
8 372004 2013-03-20 14:22:01.569
                                                    2
                                                        14:00:00
                                                                   29
      9 338013 2013-04-26 18:22:16.013
                                                        18:00:00
                                                                   26
                                                 screen_list numscreens minigame \
      0 idscreen,joinscreen,Cycle,product_review,ScanP...
                                                                    15
        joinscreen,product_review,product_review2,Scan...
                                                                                0
      1
                                                                    13
                                          Splash, Cycle, Loan
                                                                                  0
      3 product review, Home, product review, Loan3, Finan...
                                                                    40
                                                                                0
      4 idscreen, joinscreen, Cycle, Credit3Container, Sca...
                                                                    32
                                                                                0
      5 idscreen, Cycle, Home, ScanPreview, VerifyPhone, Ve...
                product review, product review2, ScanPreview
                                                                                  0
      7 Splash, Cycle, Home, Credit3Container, Credit3Dash...
                                                                    41
                                                                                0
      8 product_review,product_review2,ScanPreview,Ver...
                                                                    33
                                                                                1
                                                                                0
      9 Home, Loan2, product_review, product_review, produ...
                                                                    19
         used_premium_feature
                               enrolled
                                                     enrolled_date
                                                                    liked
      0
                                                               NaN
                                                                        0
                             0
                                       0
                                                               NaN
                                                                         0
      1
      2
                             1
                                       0
                                                               NaN
                                                                         1
      3
                             0
                                       1 2013-07-05 16:11:49.513
                                                                         0
      4
                             0
                                       1 2013-02-26 18:56:37.841
                                                                         1
      5
                             0
                                          2013-04-03 09:59:03.291
                                                                         0
      6
                             0
                                                               NaN
                                                                         0
      7
                             1
                                       0
                                                               NaN
                                                                         0
      8
                             1
                                       1 2013-04-27 22:24:54.542
      9
                             0
                                       1 2013-04-26 18:31:58.923
[58]: dataset.columns
[58]: Index(['user', 'hour', 'age', 'numscreens', 'minigame', 'used_premium_feature',
             'location', 'Institutions', 'VerifyPhone', 'BankVerification',
             'VerifyDateOfBirth', 'ProfilePage', 'VerifyCountry', 'Cycle',
             'idscreen', 'Splash', 'Finances', 'Alerts', 'VerifyMobile',
             'VerifyHousing', 'VerifyHousingAmount', 'Rewards', 'AccountView',
             'VerifyAnnualIncome', 'Login', 'WebView', 'SecurityModal',
             'ResendToken', 'TransactionList', 'Other', 'SavingCount', 'CMCount',
             'CCCount', 'LoansCount'],
            dtype='object')
 [6]: # Function to find missing values ,unique values ,data types --> EDA
      def df_summary(df):
          df_U = df.nunique()
          df_M = df.isnull().sum()
          df_I = df.dtypes
```

1

1

02:00:00

03:00:00

35

26

6 144649 2012-12-25 02:33:18.461

7 249366 2012-12-11 03:07:49.875

```
## converting all data to dataframe
         df_U = df_U.to_frame().reset_index()
         df_M = df_M.to_frame().reset_index()
         df_I = df_I.to_frame().reset_index()
         ## renaming columns to default 0 to some sensible name
         df_U = df_U.rename(columns= {0: 'Unique Data'})
         df_M = df_M.rename(columns= {0: 'Missing Data'})
         df_I = df_I.rename(columns= {0: 'Data Types'})
         ## concatting the 3 dataframes. Remember pd.merge can merge only 2 df at a
      \hookrightarrow time
         output = pd.merge(pd.merge(df_M,df_U,on='index'),df_I,on='index')
         return output;
     df_summary(dataset)
[7]:
                         index
                                Missing Data
                                               Unique Data Data Types
                                                                  int64
     0
                          user
                                             0
                                                      49874
     1
                    first open
                                             0
                                                      49747
                                                                 object
     2
                     dayofweek
                                             0
                                                          7
                                                                  int64
     3
                          hour
                                             0
                                                         24
                                                                 object
     4
                                             0
                                                         78
                                                                  int64
                           age
     5
                                                      38799
                   screen_list
                                             0
                                                                 object
     6
                                             0
                                                        151
                                                                  int64
                    numscreens
     7
                                                          2
                                                                  int64
                      minigame
                                             0
                                                          2
     8
         used_premium_feature
                                             0
                                                                  int64
     9
                      enrolled
                                             0
                                                           2
                                                                  int64
     10
                 enrolled date
                                                      31001
                                                                 object
                                        18926
     11
                         liked
                                             0
                                                          2
                                                                  int64
[8]: dataset.describe()
     # about 62 % enrolled; about 17 % liked
[8]:
                                dayofweek
                                                                             minigame
                      user
                                                    age
                                                            numscreens
     count
             50000.000000
                            50000.000000
                                           50000.00000
                                                         50000.000000
                                                                        50000.000000
            186889.729900
                                 3.029860
                                               31.72436
                                                             21.095900
                                                                             0.107820
     mean
            107768.520361
                                                             15.728812
     std
                                 2.031997
                                               10.80331
                                                                             0.310156
                 13.000000
                                 0.000000
                                               16.00000
                                                              1.000000
                                                                             0.000000
     min
     25%
             93526.750000
                                               24.00000
                                                             10.000000
                                 1.000000
                                                                             0.00000
     50%
            187193.500000
                                 3.000000
                                               29.00000
                                                             18.000000
                                                                             0.000000
     75%
            279984.250000
                                 5.000000
                                               37.00000
                                                             28.000000
                                                                             0.000000
     max
            373662.000000
                                 6.000000
                                              101.00000
                                                            325.000000
                                                                             1.000000
            used_premium_feature
                                        enrolled
                                                          liked
                     50000.000000
                                    50000.000000
                                                   50000.000000
     count
```

```
std
                          0.377402
                                         0.485023
                                                        0.371184
      min
                          0.000000
                                         0.000000
                                                        0.000000
      25%
                          0.000000
                                         0.00000
                                                        0.000000
      50%
                          0.000000
                                         1.000000
                                                        0.000000
      75%
                          0.000000
                                         1.000000
                                                        0.000000
                          1.000000
                                         1.000000
      max
                                                        1.000000
 [9]: # First set of Feature cleaning
      dataset['hour'] = dataset.hour.str.slice(1, 3).astype(int) #to convert hour_
       ocol to int, 1st and 2nd index of hour col, in python last index not included
       ⇔so 3 used
[10]: dataset.describe()
[10]:
                       user
                                dayofweek
                                                    hour
                                                                    age
                                                                           numscreens
              50000.000000
                             50000.000000
                                            50000.000000
                                                           50000.00000
                                                                         50000.000000
      count
             186889.729900
      mean
                                  3.029860
                                               12.557220
                                                              31.72436
                                                                            21.095900
      std
              107768.520361
                                  2.031997
                                                7.438072
                                                              10.80331
                                                                            15.728812
                  13.000000
                                  0.000000
                                                0.000000
                                                              16.00000
                                                                             1,000000
      min
      25%
              93526.750000
                                  1.000000
                                                5.000000
                                                              24.00000
                                                                            10.000000
      50%
             187193.500000
                                  3.000000
                                               14.000000
                                                              29.00000
                                                                            18.000000
             279984.250000
      75%
                                 5.000000
                                               19.000000
                                                              37.00000
                                                                            28.000000
             373662.000000
                                  6.000000
                                               23.000000
                                                             101.00000
                                                                           325.000000
      max
                 minigame
                            used_premium_feature
                                                        enrolled
                                                                          liked
             50000.000000
                                     50000.000000
      count
                                                    50000.000000
                                                                  50000.000000
                  0.107820
                                         0.172020
                                                        0.621480
                                                                       0.165000
      mean
      std
                  0.310156
                                         0.377402
                                                        0.485023
                                                                       0.371184
      min
                 0.000000
                                         0.000000
                                                        0.000000
                                                                       0.000000
      25%
                 0.000000
                                         0.000000
                                                        0.000000
                                                                       0.000000
      50%
                                         0.000000
                 0.000000
                                                        1.000000
                                                                       0.000000
      75%
                  0.000000
                                         0.000000
                                                        1.000000
                                                                       0.000000
                                         1.000000
      max
                  1.000000
                                                        1.000000
                                                                       1.000000
[11]: # dropping less infomative, response valriable and non numeric columns to plotu
       →hostogram
      dataset2 = dataset.copy().drop(columns = ['user', 'screen_list',__
       ⇔'enrolled_date',
                                                    'first_open', 'enrolled'])
      dataset2.head(10)
[11]:
         dayofweek
                    hour
                           age
                                numscreens
                                             minigame
                                                        used premium feature
                                                                               liked
                        2
                            23
                                                    0
                                         15
                 6
                                                                            0
                                                                                   0
      1
                        1
                            24
                                         13
                                                    0
      2
                  1
                       19
                            23
                                          3
                                                    0
                                                                            1
                                                                                   1
      3
                  4
                       16
                                         40
                                                     0
                                                                            0
                                                                                   0
                            28
```

0.621480

0.165000

0.172020

mean

```
4
            1
                 18
                       31
                                    32
                                                0
                                                                        0
                                                                                1
5
            2
                  9
                       20
                                    14
                                                0
                                                                        0
                                                                                0
                                                                                0
6
            1
                  2
                      35
                                    3
                                                0
                                                                        0
7
                                                                                0
            1
                  3
                                    41
                                                0
                       26
8
            2
                 14
                       29
                                    33
                                                1
                                                                        1
                                                                                0
                 18
                       26
                                    19
                                                                        0
                                                                                0
9
                                                0
```

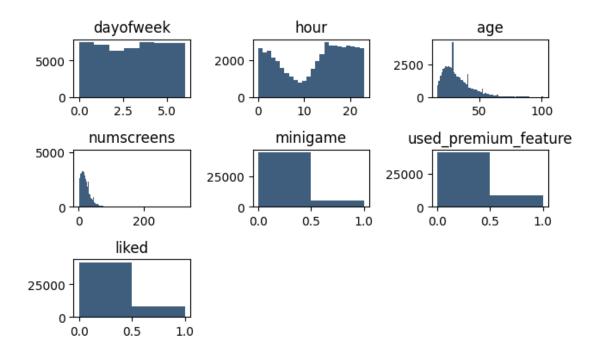
```
[12]: ## Histograms to know data features distribution
plt.suptitle('Histograms of Numerical Columns', fontsize=20)
for i in range(1, dataset2.shape[1] + 1): #dataset 2 shape + as last index is_
unot included in python
plt.subplot(3, 3, i)
f = plt.gca() #to print everything
# f.axes.get_yaxis().set_visible(False)
f.set_title(dataset2.columns.values[i - 1])

vals = np.size(dataset2.iloc[:, i - 1].unique()) #to give bins based on_
udata in its cols

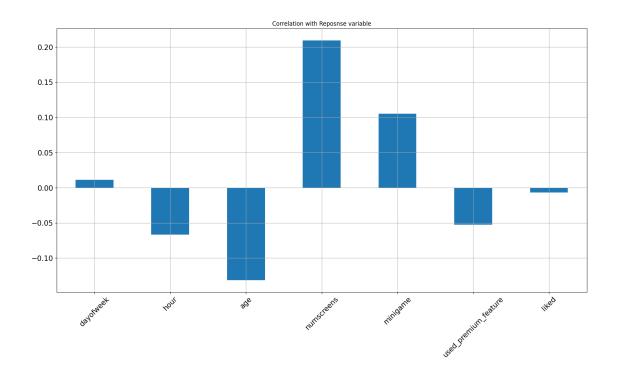
plt.hist(dataset2.iloc[:, i - 1], bins=vals, color='#3F5D7D')
plt.tight_layout(rect=[0, 0.03, 1, 0.95])
#plt.savefig('app_data_hist.jpg')

# from hist things like alright. deep in hour col is late night, minigame,
used_premium, liked are heavy to zero side. Meaning not many people used
```

Histograms of Numerical Columns



[13]: <Axes: title={'center': 'Correlation with Reposnse variable'}>

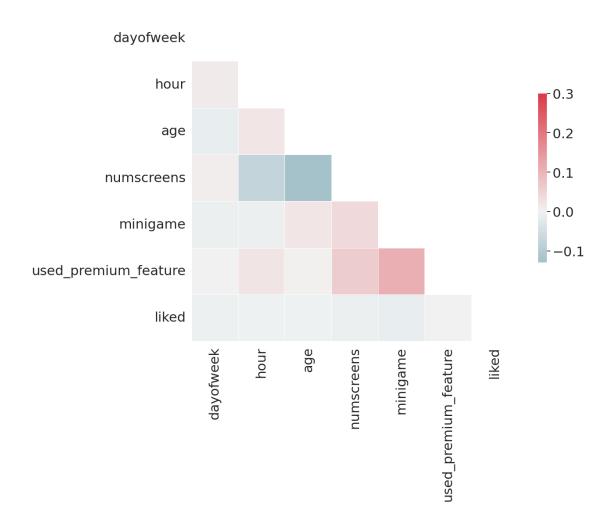


Note correlation plot: minigame and numscreens have +v correlation with respnse (enrolled) variable. The rest of freatures are in -ve correlation.

```
[14]: ## When we build a model we assume that all features are independent. So we |
      need to check that. There should be no feature that depend on the other.
      ## Correlation Matrix
      sns.set(style="white", font_scale=2)
      # Compute the correlation matrix
      corr = dataset2.corr()
      # Generate a mask for the upper triangle
      mask = np.zeros_like(corr, dtype=np.bool)
      mask[np.triu_indices_from(mask)] = True
      # Set up the matplotlib figure
      f, ax = plt.subplots(figsize=(12, 10))
      f.suptitle("Correlation Matrix", fontsize = 24)
      # Generate a custom diverging colormap
      cmap = sns.diverging_palette(220, 10, as_cmap=True)
      # Draw the heatmap with the mask and correct aspect ratio
      sns.heatmap(corr, mask=mask, cmap=cmap, vmax=.3, center=0,
                  square=True, linewidths=.5, cbar kws={"shrink": .5})
```

[14]: <Axes: >

Correlation Matrix



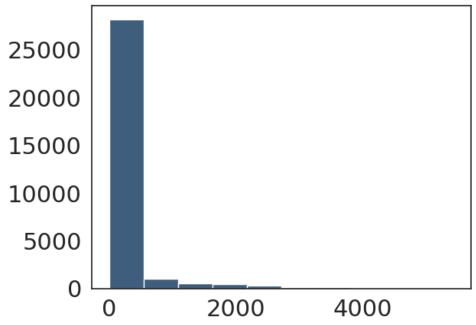
Note from correlation metxrix: There is no intense (light blue i.e -ve correlation red i.e +ve correlation) observed. So we can all features are independent. age and numscreens have slight -ve correlation, used_premium_feature have slight +ve correlation. But nothing too intense in general.

[15]: dataset.dtypes

[15]:	user	int64
	first_open	object
	dayofweek	int64
	hour	int64
	age	int64
	screen_list	object

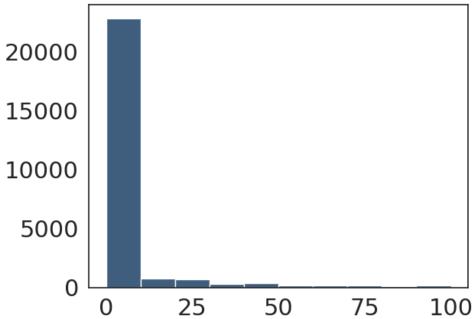
```
numscreens
                               int64
                               int64
      minigame
      used_premium_feature
                               int64
      enrolled
                               int64
      enrolled date
                              object
      liked
                               int64
      dtype: object
[16]: # Formatting Date Columns. We need to know how to evaluate our model. For this
       we need to know the difference between
      # first_open and erolled so we know how our model perform by plotting the
       \hookrightarrow distribution. To do so we need to perse our date cols.
      dataset["first_open"] = [parser.parse(row_date) for row_date in__
       ⇔dataset["first_open"]] #row_date can be any thing, here we are converting to⊔
       → date time object;
      dataset["enrolled date"] = [parser.parse(row date) if isinstance(row date, str)___
       else row date for row date in dataset["enrolled date"]] #if else is to apply
       ⇔only to str if not return row_data itseld
      dataset.dtypes
[16]: user
                                       int64
                              datetime64[ns]
     first_open
      dayofweek
                                       int64
                                       int64
     hour
                                       int64
      age
      screen_list
                                      object
     numscreens
                                       int64
     minigame
                                       int64
     used_premium_feature
                                       int64
      enrolled
                                       int64
      enrolled date
                          datetime64[ns]
      liked
                                       int64
      dtype: object
[17]: # Selecting Time For Response. Added column called difference by sutracting
       →first_open from enrolled_date. timedelta64[h] is make time difference
      # Most of the enrollemnt hapen in the first 500 hrs.
      dataset["difference"] = (dataset.enrolled_date-dataset.first_open).
       ⇔astype('timedelta64[h]')
      response_hist = plt.hist(dataset["difference"].dropna(), color='#3F5D7D')
      plt.title('Distribution of Time-Since-Screen-Reached')
      plt.show()
```

Distribution of Time-Since-Screen-Reached



Note from above plot: Most people enrolled in the first 500 hours. Let us see what happen in the first 100 hours below.

Distribution of Time-Since-Screen-Reached



```
[19]: dataset.loc[dataset.difference > 48, 'enrolled'] = 0 # so 48 (two days) mighture be good cut, so if not enrolled in 48 hrs we consider them as not enrolled (set to 0)

dataset = dataset.drop(columns=['enrolled_date', 'difference', 'first_open'])

#remove cols we do not need anymore
```

[20]: dataset.head(10)

```
[20]:
           user
                 dayofweek hour
                                   age \
         235136
                          3
                                2
                                    23
      0
      1 333588
                         6
                                1
                                    24
      2 254414
                          1
                               19
                                    23
      3 234192
                          4
                               16
                                    28
      4
          51549
                          1
                               18
                                    31
          56480
                          2
                                9
                                    20
      5
      6 144649
                          1
                                2
                                    35
      7 249366
                          1
                                3
                                    26
      8 372004
                               14
                                    29
      9 338013
                               18
                                    26
```

```
screen_list numscreens minigame \
0 idscreen,joinscreen,Cycle,product_review,ScanP... 15 0
1 joinscreen,product_review,product_review2,Scan... 13 0
2 Splash,Cycle,Loan 3 0
```

```
3 product_review, Home, product_review, Loan3, Finan...
                                                                 40
                                                                             0
4 idscreen, joinscreen, Cycle, Credit3Container, Sca...
                                                                 32
                                                                             0
5 idscreen, Cycle, Home, ScanPreview, VerifyPhone, Ve...
                                                                             0
           product_review,product_review2,ScanPreview
                                                                               0
7 Splash, Cycle, Home, Credit3Container, Credit3Dash...
                                                                 41
                                                                             0
8 product_review,product_review2,ScanPreview,Ver...
                                                                 33
                                                                             1
9 Home, Loan2, product_review, product_review, produ...
                                                                             0
                                                                 19
```

```
used premium feature
                            enrolled liked
0
                          0
                                      0
                                              0
1
2
                          1
                                      0
3
                          0
                                      1
                                              0
4
                          0
                                      1
5
                          0
                                              0
                                      1
6
                          0
                                      0
                                              0
7
                          1
                                      0
                                              0
8
                          1
                                      0
                                              0
9
                          0
```

```
[21]: # Let load top screen data set. It is the top used screens

## Formatting the screen_list Field

## we had information regarding the to most used screens

# Load Top Screens

top_screens = pd.read_csv('/content/drive/MyDrive/Data_incubator/data_sets/

top_screens.csv').top_screens.values # we select only values of top_sceens_u

columns to have them as list

top_screens
```

[22]: # Mapping Screens to Fields

```
dataset["screen_list"] = dataset.screen_list.astype(str) + ',' #to use comma tou
       ⇔count or separate as many as number of screens
      for sc in top_screens:
          dataset[sc] = dataset.screen_list.str.contains(sc).astype(int)
          dataset['screen_list'] = dataset.screen_list.str.replace(sc+",", "")
      #for screens not in top_screens, we catagorized them to other col
      dataset['Other'] = dataset.screen_list.str.count(",")
      dataset = dataset.drop(columns=['screen_list'])
[23]: dataset.head(10)
[23]:
                                        numscreens minigame used_premium_feature \
           user
                 dayofweek
                             hour
                                    age
      0 235136
                          3
                                 2
                                     23
                                                  15
                                                             0
      1 333588
                          6
                                     24
                                                  13
                                                              0
                                                                                     0
      2 254414
                          1
                                19
                                     23
                                                   3
                                                              0
                                                                                     1
      3 234192
                          4
                                16
                                     28
                                                  40
                                                              0
                                                                                     0
      4
         51549
                          1
                                18
                                     31
                                                  32
                                                              0
                                                                                     0
          56480
                          2
                                 9
                                     20
                                                  14
                                                              0
      5
                                                                                     0
      6 144649
                          1
                                 2
                                     35
                                                   3
                                                              0
                                                                                     0
                          1
                                                              0
      7 249366
                                 3
                                     26
                                                  41
                                                                                     1
                          2
      8 372004
                                14
                                     29
                                                  33
                                                              1
                                                                                     1
      9 338013
                                18
                                     26
                                                  19
                                                              0
                   liked Loan2 ... Login ProfileEmploymentLength WebView
         enrolled
      0
                 0
                        0
                                                                     0
                                1
                 0
                        0
                                          0
                                                                     0
                                                                               0
      1
                                1
      2
                 0
                        1
                                0
                                          0
                                                                     0
                                                                               0
      3
                                                                     0
                                                                               0
                 1
                        0
                                0
                                          0
      4
                 1
                        1
                                1
      5
                 1
                        0
                                1
                                          0
                                                                               0
                 0
                        0
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      6
                                0
      7
                 0
                        0
                                1
                                          0
                                                                     0
                                                                               0
                 0
                        0
                                          0
                                                                     0
                                                                               0
      8
                                1
      9
                 1
                                                                     0
                                                                               0
                        0
                                          0
         SecurityModal Loan4 ResendToken
                                              TransactionList NetworkFailure
      0
                             0
                      0
                             0
                                           0
                                                              0
                                                                               0
      1
                      0
                             0
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                                                                               0
      2
      3
                      0
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                                                                               0
      4
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      5
                                           0
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      6
                      0
                             0
                                           0
                                                              0
                                                                               0
      7
                      0
                             0
                                           0
                                                              1
                             1
                                           0
```

```
0
                        0
     9
                                         0
                                                           0
                                                                           0
         ListPicker Other
      0
                  0
                  0
                         5
      1
                  0
                         0
      2
      3
                  0
                         6
      4
                  0
                        10
                         6
      5
                  0
      6
                  0
                         3
      7
                  0
                         8
      8
                  0
                        19
                        11
      [10 rows x 68 columns]
[24]: # Funnels are screens that are related, by funneling we remove correlation but
      still keep their value. That is to remove highly similar (correlated screens)
      savings_screens = ["Saving1",
                          "Saving2",
                          "Saving2Amount",
                          "Saving4",
                          "Saving5",
                          "Saving6",
                          "Saving7",
                          "Saving8",
                          "Saving9",
                          "Saving10"]
      dataset["SavingCount"] = dataset[savings_screens].sum(axis=1)
      dataset = dataset.drop(columns=savings_screens) #drop cols as they are already_
       →agregated to SavingCount col
      cm_screens = ["Credit1",
                     "Credit2",
                     "Credit3",
                     "Credit3Container",
                     "Credit3Dashboard"]
      dataset["CMCount"] = dataset[cm_screens].sum(axis=1)
      dataset = dataset.drop(columns=cm_screens)
      cc_screens = ["CC1",
                      "CC1Category",
                      "CC3"]
      dataset["CCCount"] = dataset[cc_screens].sum(axis=1)
      dataset = dataset.drop(columns=cc_screens)
```

loan_screens = ["Loan",

```
"Loan2",
                      "Loan3",
                      "Loan4"]
      dataset["LoansCount"] = dataset[loan_screens].sum(axis=1)
      dataset = dataset.drop(columns=loan_screens)
      #### Saving Results ####
      dataset.head()
      dataset.describe()
      dataset.columns
      dataset.to_csv('/content/drive/MyDrive/Data_incubator/data_sets/new_appdata10.
       GCSV', index = False) # this is clean data to be used
[25]: dataset.describe()
[25]:
                                 dayofweek
                       user
                                                     hour
                                                                           numscreens
                                                                    age
                             50000.000000
      count
              50000.000000
                                            50000.000000
                                                           50000.00000
                                                                         50000.000000
             186889.729900
                                  3.029860
                                               12.557220
                                                              31.72436
                                                                            21.095900
      mean
      std
             107768.520361
                                  2.031997
                                                7.438072
                                                              10.80331
                                                                            15.728812
      min
                  13.000000
                                  0.000000
                                                0.000000
                                                              16.00000
                                                                             1.000000
      25%
              93526.750000
                                  1.000000
                                                5.000000
                                                              24.00000
                                                                            10.000000
      50%
             187193.500000
                                  3.000000
                                               14.000000
                                                              29.00000
                                                                            18.000000
      75%
             279984.250000
                                  5.000000
                                               19.000000
                                                              37.00000
                                                                            28.000000
             373662.000000
                                  6.000000
      max
                                               23.000000
                                                             101.00000
                                                                           325.000000
                 minigame
                            used_premium_feature
                                                        enrolled
                                                                          liked
             50000.000000
                                     50000.000000
                                                    50000.000000
                                                                   50000.000000
      count
                                         0.172020
      mean
                  0.107820
                                                        0.497000
                                                                       0.165000
                  0.310156
                                         0.377402
                                                        0.499996
                                                                       0.371184
      std
      min
                  0.000000
                                         0.000000
                                                        0.000000
                                                                       0.00000
      25%
                                         0.00000
                                                        0.000000
                  0.000000
                                                                       0.000000
      50%
                  0.000000
                                         0.000000
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                                                                       0.00000
      75%
                  0.000000
                                         0.00000
                                                        1.000000
                                                                       0.000000
                  1.000000
                                         1.000000
                                                        1.000000
                                                                       1.000000
      max
                 location
                               SecurityModal
                                                ResendToken
                                                              TransactionList
             50000.000000
                                 50000.000000
                                               50000.000000
                                                                  50000.000000
      count
                  0.517760
                                     0.014220
      mean
                                                    0.013340
                                                                      0.013400
      std
                  0.499689
                                     0.118398
                                                    0.114727
                                                                      0.114981
      min
                  0.000000
                                     0.000000
                                                    0.000000
                                                                      0.000000
      25%
                 0.000000
                                     0.000000
                                                    0.000000
                                                                      0.000000
      50%
                  1.000000
                                     0.000000
                                                    0.00000
                                                                      0.000000
      75%
                  1.000000
                                     0.000000
                                                    0.000000
                                                                      0.000000
                  1.000000
                                     1.000000
                                                    1.000000
                                                                      1.000000
      max
```

Other

SavingCount

CMCount

ListPicker

NetworkFailure

```
50000.000000
                        50000.000000
                                       50000.000000
                                                       50000.000000
                                                                      50000.00000
count
              0.008200
                             0.007580
                                            6.214260
                                                           0.365020
                                                                          0.92776
mean
std
              0.090183
                             0.086733
                                            3.672561
                                                           1.405511
                                                                          1.21751
min
              0.000000
                             0.000000
                                            0.000000
                                                           0.000000
                                                                          0.00000
25%
              0.000000
                             0.000000
                                            3.000000
                                                           0.000000
                                                                          0.00000
50%
              0.000000
                             0.000000
                                            6.000000
                                                           0.000000
                                                                          0.00000
75%
              0.000000
                                            8.000000
                                                           0.000000
                             0.000000
                                                                          1.00000
max
              1.000000
                             1.000000
                                           35.000000
                                                          10.000000
                                                                          5.00000
             CCCount
                        LoansCount
                      50000.000000
count
       50000.000000
            0.176860
                           0.788400
mean
std
            0.612787
                           0.677462
min
            0.000000
                           0.000000
25%
            0.000000
                           0.000000
50%
            0.000000
                           1.000000
75%
            0.000000
                           1.000000
            3.000000
                           3.000000
max
```

[8 rows x 50 columns]

```
[26]: dataset.columns
```

2 Data Pre-processing

(50000, 50)

(0	0000, 00,	•								
	user	dayofweel	k hour	age	numscreens	mi	nigame	used_premiu	n_feature	\
0	235136	3	3 2	23	15		0		0	
1	333588	6	5 1	24	13		0		0	
2	254414	1	L 19	23	3		0		1	
3	234192	4	16	28	40		0		0	
4	51549	1	l 18	31	32		0		0	
5	56480	2	2 9	20	14		0		0	
6	144649	1	1 2	35	3		0		0	
7	249366	1	1 3	26	41		0		1	
8	372004	2	2 14	29	33		1		1	
9	338013	4	18	26	19		0		0	
		d liked	locatio		SecurityMod		Resend			
0		0		0		0		0		
1		0		1		0		0		
2) 1		0		0		0		
3		1 0		1		0		0		
4		1 1		0		0		0		
5 6		1 0 0 0		0		0		0		
7		0 0		^		0		0 0		
8		0 0		4		0		0		
9		1 0		1		0		0		
Ü	•					Ü		Ŭ		
	Transact	tionList	Network	Failu	re ListPic	ker	Other	SavingCount	CMCount	\
0		0			0	0	7	0	0	
1		0			0	0	5	0	0	
2		0			0	0	0	0	0	
3		0			0	0	6	0	3	
4		0			0	0	10	0	2	
5		0			0	0	6	0	2	
6		0			0	0	3	0	0	
7		1			0	0	8	0	2	
8		0			0	0	19	0	0	
9		0			0	0	11	0	0	
	000+	T	4							
^	CCCount 0	LoansCou								
0 1	0		1 1							
2	0		1							
3	0		1							
4	0		1							
5	0		1							
6	0		0							
7	0		1							
8	0		3							
_										

9 0 1

Γ10	rows	x	50	column	s٦

	user	dayof	week	hour	age	numsci	reens	minig	ame	\			
49990	179308	J	5	17	20		8	· ·	0				
49991	85532		4	22	45		30		1				
49992	96155		6	15	50		28		0				
49993	343026		5	2	28		4		0				
49994	90813		0	19	36		25		0				
49995	222774		3	13	32		13		0				
49996	169179		1	0	35		4		0				
49997	302367		2	22	39		25		0				
49998	324905		6	12	27		26		0				
49999	27047		4	1	25		26		0				
	used_pr	omium i	fostur	so or	rolle	d like	ad la	cation		Secur	ityModa	.1	\
49990	useu_pr	emrum_	Leavui	0		1	1	0		Decui	Toyrioda	0	`
49991				1		1	0	1				0	
49992				0		1	0	1				1	
49993				0		0	1	0				0	
49994				0		1	0	1				0	
49995				0		1	0	0				0	
49996				1		0	0	0				0	
49997				0		0	0	1				0	
49998				0		1	0	1				0	
49999				0		0	1	0				0	
	ResendT	oken :	Transa	ction	List	Netwo	ckFail	ure L	istP	icker	Other	\	
49990		0			0			0		0	4		
49991		0			0			0		0	3		
49992		0			0			0		0	9		
49993		0			0			0		0	4		
49994		0			1			0		0	9		
49995		0			0			0		0	6		
49996		0			0			0		0	1		
49997		0			0			0		0	6		
49998		0			0			0		0	13		
49999		0			0			0		0	5		
	SavingC	ount (CMCour	nt CC	Count	Loans	sCount	;					
49990	J	0		0	0		C)					
49991		0		3	0		2						
49992		0		1	0		1	_					
49993		0		0	0		C)					
49994		0		0	0		1	<u>_</u>					
49995		0		2	0		C)					
49996		0		0	0		C)					

49997	0	0	0	0
49998	0	0	0	0
49999	7	0	0	1

[10 rows x 50 columns]

[28]: df_summary(dataset)

[28]:	index	Missing Data	Unique Data	Data Types
0	user	0	49874	int64
1	dayofweek	0	7	int64
2	hour	0	24	int64
3	age	0	78	int64
4	numscreens	0	151	int64
5	minigame	0	2	int64
6	${\tt used_premium_feature}$	0	2	int64
7	enrolled	0	2	int64
8	liked	0	2	int64
9	location	0	2	int64
10	Institutions	0	2	int64
11	VerifyPhone	0	2	int64
12	BankVerification	0	2	int64
13	${\tt VerifyDateOfBirth}$	0	2	int64
14	ProfilePage	0	2	int64
15	${\tt VerifyCountry}$	0	2	int64
16	Cycle	0	2	int64
17	idscreen	0	2	int64
18	Splash	0	2	int64
19	RewardsContainer	0	2	int64
20	${ t EditProfile}$	0	2	int64
21	Finances	0	2	int64
22	Alerts	0	2	int64
23	Leaderboard	0	2	int64
24	${\tt VerifyMobile}$	0	2	int64
25	${\tt VerifyHousing}$	0	2	int64
26	RewardDetail	0	2	int64
27	${\tt VerifyHousingAmount}$	0	2	int64
28	${\tt Profile Marital Status}$	0	2	int64
29	ProfileChildren	0	1	int64
30	${\tt ProfileEducation}$	0	2	int64
31	${\tt ProfileEducationMajor}$	0	2	int64
32	Rewards	0	2	int64
33	${\tt Account View}$	0	2	int64
34	${\tt VerifyAnnualIncome}$	0	2	int64
35	${\tt VerifyIncomeType}$	0	2	int64
36	${\tt ProfileJobTitle}$	0	2	int64
37	Login	0	2	int64

38	${\tt ProfileEmploymentLength}$	0	2	int64
39	WebView	0	2	int64
40	${\tt SecurityModal}$	0	2	int64
41	ResendToken	0	2	int64
42	${\tt TransactionList}$	0	2	int64
43	NetworkFailure	0	2	int64
44	ListPicker	0	2	int64
45	Other	0	32	int64
46	${ t Saving Count}$	0	11	int64
47	CMCount	0	6	int64
48	CCCount	0	4	int64
49	LoansCount	0	4	int64

2.1 STEP # 3: Feature selection using Boruta

2.1.1 Why Feature selection?

- 1. Mitigates overfitting
- 2. Lowers cost
- 3. Reduces errors

Boruta is wrapper method that select relevant features. It eliminate arbitrary cutoff criterion. Features compared to stochastic realization of themselves; not to each other.

Let's address the warnings raised by the table 1 above and see if we have to reformat some of the features.

2.1.2 Addressing the warnings

Let's have a look at the disributions for those features that appeared in the warnings.

```
[30]:
                                          Grouped by LoansCount
                                                         Missing
                                                                               Overall
      0
                                                                        3 P-Value
                            1
                                                                                 50000
      n
      17229
                            26776
                                                   5341
                                                                          654
                                                                  186889.7 (107768.5)
      user, mean (SD)
                            186245.1 (107772.4) 187615.0 (108063.6) 192511.5
      187453.4 (107611.0)
      (109298.7)
                   0.327
                                                                           7515 (15.0)
      dayofweek, n (%)
                                      0
                                                               0
      2568 (14.9)
                            3998 (14.9)
                                                  846 (15.8)
                                                                         103 (15.7)
      <0.001
```

	1		7139 (14.3)
2453 (14.2)	3815 (14.2)	777 (14.5)	94 (14.4)
	2		6315 (12.6)
2241 (13.0)	3379 (12.6)	611 (11.4)	84 (12.8)
0.405 (4.4.4)	3	545 (40.0)	6659 (13.3)
2485 (14.4)	3541 (13.2)	547 (10.2)	86 (13.1)
0502 (14 6)	4000 (14.0)	011 (17 1)	7531 (15.1)
2523 (14.6)	4002 (14.9)	911 (17.1)	95 (14.5)
2413 (14.0)	5 4055 (15.1)	863 (16.2)	7423 (14.8) 92 (14.1)
2413 (14.0)	4000 (10.1)	003 (10.2)	7418 (14.8)
2546 (14.8)	3986 (14.9)	786 (14.7)	100 (15.3)
hour, n (%)	0	0	2666 (5.3)
796 (4.6)	1523 (5.7)	297 (5.6)	50 (7.6) <0.001
700 (1.0)	1	201 (0.0)	2438 (4.9)
767 (4.5)	1395 (5.2)	237 (4.4)	39 (6.0)
(= ,	10		849 (1.7)
303 (1.8)	478 (1.8)	60 (1.1)	8 (1.2)
	11		1111 (2.2)
446 (2.6)	552 (2.1)	100 (1.9)	13 (2.0)
	12		1511 (3.0)
485 (2.8)	845 (3.2)	160 (3.0)	21 (3.2)
	13		1946 (3.9)
762 (4.4)	975 (3.6)	185 (3.5)	24 (3.7)
	14		2309 (4.6)
737 (4.3)	1276 (4.8)	264 (4.9)	32 (4.9)
	15		2989 (6.0)
1062 (6.2)	1473 (5.5)	409 (7.7)	45 (6.9)
	16		2790 (5.6)
843 (4.9)	1552 (5.8)	349 (6.5)	46 (7.0)
	17		2811 (5.6)
1071 (6.2)	1374 (5.1)	341 (6.4)	25 (3.8)
074 (5.4)	18	204 (6.0)	2729 (5.5)
874 (5.1)	1485 (5.5)	331 (6.2)	39 (6.0)
1024 (5.9)	19	000 (E 4)	2708 (5.4)
1024 (5.9)	1354 (5.1)	289 (5.4)	41 (6.3)
852 (4.9)	2 1372 (5.1)	245 (4.6)	2503 (5.0)
052 (4.9)	1372 (5.1)	245 (4.0)	34 (5.2) 2818 (5.6)
840 (4.9)	1582 (5.9)	348 (6.5)	48 (7.3)
040 (4.3)	21	3 1 0 (0.0)	2764 (5.5)
1061 (6.2)	1360 (5.1)	315 (5.9)	28 (4.3)
	22	010 (0.0)	2704 (5.4)
785 (4.6)	1524 (5.7)	352 (6.6)	43 (6.6)
• • •	23	• • •	2635 (5.3)
1016 (5.9)	1310 (4.9)	282 (5.3)	27 (4.1)
	3		2158 (4.3)
			· ·

839	(4.9)	1134 (4.2		160	(3.0)	25	(3.8)
626	(3.6)	1132 (4.2)	4	157	(2.9)	10	1933 (3.9) (2.8)
020	(3.0)	1132 (4.2)	, 5	157	(2.9)	10	1570 (3.1)
513	(3.0)	926 (3.5))	114	(2.1)	17	(2.6)
111	(2.6)	706 (2.6	6	100	(2.2)	12	1283 (2.6) (2.0)
444	(2.0)	700 (2.0)	, 7	120	(2.2)	13	1107 (2.2)
461	(2.7)	557 (2.1		79	(1.5)	10	(1.5)
201	(1.9)	495 (1.8	8	76	(1.4)	6	898 (1.8) (0.9)
321	(1.9)	490 (1.0	9	70	(1.4)	O	770 (1.5)
	(1.7)	396 (1.5)		71	(1.3)		(0.3)
age,	n (%)		16			0	191 (0.4)
77 ((0.4)	114 (0.4)					<0.001
			17				696 (1.4)
258	(1.5)	432 (1.6))	3	(0.1)	3	(0.5)
			18				1199 (2.4)
413	(2.4)	745 (2.8))	29	(0.5)	12	(1.8)
			19				1646 (3.3)
538	(3.1)	1039 (3.9))	51	(1.0)	18	(2.8)
			20				1862 (3.7)
583	(3.4)	1164 (4.3)		93	(1.7)	22	(3.4)
600	(4 1)	1276 (4.8)	21	100	(2.4)	27	2130 (4.3)
099	(4.1)	12/0 (4.0)	, 22	120	(2.4)	21	(4.1) 2222 (4.4)
663	(3.8)	1393 (5.2)		131	(2.5)	35	(5.4)
	(3.3)	1000 (012)	23		(=:0)		2348 (4.7)
724	(4.2)	1416 (5.3))	176	(3.3)	32	(4.9)
			24				2298 (4.6)
705	(4.1)	1364 (5.1))	194	(3.6)	35	(5.4)
			25				2339 (4.7)
773	(4.5)	1328 (5.0)		197	(3.7)	41	(6.3)
	(4.5)	(26		(4.4)		2301 (4.6)
722	(4.2)	1308 (4.9)		235	(4.4)	36	(5.5)
72/	(4.3)	1230 (4.6)	27	215	(4.0)	40	2221 (4.4) (6.4)
134	(4.5)	1230 (4.0)	28	210	(4.0)	42	2168 (4.3)
710	(4.1)	1192 (4.5)		230	(4.3)	36	(5.5)
	,	•	29		, ,,		2021 (4.0)
697	(4.0)	1074 (4.0)	230	(4.3)	20	(3.1)
			30				1851 (3.7)
595	(3.5)	1011 (3.8)	218	(4.1)	27	(4.1)
			31				1746 (3.5)
574	(3.3)	955 (3.6)		188	(3.5)	29	(4.4)
F40	(2.0)	047 (0.0	32	100	(0.7)	00	1578 (3.2)
513	(3.0)	847 (3.2))	198	(3.7)	20	(3.1)

		33		1563 (3.1)
541 (3.1)	804 (3.0)		(3.7) 18	(2.8)
041 (0.1)	004 (0.0)	34	(0.7)	1457 (2.9)
535 (3.1)	735 (2.7)		(3.2) 18	(2.8)
(0.12)	.00 (=11)	35	(6.2)	1285 (2.6)
471 (2.7)	608 (2.3)		(3.5) 18	(2.8)
	(,	36	,	1284 (2.6)
442 (2.6)	639 (2.4)		(3.4) 20	(3.1)
		37		1142 (2.3)
385 (2.2)	565 (2.1)	177	(3.3) 15	(2.3)
		38		1105 (2.2)
414 (2.4)	526 (2.0)	153	(2.9) 12	(1.8)
		39		970 (1.9)
332 (1.9)	456 (1.7)	169	(3.2) 13	(2.0)
		40		895 (1.8)
308 (1.8)	435 (1.6)		(2.7) 8	(1.2)
		41		849 (1.7)
324 (1.9)	379 (1.4)		(2.5) 12	(1.8)
0.00 (4.5)	224 (4 2)	42	(0, 1)	719 (1.4)
260 (1.5)	324 (1.2)		(2.4) 8	(1.2)
005 (4.5)	220 (4.0)	43	(0.2)	726 (1.5)
265 (1.5)	332 (1.2)	44	(2.3) 8	(1.2)
249 (1.4)	274 (1.0)		(1.7) 9	624 (1.2) (1.4)
249 (1.4)	274 (1.0)	45	(1.7)	620 (1.2)
201 (1.2)	307 (1.1)		(2.0) 5	(0.8)
201 (1.2)	001 (1.1)	46	(2.0)	560 (1.1)
197 (1.1)	246 (0.9)		(2.1) 7	(1.1)
	(,,,	47	.	549 (1.1)
218 (1.3)	240 (0.9)		(1.6) 8	(1.2)
		48		521 (1.0)
205 (1.2)	229 (0.9)	83	(1.6) 4	(0.6)
		49		453 (0.9)
192 (1.1)	191 (0.7)	65	(1.2) 5	(8.0)
		50		424 (0.8)
165 (1.0)	195 (0.7)	62	(1.2) 2	(0.3)
		51		360 (0.7)
147 (0.9)	142 (0.5)		(1.3) 3	(0.5)
		52		308 (0.6)
141 (0.8)	128 (0.5)		(0.7) 3	(0.5)
107 (0.0)	400 (0 =)	53	(4.0)	331 (0.7)
137 (0.8)	138 (0.5)		(1.0) 2	(0.3)
107 (0 6)	104 (0 4)	54	(0.7)	251 (0.5)
107 (0.6)	104 (0.4)		(0.7) 2	(0.3)
140 (0.0)	100 (0 4)	55	(0.0)	295 (0.6)
140 (0.8)	109 (0.4)	56	(0.8) 2	(0.3)
		50		253 (0.5)

106 (0.6)	108 (0.4)	- 7	36 (0.7)	3 (0.5)
91 (0.5)	89 (0.3)	57	30 (0.6)	212 (0.4) 2 (0.3)
101 (0.6)	73 (0.3)	58	21 (0.4)	199 (0.4) 4 (0.6)
84 (0.5)	64 (0.2)	59	16 (0.3)	165 (0.3) 1 (0.2)
66 (0.4)	61 (0.2)	60	18 (0.3)	148 (0.3) 3 (0.5)
63 (0.4)	48 (0.2)	61	15 (0.3)	127 (0.3) 1 (0.2)
56 (0.3)	41 (0.2)	62	21 (0.4)	118 (0.2)
47 (0.3)	36 (0.1)	63	12 (0.2)	96 (0.2) 1 (0.2)
33 (0.2)	42 (0.2)	64	7 (0.1)	82 (0.2)
40 (0.2)	36 (0.1)	65	13 (0.2)	89 (0.2)
31 (0.2)	32 (0.1)	66	3 (0.1)	66 (0.1)
30 (0.2)	19 (0.1)	67	2 (0.0)	52 (0.1) 1 (0.2)
22 (0.1)	21 (0.1)	68	5 (0.1)	48 (0.1)
25 (0.1)	12 (0.0)	69	4 (0.1)	41 (0.1)
13 (0.1)	14 (0.1)	70	2 (0.0)	29 (0.1)
7 (0.0)	21 (0.1)	71	1 (0.0)	29 (0.1)
12 (0.1)	9 (0.0)	72	3 (0.1)	24 (0.0)
6 (0.0)	6 (0.0)	73	2 (0.0)	14 (0.0)
8 (0.0)	10 (0.0)	74	1 (0.0)	20 (0.0) 1 (0.2)
7 (0.0)	8 (0.0)	75	1 (0.0)	16 (0.0)
6 (0.0)	2 (0.0)	76	1 (0.0)	9 (0.0)
1 (0.0)	4 (0.0)	77	1 (0.0)	5 (0.0)
2 (0.0)	6 (0.0)	78		8 (0.0)
	0 (0.0)	79		1 (0.0)
1 (0.0)				

		80			4 (0.0)
2 (0.0)	1 (0.0)	81	1 (0.0)		7 (0.0)
3 (0.0)	4 (0.0)	82			3 (0.0)
1 (0.0)	2 (0.0)	84			3 (0.0)
3 (0.0)					
1 (0.0)	2 (0.0)	85			3 (0.0)
1 (0.0)	2 (0.0)	86			3 (0.0)
3 (0.0)	2 (0.0)	87			5 (0.0)
1 (0.0)	_ (3)	88			1 (0.0)
	0 (0 0)	90			3 (0.0)
1 (0.0)	2 (0.0)	98			1 (0.0)
1 (0.0)		101			1 (0.0)
1 (0.0)		83			3 (0.0)
3 (0.0)		89			2 (0.0)
1 (0.0)	1 (0.0)				
2 (0.0)		100			2 (0.0)
numscreens, n (%) 820 (4.8)	78 (0.3)	1		0	898 (1.8) <0.001
747 (4.3)	728 (2.7)	10	201 (3.8)		1680 (3.4) 4 (0.6)
		103			3 (0.0)
1 (0.0)	1 (0.0)	106	1 (0.0)		4 (0.0)
1 (0.0)	2 (0.0)	107			1 (0.2) 5 (0.0)
1 (0.0)	3 (0.0)	11	1 (0.0)		1569 (3.1)
701 (4.1)	647 (2.4)	114	212 (4.0)		9 (1.4) 4 (0.0)
1 (0.0)	3 (0.0)				
738 (4.3)	712 (2.7)		195 (3.7)		1648 (3.3) 3 (0.5)
1 (0.0)		126			2 (0.0) 1 (0.2)
		13			1621 (3.2)

684 (4.0)	759 (2.8)	170 (3.2) 133	8 (1.2) 2 (0.0)
1 (0.0)			1 (0.2)
668 (3.9)	789 (2.9)	14 186 (3.5)	1650 (3.3) 7 (1.1)
693 (4.0)	810 (3.0)	15 171 (3.2)	1686 (3.4) 12 (1.8)
640 (3.7)	860 (3.2)	16 170 (3.2)	1681 (3.4) 11 (1.7)
611 (3.5)	820 (3.1)	17 157 (2.9)	1602 (3.2) 14 (2.1)
500 (2.9)	905 (3.4)	18 163 (3.1)	1572 (3.1) 4 (0.6)
		19	1467 (2.9)
493 (2.9)	830 (3.1)	134 (2.5)	10 (1.5) 855 (1.7)
669 (3.9)	163 (0.6)	23 (0.4)	1439 (2.9)
458 (2.7)	832 (3.1)	133 (2.5) 21	16 (2.4) 1334 (2.7)
352 (2.0)	814 (3.0)	151 (2.8) 22	17 (2.6) 1227 (2.5)
295 (1.7)	784 (2.9)	136 (2.5)	12 (1.8) 1212 (2.4)
253 (1.5)	810 (3.0)	128 (2.4)	21 (3.2)
213 (1.2)	700 (2.6)	144 (2.7)	1076 (2.2) 19 (2.9)
196 (1.1)	720 (2.7)	25 116 (2.2)	1047 (2.1) 15 (2.3)
167 (1.0)	662 (2.5)	26 105 (2.0)	947 (1.9) 13 (2.0)
151 (0.9)	654 (2.4)	27 114 (2.1)	942 (1.9) 23 (3.5)
138 (0.8)	667 (2.5)	28 88 (1.6)	910 (1.8) 17 (2.6)
138 (0.8)	612 (2.3)	29 88 (1.6)	856 (1.7) 18 (2.8)
		3	1051 (2.1)
749 (4.3)	240 (0.9)	62 (1.2)	778 (1.6)
115 (0.7)	552 (2.1)	89 (1.7)	22 (3.4) 692 (1.4)
92 (0.5)	514 (1.9)	65 (1.2) 32	21 (3.2) 616 (1.2)
78 (0.5)	452 (1.7)	72 (1.3) 33	14 (2.1) 569 (1.1)
72 (0.4)	416 (1.6)	62 (1.2)	19 (2.9)

		34		578 (1.2)
72 (0.4)	420 (1.6)	01	69 (1.3)	17 (2.6)
		35		557 (1.1)
58 (0.3)	419 (1.6)	26	66 (1.2)	14 (2.1)
68 (0.4)	353 (1.3)	36	54 (1.0)	490 (1.0) 15 (2.3)
00 (0.1)	000 (1.0)	37	01 (1.0)	481 (1.0)
51 (0.3)	345 (1.3)		61 (1.1)	24 (3.7)
20 (0.0)	242 (4 2)	38	47 (0.0)	439 (0.9)
60 (0.3)	310 (1.2)	39	47 (0.9)	22 (3.4) 371 (0.7)
37 (0.2)	275 (1.0)	00	44 (0.8)	15 (2.3)
		4		1307 (2.6)
889 (5.2)	322 (1.2)		96 (1.8)	()
48 (0.3)	280 (1.0)	40	40 (0.7)	383 (0.8) 15 (2.3)
40 (0.0)	200 (1.0)	41	40 (0.7)	368 (0.7)
54 (0.3)	271 (1.0)		34 (0.6)	9 (1.4)
22 (2.2)	()	42	42 (2.2)	314 (0.6)
33 (0.2)	230 (0.9)	43	43 (0.8)	8 (1.2) 336 (0.7)
28 (0.2)	255 (1.0)	40	38 (0.7)	15 (2.3)
		44		297 (0.6)
34 (0.2)	209 (0.8)		38 (0.7)	16 (2.4)
35 (0.2)	231 (0.9)	45	32 (0.6)	311 (0.6) 13 (2.0)
33 (0.2)	231 (0.9)	46	32 (0.0)	256 (0.5)
19 (0.1)	202 (0.8)		27 (0.5)	8 (1.2)
		47		201 (0.4)
23 (0.1)	143 (0.5)	48	29 (0.5)	6 (0.9) 199 (0.4)
18 (0.1)	145 (0.5)	40	30 (0.6)	6 (0.9)
, ,	, ,	49	•	208 (0.4)
21 (0.1)	153 (0.6)	_	27 (0.5)	7 (1.1)
807 (4.7)	367 (1.4)	5	132 (2.5)	1309 (2.6) 3 (0.5)
001 (4.1)	307 (1.4)	50	102 (2.0)	186 (0.4)
18 (0.1)	138 (0.5)		26 (0.5)	4 (0.6)
		51		162 (0.3)
15 (0.1)	119 (0.4)	52	24 (0.4)	4 (0.6) 183 (0.4)
16 (0.1)	127 (0.5)	02	35 (0.7)	5 (0.8)
	. ,	53		147 (0.3)
11 (0.1)	109 (0.4)		19 (0.4)	8 (1.2)
6 (0.0)	96 (0.4)	54	20 (0.4)	126 (0.3) 4 (0.6)
5 (0.0)	JU (U.4)	55	20 (O.T/	129 (0.3)

17 (0.1)	95 (0.4)	F.C.	14 (0.3)	3 (0.5)
10 (0.1)	98 (0.4)	56	14 (0.3)	126 (0.3) 4 (0.6)
9 (0.1)	101 (0.4)	57	19 (0.4)	136 (0.3) 7 (1.1)
8 (0.0)	92 (0.3)	58 59	13 (0.2)	118 (0.2) 5 (0.8)
13 (0.1)	72 (0.3)	6	18 (0.3)	107 (0.2) 4 (0.6)
878 (5.1)	480 (1.8)		119 (2.2)	1478 (3.0) 1 (0.2) 89 (0.2)
8 (0.0)	62 (0.2)	61	17 (0.3)	2 (0.3)
5 (0.0)	70 (0.3)	62	12 (0.2)	93 (0.2) 6 (0.9)
8 (0.0)	60 (0.2)	63	15 (0.3)	85 (0.2) 2 (0.3) 80 (0.2)
7 (0.0)	61 (0.2)	64	9 (0.2)	3 (0.5) 64 (0.1)
9 (0.1)	43 (0.2)	65	9 (0.2)	3 (0.5) 71 (0.1)
2 (0.0)	53 (0.2)	66	15 (0.3)	1 (0.2)
5 (0.0)	45 (0.2)	67	10 (0.2)	64 (0.1) 4 (0.6)
3 (0.0)	35 (0.1)	68	4 (0.1)	44 (0.1) 2 (0.3) 40 (0.1)
5 (0.0)	30 (0.1)	69	5 (0.1)	
4 (0.0)	43 (0.2)	7	6 (0.1)	56 (0.1) 3 (0.5)
782 (4.5)	595 (2.2)		197 (3.7)	1576 (3.2) 2 (0.3)
4 (0.0)	37 (0.1)	70	5 (0.1)	47 (0.1) 1 (0.2)
6 (0.0)	34 (0.1)	71	9 (0.2)	49 (0.1)
6 (0.0)	32 (0.1)	73	5 (0.1)	48 (0.1) 5 (0.8)
4 (0.0)	30 (0.1)	75	4 (0.1)	38 (0.1)
2 (0.0)	20 (0.1)	76	8 (0.1)	30 (0.1)
3 (0.0)	17 (0.1)	77	4 (0.1)	24 (0.0)
1 (0.0)	21 (0.1)	78	4 (0.1)	26 (0.1)

		79		15 (0.0)
2 (0.0)	10 (0.0)	8	3 (0.1)	1570 (3.1)
775 (4.5)	620 (2.3)		168 (3.1)	7 (1.1)
1 (0.0)	18 (0.1)	80	6 (0.1)	25 (0.1)
1 (0.0)	14 (0.1)	81	5 (0.1)	20 (0.0)
1 (0.0)	6 (0.0)	82	3 (0.1)	12 (0.0) 2 (0.3)
1 (0.0)	5 (0.0)	87	3 (0.1)	11 (0.0) 2 (0.3)
2 (0.0)	5 (0.0)	88	5 (0.1)	12 (0.0)
1 (0.0)	6 (0.0)	89	1 (0.0)	8 (0.0)
785 (4.6)	592 (2.2)		186 (3.5)	1568 (3.1) 5 (0.8)
1 (0.0)	8 (0.0)	91	1 (0.0)	10 (0.0)
1 (0.0)	7 (0.0)	93	1 (0.0)	9 (0.0)
1 (0.0)	6 (0.0)	96		7 (0.0)
4 (0.0)		100		4 (0.0)
5 (0.0)		102		5 (0.0)
2 (0.0)		104		2 (0.0)
2 (0.0)	2 (0.0)	108		4 (0.0)
4 (0.0)		109		4 (0.0)
1 (0.0)		110		1 (0.0)
1 (0.0)		111		1 (0.0)
1 (0.0)		113		1 (0.0)
1 (0.0)	1 (0.0)	115		2 (0.0)
1 (0.0)	1 (0.0)	116		1 (0.0)
1 (0.0)		117		1 (0.0)
1 (0.0)		120		1 (0.0)

1 (0.0)				
2 (0.0)		121		2 (0.0)
		122		2 (0.0)
2 (0.0)		123		1 (0.0)
1 (0.0)		125		2 (0.0)
1 (0.0)		127	1 (0.2)	2 (0.0)
1 (0.0)	1 (0.0)	129		1 (0.0)
1 (0.0)		130		1 (0.0)
1 (0.0)				
1 (0.0)		132		1 (0.0)
1 (0.0)		134		1 (0.0)
1 (0.0)		136		1 (0.0)
1 (0.0)		141		1 (0.0)
1 (0.0)		153		1 (0.0)
		165		1 (0.0)
1 (0.0)		185		1 (0.0)
1 (0.0)		189		1 (0.0)
1 (0.0)		192		2 (0.0)
2 (0.0)		200		1 (0.0)
1 (0.0)				
1 (0.0)		234		1 (0.0)
1 (0.0)		247		1 (0.0)
32 (0.1)	8 (0.1)	72	1 (0.2)	41 (0.1)
39 (0.1)	6 (0.1)	74	1 (0.2)	46 (0.1)
		83	1 (0.2)	18 (0.0)
14 (0.1)	4 (0.1)	84		8 (0.0)
6 (0.0)	2 (0.0)			

0 (0 0)	6 (0 4)	85	4 (0.0)	15 (0.0)
8 (0.0)	6 (0.1)	86	1 (0.2)	17 (0.0)
12 (0.0)	4 (0.1)	90	1 (0.2)	11 (0.0)
10 (0.0)		92	1 (0.2)	7 (0.0)
7 (0.0)				
5 (0.0)	4 (0.1)	94		9 (0.0)
4 (0.0)	2 (0.0)	95		6 (0.0)
5 (0.0)	1 (0.0)	97		6 (0.0)
		98		6 (0.0)
5 (0.0)	1 (0.0)	99		4 (0.0)
2 (0.0)	2 (0.0)	101		1 (0.0)
1 (0.0)		105		1 (0.0)
1 (0.0)		112		
1 (0.0)				1 (0.0)
1 (0.0)		119		1 (0.0)
2 (0.0)		128		2 (0.0)
1 (0.0)		137		1 (0.0)
		144		1 (0.0)
1 (0.0)		148		1 (0.0)
1 (0.0)		162		1 (0.0)
1 (0.0)		187		1 (0.0)
1 (0.0)				
1 (0.0)		216		1 (0.0)
1 (0.2)		118		1 (0.0)
1 (0.2)		179		1 (0.0)
		243		1 (0.0)
1 (0.2)		325		1 (0.0)

1 (0.2) minigame, n (%)	0	4044 (00 5)	0	44609 (89.2)
15212 (88.3) <0.001	24025 (89.7)	4844 (90.7)		528 (80.7)
2017 (11.7) used_premium_featur 15011 (87.1)	1 2751 (10.3) e, n (%) 0 22753 (85.0)	497 (9.3) 3334 (62.4)	0	5391 (10.8) 126 (19.3) 41399 (82.8) 301 (46.0)
<0.001	1			8601 (17.2)
2218 (12.9) enrolled, n (%) 8465 (49.1)	4023 (15.0) 0 11690 (43.7)	2007 (37.6) 4644 (87.0)	0	353 (54.0) 25150 (50.3) 351 (53.7)
<0.001		4044 (07.0)		
8764 (50.9) liked, n (%) 14467 (84.0) 0.191	1 15086 (56.3) 0 22274 (83.2)	697 (13.0) 4465 (83.6)	0	24850 (49.7) 303 (46.3) 41750 (83.5) 544 (83.2)
2762 (16.0) location, n (%) 8963 (52.0)	1 4502 (16.8) 0 10622 (39.7)	876 (16.4) 4311 (80.7)	0	8250 (16.5) 110 (16.8) 24112 (48.2) 216 (33.0)
<0.001 8266 (48.0) Institutions, n (%) 15308 (88.9) <0.001	1 16154 (60.3) 0 16613 (62.0)	1030 (19.3) 2970 (55.6)	0	25888 (51.8) 438 (67.0) 35317 (70.6) 426 (65.1)
1921 (11.1) VerifyPhone, n (%) 8682 (50.4) <0.001	1 10163 (38.0) 0 10287 (38.4)	2371 (44.4) 4490 (84.1)	0	14683 (29.4) 228 (34.9) 23770 (47.5) 311 (47.6)
8547 (49.6) BankVerification, n 12266 (71.2) <0.001	(%) 0	851 (15.9) 4591 (86.0)	0	26230 (52.5) 343 (52.4) 34023 (68.0) 275 (42.0)
4963 (28.8) VerifyDateOfBirth, 9279 (53.9) <0.001	1 9885 (36.9) n (%) 0 12146 (45.4)	750 (14.0) 4546 (85.1)	0	15977 (32.0) 379 (58.0) 26326 (52.7) 355 (54.3)
7950 (46.1) ProfilePage, n (%)	1 14630 (54.6) 0	795 (14.9)	0	23674 (47.3) 299 (45.7) 42098 (84.2)

15199 (88.2) <0.001	22424 (83.7)	3953 (74.0)		522 (79.8)
2030 (11.8) VerifyCountry, n (9) 10900 (63.3) <0.001	1 4352 (16.3) %) 0 13062 (48.8)	1388 (26.0) 4692 (87.8)	0	7902 (15.8) 132 (20.2) 28842 (57.7) 188 (28.7)
6329 (36.7) Cycle, n (%) 11544 (67.0) <0.001	1 13714 (51.2) 0 16421 (61.3)	649 (12.2) 3421 (64.1)	0	21158 (42.3) 466 (71.3) 31757 (63.5) 371 (56.7)
5685 (33.0) idscreen, n (%) 11758 (68.2) <0.001	1 10355 (38.7) 0 16418 (61.3)	1920 (35.9) 4350 (81.4)	0	18243 (36.5) 283 (43.3) 32965 (65.9) 439 (67.1)
5471 (31.8) Splash, n (%) 14726 (85.5) <0.001	1 10358 (38.7) 0 21404 (79.9)	991 (18.6) 3410 (63.8)	0	17035 (34.1) 215 (32.9) 39962 (79.9) 422 (64.5)
2503 (14.5) RewardsContainer, 1 16254 (94.3) <0.001	1 5372 (20.1) n (%) 0 24310 (90.8)	1931 (36.2) 4627 (86.6)	0	10038 (20.1) 232 (35.5) 45800 (91.6) 609 (93.1)
975 (5.7) EditProfile, n (%) 16514 (95.9) <0.001	1 2466 (9.2) 0 25381 (94.8)	714 (13.4) 5026 (94.1)	0	4200 (8.4) 45 (6.9) 47551 (95.1) 630 (96.3)
715 (4.1) Finances, n (%) 16895 (98.1) <0.001	1 1395 (5.2) 0 23938 (89.4)	315 (5.9) 4747 (88.9)	0	2449 (4.9) 24 (3.7) 46173 (92.3) 593 (90.7)
334 (1.9) Alerts, n (%) 16696 (96.9) <0.001	1 2838 (10.6) 0 25059 (93.6)	594 (11.1) 3977 (74.5)	0	3827 (7.7) 61 (9.3) 46314 (92.6) 582 (89.0)
533 (3.1) Leaderboard, n (%) 16793 (97.5) <0.001	1 1717 (6.4) 0 25094 (93.7)	1364 (25.5) 4920 (92.1)	0	3686 (7.4) 72 (11.0) 47424 (94.8) 617 (94.3)

436 (2.5) VerifyMobile, n (%) 16494 (95.7) <0.001		421 (7.9) 0 5226 (97.8)	2576 (5.2) 37 (5.7) 47307 (94.6) 631 (96.5)
735 (4.3) VerifyHousing, n (%) 16582 (96.2) <0.001	1 1820 (6.8) 0 25441 (95.0)	115 (2.2) 0 5093 (95.4)	2693 (5.4) 23 (3.5) 47746 (95.5) 630 (96.3)
647 (3.8) RewardDetail, n (%) 16827 (97.7) <0.001		248 (4.6) 0 5111 (95.7)	2254 (4.5) 24 (3.7) 48454 (96.9) 636 (97.2)
402 (2.3) VerifyHousingAmount, 16645 (96.6) <0.001	n (%) 0	230 (4.3) 0 5115 (95.8)	1546 (3.1) 18 (2.8) 47929 (95.9) 635 (97.1)
584 (3.4) ProfileMaritalStatus 16597 (96.3) <0.001	s, n (%) 0	226 (4.2) 0 5036 (94.3)	2071 (4.1) 19 (2.9) 47622 (95.2) 630 (96.3)
632 (3.7) ProfileChildren , n 17229 (100.0) 1.000		305 (5.7) 0 5341 (100.0)	2378 (4.8) 24 (3.7) 50000 (100.0) 654 (100.0)
ProfileEducation, n 16589 (96.3) <0.001		0 5045 (94.5)	47725 (95.5) 634 (96.9)
640 (3.7) ProfileEducationMajo 16671 (96.8) <0.001	1 1319 (4.9) or, n (%) 0 25566 (95.5)	296 (5.5) 0 5074 (95.0)	2275 (4.5) 20 (3.1) 47947 (95.9) 636 (97.2)
558 (3.2) Rewards, n (%) 16937 (98.3) <0.001	1 1210 (4.5) 0 26065 (97.3)	267 (5.0) 0 5139 (96.2)	2053 (4.1) 18 (2.8) 48779 (97.6) 638 (97.6)
292 (1.7) AccountView, n (%) 17143 (99.5)	1 711 (2.7) 0 26194 (97.8)	202 (3.8) 0 4773 (89.4)	1221 (2.4) 16 (2.4) 48689 (97.4) 579 (88.5)

10	١.	\wedge	\sim	1
<0	٠.	v	v	Т

	1			1311 (2.6)
86 (0.5)	582 (2.2)	568 (10.6)		75 (11.5)
VerifyAnnualIncome,	n (%) 0		0	48821 (97.6)
-	26123 (97.6)	5211 (97.6)		634 (96.9)
0.204				
	1			1179 (2.4)
376 (2.2)	653 (2.4)	130 (2.4)		20 (3.1)
VerifyIncomeType, n		•	0	48412 (96.8)
16732 (97.1)	25865 (96.6)	5187 (97.1)		628 (96.0)
0.007		3-3. (3)		(,
	1			1588 (3.2)
497 (2.9)	911 (3.4)	154 (2.9)		26 (4.0)
ProfileJobTitle, n		201 (210)	0	48877 (97.8)
16871 (97.9)	26109 (97.5)	5250 (98.3)		647 (98.9)
<0.001	20100 (01.0)	0200 (00.0)		017 (00.0)
10.001	1			1123 (2.2)
358 (2.1)	667 (2.5)	91 (1.7)		7 (1.1)
Login, n (%)	0	01 (111)	0	48510 (97.0)
16832 (97.7)	25929 (96.8)	5108 (95.6)		641 (98.0)
<0.001	20020 (00.0)	0100 (00.0)		011 (50.0)
10.001	1			1490 (3.0)
397 (2.3)	847 (3.2)	233 (4.4)		13 (2.0)
ProfileEmploymentLe		200 (1.1)	0	48942 (97.9)
	26144 (97.6)	5248 (98.3)		649 (99.2)
<0.001	20111 (07:0)	0210 (00.0)		010 (00.2)
10.001	1			1058 (2.1)
328 (1.9)	632 (2.4)	93 (1.7)		5 (0.8)
WebView, n (%)	002 (2.1)	55 (1.1)	0	45172 (90.3)
16341 (94.8)	25184 (94.1)	3186 (59.7)	O	461 (70.5)
<0.001	20104 (04.1)	3100 (33.1)		401 (70.0)
10.001	1			4828 (9.7)
888 (5.2)	1592 (5.9)	2155 (40.3)		193 (29.5)
SecurityModal, n (%)		2100 (10.0)	0	49289 (98.6)
16962 (98.5)	26366 (98.5)	5311 (99.4)		650 (99.4)
<0.001	20000 (00.0)	0011 (00.1)		000 (55.1)
10.001	1			711 (1.4)
267 (1.5)	410 (1.5)	30 (0.6)		4 (0.6)
ResendToken, n (%)	410 (1.5)	30 (0.0)	0	49333 (98.7)
17073 (99.1)	26307 (98.2)	5302 (99.3)		651 (99.5)
<0.001	20307 (30.2)	3302 (33.3)		001 (99.0)
.0.001	1			667 (1.3)
156 (0.9)	469 (1.8)	39 (0.7)		3 (0.5)
TransactionList, n		39 (0.1)	0	49330 (98.7)
17113 (99.3)		5060 (94.7)	-	623 (95.3)
<0.001	ZUUUT (33.1)	3000 (34.1)		020 (30.0)
.0.001	1			670 (1.3)
	1			010 (1.3)

116 (0.7) NetworkFailure, n 17077 (99.1)		281 (5.3) 0 5297 (99.2)	31 (4.7) 49590 (99.2) 651 (99.5)
0.530	1		410 (0.8)
152 (0.9)	211 (0.8)	44 (0.8)	3 (0.5)
ListPicker, n (%)	0	0	49621 (99.2)
17162 (99.6) <0.001	26566 (99.2)	5250 (98.3)	643 (98.3)
	1		379 (0.8)
67 (0.4)	210 (0.8)	91 (1.7)	11 (1.7)
Other, n (%)	0	0	775 (1.6)
504 (2.9)	204 (0.8)	67 (1.3)	<0.001
1605 (0 4)	1010 (2.8)	319 (6.0)	2961 (5.9)
1625 (9.4)	1012 (3.8) 10	318 (6.0)	6 (0.9) 2313 (4.6)
391 (2.3)	1804 (6.7)	102 (1.9)	16 (2.4)
001 (2.0)	11	102 (110)	2205 (4.4)
515 (3.0)	1580 (5.9)	86 (1.6)	24 (3.7)
	12		1600 (3.2)
320 (1.9)	1166 (4.4)	88 (1.6)	26 (4.0)
	13		1301 (2.6)
197 (1.1)	983 (3.7)	75 (1.4)	46 (7.0)
75 (0.4)	14	70 (4.0)	774 (1.5)
75 (0.4)	592 (2.2)	70 (1.3)	37 (5.7)
24 (0.1)	15 254 (0.9)	33 (0.6)	360 (0.7) 49 (7.5)
24 (0.1)	16	33 (0.0)	191 (0.4)
15 (0.1)	108 (0.4)	21 (0.4)	47 (7.2)
	17	(; : -)	109 (0.2)
5 (0.0)	42 (0.2)	18 (0.3)	44 (6.7)
	18		76 (0.2)
1 (0.0)	19 (0.1)	14 (0.3)	42 (6.4)
	2		4132 (8.3)
1919 (11.1)	1402 (5.2)	796 (14.9)	15 (2.3)
0106 (10 0)	3	1105 (00 4)	4830 (9.7)
2106 (12.2)	1502 (5.6) 4	1195 (22.4)	27 (4.1) 5696 (11.4)
2524 (14.6)	2245 (8.4)	902 (16.9)	25 (3.8)
2021 (11.0)	5	302 (10.3)	5737 (11.5)
1995 (11.6)	3115 (11.6)	600 (11.2)	27 (4.1)
	6		4739 (9.5)
1285 (7.5)	3028 (11.3)	409 (7.7)	17 (2.6)
	7		4455 (8.9)
1318 (7.6)	2872 (10.7)	250 (4.7)	15 (2.3)
4755 (40 O)	8	405 (0.4)	4368 (8.7)
1755 (10.2)	2431 (9.1)	165 (3.1)	17 (2.6)

655 (3.8)	2405 (9.0)	9	99 (1.9)	3175 (6.3) 16 (2.4)
7 (0.0)	11 (0.2)	19	36 (5.5)	54 (0.1)
5 (0.0)	9 (0.2)	20	24 (3.7)	38 (0.1)
4 (0.1)	25 (3.8)	21		29 (0.1)
2 (0.0)	19 (2.9)	22		21 (0.0)
4 (0.1)	9 (1.4)	2425		13 (0.0) 12 (0.0)
2 (0.0)	10 (1.5)	26		9 (0.0)
1 (0.0)	8 (1.2)	23		18 (0.0)
18 (2.8)		27		3 (0.0)
3 (0.5)		28		1 (0.0)
1 (0.2)		29		1 (0.0)
1 (0.2)		30		3 (0.0)
3 (0.5)		35		1 (0.0)
1 (0.2) SavingCount, n (%) 15944 (92.5) <0.001	24308 (90	0 .8)	0 4867 (91.1)	45737 (91.5) 618 (94.5)
289 (1.7)	479 (1.8)	1	87 (1.6)	860 (1.7) 5 (0.8)
14 (0.1)	57 (0.2)	10	15 (0.3)	89 (0.2) 3 (0.5) 323 (0.6)
125 (0.7)	166 (0.6)	3	29 (0.5)	3 (0.5) 640 (1.3)
183 (1.1)	344 (1.3)	4	100 (1.9)	13 (2.0) 671 (1.3)
226 (1.3)	385 (1.4)	5	54 (1.0)	6 (0.9) 376 (0.8)
112 (0.7)	216 (0.8)	6	46 (0.9)	2 (0.3) 450 (0.9)
137 (0.8)	273 (1.0)	7	39 (0.7)	1 (0.2) 183 (0.4)
48 (0.3)	109 (0.4)		26 (0.5)	

	8		649 (1.3)
146 (0.8)	425 (1.6)	75 (1.4)	3 (0.5)
	9		22 (0.0)
5 (0.0)	14 (0.1)	3 (0.1)	
CMCount, n (%)	0	0	26196 (52.4)
12587 (73.1) <0.001	11138 (41.6)	2108 (39.5)	363 (55.5)
	1		11306 (22.6)
1825 (10.6)	7918 (29.6)	1410 (26.4)	153 (23.4)
	2		5122 (10.2)
1252 (7.3)	2776 (10.4)	1035 (19.4)	59 (9.0)
	3		4668 (9.3)
1098 (6.4)	2941 (11.0)	573 (10.7)	56 (8.6)
	4		2706 (5.4)
467 (2.7)	2002 (7.5)	214 (4.0)	23 (3.5)
	5		2 (0.0)
1 (0.0)	1 (0.0)		
CCCount, n (%)	0	0	45511 (91.0)
16433 (95.4) <0.001	23916 (89.3)	4562 (85.4)	600 (91.7)
	1		1529 (3.1)
271 (1.6)	902 (3.4)	331 (6.2)	25 (3.8)
	2		1566 (3.1)
276 (1.6)	1003 (3.7)	266 (5.0)	21 (3.2)
	3		1394 (2.8)
249 (1.4)	955 (3.6)	182 (3.4)	8 (1.2)

[1] Chi-squared tests for the following variables may be invalid due to the low number of observations: age, numscreens, ListPicker, Other, SavingCount, CMCount.

[2] Normality test reports non-normal

distributions for: user.

```
[31]: #80-20 partition
df_test = dataset.sample(frac=0.2)
df_train = dataset.drop(df_test.index)
display(df_train.shape)
display(df_test.shape)

(40000, 50)
(10000, 50)
```

```
[32]: # get predictors and labels
X = np.array(df_train.drop('enrolled', axis=1))
y = np.array(df_train['enrolled'])

# define random forest classifier for boruta
forest = RandomForestClassifier(n_jobs=-1, class_weight='balanced', max_depth=3)
```

'Feature: user Rank: 4, Keep: False' 'Feature: dayofweek Rank: 7, Keep: False' 'Feature: hour Rank: 1, Keep: True' 'Feature: age Rank: 1, Keep: True' Rank: 1, Keep: True' 'Feature: numscreens 'Feature: minigame Rank: 1, Keep: True' 'Feature: used_premium_feature Rank: 1, Keep: True' 'Feature: liked Rank: 16, Keep: False' 'Feature: location Rank: 1, Keep: True' 'Feature: Institutions Rank: 1, Keep: True' 'Feature: VerifyPhone Rank: 1, Keep: True' 'Feature: BankVerification Rank: 1, Keep: True' 'Feature: VerifyDateOfBirth Rank: 1, Keep: True' 'Feature: ProfilePage Rank: 1, Keep: True' 'Feature: VerifyCountry Rank: 1, Keep: True' 'Feature: Cycle Rank: 1, Keep: True' 'Feature: idscreen Rank: 1, Keep: True' 'Feature: Splash Rank: 1, Keep: True' 'Feature: RewardsContainer Rank: 7, Keep: False'

'Feature:	EditProfile	Rank:	10,	Keep: False'
'Feature:	Finances	Rank:	1,	Keep: True'
'Feature:	Alerts	Rank:	1,	Keep: True'
'Feature:	Leaderboard	Rank:	13,	Keep: False'
'Feature:	VerifyMobile	Rank:	1,	Keep: True'
'Feature:	VerifyHousing	Rank:	1,	Keep: True'
'Feature:	RewardDetail	Rank:	3,	Keep: False'
'Feature:	VerifyHousingAmount	Rank:	1,	Keep: True'
'Feature:	ProfileMaritalStatus	Rank:	2,	Keep: False'
'Feature:	ProfileChildren	Rank:	17,	Keep: False'
'Feature:	ProfileEducation	Rank:	7,	Keep: False'
'Feature:	ProfileEducationMajor	Rank:	7,	Keep: False'
'Feature:	Rewards	Rank:	1,	Keep: True'
'Feature:	AccountView	Rank:	1,	Keep: True'
'Feature:	VerifyAnnualIncome	Rank:	1,	Keep: True'
'Feature:	VerifyIncomeType	Rank:	5,	Keep: False'
'Feature:	ProfileJobTitle	Rank:	11,	Keep: False'
'Feature:	Login	Rank:	1,	Keep: True'
'Feature:	ProfileEmploymentLength	Rank:	12,	Keep: False'
'Feature:	WebView	Rank:	1,	Keep: True'
'Feature:	SecurityModal	Rank:	1,	Keep: True'
'Feature:	ResendToken	Rank:	1,	Keep: True'
'Feature:	TransactionList	Rank:	1,	Keep: True'
'Feature:	NetworkFailure	Rank:	15,	Keep: False'
'Feature:	ListPicker	Rank:	14,	Keep: False'
'Feature:	Other	Rank:	1,	Keep: True'
'Feature:	SavingCount	Rank:	1,	Keep: True'
'Feature:	CMCount	Rank:	1,	Keep: True'
'Feature:	CCCount	Rank:	1,	Keep: True'
'Feature:	LoansCount	Rank:	1,	Keep: True'

2.1.3 Note: Boruta recommend keeping all the informative features. But five features 'mean fractal dimension', 'texture error', 'smoothness error', 'symmetry error', 'fractal dimension error' are less less infomative and was removed.

```
[33]: dataset.columns
[33]: Index(['user', 'dayofweek', 'hour', 'age', 'numscreens', 'minigame',
            'used_premium_feature', 'enrolled', 'liked', 'location', 'Institutions',
            'VerifyPhone', 'BankVerification', 'VerifyDateOfBirth', 'ProfilePage',
            'VerifyCountry', 'Cycle', 'idscreen', 'Splash', 'RewardsContainer',
            'EditProfile', 'Finances', 'Alerts', 'Leaderboard', 'VerifyMobile',
            'VerifyHousing', 'RewardDetail', 'VerifyHousingAmount',
            'ProfileMaritalStatus', 'ProfileChildren', 'ProfileEducation',
            'ProfileEducationMajor', 'Rewards', 'AccountView', 'VerifyAnnualIncome',
            'VerifyIncomeType', 'ProfileJobTitle', 'Login',
            'ProfileEmploymentLength', 'WebView', 'SecurityModal', 'ResendToken',
            'TransactionList', 'NetworkFailure', 'ListPicker', 'Other',
            'SavingCount', 'CMCount', 'CCCount', 'LoansCount'],
           dtype='object')
[34]: dataset = dataset.drop(['dayofweek', 'liked', 'RewardsContainer', |

¬'ProfileChildren ', 'ProfileEducation', 'ProfileEducationMajor',
□
       →'VerifyIncomeType', 'ProfileJobTitle', 'ProfileEmploymentLength', 
       ⇔'NetworkFailure', 'ListPicker'], axis =1)
      dataset.columns
[34]: Index(['user', 'hour', 'age', 'numscreens', 'minigame', 'used_premium_feature',
            'enrolled', 'location', 'Institutions', 'VerifyPhone',
            'BankVerification', 'VerifyDateOfBirth', 'ProfilePage', 'VerifyCountry',
             'Cycle', 'idscreen', 'Splash', 'Finances', 'Alerts', 'VerifyMobile',
            'VerifyHousing', 'VerifyHousingAmount', 'Rewards', 'AccountView',
            'VerifyAnnualIncome', 'Login', 'WebView', 'SecurityModal',
            'ResendToken', 'TransactionList', 'Other', 'SavingCount', 'CMCount',
            'CCCount', 'LoansCount'],
           dtype='object')
[35]: dataset.to_csv('/content/drive/MyDrive/Data_incubator/data_sets/
       →new_engineeredFinal_appdata10.csv', index = False)
[36]: analyze_report = sw.analyze(dataset)
     analyze_report.show_html('/content/drive/MyDrive/Data_incubator/cb_EDA_output.
       →htm', open_browser = True)
                                                           | [ 0%]
                                                                      00:00 -> (?_
      →left)
```

Report /content/drive/MyDrive/Data_incubator/cb_EDA_output.htm was generated!

NOTEBOOK/COLAB USERS: the web browser MAY not pop up, regardless, the report IS saved in your notebook/colab files.

2.2 Step 4: Feature scaling and Train test split

```
[37]: # Splitting Independent and Response Variables
      response = dataset["enrolled"]
      dataset = dataset.drop(columns="enrolled")
      # Splitting the dataset into the Training set and Test set, ub stands for user
       ⇔behaivor
      #from sklearn.model selection import train test split
      X_trainub, X_testub, y_trainub, y_testub = train_test_split(dataset, response,
                                                           test size = 0.2,
                                                           random_state = 42)
[38]: # Removing Identifiers form both train and test feature, but save them so when
      → the model is done we can relate it back
      train_identity = X_trainub['user']
      X_trainub = X_trainub.drop(columns = ['user'])
      test_identity = X_testub['user']
      X_testub = X_testub.drop(columns = ['user'])
[39]: # Feature Scaling
      #we do this to avoid that a given feature has great influence on the model just \Box
      ⇔because its absolute value is big
      #from sklearn.preprocessing import StandardScaler
      sc_X = StandardScaler()
      #when standardization done the data we loose cols and index, we use pd.
       →DataFrame to avoid that
      X_trainub2 = pd.DataFrame(sc_X.fit_transform(X_trainub))
      X_testub2 = pd.DataFrame(sc_X.transform(X_testub)) #Note no fit here as fit is_
       ⇔done when fitting the training set
      X_trainub2.columns = X_trainub.columns.values #qet original cols
      X_testub2.columns = X_testub.columns.values
      X_trainub2.index = X_trainub.index.values #to recuperate original index
      X_testub2.index = X_testub.index.values
      X_trainub = X_trainub2
      X_{\text{testub}} = X_{\text{testub2}}
[40]: dataset_final = pd.read_csv('/content/drive/MyDrive/Data_incubator/data_sets/
      →new_engineeredFinal_appdata10.csv')
      dataset_final.head(10)
[40]:
           user hour age numscreens minigame used_premium_feature enrolled \
      0 235136
                    2
                        23
                                    15
                                               0
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      1 333588
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```

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2	254414	19	23	3		0					1		0
3	234192	16	28	40		0					0		1
4	51549	18	31	32		0					0		1
5	56480	9	20	14		0					0		1
6	144649	2	35	3		0					0		0
7	249366	3	26	41		0					1		0
8	372004	14	29	33		1					1		0
9	338013	18	26	19		0					0		1
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3	1		0		1		0		0			0	
4	0		1		1		0		0			0	
5	0		1		1		0		0			0	
6					0	•••						0	
	0		0			•••	0		0				
7	0		0		1	•••	0		0			0	
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3		0		0	6			0		3	0		
4		0		0	10			0		2	0		
5		0		0	6			0		2	0		
6		0		0	3			0		0	0		
7		0		1	8			0		2	0		
8		0		0	19			0		0	0		
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[10 rows x 35 columns]

[41]: df_summary(dataset_final)

[41]:		index	Missing Data	Unique Data	Data Type
	0	user	0	49874	int6
	1	hour	0	24	int6
	2	age	0	78	int6
	3	numscreens	0	151	int6
	4	minigame	0	2	int6
	5	used_premium_feature	0	2	int6
	6	enrolled	0	2	int6
	7	location	0	2	int6
	8	Institutions	0	2	int6
	9	VerifyPhone	0	2	int6
	10	BankVerification	0	2	int6
	11	${\tt VerifyDateOfBirth}$	0	2	int6
	12	ProfilePage	0	2	int6
	13	${\tt VerifyCountry}$	0	2	int6
	14	Cycle	0	2	int6
	15	idscreen	0	2	int6
	16	Splash	0	2	int6
	17	Finances	0	2	int6
	18	Alerts	0	2	int6
	19	${\tt VerifyMobile}$	0	2	int6
	20	VerifyHousing	0	2	int6
	21	${\tt VerifyHousingAmount}$	0	2	int6
	22	Rewards	0	2	int6
	23	${ t Account View}$	0	2	int6
	24	${\tt VerifyAnnualIncome}$	0	2	int6
	25	Login	0	2	int6
	26	WebView	0	2	int6
	27	${\tt SecurityModal}$	0	2	int6
	28	ResendToken	0	2	int6
	29	TransactionList	0	2	int6
	30	Other	0	32	int6
	31	${\tt SavingCount}$	0	11	int6
	32	CMCount	0	6	int6
	33	CCCount	0	4	int6
	34	LoansCount	0	4	int6

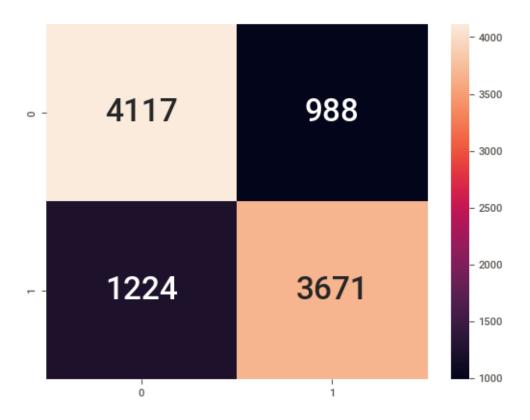
[42]: dataset_final.columns

```
'CCCount', 'LoansCount'],
            dtype='object')
[43]: # Splitting Independent and Response Variables
      response = dataset_final["enrolled"]
      dataset_final = dataset_final.drop(columns="enrolled")
      # Splitting the dataset into the Training set and Test set, ub stands for user
       \hookrightarrowbehaivor
      #from sklearn.model_selection import train_test_split
      X_trainub, X_testub, y_trainub, y_testub = train_test_split(dataset_final,_
       ⇔response,
                                                           test_size = 0.2,
                                                           random_state = 42)
[44]: # Removing Identifiers form both train and test feature, but save them so when
      →the model is done we can relate it back
      train_identity = X_trainub['user']
      X_trainub = X_trainub.drop(columns = ['user'])
      test_identity = X_testub['user']
      X_testub = X_testub.drop(columns = ['user'])
[45]: # Feature Scaling
      #we do this to avoid that a given feature has great influence on the model just
       ⇔because its absolute value is big
      #from sklearn.preprocessing import StandardScaler
      sc X = StandardScaler()
      #when standardization done the data we loose cols and index, we use pd.
       →DataFrame to avoid that
      X_trainub2 = pd.DataFrame(sc_X.fit_transform(X_trainub))
      X_testub2 = pd.DataFrame(sc_X.transform(X_testub)) #Note no fit here as fit is_
       ⇔done when fitting the training set
      X trainub2.columns = X trainub.columns.values #qet original cols
      X_testub2.columns = X_testub.columns.values
      X_trainub2.index = X_trainub.index.values #to recuperate original index
      X_testub2.index = X_testub.index.values
      X_trainub = X_trainub2
      X_{\text{testub}} = X_{\text{testub2}}
[46]: | xgb_classifier = XGBClassifier(colsample_bylevel=0.9, colsample_bytree=0.9,
       ⇒importance_type='gain', learning_rate=0.01, max_depth=4, n_estimators=200, ___
      oreg_alpha=0.1, reg_lambda=0.5, subsample=1.0, random_state=0)
      xgb_classifier.fit(X_trainub, y_trainub)
      xgb_y_pred = xgb_classifier.predict(X_testub)
      xgb_cm = confusion_matrix(y_testub, xgb_y_pred)
```

'ResendToken', 'TransactionList', 'Other', 'SavingCount', 'CMCount',

```
print('xgb Confusion Matrix:')
print(xgb_cm)
print("----")
print('xgb Accuracy: ', accuracy_score(y_testub, xgb_y_pred))
print("----")
print("classification report")
print(classification_report(y_testub, xgb_y_pred))
print("----")
print('XGBClassifier Confusion Matrix heatmap:')
sns.heatmap(xgb_cm, annot=True, fmt="d")
xgb Confusion Matrix:
[[4117 988]
[1224 3671]]
_____
xgb Accuracy: 0.7788
classification report
         precision recall f1-score support
       0
            0.77 0.81 0.79
                               5105
            0.79
                 0.75
       1
                         0.77
                               4895
                         0.78 10000
0.78 10000
  accuracy
          0.78 0.78
 macro avg
           0.78
                 0.78
                         0.78
                               10000
weighted avg
______
XGBClassifier Confusion Matrix heatmap:
```

[46]: <Axes: >



```
[47]: r_probs = [0 for _ in range(len(y_testub))]
    rf_probs = xgb_classifier.predict_proba(X_testub)

[48]: # Probabilities for the positive outcome is kept.
    rf_probs = rf_probs[:, 1]

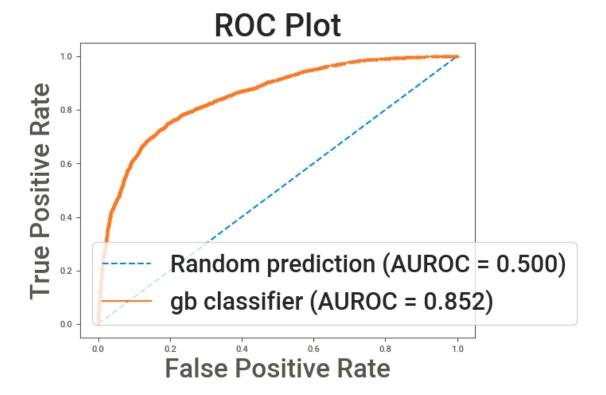
[50]: r_auc = roc_auc_score(y_testub, r_probs)
    rf_auc = roc_auc_score(y_testub, rf_probs)

#Print AUROC scores
    print('Random (chance) Prediction: AUROC = %.3f' % (r_auc))
    print('gb Customer Behavior: AUROC = %.3f' % (rf_auc))

Random (chance) Prediction: AUROC = 0.500
    gb Customer Behavior: AUROC = 0.852

[51]: #Calculate ROC curve
    r_fpr, r_tpr, _ = roc_curve(y_testub, r_probs)
    rf_fpr, rf_tpr, _ = roc_curve(y_testub, rf_probs)
```

2.3 Plot the ROC curve



3 The ML model developed here classifies customers into easily subscribers and hard to engage with 79 % Accuracy! This model can aid marketing team to target those customers with hard to engage behaviors.

```
[54]: # Formatting Final Results
      final_results_XB = pd.concat([y_testub, test_identity], axis = 1).dropna()
      final results XB['predicted reach'] = xgb y pred
      final_results_XB = final_results_XB[['user', 'enrolled', 'predicted_reach']].
       ⇔reset_index(drop=True)
 []: final_results_XB
 []:
              user enrolled predicted_reach
      0
             48024
                           1
      1
            266463
                           1
                                            0
      2
            262169
                           1
                                            0
      3
            213736
                           1
                                            0
            169082
      4
                           1
                                             1
      9995 367119
                           0
                                             1
      9996
              4433
                           0
                                            0
      9997 146917
                           1
                                             1
      9998
            77281
                           1
                                             1
      9999
            40310
      [10000 rows x 3 columns]
[55]: # final prediction for marketing team. Model prediction and Customer ID_{\sqcup}
       ⇔recombined
      final_results_XB.to_csv('/content/drive/MyDrive/Data_incubator/data_sets/
       ofinal_predictionXB_forMarketingTeam.csv', index = False) # this is clean_
       sprediction to be used by marketing team to target the customers
[56]: # Save the model in pickle file
      pickle.dump(xgb_classifier, open("/content/drive/MyDrive/Data_incubator/

data_sets/customer_behaver_predictor.pkl","wb"))

[57]: | i jupyter nbconvert --to pdf /content/drive/MyDrive/Data_incubator/
       →Adama Capstone project final.ipynb
     [NbConvertApp] Converting notebook
     /content/drive/MyDrive/Data_incubator/Adama_Capstone_project_final.ipynb to pdf
     [NbConvertApp] Support files will be in Adama_Capstone_project_final_files/
     [NbConvertApp] Making directory ./Adama_Capstone_project_final_files
     [NbConvertApp] Making directory ./Adama_Capstone_project_final_files
```

```
[NbConvertApp] Making directory ./Adama_Capstone_project_final_files
[NbConvertApp] Writing 187229 bytes to notebook.tex
[NbConvertApp] Building PDF
[NbConvertApp] Running xelatex 3 times: ['xelatex', 'notebook.tex', '-quiet']
[NbConvertApp] Running bibtex 1 time: ['bibtex', 'notebook']
[NbConvertApp] WARNING | bibtex had problems, most likely because there were no citations
[NbConvertApp] PDF successfully created
[NbConvertApp] Writing 882656 bytes to
/content/drive/MyDrive/Data_incubator/Adama_Capstone_project_final.pdf
```