

Christian Campbell

Data Mining Final Project

Milestone 1

1.1. Importing libraries

```
In [1]: ▶ import matplotlib.pyplot as plt  
import pandas as pd  
import numpy as np  
import seaborn as sns
```

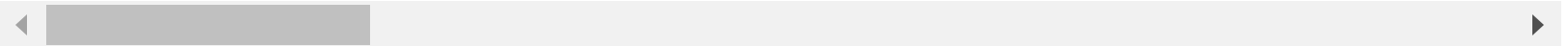
1.2. Importing the dataset

```
In [2]: database = r"C:\Users\chris\Documents\Bellevue University\Data Mining\Final Project\BankChurners.csv\Bank
bank_df = pd.read_csv(database)
bank_df.head(10)
```

```
Out[2]:
```

	CLIENTNUM	Attrition_Flag	Customer_Age	Gender	Dependent_count	Education_Level	Marital_Status	Income_Category	Card_
0	768805383	Existing Customer	45	M	3	High School	Married	60K–80K	
1	818770008	Existing Customer	49	F	5	Graduate	Single	Less than \$40K	
2	713982108	Existing Customer	51	M	3	Graduate	Married	80K–120K	
3	769911858	Existing Customer	40	F	4	High School	Unknown	Less than \$40K	
4	709106358	Existing Customer	40	M	3	Uneducated	Married	60K–80K	
5	713061558	Existing Customer	44	M	2	Graduate	Married	40K–60K	
6	810347208	Existing Customer	51	M	4	Unknown	Married	\$120K +	
7	818906208	Existing Customer	32	M	0	High School	Unknown	60K–80K	
8	710930508	Existing Customer	37	M	3	Uneducated	Single	60K–80K	
9	719661558	Existing Customer	48	M	2	Graduate	Single	80K–120K	

10 rows × 23 columns

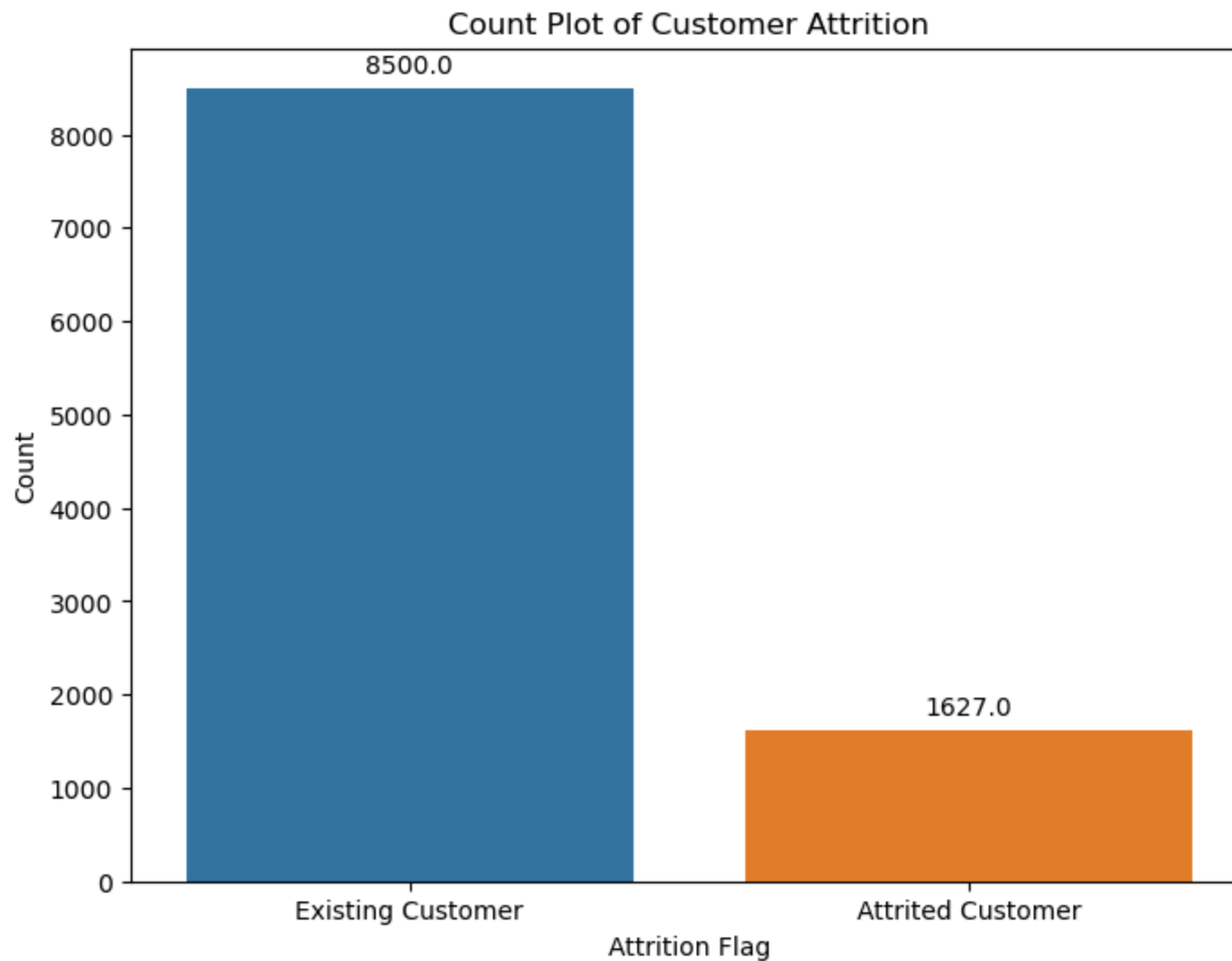


1.3. Creating a "Customer Attrition" bar chart

```
In [3]: ▶ plt.figure(figsize=(8, 6))
ax = sns.countplot(data=bank_df, x='Attrition_Flag')

# This code annotates the bars with counts
for p in ax.patches:
    ax.annotate(f'{p.get_height()}', (p.get_x() + p.get_width() / 2., p.get_height()),
                ha='center', va='center', xytext=(0, 9), textcoords='offset points')

plt.xlabel('Attrition Flag')
plt.ylabel('Count')
plt.title('Count Plot of Customer Attrition')
plt.show()
```

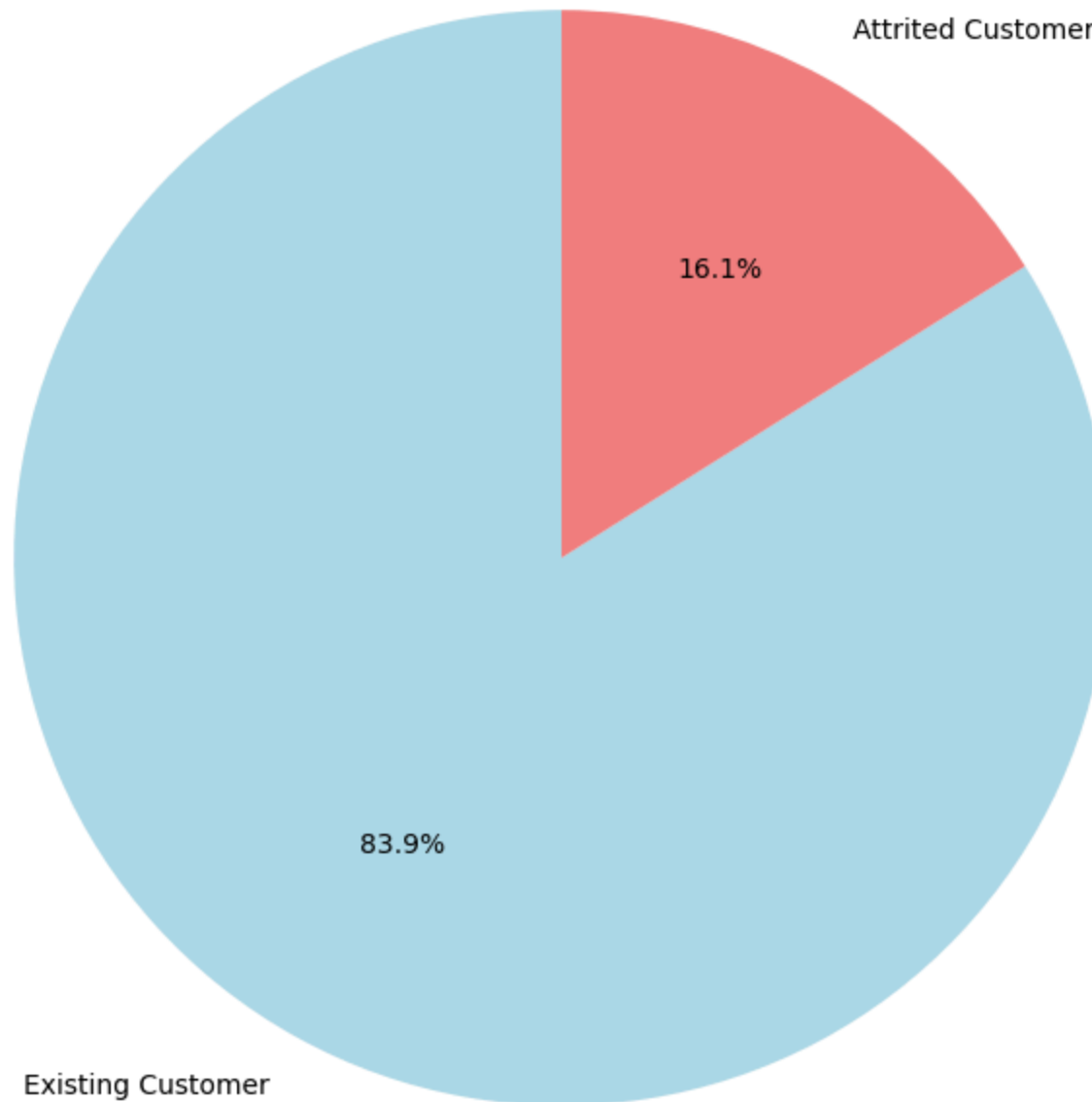


1.4. Creating a "Customer Attrition" Pie Chart

```
In [4]: ▶ counts = bank_df['Attrition_Flag'].value_counts() # Calculates counts

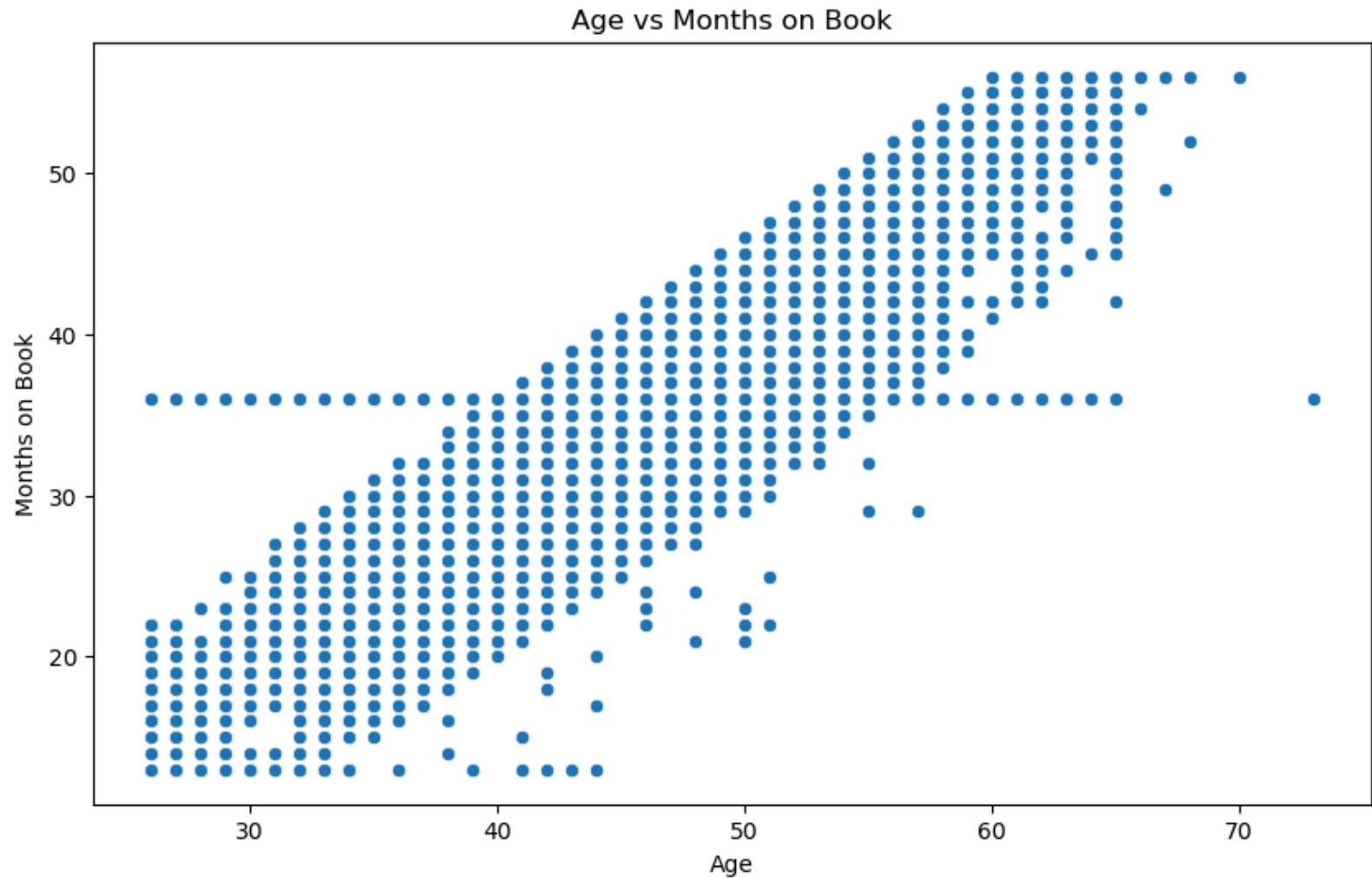
plt.figure(figsize=(8, 8))
plt.pie(counts, labels=counts.index, autopct='%1.1f%%', startangle=90, colors=['lightblue', 'lightcoral'])
plt.title('Customer Attrition Distribution')
plt.axis('equal')
plt.show()
```

Customer Attrition Distribution



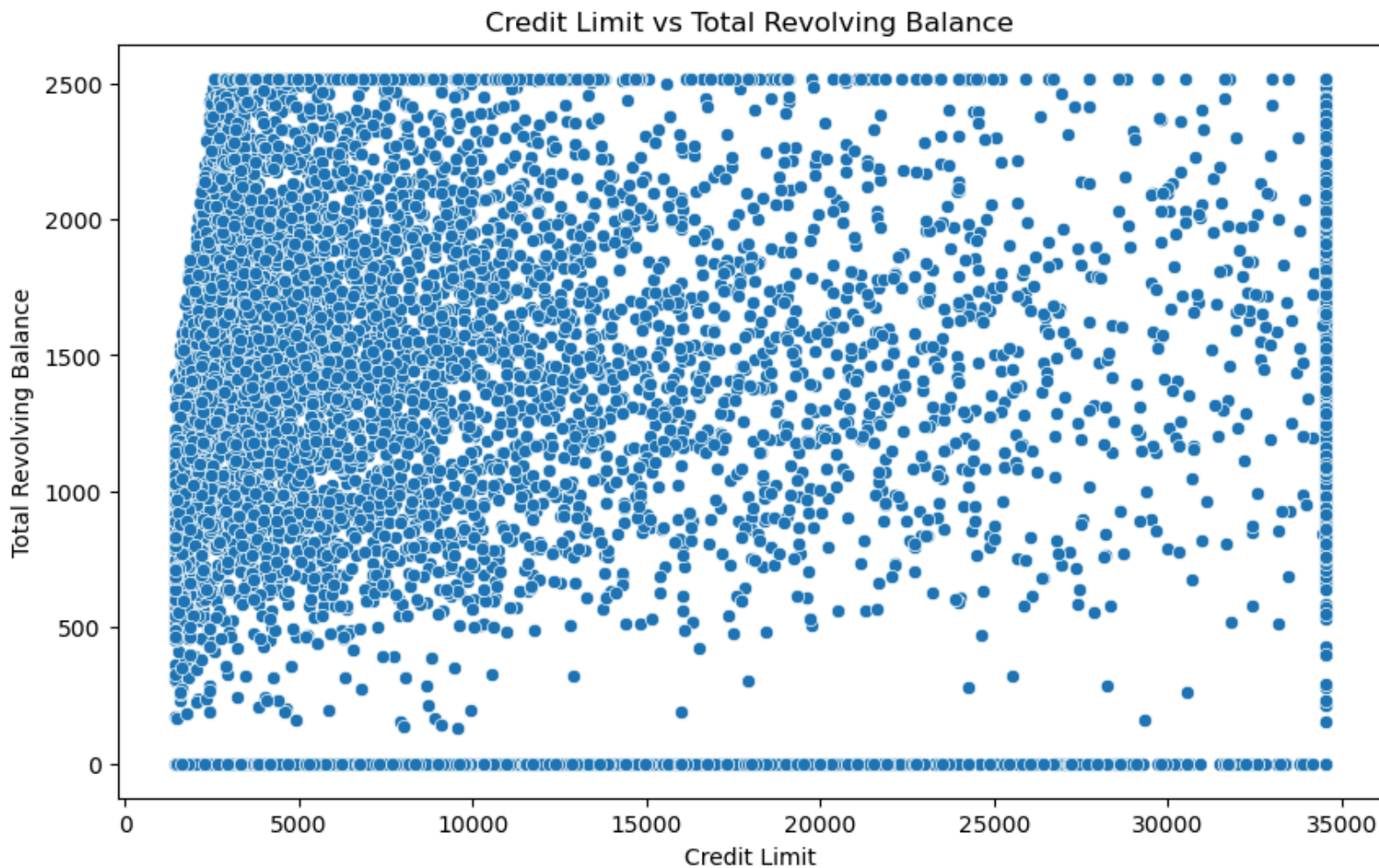
1.5. Creating an "Age vs Months on Book" scatter plot

```
In [5]: ▶ plt.figure(figsize=(10, 6))  
sns.scatterplot(data=bank_df, x='Customer_Age', y='Months_on_book')  
plt.xlabel('Age')  
plt.ylabel('Months on Book')  
plt.title('Age vs Months on Book')  
plt.show()
```



1.6. Creating a "Credit Limit vs Total Revolving Balance" scatter plot

```
In [6]: ▶ plt.figure(figsize=(10, 6))  
sns.scatterplot(data=bank_df, x='Credit_Limit', y='Total_Revolving_Bal')  
plt.xlabel('Credit Limit')  
plt.ylabel('Total Revolving Balance')  
plt.title('Credit Limit vs Total Revolving Balance')  
plt.show()
```



Milestone 2

2.1. Deleting the last two columns that contain "naive bayes classifier."

```
In [7]: ▶ # Identifies columns that contain 'Naive_Bayes_Classifier' in their names
columns_to_drop = bank_df.filter(like='Naive_Bayes_Classifier').columns

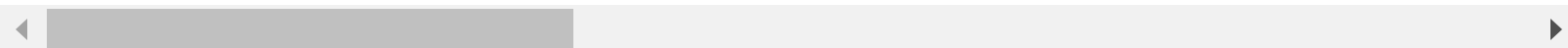
# Drops these columns and creates a new DataFrame bank_df1
bank_df1 = bank_df.drop(columns=columns_to_drop)

bank_df1.head(10)
```

Out[7]:

	CLIENTNUM	Attrition_Flag	Customer_Age	Gender	Dependent_count	Education_Level	Marital_Status	Income_Category	Card_
0	768805383	Existing Customer	45	M	3	High School	Married	60K–80K	
1	818770008	Existing Customer	49	F	5	Graduate	Single	Less than \$40K	
2	713982108	Existing Customer	51	M	3	Graduate	Married	80K–120K	
3	769911858	Existing Customer	40	F	4	High School	Unknown	Less than \$40K	
4	709106358	Existing Customer	40	M	3	Uneducated	Married	60K–80K	
5	713061558	Existing Customer	44	M	2	Graduate	Married	40K–60K	
6	810347208	Existing Customer	51	M	4	Unknown	Married	\$120K +	
7	818906208	Existing Customer	32	M	0	High School	Unknown	60K–80K	
8	710930508	Existing Customer	37	M	3	Uneducated	Single	60K–80K	
9	719661558	Existing Customer	48	M	2	Graduate	Single	80K–120K	

10 rows × 21 columns



2.2. Checking for null values.

```
In [8]: ▶ # Checks for null values in each column
null_counts = bank_df1.isnull().sum()

# Displays the count of null values in each column
print(null_counts)
```

```
CLIENTNUM                0
Attrition_Flag            0
Customer_Age             0
Gender                   0
Dependent_count          0
Education_Level          0
Marital_Status           0
Income_Category          0
Card_Category            0
Months_on_book           0
Total_Relationship_Count  0
Months_Inactive_12_mon   0
Contacts_Count_12_mon    0
Credit_Limit             0
Total_Revolving_Bal      0
Avg_Open_To_Buy          0
Total_Amt_Chng_Q4_Q1     0
Total_Trans_Amt          0
Total_Trans_Ct           0
Total_Ct_Chng_Q4_Q1     0
Avg_Utilization_Ratio    0
dtype: int64
```

2.3. Deleting CLIENTNUM column

```
In [9]: # Drop the column 'CLIENTNUM' and create a new DataFrame bank_df2
bank_df2 = bank_df1.drop(columns=['CLIENTNUM'])

# Display the updated DataFrame
bank_df2.head(10)
```

Out[9]:

	Attrition_Flag	Customer_Age	Gender	Dependent_count	Education_Level	Marital_Status	Income_Category	Card_Category	Mc
0	Existing Customer	45	M	3	High School	Married	60K–80K	Blue	
1	Existing Customer	49	F	5	Graduate	Single	Less than \$40K	Blue	
2	Existing Customer	51	M	3	Graduate	Married	80K–120K	Blue	
3	Existing Customer	40	F	4	High School	Unknown	Less than \$40K	Blue	
4	Existing Customer	40	M	3	Uneducated	Married	60K–80K	Blue	
5	Existing Customer	44	M	2	Graduate	Married	40K–60K	Blue	
6	Existing Customer	51	M	4	Unknown	Married	\$120K +	Gold	
7	Existing Customer	32	M	0	High School	Unknown	60K–80K	Silver	
8	Existing Customer	37	M	3	Uneducated	Single	60K–80K	Blue	
9	Existing Customer	48	M	2	Graduate	Single	80K–120K	Blue	

2.4. Checking the data type of each column.

```
In [10]: ▶ # Checks the data type of each column
column_data_types = bank_df2.dtypes

print(column_data_types)
```

```
Attrition_Flag      object
Customer_Age        int64
Gender              object
Dependent_count     int64
Education_Level     object
Marital_Status      object
Income_Category     object
Card_Category       object
Months_on_book      int64
Total_Relationship_Count  int64
Months_Inactive_12_mon  int64
Contacts_Count_12_mon  int64
Credit_Limit       float64
Total_Revolving_Bal  int64
Avg_Open_To_Buy     float64
Total_Amt_Chng_Q4_Q1  float64
Total_Trans_Amt     int64
Total_Trans_Ct      int64
Total_Ct_Chng_Q4_Q1  float64
Avg_Utilization_Ratio  float64
dtype: object
```

2.5. Checking the values in the following categorical columns

```
In [11]: ► # List of known categorical columns
categorical_columns = ['Attrition_Flag', 'Gender', 'Education_Level', 'Marital_Status', 'Income_Category']

# Iterates over each categorical column and prints the unique values
for column in categorical_columns:
    unique_values = bank_df2[column].unique()
    print(f"Unique values in column '{column}':")
    print(unique_values)
    print()
```

Unique values in column 'Attrition_Flag':
['Existing Customer' 'Attrited Customer']

Unique values in column 'Gender':
['M' 'F']

Unique values in column 'Education_Level':
['High School' 'Graduate' 'Uneducated' 'Unknown' 'College' 'Post-Graduate'
'Doctorate']

Unique values in column 'Marital_Status':
['Married' 'Single' 'Unknown' 'Divorced']

Unique values in column 'Income_Category':
 ['\$60K - \$80K' 'Less than \$40K' '\$80K - \$120K' '\$40K - \$60K' '\$120K +'
'Unknown']

Unique values in column 'Card_Category':
['Blue' 'Gold' 'Silver' 'Platinum']

2.6. Checking to see how many "unknown" values are in each of the following columns.

```
In [12]: # List of columns to check for "unknown" values
columns_to_check = ["Education_Level", "Marital_Status", "Income_Category"]

# Dictionary to store the count of "unknown" values for each column
unknown_counts = {}

# Iterates over each column and counts "unknown" values
for column in columns_to_check:
    unknown_count = (bank_df2[column] == "Unknown").sum()
    unknown_counts[column] = unknown_count

# Displays the count of "unknown" values in each specified column
for column, count in unknown_counts.items():
    print(f"Number of 'unknown' values in column '{column}': {count}")
```

```
Number of 'unknown' values in column 'Education_Level': 1519
Number of 'unknown' values in column 'Marital_Status': 749
Number of 'unknown' values in column 'Income_Category': 1112
```

2.7. Creating dummy Variables for the following columns.

```
In [13]: ► # List of columns to convert into dummy variables
columns_to_dummy = ["Attrition_Flag", "Gender", "Education_Level", "Marital_Status", "Income_Category", '

# Converts specified columns to dummy variables
bank_df3 = pd.get_dummies(bank_df2, columns=columns_to_dummy, dtype=int)

# Set display option to show all columns
pd.set_option('display.max_columns', None)

print(bank_df3)
```

	Customer_Age	Dependent_count	Months_on_book	\
0	45	3	39	
1	49	5	44	
2	51	3	36	
3	40	4	34	
4	40	3	21	
...	
10122	50	2	40	
10123	41	2	25	
10124	44	1	36	
10125	30	2	36	
10126	43	2	25	

	Total_Relationship_Count	Months_Inactive_12_mon	\
0	5	1	
1	6	1	
2	4	1	
3	3	4	
4	5	1	
...	
10122	3	2	
10123	4	2	
10124	5	3	
10125	4	3	
10126	6	2	

	Contacts_Count_12_mon	Credit_Limit	Total_Revolving_Bal	\
0	3	12691.0	777	
1	2	8256.0	864	
2	0	3418.0	0	
3	1	3313.0	2517	
4	0	4716.0	0	
...	
10122	3	4003.0	1851	
10123	3	4277.0	2186	
10124	4	5409.0	0	
10125	3	5281.0	0	
10126	4	10388.0	1961	

	Avg_Open_To_Buy	Total_Amt_Chng_Q4_Q1	Total_Trans_Amt	Total_Trans_Ct	\
0	11914.0	1.335	1144	42	
1	7392.0	1.541	1291	33	
2	3418.0	2.594	1887	20	

3	796.0	1.405	1171	20
4	4716.0	2.175	816	28
...
10122	2152.0	0.703	15476	117
10123	2091.0	0.804	8764	69
10124	5409.0	0.819	10291	60
10125	5281.0	0.535	8395	62
10126	8427.0	0.703	10294	61

	Total_Ct_Chng_Q4_Q1	Avg_Utilization_Ratio \
0	1.625	0.061
1	3.714	0.105
2	2.333	0.000
3	2.333	0.760
4	2.500	0.000
...
10122	0.857	0.462
10123	0.683	0.511
10124	0.818	0.000
10125	0.722	0.000
10126	0.649	0.189

	Attrition_Flag_Attrited Customer	Attrition_Flag_Existing Customer \
0	0	1
1	0	1
2	0	1
3	0	1
4	0	1
...
10122	0	1
10123	1	0
10124	1	0
10125	1	0
10126	1	0

	Gender_F	Gender_M	Education_Level_College	Education_Level_Doctorate \
0	0	1	0	0
1	1	0	0	0
2	0	1	0	0
3	1	0	0	0
4	0	1	0	0
...
10122	0	1	0	0

10123	0	1	0	0
10124	1	0	0	0
10125	0	1	0	0
10126	1	0	0	0

	Education_Level_Graduate	Education_Level_High School \
0	0	1
1	1	0
2	1	0
3	0	1
4	0	0
...
10122	1	0
10123	0	0
10124	0	1
10125	1	0
10126	1	0

	Education_Level_Post-Graduate	Education_Level_Uneducated \
0	0	0
1	0	0
2	0	0
3	0	0
4	0	1
...
10122	0	0
10123	0	0
10124	0	0
10125	0	0
10126	0	0

	Education_Level_Unknown	Marital_Status_Divorced \
0	0	0
1	0	0
2	0	0
3	0	0
4	0	0
...
10122	0	0
10123	1	1
10124	0	0
10125	0	0
10126	0	0

	Marital_Status_Married	Marital_Status_Single	Marital_Status_Unknown	\
0	1	0	0	
1	0	1	0	
2	1	0	0	
3	0	0	1	
4	1	0	0	
...	
10122	0	1	0	
10123	0	0	0	
10124	1	0	0	
10125	0	0	1	
10126	1	0	0	

	Income_Category_\$120K +	Income_Category_\$40K - \$60K	\
0	0	0	
1	0	0	
2	0	0	
3	0	0	
4	0	0	
...	
10122	0	1	
10123	0	1	
10124	0	0	
10125	0	1	
10126	0	0	

	Income_Category_\$60K - \$80K	Income_Category_\$80K - \$120K	\
0	1	0	
1	0	0	
2	0	1	
3	0	0	
4	1	0	
...	
10122	0	0	
10123	0	0	
10124	0	0	
10125	0	0	
10126	0	0	

	Income_Category_Less than \$40K	Income_Category_Unknown	\
0	0	0	
1	1	0	

2	0	0
3	1	0
4	0	0
...
10122	0	0
10123	0	0
10124	1	0
10125	0	0
10126	1	0

	Card_Category_Blue	Card_Category_Gold	Card_Category_Platinum	\
0	1	0	0	
1	1	0	0	
2	1	0	0	
3	1	0	0	
4	1	0	0	
...	
10122	1	0	0	
10123	1	0	0	
10124	1	0	0	
10125	1	0	0	
10126	0	0	0	

	Card_Category_Silver
0	0
1	0
2	0
3	0
4	0
...	...
10122	0
10123	0
10124	0
10125	0
10126	1

[10127 rows x 39 columns]

2.8. Checking the data type of each column

```
In [14]: ▶ # Checks the data type of each column  
column_data_types = bank_df3.dtypes  
  
print(column_data_types)
```

Customer_Age	int64
Dependent_count	int64
Months_on_book	int64
Total_Relationship_Count	int64
Months_Inactive_12_mon	int64
Contacts_Count_12_mon	int64
Credit_Limit	float64
Total_Revolving_Bal	int64
Avg_Open_To_Buy	float64
Total_Amt_Chng_Q4_Q1	float64
Total_Trans_Amt	int64
Total_Trans_Ct	int64
Total_Ct_Chng_Q4_Q1	float64
Avg_Utilization_Ratio	float64
Attrition_Flag_Attrited Customer	int32
Attrition_Flag_Existing Customer	int32
Gender_F	int32
Gender_M	int32
Education_Level_College	int32
Education_Level_Doctorate	int32
Education_Level_Graduate	int32
Education_Level_High School	int32
Education_Level_Post-Graduate	int32
Education_Level_Uneducated	int32
Education_Level_Unknown	int32
Marital_Status_Divorced	int32
Marital_Status_Married	int32
Marital_Status_Single	int32
Marital_Status_Unknown	int32
Income_Category_\$120K +	int32
Income_Category_\$40K - \$60K	int32
Income_Category_\$60K - \$80K	int32
Income_Category_\$80K - \$120K	int32
Income_Category_Less than \$40K	int32
Income_Category_Unknown	int32
Card_Category_Blue	int32
Card_Category_Gold	int32
Card_Category_Platinum	int32
Card_Category_Silver	int32
dtype:	object

Milestone 3

3.1. Import necessary libraries

```
In [15]:  from sklearn.model_selection import train_test_split
          from sklearn.ensemble import GradientBoostingClassifier
          from sklearn.metrics import accuracy_score
          from sklearn.metrics import classification_report, confusion_matrix
          from sklearn.linear_model import LogisticRegression
```

3.2. Splitting the data into training and testing data.

```
In [16]:  features = bank_df3.drop(columns=['Attrition_Flag_Attrited Customer']) # Features
          target = bank_df3['Attrition_Flag_Attrited Customer'] # Target

          # Splits the data into training and testing sets
          features_train, features_test, target_train, target_test = train_test_split(features, target, test_size=0.3)
```

3.3. Training the Model on Gradient Boosting Classifier Model

```
In [17]:  # Initialize the Gradient Boosting Classifier
          gb_classifier = GradientBoostingClassifier()

          # Train the model
          gb_classifier.fit(features_train, target_train)
```

Out[17]: GradientBoostingClassifier()

**In a Jupyter environment, please rerun this cell to show the HTML representation or trust the notebook.
On GitHub, the HTML representation is unable to render, please try loading this page with nbviewer.org.**

3.4. Testing the accuracy of the gb classifier model

```
In [18]: ► # Makes predictions on the test set
target_pred = gb_classifier.predict(features_test)

# Calculates the accuracy
accuracy = accuracy_score(target_test, target_pred)

print(f'Accuracy of the Gradient Boosting model: {accuracy:.2f}')
```

Accuracy of the Gradient Boosting model: 1.00

3.5. Further evaluation of the gb classifier model

```
In [19]: ► # Generate a classification report
print("Classification Report:")
print(classification_report(target_test, target_pred))

# Generate a confusion matrix
print("Confusion Matrix:")
print(confusion_matrix(target_test, target_pred))
```

Classification Report:

	precision	recall	f1-score	support
0	1.00	1.00	1.00	1699
1	1.00	1.00	1.00	327
accuracy			1.00	2026
macro avg	1.00	1.00	1.00	2026
weighted avg	1.00	1.00	1.00	2026

Confusion Matrix:

```
[[1699  0]
 [  0 327]]
```

3.6. Looking for feature importance

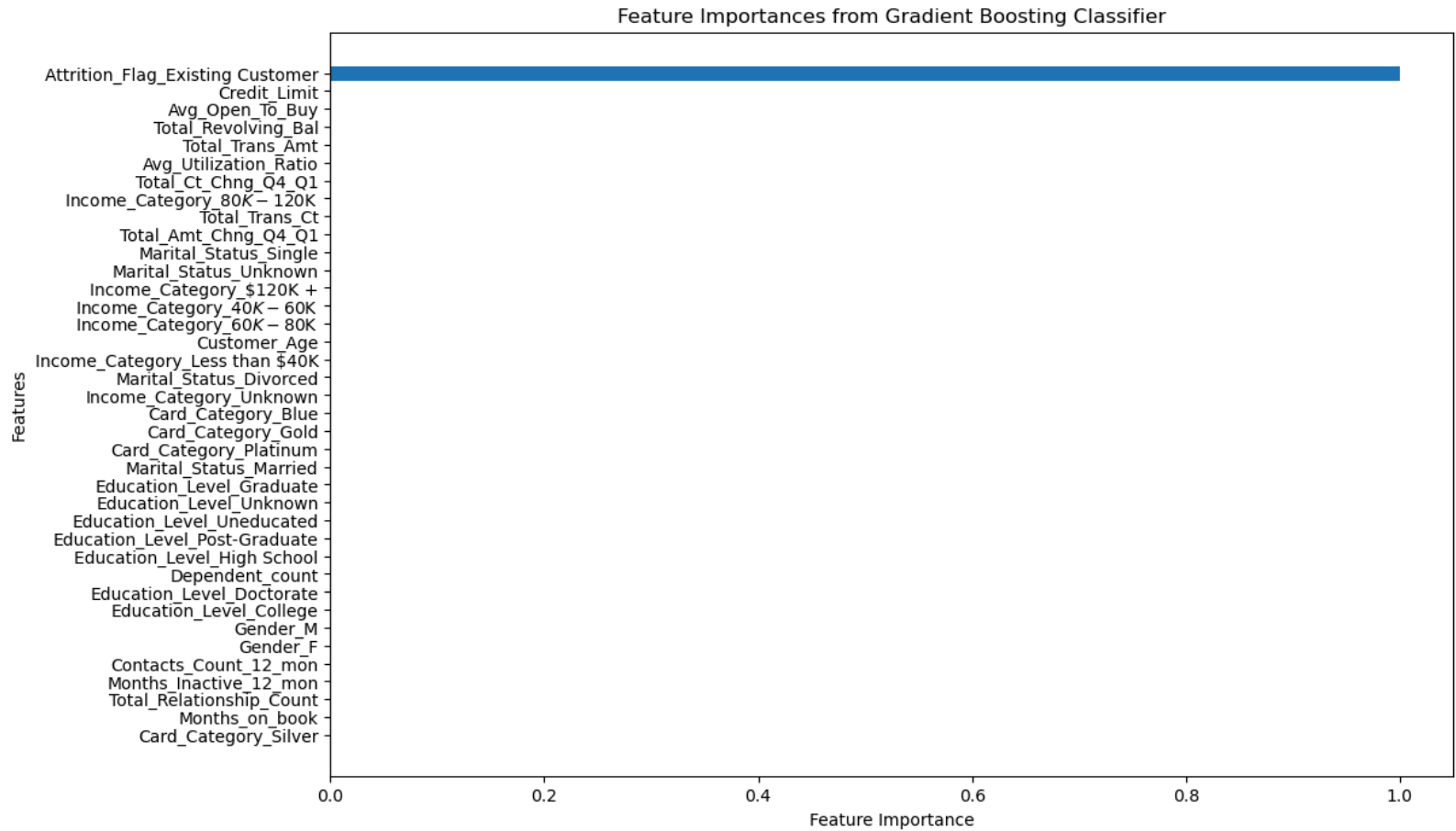

```
In [20]: ▶ # Gets the feature importances
feature_importances = gb_classifier.feature_importances_

# Creates a DataFrame for better visualization
feature_importance_df = pd.DataFrame({
    'Feature': features.columns,
    'Importance': feature_importances
})

# Sorts the DataFrame by importance
feature_importance_df = feature_importance_df.sort_values(by='Importance', ascending=False)

plt.figure(figsize=(12, 8))
plt.barh(feature_importance_df['Feature'], feature_importance_df['Importance'])
plt.xlabel('Feature Importance')
plt.ylabel('Features')
plt.title('Feature Importances from Gradient Boosting Classifier')
plt.gca().invert_yaxis()
plt.show()

feature_importance_df
```



Out[20]:

	Feature	Importance
14	Attrition_Flag_Existing Customer	1.000000e+00
6	Credit_Limit	1.952855e-14
8	Avg_Open_To_Buy	1.445049e-14
7	Total_Revolving_Bal	6.301624e-15
10	Total_Trans_Amt	4.704759e-15
13	Avg_Utilization_Ratio	1.550176e-15
12	Total_Ct_Chng_Q4_Q1	1.515230e-15
31	Income_Category_80K–120K	9.332270e-16
11	Total_Trans_Ct	7.069132e-16
9	Total_Amt_Chng_Q4_Q1	1.506989e-18
26	Marital_Status_Single	0.000000e+00
27	Marital_Status_Unknown	0.000000e+00
28	Income_Category_\$120K +	0.000000e+00
29	Income_Category_40K–60K	0.000000e+00
30	Income_Category_60K–80K	0.000000e+00
0	Customer_Age	0.000000e+00
32	Income_Category_Less than \$40K	0.000000e+00
24	Marital_Status_Divorced	0.000000e+00
33	Income_Category_Unknown	0.000000e+00
34	Card_Category_Blue	0.000000e+00
35	Card_Category_Gold	0.000000e+00
36	Card_Category_Platinum	0.000000e+00
25	Marital_Status_Married	0.000000e+00
19	Education_Level_Graduate	0.000000e+00
23	Education_Level_Unknown	0.000000e+00
22	Education_Level_Uneducated	0.000000e+00
21	Education_Level_Post-Graduate	0.000000e+00

	Feature	Importance
20	Education_Level_High School	0.000000e+00
1	Dependent_count	0.000000e+00
18	Education_Level_Doctorate	0.000000e+00
17	Education_Level_College	0.000000e+00
16	Gender_M	0.000000e+00
15	Gender_F	0.000000e+00
5	Contacts_Count_12_mon	0.000000e+00
4	Months_Inactive_12_mon	0.000000e+00
3	Total_Relationship_Count	0.000000e+00
2	Months_on_book	0.000000e+00
37	Card_Category_Silver	0.000000e+00

3.7. Training a Logistic Regression Model

```
In [21]: ► # Initialize the Logistic Regression model
logistic_model = LogisticRegression()

# Train the model using the training data
logistic_model.fit(features_train, target_train)
```

C:\Users\chris\anaconda3\Lib\site-packages\sklearn\linear_model_logistic.py:458: ConvergenceWarning: 1
bfgs failed to converge (status=1):
STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html> (<https://scikit-learn.org/stable/modules/preprocessing.html>)

Please also refer to the documentation for alternative solver options:

https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression (https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

```
n_iter_i = _check_optimize_result(
```

Out[21]: LogisticRegression()

In a Jupyter environment, please rerun this cell to show the HTML representation or trust the notebook.

On GitHub, the HTML representation is unable to render, please try loading this page with nbviewer.org.

3.8. Evaluating the logistic regression model

```
In [22]: ► # Make predictions on the testing data
predictions = logistic_model.predict(features_test)

# Evaluate the model
accuracy = accuracy_score(target_test, predictions)
conf_matrix = confusion_matrix(target_test, predictions)
class_report = classification_report(target_test, predictions)

# Print the evaluation metrics
print(f"Accuracy: {accuracy}")
print("Confusion Matrix:")
print(conf_matrix)
print("Classification Report:")
print(class_report)
```

Accuracy: 0.8716683119447186

Confusion Matrix:

```
[[1627  72]
 [ 188 139]]
```

Classification Report:

	precision	recall	f1-score	support
0	0.90	0.96	0.93	1699
1	0.66	0.43	0.52	327
accuracy			0.87	2026
macro avg	0.78	0.69	0.72	2026
weighted avg	0.86	0.87	0.86	2026

3.9. Looking for feature importance

```
In [23]: ▶ # Gets the coefficients of the features
coefficients = logistic_model.coef_[0]

# Creates a DataFrame to display feature importance
feature_importance = pd.DataFrame({
    'Feature': features.columns,
    'Coefficient': coefficients
})

# Sorts the DataFrame by the absolute value of the coefficient
feature_importance['Abs_Coefficient'] = np.abs(feature_importance['Coefficient'])
feature_importance = feature_importance.sort_values(by='Abs_Coefficient', ascending=False)

# Prints the feature importance
print("Feature Importance in Logistic Regression Model:")
print(feature_importance[['Feature', 'Coefficient']])
```

Feature Importance in Logistic Regression Model:

	Feature	Coefficient
14	Attrition_Flag_Existing Customer	-0.388041
5	Contacts_Count_12_mon	0.321220
4	Months_Inactive_12_mon	0.260960
3	Total_Relationship_Count	-0.214982
1	Dependent_count	0.190291
0	Customer_Age	0.177105
2	Months_on_book	-0.161208
11	Total_Trans_Ct	-0.101106
15	Gender_F	0.074435
12	Total_Ct_Chng_Q4_Q1	-0.057723
26	Marital_Status_Single	0.048810
32	Income_Category_Less than \$40K	0.042639
16	Gender_M	-0.041239
25	Marital_Status_Married	-0.032527
34	Card_Category_Blue	0.026500
33	Income_Category_Unknown	0.015733
30	Income_Category_\$60K - \$80K	-0.014250
9	Total_Amt_Chng_Q4_Q1	-0.012099
23	Education_Level_Unknown	0.011429
18	Education_Level_Doctorate	0.011191
24	Marital_Status_Divorced	0.011011
21	Education_Level_Post-Graduate	0.006752
19	Education_Level_Graduate	0.006225
27	Marital_Status_Unknown	0.005901
31	Income_Category_\$80K - \$120K	-0.005827
35	Card_Category_Gold	0.004058
17	Education_Level_College	-0.003474
29	Income_Category_\$40K - \$60K	-0.003427
22	Education_Level_Uneducated	0.002600
13	Avg_Utilization_Ratio	0.002496
28	Income_Category_\$120K +	-0.001672
20	Education_Level_High School	-0.001527
36	Card_Category_Platinum	0.001468
37	Card_Category_Silver	0.001171
7	Total_Revolving_Bal	-0.000640
10	Total_Trans_Amt	0.000394
6	Credit_Limit	-0.000323
8	Avg_Open_To_Buy	0.000317

In []: ▶