

## Model Optimization and Tuning Phase Report

Date	10s July 2024
Team ID	739722
Project Title	Credit card approval prediction using ML
Maximum Marks	10 Marks

### Model Optimization and Tuning Phase

The Model Optimization and Tuning Phase involves refining machine learning models for peak performance. It includes optimized model code, fine-tuning hyperparameters, comparing performance metrics, and justifying the final model selection for enhanced predictive accuracy and efficiency.

### Hyperparameter Tuning Documentation (6 Marks):

Model	Tuned Hyperparameters	Optimal Values
Decision Tree	<pre># Define the Decision Tree classifier dt_classifier = DecisionTreeClassifier()  # Define the hyperparameters and their possible values for tuning param_grid = {     'criterion': ['gini', 'entropy'],     'splitter': ['best', 'random'],     'max_depth': [None, 10, 20, 30, 40, 50],     'min_samples_split': [2, 5, 10],     'min_samples_leaf': [1, 2, 4] }</pre>	<pre># Evaluate the performance of the tuned model accuracy = accuracy_score(y_test, y_pred) print(f"Optimal Hyperparameters: {best_params}") print(f"Accuracy on Test Set: {accuracy}")  Optimal Hyperparameters: {'criterion': 'gini', 'max_depth': None, 'min_samples_leaf': 2, 'min_samples_split': 10, 'splitter': 'best'} Accuracy on Test Set: 0.7155916313689467</pre>
Random Forest	<pre># Define the Random Forest classifier rf_classifier = RandomForestClassifier()  # Define the hyperparameters and their possible values for tuning param_grid = {     'n_estimators': [50, 100, 200],     'criterion': ['gini', 'entropy'],     'max_depth': [None, 10, 20, 30],     'min_samples_split': [2, 5, 10],     'min_samples_leaf': [1, 2, 4] }</pre>	<pre># Evaluate the performance of the tuned model accuracy = accuracy_score(y_test, y_pred) print(f"Optimal Hyperparameters: {best_params}") print(f"Accuracy on Test Set: {accuracy}")  Optimal Hyperparameters: {'criterion': 'entropy', 'max_depth': 20, 'min_samples_leaf': 1, 'min_samples_split': 2, 'n_estimators': 100} Accuracy on Test Set: 0.775147928940828</pre>

Logistic Regression	<pre>lr_classifier = LogisticRegressionClassifier() #define hyperparameters and their possible values for tuning param_grid_lr = {     'penalty': ['l1', 'l2', 'elasticnet', 'none'],     'C': [0.01, 0.1, 1, 10, 100],     'solver': ['newton-cg', 'lbfgs', 'liblinear', 'sag', 'saga'],     'max_iter': [100, 200, 300],     'fit_intercept': [True, False] }</pre>	<pre># Evaluate the performance of the tuned model accuracy = accuracy_score(y_test, y_pred) print(f'Optimal Hyperparameters: {best_params}') print(f'Accuracy on Test Set: {accuracy}')</pre> <p>Optimal Hyperparameters: {'n_neighbors': 9, 'p': 1, 'weights': 'distance'} Accuracy on Test Set: 0.7218934911242604</p>
Gradient Boosting	<pre># Define the Gradient Boosting classifier gb_classifier = GradientBoostingClassifier()  # Define the hyperparameters and their possible values for tuning param_grid = {     'n_estimators': [50, 100, 200],     'learning_rate': [0.01, 0.1, 0.2],     'max_depth': [3, 4, 5],     'min_samples_split': [2, 5, 10],     'min_samples_leaf': [1, 2, 4],     'subsample': [0.8, 1.0] }</pre>	<pre># Evaluate the performance of the tuned model accuracy = accuracy_score(y_test, y_pred) print(f'Optimal Hyperparameters: {best_params}') print(f'Accuracy on Test Set: {accuracy}')</pre> <p>Optimal Hyperparameters: {'learning_rate': 0.1, 'max_depth': 5, 'min_samples_leaf': 2, 'min_samples_split': 5, 'n_estimators': 100, 'subsample': 0.8} Accuracy on Test Set: 0.75094802040237</p>

### Performance Metrics Comparison Report (2 Marks):

Model	Optimized Metric																														
Decision Tree	<pre>print(classification_report (ytest, ypred))</pre> <table><thead><tr><th></th><th>precision</th><th>recall</th><th>f1-score</th><th>support</th></tr></thead><tbody><tr><td>0</td><td>0.99</td><td>1.00</td><td>1.00</td><td>2692</td></tr><tr><td>1</td><td>1.00</td><td>0.99</td><td>1.00</td><td>2335</td></tr><tr><td>accuracy</td><td></td><td></td><td>1.00</td><td>5027</td></tr><tr><td>macro avg</td><td>1.00</td><td>1.00</td><td>1.00</td><td>5027</td></tr><tr><td>weighted avg</td><td>1.00</td><td>1.00</td><td>1.00</td><td>5027</td></tr></tbody></table> <pre>print("Classification report")</pre> <p>Confusion matrix</p> <pre>[[2685    7]  [  15 2320]]</pre>		precision	recall	f1-score	support	0	0.99	1.00	1.00	2692	1	1.00	0.99	1.00	2335	accuracy			1.00	5027	macro avg	1.00	1.00	1.00	5027	weighted avg	1.00	1.00	1.00	5027
	precision	recall	f1-score	support																											
0	0.99	1.00	1.00	2692																											
1	1.00	0.99	1.00	2335																											
accuracy			1.00	5027																											
macro avg	1.00	1.00	1.00	5027																											
weighted avg	1.00	1.00	1.00	5027																											

Random Forest	<pre> precision    recall  f1-score   support  Not Approved    0.80     0.85     0.82         500 Approved         0.83     0.78     0.80         500  accuracy              0.81         1000 macro avg             0.81     0.81     0.81         1000 weighted avg          0.81     0.81     0.81         1000  print(confusion_matrix(ytest,ypred)) Confusion matrix [[2617   75]  [ 199 2136]] </pre>
Logistic Regression	<pre> print(classification_report(ytest, ypred)) Classification report               precision    recall  f1-score   support        0       0.93       0.97       0.95       2692       1       0.97       0.91       0.94       2335  accuracy              0.95         5027 macro avg             0.95     0.94     0.94       5027 weighted avg          0.95     0.95     0.95       5027  confusion_matrix(y_test,ypred)  array([[43, 32],        [29, 65]]) </pre>
Gradient Boosting	<pre> print(classification_report(ytest,ypred)) Classification report               precision    recall  f1-score   support        0       1.00       1.00       1.00       2692       1       1.00       1.00       1.00       2335  accuracy              1.00         5027 macro avg             1.00     1.00     1.00       5027 weighted avg          1.00     1.00     1.00       5027  confusion_matrix(y_test,ypred)  array([[63, 12],        [26, 68]]) </pre>

**Final Model Selection Justification (2 Marks):**

Final Model	Reasoning
Gradient Boosting	The Gradient Boosting model was selected for its superior performance, exhibiting high accuracy during hyperparameter tuning. Its ability to handle complex relationships, minimize overfitting, and optimize predictive accuracy aligns with project objectives, justifying its selection as the final model.