

## Analysis

## Loading required package: Matrix

Table 1: Table of Regression Coefficients for All Methods

	OSL	ridge	lasso	PCR	PLSR
(Intercept)	0.00	0.00	0.00	0.00	0.00
Income	-0.60	-0.57	-0.55	-0.60	-0.60
Limit	0.96	0.72	0.93	0.67	0.68
Rating	0.38	0.59	0.37	0.67	0.67
Cards	0.05	0.04	0.04	0.04	0.04
Age	-0.02	-0.03	-0.02	-0.02	-0.02
Education	-0.01	-0.01	0.00	-0.01	-0.01
GenderFemale	-0.01	-0.01	0.00	-0.01	-0.01
StudentYes	0.28	0.27	0.27	0.28	0.28
MarriedYes	-0.01	-0.01	0.00	-0.01	-0.01
EthnicityAsian	0.02	0.02	0.00	0.02	0.02
EthnicityCaucasian	0.01	0.01	0.00	0.01	0.01