

Artificial Intelligence and Machine Learning Fundamentals

Activity 8: Increasing the Accuracy of Credit Scoring

This section will learn how the parametrization of the k-nearest neighbor classifier affects the end result. The accuracy of credit scoring is currently quite low: 66.5%.

Find a way to increase it by a few percentage points. And to ensure that it happens correctly, you will need to do the previous exercises.

There are many ways to accomplish this exercise. In this solution, I will show you one way to increase the credit score by changing the parametrization.

You must have completed Exercise 13, to be able to complete this activity.

1. Increase the K-value of the k-nearest neighbor classifier from the default 5 to 10, 15, 25, and 50. Evaluate the results:

You must have completed Exercise 13, to be able to complete this activity

```
classifier =
neighbors.KNeighborsClassifier(n_neighbors=10)
classifier.fit(
features_train,label_train
)
classifier.score(features test, label test)
```

2. After running these lines for all four n_neighbors values, I got the following results:

```
K=10: accuracy is 71.5%
K=15: accuracy is 70.5%
K=25: accuracy is 72%
K=50: accuracy is 74%
```

3. Higher K values do not necessarily mean better score. In this example though, K=50 yielded a better result than K=5.