

SageMaker Model Quality Report

This report contains model insights and model quality information for candidate **WeightedEnsemble_L2_FULL**. The candidate was generated by the AutoML job **BoT-Credit-Default-AutoML**.

The **WeightedEnsemble_L2_FULL** candidate is a trained **binary** model whose objective is to **Maximize** the "accuracy" quality metric.

Accuracy is the ratio of the number of correctly classified items to the total number of (correctly and incorrectly) classified items. It is used for binary and multiclass classification. It measures how close the predicted class values are to the actual values. Accuracy values vary between zero (0) and one (1): A value of 1 indicates perfect accuracy, whereas 0 indicates perfect inaccuracy.

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Autopilot job details

	Title	Value
Autopilot candidate name	WeightedEnsemble_L2_FULL	
Autopilot job name	BoT-Credit-Default-AutoML	
Problem type		binary
Objective metric		accuracy
Optimization direction		Maximize

Model quality report

Model quality information is generated by the Autopilot Local Model Insights. This report is for a **binary** problem. **6001** rows were included in the evaluation dataset. The evaluation time occurred at **2022-11-28 18:59:37**.

Metrics table

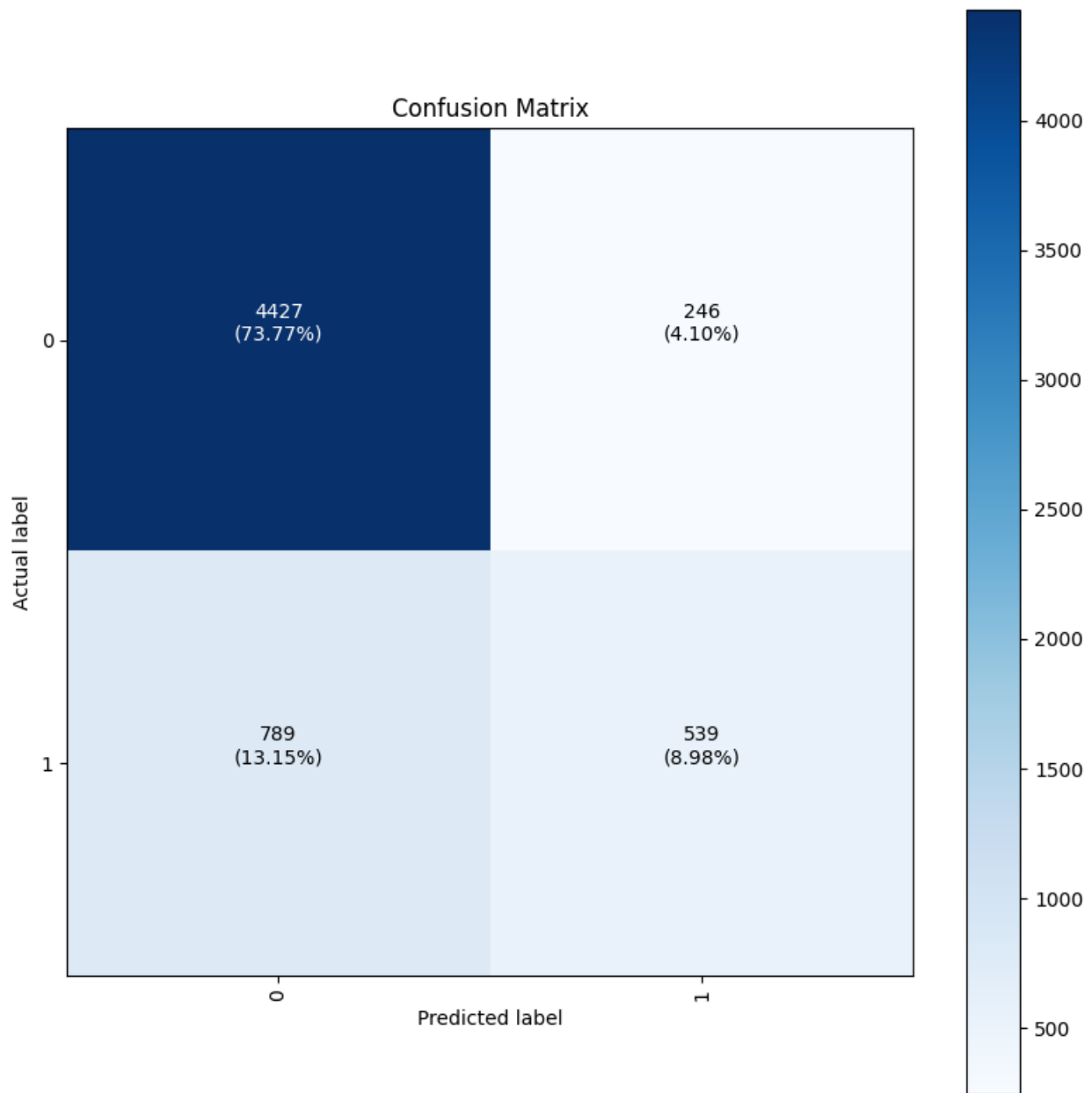
Metric Name	Value	Standard Deviation
recall	0.405873	0.006909
precision	0.686624	0.012148
accuracy	0.827529	0.002138
f0_5	0.603178	0.009556
f1	0.510175	0.007847
f2	0.442021	0.007168
recall_best_constant_classifier	0.000000	0.000000
precision_best_constant_classifier	0.000000	0.000000
accuracy_best_constant_classifier	0.778704	0.001391
f0_5_best_constant_classifier	0.000000	0.000000
f1_best_constant_classifier	0.000000	0.000000
f2_best_constant_classifier	0.000000	0.000000
true_positive_rate	0.405873	0.006909
true_negative_rate	0.947357	0.002196
false_positive_rate	0.052643	0.002196
false_negative_rate	0.594127	0.006909
auc	0.795499	0.005626
au_prc	0.564433	0.010333

Note The values of the performance metrics in this table may differ from the values reported by Autopilot. The differences tend to appear when training on smaller datasets. The values for the metrics in the table use all the training data once to estimate the performance of a model. Autopilot scores are calculated using k-fold cross-validation resampling method that train a machine learning algorithm on different subsets of the dataset. A score is then calculated for overall performance by averaging the resulting performance metrics for each trial.

Confusion matrix

The **confusion matrix** provides a way to visualize the accuracy of the predictions made by a classification model. The confusion matrix is a table that contains the percentages of correct and incorrect predictions for the actual labels. Each row in the confusion matrix indicates how an actual label was classified by the label predicted by the model. The percentage of accurate predictions are on the diagonal, from the upper-left to the lower-right corner. The off-diagonal percentages indicate the types of misclassifications that the model is predicting. These incorrect predictions are the confusion values.

NOTE: If a row shows Nan , it means the validation dataset doesn't have a row for that label.



The area under the receiver operating characteristic curve (AUC)

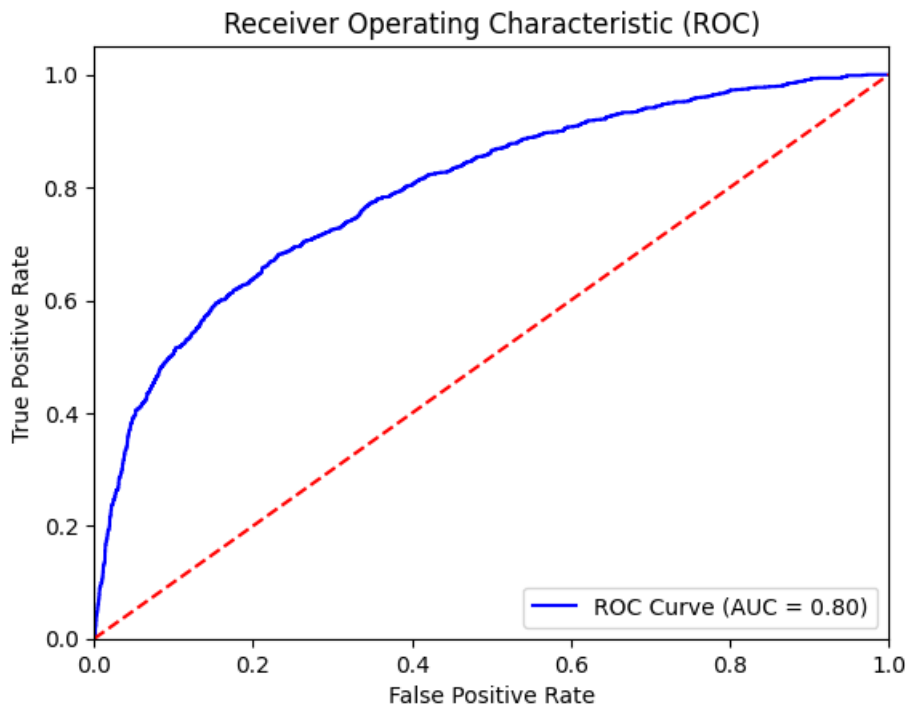
The area under the receiver operating characteristic curve (AUC) is an industry-standard accuracy metric used for binary classification models. **AUC measures the ability of the model to predict a higher score for positive examples, as compared to negative examples.** The AUC metric provides an aggregated measure of the model performance across all possible classification thresholds. It is not dependent on the choice of a specific threshold value used to map the probabilities predicted by a model into positive and negative classifications.

The AUC metric returns a decimal value from zero (0) to one (1). AUC values near 1 indicate an ML model that is highly accurate. Values near 0.5 indicate an ML model that is no better than guessing at random. Values near 0 are unusual to see, and these typically indicate a problem with the data.

Essentially, an AUC near 0 says that the ML model has learned the correct patterns, but is using them to make predictions that are as inaccurate as possible (0s are predicted as 1s and vice versa). For more information about AUC, go to the [Receiver operating characteristic \(https://en.wikipedia.org/wiki/Receiver_operating_characteristic\)](https://en.wikipedia.org/wiki/Receiver_operating_characteristic) page on Wikipedia.

A binary model that classifies no better than random guessing, with equal rates of true and false positives, has a AUC score of 0.5. The curve representing a random binary classifier is a diagonal dotted red line in a receiver operating characteristic graph. The curves of more accurate classification models lie above this random baseline, where the rate of true positives exceeds the rate of false positives.

AUC of candidate **WeightedEnsemble_L2_FULL** is **0.80**.



Correct predictions

- **True positive (TP):** *WeightedEnsemble_L2_FULL* predicted the value as 1 , and the true value is 1 .
- **True negative (TN):** *WeightedEnsemble_L2_FULL* predicted the value as 0 , and the true value is 0 .

Erroneous predictions

- **False positive (FP):** *WeightedEnsemble_L2_FULL* predicted the value as 1 , but the true value is 0 .
- **False negative (FN):** *WeightedEnsemble_L2_FULL* predicted the value as 0 , but the true value is 1 .

False positive rate

The false positive rate (FPR) measures the false alarm rate or the fraction of actual negatives that were falsely predicted as positives. The range is 0 to 1. A smaller value indicates better predictive accuracy.

$$\text{FPR} = \text{FP}/(\text{FP}+\text{TN})$$

True positive rate

The true positive rate (TPR) measures the fraction actual positives that were predicted as positives. The range is 0 to 1 . A larger value (1 being the largest) indicates better predictive accuracy.

$$\text{TPR} = \text{TP}/(\text{TP}+\text{FN})$$

Precision recall curve

The **precision recall curve** demonstrates the trade-off between precision and recall. The higher the precision and recall, the larger the area under the curve. For more information, see [Precision and recall](https://en.wikipedia.org/wiki/Precision_and_recall) (https://en.wikipedia.org/wiki/Precision_and_recall) in Wikipedia.

Precision

Precision measures the fraction of actual positives that are predicted as positive out of all those predicted as positive. The range is zero (0) to one (1). A larger value indicates better accuracy in the values predicted.

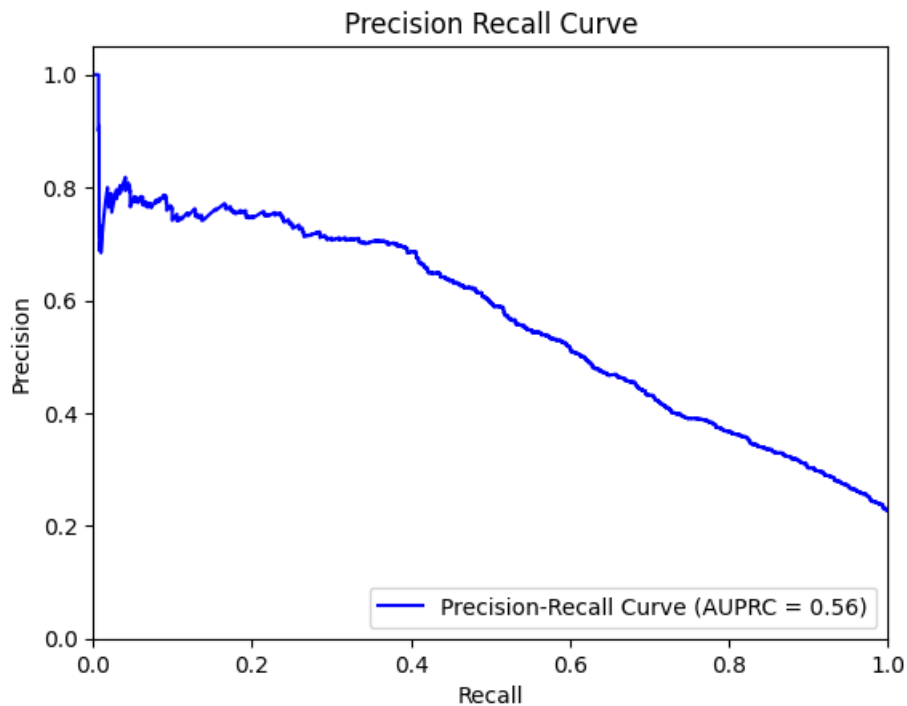
$$\text{Precision} = \text{TP}/(\text{TP}+\text{FP})$$

Recall

Recall measures the fraction of actual positives that are predicted as positive out of all of the actual positives in the sample. This is also known as the sensitivity and as the true positive rate. The range is zero (0) to one (1). A larger value indicates better detection of positive values from the sample.

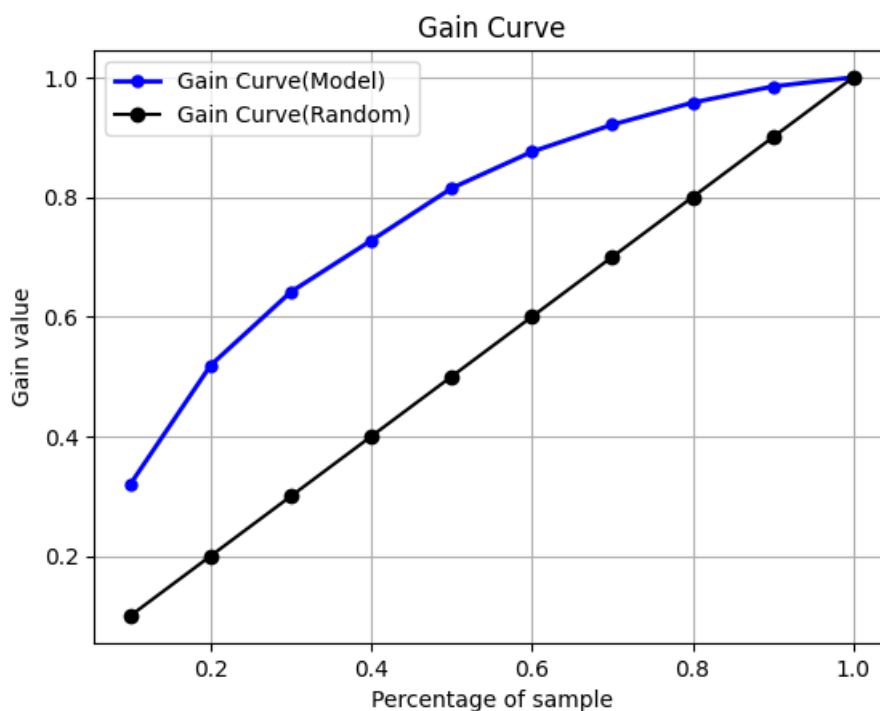
$$\text{Recall} = \text{TP}/(\text{TP}+\text{FN})$$

The **WeightedEnsemble_L2_FULL** candidate has **precision** of **0.69** and **recall** of **0.41**.



Gain curve

The **gain curve** reflects how much percentage of positive labels can be covered for a given ratio of the samples by using the model. The gain value is calculated by the ratio of the cumulative number of positive observations up to each decile to the total number of positive observations in the data.



Lift curve

The **lift curve** illustrates the improvement of using the trained model in prediction when compared against a baseline of random guess. The lift value is calculated as the ratio of positive labels up to each decile of samples, divided by the ratio of positive labels on the whole dataset.

