Assignment 4

Negin Baghbanzadeh

This assignment is based on content discussed in module 8 and using Decision Trees and Ensemble Models in classification and regression problems.

Learning outcomes

- Understand how to use decision trees on a Dataset to make a prediction
- Learning hyper-parameters tuning for decision trees by using RandomGrid
- Learning the effectiveness of ensemble algorithms (Random Forest, Adaboost, Extra trees classifier, Gradient Boosted Tree)

In the first part of this assignment, you will use Classification Trees for predicting if a user has a default payment option active or not. You can find the necessary data for performing this assignment here (https://archive.ics.uci.edu/ml/datasets/default+of+credit+card+clients)

This dataset is aimed at the case of customer default payments in Taiwan. From the perspective of risk management, the result of predictive accuracy of the estimated probability of default will be more valuable than the binary result of classification - credible or not credible clients. Because the real probability of default is unknown, this study presented the novel Sorting Smoothing Method to estimate the real probability of default.

Required imports for this project are given below. Make sure you have all libraries required for this project installed. You may use conda or pip based on your set up.

NOTE: Since data is in Excel format you need to install xlrd in order to read the excel file inside your pandas dataframe. You can run pip install xlrd to install

```
In [1]: import numpy as np import pandas as pd
```

After installing the necessary libraries, proceed to download the data. Since reading the excel file won't create headers by default, we added two more operations to substitute the columns.

In [3]: 1 main_dataset.drop([0], axis=0, inplace=True)

In the following, you can take a look into the dataset.

```
In [4]: 1 main_dataset.head()
```

Out [4]:

1	20000	2	2	1	24	2	2	-1	-1	-2
2	120000	2	2	2	26	-1	2	0	0	0
3	90000	2	2	2	34	0	0	0	0	0
4	50000	2	2	1	37	0	0	0	0	0
5	50000	1	2	1	57	-1	0	-1	0	0

5 rows × 24 columns

```
In [5]: 1 dataset = main_dataset.copy()
```

Questions (15 points total)

Question 1 (2 pts)

Build a classifier by using decision tree and calculate the confusion matrix. Try different hyper-parameters (at least two) and discuss the result.

Cleaning data

```
columns_categorical = ['SEX', 'EDUCATION', 'MARRIAGE', 'PAY_0', 'F
 In [9]:
             pays = ["PAY_0", "PAY_2", "PAY_3", "PAY_4", "PAY_5", "PAY_6"]
In [10]:
             dataset[pays] = dataset[pays].replace(-2.0, np.nan)
             dataset["MARRIAGE"].replace(0, 3, inplace=True)
In [11]:
In [12]:
             dataset["EDUCATION"].replace(5, 4, inplace=True)
             dataset["EDUCATION"].replace(6, 4, inplace=True)
In [13]:
             dataset.dropna(inplace=True)
In [14]:
             target_column = "default payment next month"
             v = dataset[target_column]
             y=y_astype('int')
             X = dataset[[col for col in dataset.columns if col != target columns
```

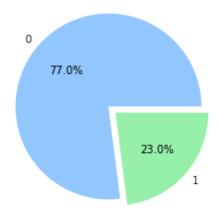
Train Test Split

X_train.shape: (17579, 23)
X_test.shape: (5860, 23)
y_train.shape: (17579,)
y_test.shape: (5860,)

In [17]: 1 check_data_balance(y_train)

0 13540 1 4039

Name: default payment next month, dtype: int64



Name: default payment next month, dtype: int64

0 77.0% 23.0%

As you can see, our dataset is **imbalanced**. So metrics such as **ROC-AUC** or **F11-score** should be used and accuracy can't give us valid imformation about whether our model is having good results or not.

Pipelines

Pipeline is only fitted on train data. Then both train and test data are transformed.

X_test_transformed.shape: (5860, 68)

Tree Classifier

First Decision Tree

Out[22]: DecisionTreeClassifier(criterion='entropy', max_depth=2)

```
In [23]: 1 tree_clf_1_predictions = tree_clf_1.predict(X_test_transformed)
2 tree_clf_1_roc_auc = roc_auc_score(y_test, tree_clf_1_predictions)
3 tree_clf_1_f1 = f1_score(y_test, tree_clf_1_predictions)
4 tree_clf_1_accuracy = accuracy_score(y_test, tree_clf_1_prediction)
5 tree_clf_1_confusion_matrix = confusion_matrix(y_test, tree_clf_1_
```

Second Decision Tree

```
In [24]: 1 tree_clf_2 = DecisionTreeClassifier(max_depth=10, criterion='entro
tree_clf_2.fit(X_train_transformed, y_train)
```

Third Decision Tree

```
In [26]: 1 tree_clf_3 = DecisionTreeClassifier(max_depth=20, criterion='gini'
2 tree_clf_3.fit(X_train_transformed, y_train)
```

Out[26]: DecisionTreeClassifier(max_depth=20, splitter='random')

```
In [27]:
1     tree_clf_3_predictions = tree_clf_3.predict(X_test_transformed)
2     tree_clf_3_roc_auc = roc_auc_score(y_test, tree_clf_3_predictions)
3     tree_clf_3_f1 = f1_score(y_test, tree_clf_3_predictions)
4     tree_clf_3_accuracy = accuracy_score(y_test, tree_clf_3_predictions)
5     tree_clf_3_confusion_matrix = confusion_matrix(y_test, tree_clf_3_
```

Fourth Decision Tree

Decision Trees Testing Results

	L	L	L	L
	Model	ROC-AUC Score	F1 Score	Accuracy
	Decision Tree 1	0.637826	0.435451	0.811945
•	Decision Tree 2	0.672473	0.504155	0.816724
•	Decision Tree 3	0.66191	0.483738	0.807679
•	Decision Tree 4	0.668973	0.497898	0.816553
-	T			r -

+ Model	 Confusion Matrix			
1100e t -====================================	-=====================================			
Decision Tree 1 	[[4333 181] [921 425]]			
Decision Tree 2	[[4240 274] [800 546]]			
Decision Tree 3	[[4205 309] [818 528]]			
Decision Tree 4	[[4252 262] [813 533]]			
+				

The accuracy in all models, is way more than ROC-AUC and F1-score which is because the data is unbalanced so Accuracy isn't a good method for evaluating the models.

As you can see in the confusion matrix, all the models, predict the '0' cases better than they predict '1' cases. The ratio of right-predicted-ones to wrong-predicted-ones is way less than the ratio of right-predicted-zeros to wrong-predicted-zeros.

Question 2 (4 pts)

Try to build the decision tree which you built for the previous question, but this time by RandomizedSearchCV over hyper-parameters. Compare the results.

```
In [32]: 1 from sklearn.model_selection import RandomizedSearchCV
```

```
In [33]:
             param = {'max_depth': [5, 10, 20, 50, None],
                      'max_features': [1, 10, 30, X_train_transformed.shape[1]]
                     'splitter' : ['best', 'random'],
'criterion' : ['gini', 'entropy'],
                      'min_samples_leaf' : [1, 2, 5],
                      'min impurity_decrease' : [0.0, 0.1, 0.5]
In [34]:
             rnd_search_tree = RandomizedSearchCV(DecisionTreeClassifier(), par
             rnd search tree.fit(X train transformed, y train)
             rnd search tree best params = rnd search tree.best params
             rnd search tree best score= rnd search tree.best score
In [35]:
             rnd tree clf predictions = rnd search tree.predict(X test transfor
             rnd_tree_clf_roc_auc = roc_auc_score(y_test, rnd_tree_clf_predicti
             rnd tree clf f1 = f1 score(y test, rnd tree clf predictions)
             rnd_tree_clf_accuracy = accuracy_score(y_test, rnd_tree_clf_predid
             rnd_tree_clf_confusion_matrix = confusion_matrix(y_test, rnd_tree_
In [36]:
            tabel data = [
                ["Decision Tree ", rnd_tree_clf_roc_auc, rnd_tree_clf_f1, rnd]
            head = ["RandomizedSearchCV Model", "ROC-AUC Score", "F1 Score", "
             print(tabulate(tabel data, headers=head, tablefmt="grid"))
          RandomizedSearchCV Model |
                                         ROC-AUC Score |
                                                          F1 Score |
                                                                       Accur
                Best Score | Confusion Matrix
         ====+========++=========++
         | Decision Tree
                                              0.660085 |
                                                          0.480406
                                                                       0.807
         679 I
                  0.480793 | [[4212 302]
                          [ 825 521]]
In [37]:
             rnd search tree best params
Out[37]: {'splitter': 'best',
          'min_samples_leaf': 1,
          'min_impurity_decrease': 0.0,
          'max_features': 30,
          'max depth': None,
          'criterion': 'gini'}
```

The ROC-AUC score and F1-score of the decision tree model built using RandomizedSearchCV, is almost the same as the best decision tree model(second model) that we made changing the hyperparameters in the previous section.

Question 3 (6 pts)

Try to build the same classifier by using following ensemble models. For each of these models calculate accuracy and at least for two in the list below, plot the learning curves.

- Random Forest
- AdaBoost
- Extra Trees Classifier
- Gradient Boosted Trees

Since using all the possible parameters of the classifier in the RandomizedSearchCV could make a lot of possible situations and checking even most of those situations could take a lot of time, only some of the parameters are selected and usend in RandomizedSearchCV.

Random Forest

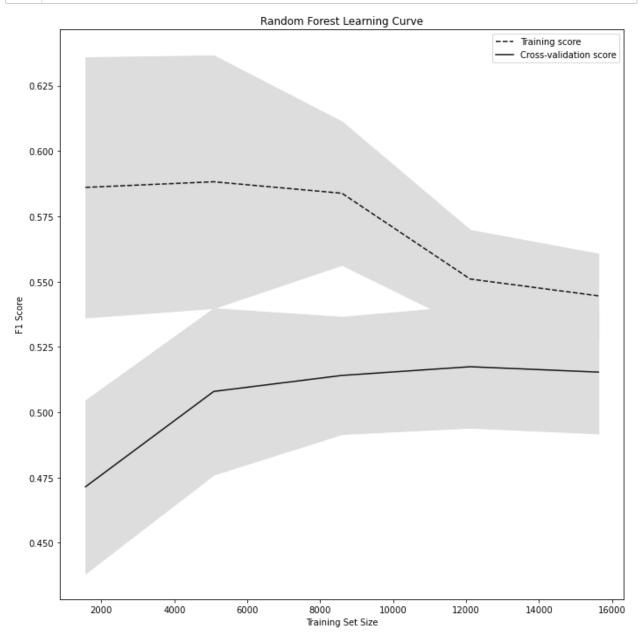
```
In [40]:
             rf = RandomForestClassifier()
             rf random = RandomizedSearchCV(estimator=rf, param distributions=r
             rf_random.fit(X_train_transformed, y_train)
             rf_random_best_params = rf_random.best_params_
             rf_random_best_score = rf_random.best_score_
             rf_random_predictions = rf_random.predict(X_test_transformed)
             rf_random_roc_auc = roc_auc_score(y_test, rf_random_predictions)
             rf random f1 = f1 score(y test, rf random predictions)
             rf_random_accuracy = accuracy_score(y_test, rf_random_predictions)
             rf random confusion matrix = confusion matrix(y test, rf random pr
             tabel_data.append(["Random Forest", rf_random_roc_auc, rf_random_f
In [41]:
                                 rf_random_accuracy, rf_random_best_score, rf_ra
In [42]:
             rf_random_best_params
         {'n estimators': 50,
Out[42]:
          'max features': 68,
          'max_depth': 10,
          'criterion': 'entropy',
          'bootstrap': False}
In [43]:
             rf_train_sizes, rf_train_scores, rf_test_scores = learning_curve(r
                                                                      cv=9, scor
In [44]:
             rf_train_mean = np.mean(rf_train_scores, axis=1)
             rf_train_std = np.std(rf_train_scores, axis=1)
             rf_test_mean = np.mean(rf_test_scores, axis=1)
             rf_test_std = np.std(rf_test_scores, axis=1)
```

In [45]:

```
plt.subplots(1, figsize=(10,10))
plt.plot(rf_train_sizes, rf_train_mean, '--', color="#111111", la
plt.plot(rf_train_sizes, rf_test_mean, color="#111111", label="Crc

plt.fill_between(rf_train_sizes, rf_train_mean - rf_train_std, rf_
plt.fill_between(rf_train_sizes, rf_test_mean - rf_test_std, rf_te

plt.title("Random Forest Learning Curve")
plt.xlabel("Training Set Size"), plt.ylabel("F1 Score"), plt.leger
plt.tight_layout()
plt.show()
```



AdaBoost

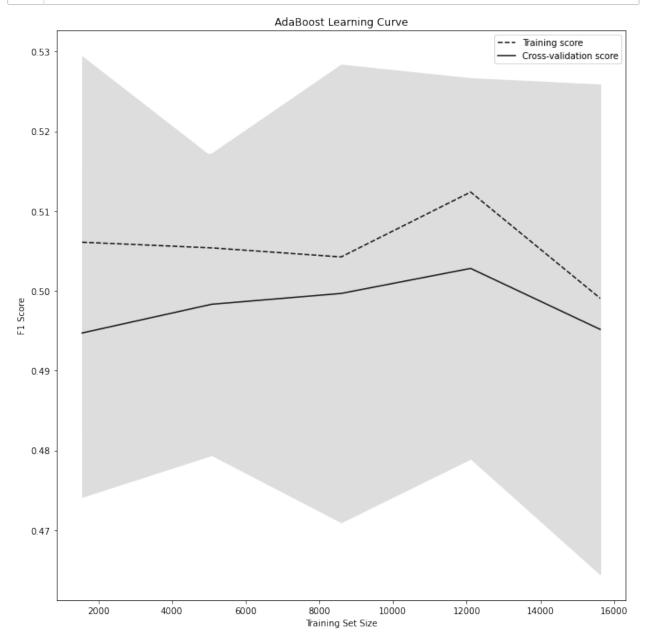
```
In [46]:
             ada_boost_params = {'n_estimators' : [2, 10, 50],
                                  'learning_rate' : [0.1, 0.5, 1],
                                  'algorithm' : ['SAMME.R', 'SAMME']
In [47]:
             ada_boost = AdaBoostClassifier()
             ada random = RandomizedSearchCV(estimator = ada boost, param distr
             ada_random.fit(X_train_transformed, y_train)
             ada_random_best_params = ada_random.best_params_
             ada_random_best_score = ada_random.best_score_
             ada random predictions = ada random.predict(X test transformed)
             ada_random_roc_auc = roc_auc_score(y_test, ada_random_predictions)
             ada random f1 = f1 score(y test, ada random predictions)
             ada_random_accuracy = accuracy_score(y_test, ada_random_prediction
             ada random confusion matrix = confusion matrix(v test, ada random
             tabel_data.append(["Ada Boost", ada_random_roc_auc, ada_random_f1,
In [48]:
                                ada_random_accuracy, ada_random_best_score, ada
In [49]:
             ada_random_best_params
Out[49]: {'n estimators': 50, 'learning rate': 1, 'algorithm': 'SAMME.R'}
In [50]:
             ada train sizes, ada train scores, ada test scores = learning curv
                                                                      cv=9, scor
In [51]:
             ada train mean = np.mean(ada train scores, axis=1)
             ada train std = np.std(ada train scores, axis=1)
             ada_test_mean = np.mean(ada_test_scores, axis=1)
             ada test std = np.std(ada test scores, axis=1)
```

In [52]:

```
plt.subplots(1, figsize=(10,10))
plt.plot(ada_train_sizes, ada_train_mean, '--', color="#111111",
plt.plot(ada_train_sizes, ada_test_mean, color="#111111", label="(

plt.fill_between(ada_train_sizes, ada_train_mean - ada_train_std,
plt.fill_between(ada_train_sizes, ada_test_mean - ada_test_std, ac

plt.title("AdaBoost Learning Curve")
plt.xlabel("Training Set Size"), plt.ylabel("F1 Score"), plt.leger
plt.tight_layout()
plt.show()
```



Extra Trees Classifier

```
In [53]:
             extra_tree_clf_params = {'n_estimators' : [2, 10, 50],
                                        'criterion' : ['gini', 'entropy'],
'max_features': [1, 10, 30, X_train_trans
                                        'max_depth': [5, 10, 20, None],
                                        'bootstrap': [True, False]
In [54]:
              extra_tree_clf = ExtraTreesClassifier()
              extra tree clf random = RandomizedSearchCV(estimator = extra tree
                                                           param_distributions=ext
             extra_tree_clf_random.fit(X_train_transformed, y_train)
             extra_tree_clf_random_best_params = ada_random.best_params_
             extra tree clf random best score = ada random.best score
             extra tree clf random predictions = ada random.predict(X test tran
             extra tree clf random roc auc = roc auc score(y test, extra tree d
             extra_tree_clf_random_f1 = f1_score(y_test, extra_tree_clf_random
             extra_tree_clf_random_accuracy = accuracy_score(y_test, extra_tree
             extra_tree_clf_random_confusion_matrix = confusion_matrix(y_test,
             tabel_data.append(["Extra Tree Classifier", extra_tree_clf_random]
In [55]:
                                 extra tree clf random f1, extra tree clf random
                                 extra tree clf random best score, extra tree cl
In [56]:
             extra_tree_clf_random_best_params
Out[56]: {'n_estimators': 50, 'learning_rate': 1, 'algorithm': 'SAMME.R'}
```

Gradient Boosted Trees

```
In [58]:
            gradient boosting clf = GradientBoostingClassifier()
             gradient boosting clf random = RandomizedSearchCV(estimator = grad
                                                               param distributi
                                                               scoring='f1')
            gradient_boosting_clf_random.fit(X_train_transformed, y_train)
          6 gradient_boosting_clf_random_best_params = ada_random.best_params_
            gradient boosting clf best score = ada random.best score
          8 gradient boosting clf random predictions = ada random.predict(X te
            gradient_boosting_clf_random_roc_auc = roc_auc_score(y_test, gradi
          10 gradient_boosting_clf_random_f1 = f1_score(y_test, gradient_boosti
            gradient_boosting_clf_random_accuracy = accuracy_score(y_test, gra
            gradient_boosting_clf_random_confusion_matrix=confusion_matrix(y_t
         The score on this train-test partition for these parameters will be s
         et to nan. Details:
         Traceback (most recent call last):
           File "/Users/Negin/opt/anaconda3/lib/python3.8/site-packages/sklear
         n/model_selection/_validation.py", line 593, in _fit_and_score
             estimator.fit(X_train, y_train, **fit_params)
           File "/Users/Negin/opt/anaconda3/lib/python3.8/site-packages/sklear
         n/ensemble/ gb.py", line 504, in fit
             n_stages = self._fit_stages(
           File "/Users/Negin/opt/anaconda3/lib/python3.8/site-packages/sklear
         n/ensemble/_gb.py", line 561, in _fit_stages
             raw_predictions = self._fit_stage(
           File "/Users/Negin/opt/anaconda3/lib/python3.8/site-packages/sklear
         n/ensemble/_gb.py", line 214, in _fit_stage
             tree.fit(X, residual, sample weight=sample weight,
           File "/Users/Negin/opt/anaconda3/lib/python3.8/site-packages/sklear
         n/tree/_classes.py", line 1247, in fit
             super().fit(
           File "/Users/Negin/opt/anaconda3/lib/python3.8/site-packages/sklear
         n/tree/ classes.pv". line 350. in fit
In [59]:
             tabel_data.append(["Gradient Boosted Trees", gradient_boosting_clf
                                gradient boosting clf random f1, gradient boost
                                gradient_boosting_clf_best_score, gradient_boos
In [60]:
             gradient_boosting_clf_random_best_params
Out[60]: {'n_estimators': 50, 'learning_rate': 1, 'algorithm': 'SAMME.R'}
```

In [61]: print(tabulate(tabel_data, headers=head, tablefmt="grid")) ---+-----| RandomizedSearchCV Model | ROC-AUC Score | F1 Score | Accur acy | Best Score | Confusion Matrix | Decision Tree 0.660085 | 0.480406 | 0.807 0.480793 | [[4212 302] 679 I [825 521]] 0.672805 | 0.504854 | 0.817 | Random Forest 0.510989 | [[4243 271] 235 l [800 546]] | Ada Boost 0.676246 | 0.511888 | 0.821 0.513985 | [[4264 250] 331 | | [797 549]] | Extra Tree Classifier 0.676246 | 0.511888 | 0.821 331 | 0.513985 | [[4264 250] [797 549]] | Gradient Boosted Trees | 0.676246 | 0.511888 | 0.821 331 | 0.513985 | [[4264 250] [797 549]]

Question 4 (3 pts)

Discuss and compare the results for the all past three questions.

- How does changing hyperparms effect model performance?
- Why do you think certain models performed better/worse?
- How does this performance line up with known strengths/weakness of these models?

Changing the hyperparametrs did change the performance of the models but changes were not that huge.

Depending on the way each decision trees is formed, the shape and result of the decision trees could differ a lot. The models that split the input by more important features first, usually have better results. Things like this could change the output of a decision tree a lot.

We know that decision trees can overfit easily, In all of our results, the models predicted zeros better than ones. Since our data is imbalanced and has more zeros, I think all of our models are overfit and the ratio of right-predicted-ones to wrong-predicted-ones is way less than the ratio of right-predicted-zeros to wrong-predicted-zeros.

In []:	1	