## ProdigyInfoTech Data-Science internship

## TASK-3

Build a decision tree classifier to predict whether a customer will purchase a product or service based on their demographic and behavioral data. Use a dataset such as the Bank Marketing dataset from the UCI Machine Learning Repository.

```
In [1]: import pandas as pd
         import numpy as np
         from sklearn.model_selection import train_test_split
from sklearn.tree import DecisionTreeClassifier
         from sklearn.metrics import accuracy_score,classification_report,confusion_matrix
         from sklearn.preprocessing import LabelEncoder
         import matplotlib.pyplot as plt
         from sklearn.tree import plot_tree
In [26]: pip install ucimlrepo
         Collecting ucimlrepo
           Obtaining dependency information for ucimlrepo from https://files.pythonhosted.org/packages/3b/07/1252560194d
         f2b4fad1cb3c46081b948331c63eb1bb0b97620d508d12a53/ucimlrepo-0.0.7-py3-none-any.whl.metadata
           Downloading ucimlrepo-0.0.7-py3-none-any.whl.metadata (5.5 kB)
         Requirement already satisfied: pandas>=1.0.0 in c:\users\om\downloads\new folder\lib\site-packages (from ucimlr
         epo) (2.0.3)
         Requirement already satisfied: certifi>=2020.12.5 in c:\users\om\downloads\new folder\lib\site-packages (from u
         cimlrepo) (2023.7.22)
         Requirement already satisfied: python-dateutil>=2.8.2 in c:\users\om\downloads\new folder\lib\site-packages (fr
         om pandas>=1.0.0->ucimlrepo) (2.8.2)
         Requirement already satisfied: pytz>=2020.1 in c:\users\om\downloads\new folder\lib\site-packages (from pandas>
         =1.0.0->ucimlrepo) (2023.3.post1)
         Requirement already satisfied: tzdata>=2022.1 in c:\users\om\downloads\new folder\lib\site-packages (from panda
         s>=1.0.0->ucimlrepo) (2023.3)
         Requirement already satisfied: numpy>=1.21.0 in c:\users\om\downloads\new folder\lib\site-packages (from pandas >=1.0.0->ucimlrepo) (1.24.3)
         Requirement already satisfied: six>=1.5 in c:\users\om\downloads\new folder\lib\site-packages (from python-date
         util>=2.8.2->pandas>=1.0.0->ucimlrepo) (1.16.0)
         Downloading ucimlrepo-0.0.7-py3-none-any.whl (8.0 kB)
         Installing collected packages: ucimlrepo
         Successfully installed ucimlrepo-0.0.7
         Note: you may need to restart the kernel to use updated packages.
```

```
In [28]: from ucimlrepo import fetch_ucirepo

# fetch dataset
bank_marketing = fetch_ucirepo(id=222)

# data (as pandas dataframes)
X = bank_marketing.data.features
y = bank_marketing.data.targets

# metadata
print(bank_marketing.metadata)

# variable information
print(bank_marketing.variables)
```

```
{'uci id': 222, 'name': 'Bank Marketing', 'repository url': 'https://archive.ics.uci.edu/dataset/222/bank+marke
           ting', 'data_url': 'https://archive.ics.uci.edu/static/public/222/data.csv', 'abstract': 'The data is related w
           ith direct marketing campaigns (phone calls) of a Portuguese banking institution. The classification goal is to
           predict if the client will subscribe a term deposit (variable y).', 'area': 'Business', 'tasks': ['Classificati on'], 'characteristics': ['Multivariate'], 'num_instances': 45211, 'num_features': 16, 'feature_types': ['Categ orical', 'Integer'], 'demographics': ['Age', 'Occupation', 'Marital Status', 'Education Level'], 'target_col':
           ['y'], 'index_col': None, 'has_missing_values': 'yes', 'missing_values_symbol': 'NaN', 'year_of_dataset_creation': 2014, 'last_updated': 'Fri Aug 18 2023', 'dataset_doi': '10.24432/C5K306', 'creators': ['S. Moro', 'P. Rita', 'P. Cortez'], 'intro_paper': {'title': 'A data-driven approach to predict the success of bank telemarketing'
            'authors': 'Sérgio Moro, P. Cortez, P. Rita', 'published_in': 'Decision Support Systems', 'year': 2014, 'url' https://www.semanticscholar.org/paper/cab86052882d126d43f72108c6cb41b295cc8a9e', 'doi': '10.1016/j.dss.2014.
           03.001'}, 'additional_info': {'summary': "The data is related with direct marketing campaigns of a Portuguese b
           anking institution. The marketing campaigns were based on phone calls. Often, more than one contact to the same
           client was required, in order to access if the product (bank term deposit) would be ('yes') or not ('no') subsc
           ribed. \n\nThere are four datasets: \n1) bank-additional-full.csv with all examples (41188) and 20 inputs, orde
           red by date (from May 2008 to November 2010), very close to the data analyzed in [Moro et al., 2014]\n2) bank-a
           dditional.csv with 10% of the examples (4119), randomly selected from 1), and 20 inputs.\n3) bank-full.csv with
           all examples and 17 inputs, ordered by date (older version of this dataset with less inputs). \n4) bank.csv wit
           h 10% of the examples and 17 inputs, randomly selected from 3 (older version of this dataset with less inputs).
           \nThe smallest datasets are provided to test more computationally demanding machine learning algorithms (e.g.,
           SVM). \n\nThe classification goal is to predict if the client will subscribe (yes/no) a term deposit (variable
           y).", 'purpose': None, 'funded_by': None, 'instances_represent': None, 'recommended_data_splits': None, 'sensit ive_data': None, 'preprocessing_description': None, 'variable_info': 'Input variables:\n # bank client data:\
               semaid","entrepreneur","student",\n
                                                                                                     "blue-collar", "self-employed", "retire
           d","technician","services") \n 3 - marital : marital status (categorical: "married","divorced","single"; note
           : "divorced" means divorced or widowed)\n 4 - education (categorical: "unknown", "secondary", "primary", "tertia ry")\n 5 - default: has credit in default? (binary: "yes", "no")\n 6 - balance: average yearly balance, in e uros (numeric) \n 7 - housing: has housing loan? (binary: "yes", "no")\n 8 - loan: has personal loan? (binary: "yes", "no")\n # related with the last contact of the current campaign:\n 9 - contact: contact communications.
           ion type (categorical: "unknown", "telephone", "cellular") \n 10 - day: last contact day of the month (numeric)\n 11 - month: last contact month of year (categorical: "jan", "feb", "mar", ..., "nov", "dec")\n 12 - duratio
           n: last contact duration, in seconds (numeric)\n # other attributes:\n 13 - campaign: number of contacts per
           formed during this campaign and for this client (numeric, includes last contact)\n 14 - pdays: number of days
           that passed by after the client was last contacted from a previous campaign (numeric, -1 means client was not p
           reviously contacted)\n 15 - previous: number of contacts performed before this campaign and for this client (n
           umeric)\n 16 - poutcome: outcome of the previous marketing campaign (categorical: "unknown", "other", "failure",
           "success")\n\n Output variable (desired target):\n 17 - y - has the client subscribed a term deposit? (binary
           : "yes","no")\n', 'citation': None}}
                        name
                                  role
                                                   type
                                                               demographic \
                         age Feature
           Θ
                                                Integer
                                                                         Age
                          job Feature Categorical
           1
                                                                Occupation
           2
                    marital Feature Categorical
                                                          Marital Status
           3
                  education Feature Categorical Education Level
           4
                    default Feature
                                                 Binary
                                                                        None
                     balance Feature
                                                Integer
                                                                        None
           6
                    housing Feature
                                                 Binarv
                                                                        None
           7
                        loan
                               Feature
                                                 Binary
                                                                        None
                    contact Feature Categorical
                                                                        None
           9
               day of week
                               Feature
                                                   Date
                                                                        None
           10
                       month Feature
                                                   Date
                                                                        None
           11
                   duration Feature
                                                Integer
                                                                        None
           12
                   campaign
                               Feature
                                                Integer
                                                                        None
           13
                               Feature
                                                                        None
                      pdays
                                                Integer
           14
                   previous
                               Feature
                                                Integer
                                                                        None
           15
                   poutcome
                               Feature Categorical
                                                                        None
           16
                                Target
                                                 Binary
                                                                        None
                                                              description units missing_values
                                                                              None
                                                                                                   no
                type of job (categorical: 'admin.', 'blue-colla...
           1
                                                                               None
                                                                                                    nο
                marital status (categorical: 'divorced', 'marri...
           2
                                                                               None
                                                                                                    nο
           3
                (categorical: 'basic.4y','basic.6y','basic.9y'...
           4
                                                 has credit in default?
                                                                               None
                                                                                                    no
           5
                                                 average yearly balance
                                                                              euros
                                                                                                    no
           6
                                                       has housing loan?
                                                                               None
                                                      has personal loan?
                                                                               None
                                                                                                    no
                contact communication type (categorical: 'cell...
           8
                                                                               None
                                                                                                   ves
                                                                                                    no
           9
                                         last contact day of the week
                                                                               None
               last contact month of year (categorical: 'jan'...
           10
                                                                               None
                                                                                                    no
                last contact duration, in seconds (numeric). ...
                                                                               None
           11
                                                                                                    no
           12
               number of contacts performed during this campa...
                                                                               None
                                                                                                   no
                number of days that passed by after the client...
                                                                               None
           13
                                                                                                   ves
               number of contacts performed before this campa...
                                                                               None
                                                                                                    no
           15 outcome of the previous marketing campaign (ca...
                                                                                                   yes
                                                                               None
                         has the client subscribed a term deposit?
                                                                               None
                                                                                                    no
In [29]: from warnings import filterwarnings
           filterwarnings("ignore")
```

```
data.fillna(method='ffill', inplace=True)

In [31]: # Convert categorical features to numerical values
    label_encoders = {}
    for column in data.columns:
```

data = pd.concat([bank marketing.data.features, bank marketing.data.targets], axis=1)

# Load the data

# Handle missing values (if any)

In [30]:

```
if data[column].dtype == 'object':
                 le = LabelEncoder()
                 data[column] = le.fit_transform(data[column])
                 label_encoders[column] = le
In [32]: # Split the data into features and target variable
         X = data.drop('y', axis=1)
         y = data['y']
In [33]: # Split the data into training and test sets
         X_{train}, X_{test}, y_{train}, y_{test} = train_{test_split}(X, y, test_{size=0.3}, random_{state=42})
In [34]: # Initialize and train the Decision Tree Classifier
         clf = DecisionTreeClassifier(random_state=42)
         clf.fit(X_train, y_train)
Out[34]: v
                   DecisionTreeClassifier
         DecisionTreeClassifier(random_state=42)
In [35]: # Make predictions
         y pred = clf.predict(X test)
In [36]: # Evaluate the model
         accuracy = accuracy_score(y_test, y_pred)
         print(f"Accuracy: {accuracy:.2f}")
         print("Classification Report:")
         print(classification_report(y_test, y_pred, target_names=['No', 'Yes']))
         Accuracy: 0.88
         Classification Report:
                       precision
                                    recall f1-score
                                                       support
                   No
                            0.93
                                      0.93
                                                0.93
                                                         11966
                  Yes
                            0.49
                                      0.48
                                                0.49
                                                          1598
                                                0.88
                                                         13564
             accuracy
                                      0.71
                            0.71
            macro avg
                                                0.71
                                                         13564
         weighted avg
                            0.88
                                      0.88
                                                0.88
                                                         13564
In [37]: # Optional: Visualize the decision tree
         from sklearn.tree import export text
         print(export_text(clf, feature_names=list(X.columns)))
         |--- duration <= 510.50
             |--- poutcome <= 2.50
                   -- poutcome <= 1.50
                      --- housing \leq 0.50
                         |--- duration <= 153.50
                             |--- duration <= 94.50
                                  |--- duration <= 77.50
                                      |--- day_of_week <= 30.50
                                          |--- age <= 23.50
                                             |--- day_of_week <= 25.50
                                               |--- class: 0
                                             |--- day_of_week > 25.50
                                             | |--- class: 1
                                          |--- age > 23.50
                                             |--- balance <= 10251.50
                                                |--- duration <= 62.50
                                                   |--- class: 0
                                                 |--- duration > 62.50
                                                 | |--- truncated branch of depth 5
                                             |--- balance > 10251.50
                                                 |--- balance <= 10533.50
                                                  | |--- class: 1
                                                 |--- balance >
                                                                 10533.50
                                                 | |--- class: 0
                                      --- day_of_week > 30.50
                                          |--- loan <= 0.50
                                            |--- class: 0
                                          I - - loan > 0.50
                                           |--- class: 1
                                      duration > 77.50
                                      --- pdays <= 372.00
                                          |--- day_of_week <= 17.50
                                             |--- age <= 28.50
                                                 |--- duration <= 86.50
                                                  | |--- class: 0
                                                 |--- duration > 86.50
                                                 | |--- truncated branch of depth 4
                                             |--- age > 28.50
                                                 |--- day_of_week <= 1.50
                                                  | |--- truncated branch of depth 2
                                                 |--- day of week > 1.50
                                                  | |--- truncated branch of depth 6
```

```
|--- day_of_week > 17.50
           |--- pdays <= 280.00
               |--- age <= 28.50
               | |--- truncated branch of depth 3
               |--- age > 28.50
               | |--- class: 0
              - pdays > 280.00
               |--- age <= 33.50
               | |--- class: 1
               |--- age > 33.50
   |--- class: 1
duration > 94.50
|--- month <= 0.50
   |--- age <= 34.50
       |--- day of week <= 28.50
           |--- previous <= 0.50
               |--- balance <= 2055.00
               | |--- truncated branch of depth 8
               |--- balance > 2055.00
               | |--- truncated branch of depth 3
           |--- previous > 0.50
               |--- day_of_week <= 21.00
               | |--- class: 0
               |--- day_of_week > 21.00
          | | |--- class: 1
       |--- day_of_week > 28.50
    | |--- class: 0
--- age > 34.50
       |--- marital <= 0.50
           |--- balance <= 642.00
             |--- class: 1
           |--- balance > 642.00
             |--- duration <= 138.50
               | |--- class: 0
|--- duration > 138.50
               | |--- class: 1
        --- marital > 0.50
           |--- balance <= 2974.50
               |--- duration <= 149.50
               | |--- truncated branch of depth 3
               |--- duration > 149.50
               | |--- truncated branch of depth 2
            --- balance > 2974.50
               |--- age <= 48.00
               | |--- class: 0
               |--- age > 48.00
               | |--- truncated branch of depth 3
   - month > 0.50
   |--- age <= 60.50
       |--- month <= 9.50
           |--- month <= 7.50
               |--- month <= 6.50
               | |--- truncated branch of depth 11
               |--- month > 6.50
               | |--- truncated branch of depth 9
           |--- month > 7.50
               |--- day_of_week <= 3.50
               | |--- truncated branch of depth 2
               [---] day_of_week > 3.50
               | |--- truncated branch of depth 6
       |--- month > 9.50
           |--- day_of_week <= 26.50
               |--- job <= 8.50
               | |--- truncated branch of depth 4
               |--- job > 8.50
               | |--- truncated branch of depth 2
            --- day_of_week > 26.50
               |--- balance <= 12244.50
               | |--- truncated branch of depth 2
               |--- balance > 12244.50
               | |--- class: 0
    --- age > 60.50
       |--- day_of_week <= 9.00
           |--- campaign <= 2.50
             |--- class: 0
           |--- campaign > 2.50
               |--- poutcome <= 0.50
               | |--- truncated branch of depth 2
               |--- poutcome > 0.50
               | |--- class: 0
        --- day_of_week > 9.00
           |--- age <= 61.50
               |--- duration <= 149.50
               | |--- class: 1
               |--- duration > 149.50
               | |--- class: 0
           |--- age > 61.50
```

```
|--- day_of_week <= 26.50
                     |--- truncated branch of depth 7
                   |--- day_of_week > 26.50
                   | |--- truncated branch of depth 2
duration >
           153.50
--- month <= 2.50
   |--- duration <= 305.50
       |--- day_of_week <= 13.50
           |--- balance <= 65.00
             |--- class: 0
            --- balance > 65.00
               |--- day_of_week <= 10.50
                   |--- marital <= 0.50
                   | |--- truncated branch of depth 2
                   \mid --- \text{ marital} > 0.50
                   | |--- truncated branch of depth 10
               |--- day_of_week > 10.50
                   |--- campaign <= 1.50
                   | |--- truncated branch of depth 5
                   |--- campaign > 1.50
            | | | |--- truncated branch of depth 4
day_of_week > 13.50
            --- job <= 7.50
               |--- pdays <= 98.50
                   |--- day_of_week <= 23.50
                   | |--- truncated branch of depth 9
                   |--- day_of_week > 23.50
               | | |--- truncated branch of depth 7
|--- pdays > 98.50
                   |--- day_of_week <= 25.00
                   | |--- truncated branch of depth 3
                   |--- day_of_week > 25.00
            | | | |--- truncated branch of depth 4
               |--- balance <= 128.50
                   |--- contact <= 0.50
                   | |--- truncated branch of depth 3
                   |--- contact > 0.50
                   | |--- class: 0
               |--- balance > 128.50
                   |--- duration <= 194.00
                   | |--- truncated branch of depth 3
                   |--- duration > 194.00
                   | |--- truncated branch of depth 6
      - duration > 305.50
       |--- balance <= 46.50
           |--- age <= 46.00
               |--- campaign <= 2.50
                |--- class: 0
               \left| --- \right| campaign > 2.50
                   |--- duration <= 384.50
                   | |--- class: 1
                   |--- duration > 384.50
            | | |--- class: 0
--- age > 46.00
               |--- marital <= 0.50
                 |--- class: 0
               |--- marital > 0.50
               | |--- class: 1
            balance > 46.50
           |--- campaign <= 5.50
               |--- balance <= 4048.00
                   |--- pdays <= 352.00
                   | |--- truncated branch of depth 12
                   |--- pdays > 352.00
                   | |--- class: 1
                --- balance > 4048.00
                   |--- balance <= 9263.00
                   \mid \mid --- truncated branch of depth 4
                   |--- balance > 9263.00
                   | |--- truncated branch of depth 2
           |--- campaign > 5.50
           | |--- class: 0
   month > 2.50
    --- month <= 9.50
       |--- month <= 8.50
           |--- month <= 4.50
               |--- age <= 61.50
                   |--- pdays <= 275.50
                   | |--- truncated branch of depth 12
                   |--- pdays > 275.50
                   | |--- truncated branch of depth 3
               |--- age > 61.50
                   |--- duration <= 313.00
                   | |--- truncated branch of depth 5
                   I--- duration > 313.00
                   | |--- truncated branch of depth 4
            --- month > 4.50
               |--- month <= 7.50
```

```
|--- duration <= 224.50
                         |--- truncated branch of depth 11
                        |--- duration > 224.50
                    | |--- truncated branch of depth 15
--- month > 7.50
                       |--- duration <= 472.00
                       | |--- truncated branch of depth 10
                       |--- duration > 472.00
                          |--- truncated branch of depth 5
                       - month > 8.50
               |--- day of week <= 16.50
                   |--- job <= 4.50
                       |--- duration <= 440.50
                       | |--- truncated branch of depth 5
                       |--- duration > 440.50
                       | |--- truncated branch of depth 2
                   |--- job > 4.50
                       |--- age <= 29.50
                         |--- truncated branch of depth 3
                       |--- age > 29.50
                       | |--- truncated branch of depth 5
                --- day_of_week > 16.50
                   |--- duration <= 452.50
                       |--- day of week <= 24.50
                       | |--- truncated branch of depth 10
                       |--- day_of_week > 24.50
                       | |--- truncated branch of depth 3
                     --- duration > 452.50
                       |--- education <= 0.50
                        |--- truncated branch of depth 3
                       |--- education > 0.50
                         |--- truncated branch of depth 4
          - month > 9.50
            --- duration <= 251.50
               |--- duration <= 172.50
                   |--- duration <= 160.00
                       |--- pdays <= 123.50
                       | |--- truncated branch of depth 3
                       |--- pdays > 123.50
                       | |--- class: 0
                   |--- duration > 160.00
                      |--- class: 0
                --- duration > 172.50
                   |--- day_of_week <= 7.50
                       |--- loan <= 0.50
                       | |--- truncated branch of depth 5
                       |--- loan > 0.50
                       | |--- class: 1
                   |--- day_of_week > 7.50
                       \mid ---  education \leq 1.50
                         |--- truncated branch of depth 9
                       |--- education > 1.50
               | | | |--- truncated branch of depth 7 duration > 251.50
               |--- pdays <= 98.00
                   |--- day_of_week <= 15.50
                       |--- balance <= 911.00
                       | |--- truncated branch of depth 5
                       |--- balance > 911.00
                       | |--- truncated branch of depth 4
                    --- day_of_week > 15.50
                       |--- day_of_week <= 23.50
                       | |--- truncated branch of depth 4
                       |--- day_of_week > 23.50
                       \mid \quad \mid --- truncated branch of depth 4
                --- pdays > 98.00
                    --- pdays <= 209.00
                       |--- duration <= 256.50
                        | |--- class: 0
                       |--- duration > 256.50
                         |--- truncated branch of depth 3
                       --- pdays > 209.00
                       |--- job <= 1.00
|  |--- class: 0
                       |--- job > 1.00
                         |--- truncated branch of depth 4
housing > 0.50
--- duration <= 363.50
    --- month <= 9.50
       |--- pdays <= 384.50
           |--- month <= 7.50
               |--- month <= 4.50
                   |--- age <= 65.00
                       |--- pdays <= 349.50
                       | |--- truncated branch of depth 17
                       |--- pdays > 349.50
                       | |--- truncated branch of depth 2
                      - age'> 65.00
                     |--- day_of_week <= 27.50
```

```
|--- class: 1
               |--- day_of_week > 27.50
               | |--- class: 0
           month > 4.50
           |--- duration <= 161.50
               |--- balance <= -102.00
               | |--- class: 1
               |--- balance > -102.00
               | |--- truncated branch of depth 8
           --- duration > 161.50
               |--- day of week <= 27.50
               | |--- truncated branch of depth 11
               |--- day_of_week > 27.50
       | | | |--- truncated branch of depth 3
month > 7.50
       |--- day_of_week <= 21.50
           |--- duration <= 252.50
              |--- day_of_week <= 3.50
               | |--- truncated branch of depth 2
               [---] day_of_week > 3.50
               | |--- truncated branch of depth 12
           |--- duration > 252.50
               |--- day_of_week <= 4.50
               | |--- truncated branch of depth 2
               |--- day_of_week > 4.50
              | |--- truncated branch of depth 18
        --- day_of_week > 21.50
           |--- duration <= 159.00
               |--- day_of_week <= 27.50
               | |--- class: 0
               |--- day_of_week > 27.50
              | |--- truncated branch of depth 3
           --- duration > 159.00
               |--- balance <= 17.00
               | |--- class: 0
               |--- balance > 17.00
               | |--- truncated branch of depth 6
    pdays > 384.50
    --- duration <= 167.50
       |--- age <= 59.50
         |--- balance <= 0.50
           | |--- class: 1
           |--- balance > 0.50
           | |--- day_of_week <= 5.50
               | |--- truncated branch of depth 2
               |--- day_of_week > 5.50
       | |--- class: 1
      - duration > 167.50
       |--- balance <= 942.00
          |--- education <= 1.50
             |--- contact <= 0.50
               | |--- class: 1
             |--- contact > 0.50
| |--- class: 0
           |--- education > 1.50
           | |--- class: 0
       |--- balance > 942.00
--- duration <= 129.50
   |--- age <= 43.50
       |--- balance <= 1.50
         |--- marital <= 1.50
           | |--- class: 0
           |--- marital > 1.50
          | |--- class: 1
       |--- balance > 1.50
       | |--- class: 0
      - age > 43.50
       |--- age <= 47.50
           |--- month <= 10.50
            |--- marital <= 0.50
              | |--- class: 1
|--- marital > 0.50
          | | |--- class: 0
|--- month > 10.50
       | | |--- class: 1
|--- age > 47.50
        |--- class: 0
   duration > 129.50
   |--- pdays <= 92.50
       |--- day_of_week <= 11.50
           |--- marital <= 1.50
           | |--- class: 0
           |--- marital > 1.50
          | |--- class: 1
       |--- day_of_week > 11.50
```

```
|--- balance <= 9994.50
                           |--- age <= 32.50
                             |--- truncated branch of depth 2
                           |--- age > 32.50
                           | |--- class: 1
                       |--- balance > 9994.50
                           |--- duration <= 200.00
                           | |--- class: 0
                           |--- duration > 200.00
                  |--- duration <= 308.50
                       |--- balance <= 104.00
                           |--- job| <= 6.00
                           | |--- truncated branch of depth 2
                           |--- job > 6.00
                           | |--- class: 0
                       |--- balance > 104.00
                           |--- duration <= 130.50
                           | |--- class: 1
                           |--- duration > 130.50
                    |--- age <= 31.50
                       | |--- class: 0
                       |--- age > 31.50
                       | |--- class: 1
         duration > 363.50
         --- pdays <= 492.50
            |--- age <= 59.50
                |--- age <= 30.50
                   |--- balance <= 339.00
                       |--- duration <= 365.00
                         |--- class: 1
                       |--- duration > 365.00
                           |--- age <= 22.00
                           | |--- class: 1
                           |--- age > 22.00
                           | |--- truncated branch of depth 6
                    |--- balance > 339.00
                       |--- day_of_week <= 20.50
                           |--- balance <= 1198.00
                           | |--- truncated branch of depth 8
                           |--- balance > 1198.00
                           | |--- truncated branch of depth 3
                       |--- day_of_week > 20.50
                           |--- pdays <= 213.00
                           | |--- truncated branch of depth 3
                           |--- pdays > 213.00
                           | |--- class: 0
                --- age > 30.50
                    |--- balance <= -718.50
                     |--- class: 1
                    |--- balance > -718.50
                      |--- duration <= 439.50
                           |--- day_of_week <= 21.50
| |--- truncated branch of depth 13
                           |--- day_of_week > 21.50
                           | |--- truncated branch of depth 5
                          - duration > 439.50
                           |--- campaign <= 1.50
                           | |--- truncated branch of depth 11
                           |--- campaign > 1.50
                              |--- truncated branch of depth 9
              -- age'> 59.50
                |--- job <= 5.50
                | |--- class: 1
                |--- job > 5.50
                | |--- class: 0
        |--- pdays > 492.50
-- duration <= 163.50
       -- pdays <= 0.00
         --- duration <= 93.50
            |--- balance <= 8702.00
                |--- education <= 1.50
                  |--- class: 0
                --- education > 1.50
                   |--- month <= 0.50
                       |--- duration <= 66.00
                       | |--- class: 1
                       |--- duration > 66.00
                       | |--- class: 0
                    |--| month > 0.50
                       |--- duration <= 83.50
                       | |--- class: 0
                       |--- duration > 83.50
                        |--- duration <= 85.00
```

```
|--- class: 1
                  |--- duration > 85.00
                  | |--- class: 0
       balance > 8702.00
      |--- job| <= 4.50
        |--- class: 1
      |--- job > 4.50
        |--- class: 0
   duration > 93.50
    --- month <= 7.50
       |--- day of week <= 21.50
          |--- day_of_week <= 6.50
              |--- job <= 8.50
                  |--- duration <= 94.50
                  | |--- class: 1
                  |--- duration > 94.50
                  | |--- truncated branch of depth 3
              |--- job > 8.50
                  |--- education <= 1.50
                  | |--- truncated branch of depth 2
                  \mid ---  education > 1.50
          |--- balance <= 1063.50
                  |--- marital <= 1.50
                  | |--- truncated branch of depth 6
                  |--- marital > 1.50
                  | |--- truncated branch of depth 4
              |--- balance > 1063.50
                  |--- day_of_week <= 19.50
                  | |--- truncated branch of depth 5
                  |--- day_of_week > 19.50
         |--- month <= 3.50
            |--- class: 0
          1 - - - month > 3.50
             |--- age <= 39.50
              | |--- class: 1
              |--- age > 39.50
      |--- day of week <= 28.50
          |--- age <= 77.00
              |--- month <= 9.50
                |--- age <= 24.50
                  | |--- truncated branch of depth 2
                  --- age > 24.50
                | |--- truncated branch of depth 4
              |--- month > 9.50
                  |--- housing <= 0.50
                  | |--- truncated branch of depth 4
          \mid --- \text{ housing} > 0.50
          | |--- class: 1
      |--- day_of_week > 28.50
        |--- class: 1
pdays > 0.00
   duration <= 132.50
    --- month <= 10.50
      |--- pdays <= 98.50
          |--- age <= 34.50
              |--- duration <= 113.50
                 |--- day_of_week <= 4.50
                  | |--- class: 0
                 |--- day_of_week > 4.50
| |--- truncated branch of depth 4
              |--- duration > 113.50
              | |--- class: 1
           --- age > 34.50
              |--- pdays <= 95.50
                  |--- pdays <= 7.00
                  | |--- class: 1
                  |--- pdays > 7.00
                  | |--- truncated branch of depth 5
               --- pdays > 95.50
                  |--- day_of_week <= 8.00
                  | |--- class: 1
                  |--- day\_of\_week > 8.00
                  | |--- class: 0
           pdays > 98.50
          |--- balance <= 5078.00
              |--- pdays <= 179.00
               |--- class: 0
              |--- pdays > 179.00
               |--- job <= 3.50
                  | |--- class: 0
                  |--- job > 3.50
```

```
|\ |\ | --- truncated branch of depth 5 -- balance > 5078.00
                   |--- month <= 7.50
                   | |--- class: 1
                   |--- month > 7.50
                   | |--- class: 0
           month > 10.50
           |--- campaign <= 2.50
               |--- pdays <= 149.00
                   |--- job| <= 0.50
                   | |--- class: 0
                   |--- job > 0.50
                  | |--- class: 1
               |--- pdays > 149.00
               | |--- class: 0
            --- campaign > 2.50
            |--- class: 0
       duration > 132.50
       |--- day_of_week <= 24.50
           |--- balance <= 380.00
               |--- balance <= -56.50
                |--- class: 0
               |--- balance > -56.50
                   |--- campaign <= 2.50
                   | |--- class: 1
                   |--- campaign > 2.50
                     |--- job <= 6.50
                       | |--- class: 1
                       |--- job > 6.50
               |--- day of week <= 20.50
                   \mid --- \text{ housing} \mid = 0.50
                       |--- age <= 49.00
                       | |--- truncated branch of depth 5
                       |--- age > 49.00
                       | |--- truncated branch of depth 3
                   |--- housing > 0.50
                       |--- marital <= 0.50
                       | |--- class: 1
                       |--- marital > 0.50
                       | |--- class: 0
               |--- day_of_week > 20.50
               | |--- class: 1
            day_of_week > 24.50
           |--- job| <= 3.50
             |--- class: 0
            --- job > 3.50
               |--- day_of_week <= 29.50
                   |--- day_of_week <= 26.50
                       |--- age <= 26.00
                       | |--- class: 1
                       |--- age > 26.00
| |--- class: 0
                   |--- day_of_week > 26.50
               |--- class: 0
duration > 163.50
  - pdays <= 32.00
    --- duration <= 392.50
       \mid --- \text{ housing} \mid = 0.50
           |--- balance <= 363.50
               |--- day_of_week <= 16.50
                   \mid ---  education \leq 0.50
                       |--- month <= 2.50
                       | |--- truncated branch of depth 2
                       |--- month > 2.50
                       | |--- class: 0
                    --- education > 0.50
                       |--- duration <= 269.50
                        |--- truncated branch of depth 6
                       |--- duration > 269.50
                       | |--- truncated branch of depth 5
                --- day_of_week > 16.50
                   |--- marital <= 0.50
                       |--- age <= 39.50
                       | |--- class: 0
|--- age > 39.50
                       | |--- class: 1
                      - marital > 0.50
                       |--- duration <= 342.00
                       | |--- truncated branch of depth 3
                       |--- duration > 342.00
            | | | | --- truncated branch of depth 3
--- balance > 363.50
               |--- duration <= 198.00
                   |--- duration <= 178.50
                     |--- job <= 3.50
```

```
|--- class: 0
               |--- job > 3.50
                |--- truncated branch of depth 5
               duration > 178.50
               |--- month <= 6.50
               | |--- class: 0
               |--- month > 6.50
               | |--- truncated branch of depth 4
          - duration > 198.00
           |--- month <= 0.50
               |--- balance <= 4049.50
               | |--- truncated branch of depth 3
               |--- balance > 4049.50
               | |--- truncated branch of depth 2
              - month > 0.50
               |--- month <= 10.50
               | |--- truncated branch of depth 12
               |--- month > 10.50
                  |--- truncated branch of depth 4
  - housing > 0.50
   |--- age <= 52.50
       |--- month <= 9.50
           |--- month <= 5.50
               |--- duration <= 204.50
               | |--- class: 0
               |--- duration > 204.50
           | | |--- truncated branch of depth 6
|--- month > 5.50
               |--- day_of_week <= 26.50
               | |--- truncated branch of depth 8
               |--- day of week > 26.50
               | |--- class: 1
        --- month > 9.50
           |--- campaign <= 1.50
             |--- class: 1
           |--- campaign > 1.50
| |--- balance <= 340.50
               | |--- class: 1
               |--- balance > 340.50
               | |--- class: 0
    --- age > 52.50
       |--- duration <= 224.50
           |--- duration <= 172.50
            |--- class: 1
           |--- duration > 172.50
           | |--- class: 0
       |--- duration > 224.50
--- campaign <= 1.50
   |--- balance <= 25.50
     |--- class: 0
    --- balance > 25.50
       |--- age <= 71.50
           |--- day_of_week <= 3.50
               |--- month <= 8.00
               | |--- truncated branch of depth 2
               |--- month > 8.00
               | |--- class: 0
           |--- day_of_week > 3.50
               |--- duration <= 405.00
               | |--- truncated branch of depth 3
               |--- duration > 405.00
       | | | |--- truncated branch of depth 3
|--- age > 71.50
           |--- duration <= 442.50
           | |--- class: 1
           |--- duration > 442.50
            |--- class: 0
    campaign > 1.50
   |--- duration <= 425.00
       |--- balance <= 3718.00
           |--- duration <= 395.50
             |--- class: 0
           |--- duration > 395.50
              |--- month <= 5.50
               | |--- class: 1
               |--- month > 5.50
| |--- truncated branch of depth 3
       |--- balance > 3718.00
           |--- class: 0
      - duration > 425.00
       |--- duration <= 467.50
           |--- month <= 10.50
           | |--- class: 0
           |--- month > 10.50
           | |--- class: 1
          - duration > 467.50
         |--- day_of_week <= 13.50
```

```
|--- class: 1
                   - day_of_week > 13.50
                    |--- duration <= 476.00
                     | |--- class: 1
                    |--- duration > 476.00
                    | |--- class: 0
- pdays > 32.00
     pdays <= 222.50
     --- campaign <= 4.50
        |--- balance <= -141.00
          |--- class: 0
         --- balance > -141.00
            |--- balance <= 662.00
                |--- balance <= 563.50
                    |--- pdays <= 86.50
| |--- truncated branch of depth 6
                    |--- pdays > 86.50
                    | |--- truncated branch of depth 12
                |--- balance > 563.50
                    |--- class: 1
             --- balance > 662.00
                |--- pdays <= 96.50
                    |--- duration <= 213.00
                     | |--- truncated branch of depth 6
                    |--- duration > 213.00
                    | |--- truncated branch of depth 8
                 --- pdays > 96.50
                    |--- pdays <= 176.50
                     | |--- truncated branch of depth 7
                    |--- pdays > 176.50
                    | |--- truncated branch of depth 12
       - campaign > 4.50
        |--- duration <= 198.50
           |--- class: 1
         --- duration > 198.50
            |--- previous <= 4.50
                |--- balance <= 1700.50
                  |--- class: 1
                |--- balance > 1700.50
                    |--- month <= 7.50
                    | |--- truncated branch of depth 2
                    |--- month > 7.50
                    | |--- class: 0
            |--- previous > 4.50
            | |--- class: 0
     pdays > 222.50
       - duration <= 324.50
        1 - - - month <= 7.50
            |--- pdays <= 273.50
                |--- balance <= 222.00
                | |--- class: 1
                |--- balance > 222.00
                | |--- class: 0
             --- pdays > 273.50
                |--- balance <= 3392.50
                    |--- month <= 0.50
                    | |--- truncated branch of depth 2
                    |--- month > 0.50
                    | |--- truncated branch of depth 4
                  --- balance > 3392.50
                    |--- age <= 66.50
                    | |--- class: 0
                    |--- age > 66.50
            |--- month <= 8.50
                 |--- balance <= 167.50
                    |---| job <= 0.50
                    | |--- class: 0
                    |--- job > 0.50
| |--- class: 1
                 --- balance > 167.50
                    \mid--- duration <= 305.00
                    | |--- class: 0
                    |--- duration > 305.00
                    | |--- truncated branch of depth 2
             --- month > 8.50
                \mid --- \text{ housing} \mid = 0.50
                    |--- previous <= 3.50
                     | |--- class: 0
                    |--- previous > 3.50
                    | |--- class: 1
                |--- housing > 0.50
                  |--- class: 1
         duration > 324.50
        |--- age <= 36.50
            |--- day_of_week <= 16.00
               |--- duration <= 485.50
                   |--- class: 1
```

```
|--- duration > 485.50
                               | |--- class: 0
                            |--- day_of_week > 16.00
                        | |--- class: 0
--- age > 36.50
                            |--- education <= 0.50
                              |--- month <= 6.00
                               | |--- class: 1
                              |--- month > 6.00
| |--- class: 0
                            |--- education > 0.50
                           | |--- class: 1
|--- poutcome > 2.50
       - duration <= 411.50
       |--- month| <= 9.00
           |--- duration <= 355.50
                --- duration <= 227.50
                   |--- day_of_week <= 10.50
                       |--- day_of_week <= 9.50
                           |--- balance <= 1516.00
                               |--- marital <= 0.50
                                   |--- job <= 0.50
| |--- truncated branch of depth 3
                                   |--- job > 0.50
                                   | |--- class: 0
                               |--- marital > 0.50
                               | |--- class: 0
                            |--- balance > 1516.00
                               |--- balance <= 1519.00
                                 |--- class: 1
                                |--- balance > 1519.00
                                  |--- balance <= 1697.50
                                   | |--- truncated branch of depth 2
                                   |--- balance > 1697.50
                                   | |--- class: 0
                         --- day_of_week > 9.50
                           |--- duration <= 40.00
                               |--- age <= 43.00
                               | |--- class: 0
|--- age > 43.00
                               | |--- class: 1
                            |--- duration > 40.00
                           | |--- class: 0
                        day_of_week > 10.50
                       |--- age <= 54.50
                          |--- class: 0
                        --- age > 54.50
                           |--- age <= 55.50
                               |--- campaign <= 1.50
                                   |--- month <= 3.00
                                   | |--- truncated branch of depth 2
                                   |--- month > 3.00
                                  | |--- class: 0
                               |--- campaign > 1.50
                           --- duration <= 228.50
                       |--- age <= 28.00
                         |--- class: 1
                       |--- age > 28.00
                       | |--- class: 0
                     --- duration > 228.50
                       |--- day_of_week <= 2.50
                            |--- duration <= 230.50
                               |--- education <= 1.50
                               | |--- class: 0
|--- education > 1.50
                              | |--- class: 1
                            |--- duration > 230.50
                            | |--- class: 0
                           - day_of_week > 2.50
                            |--- contact <= 1.50
                               |--- duration <= 277.50
                               | |--- class: 0
                               |--- duration > 277.50
                                   |--- duration <= 279.50
                                   | |--- truncated branch of depth 4
                                   |--- duration > 279.50
                                    | |--- truncated branch of depth 8
                           |--- contact > 1.50
                           | |--- class: 0
                duration > 355.50
               |--- campaign <= 3.50
                   |--- age <= 23.50
                       |--- day_of_week <= 14.50
| |--- class: 1
                       |--- day_of_week > 14.50
```

```
|--- class: 0
                 age > 23.50
                 --- month <= 3.00
                     |--- job| \le 9.50
                         |--- default <= 0.50
                            |--- job <= 0.50
                             | |--- truncated branch of depth 2
                            |--- job > 0.50
| |--- truncated branch of depth 3
                         |--- default > 0.50
                             |--- duration <= 382.00
                             | |--- class: 1
                             |--- duration > 382.00
                       | | |--- class: 0
- job > 9.50
                    | |--- class: 1
- month > 3.00
                     |--- day of week <= 5.50
                        |--- duration <= 393.50
                          |--- class: 0
                         |--- duration > 393.50
                           |--- duration <= 395.00
                             \mid \mid --- truncated branch of depth 2
                             |--- duration > 395.00
                             | |--- truncated branch of depth 3
                        - day_of_week > 5.50
                         |--- day_of_week <= 23.50
                           |--- class: 0
                         |--- day_of_week > 23.50
                            |--- day_of_week <= 24.50
                             | |--- truncated branch of depth 2
                             |--- day_of_week > 24.50
                               |--- truncated branch of depth 5
             campaign > 3.50
             |--- duration <= 356.50
               |--- class: 1
              --- duration > 356.50
                |--- age <= 26.50
                    |--- balance <= 34.00
                     | |--- class: 1
                     |--- balance > 34.00
                    | |--- class: 0
                 --- age > 26.50
                    |--- day_of_week <= 24.50
                         |--- job| <= 9.50
                             |--- month <= 3.00
                             | |--- truncated branch of depth 4
                             |--- month > 3.00
                         | |--- class: 0
--- job > 9.50
                             |--- day_of_week <= 8.00
                              |--- truncated branch of depth 2
                             |--- day_of_week > 8.00
                            | |--- class: 0
                     --- day_of_week > 24.50
                         |--- day_of_week <= 25.50
                             |--- duration <= 381.00
                             | |--- truncated branch of depth 2
                             |--- duration > 381.00
                             | |--- class: 0
                         --- day_of_week > 25.50
                             |--- job <= 0.50
                             | |--- truncated branch of depth 3
                             |--- job > 0.50
                             | |--- truncated branch of depth 3
     month > 9.00
     --- duration <= 199.50
        |--- class: 0
     --- duration > 199.50
|--- age <= 46.50
          |--- class: 1
        |--- age > 46.50
--- contact <= 0.50
     |--- age <= 33.50
         |--- default <= 0.50
            |--- day_of_week <= 19.50
                 |--- balance <= 607.50
                    |--- day_of_week <= 14.50
                         |--- duration <= 508.00
                             |--- duration <= 420.50
                             | |--- truncated branch of depth 2
                             |--- duration > 420.50
                               |--- truncated branch of depth 3
                          --- duration > 508.00
                             |--- education <= 1.50
                             | |--- class: 0
                             |--- education > 1.50
```

```
| |--- class: 1
               - day_of_week > 14.50
                 --- day_of_week <= 16.50
                   |--- age <= 26.50
                   | |--- class: 0
|--- age > 26.50
                   | |--- class: 1
                |--- day_of_week > 16.50
                | |--- class: 0
         --- balance > 607.50
            |--- balance <= 3253.50
                |--- age <= 29.50
                | |--- class: 0
                |--- age > 29.50
                  |--- education <= 1.50
                   | |--- class: 1
                   |--- education > 1.50
                   | |--- truncated branch of depth 3
            |--- balance > 3253.50
| |--- class: 0
         day_of_week > 19.50
        |--- age <= 32.50
            |--- job| <= 0.50
              |--- balance <= 190.00
                | |--- class: 1
               |--- balance > 190.00
            | | |--- class: 0
|--- job > 0.50
            | |--- class: 0
         --- age > 32.50
            |--- campaign <= 5.50
               |--- day_of_week <= 29.50
                | |--- class: 0
                |--- day_of_week > 29.50
               | |--- class: 1
            |--- campaign > 5.50
 |--- campaign <= 1.50
     |--- class: 0
    |--- campaign > 1.50
--- marital <= 0.50
    |--- day_of_week <= 8.50
        |--- balance <= 355.00
           |--- campaign <= 3.50
            | |--- class: 1
          |--- campaign > 3.50
| |--- class: 0
        |--- balance > 355.00
         |--- class: 0
         day_of_week > 8.50
        |--- day_of_week <= 26.50
            |--- job| \le 9.50
            | |--- class: 0
            j--- job > 9.50
             |--- balance <= 886.50
                | |--- class: 0
              --- balance > 886.50
               | |--- class: 1
         --- day_of_week > 26.50
            |--- campaign <= 4.50
                |--- balance <= 31.50
                   |--- housing <= 0.50
                   | |--- class: 1
                   |--- housing > 0.50
                   | |--- class: 0
                |--- balance > 31.50
              | |--- class: 0
            |--- campaign > 4.50
    |--- duration <= 454.50
        |--- job <= 8.00
          |--- class: 0
         --- job > 8.00
            |--- age <= 58.50
                |--- day_of_week <= 25.50
                 |--- duration <= 443.00
                   | |--- class: 0
                   |--- duration > 443.00
                   | |--- truncated branch of depth 2
                |--- day_of_week > 25.50
                   |--- day_of_week <= 28.50
                    | |--- class: 1
                   |--- day_of_week > 28.50
             | | |--- class: 0
--- age > 58.50
```

```
--- duration <= 459.50
               |--- age <= 47.50
                |--- class: 0
               |--- age > 47.50
                 |--- day_of_week <= 7.50
                   | |--- class: 0
                   |--- day_of_week > 7.50
                    |--- job <= 3.50
| |--- class: 0
                       |--- job > 3.50
               |--- marital <= 1.50
                   |--- job <= 1.50
                       |--- housing <= 0.50
                       | |--- truncated branch of depth 3
                       |--- housing > 0.50
                   | | |--- truncated branch of depth 2
|--- job > 1.50
                   | |--- class: 0
               I--- marital > 1.50
                   |--- balance <= 3043.00
                       |--- day_of_week <= 6.50
| |--- truncated branch of depth 2</pre>
                       |--- day_of_week > 6.50
                      | |--- truncated branch of depth 3
                   |--- balance > 3043.00
                   | |--- class: 1
contact > 0.50
--- month <= 9.00
    --- marital <= 0.50
       |--- balance <= -291.50
           |--- job| <= 7.00
           | |--- class: 1
           |---| job > 7.00
           | |--- class: 0
        --- balance > -291.50
           |--- age <= 28.50
             |--- day_of_week <= 5.50
               | |--- class: 0
               |--- day_of_week > 5.50
               | |--- class: 1
            --- age > 28.50
               |--- age <= 52.50
                   |--- age <= 39.00
                     |--- balance <= 322.00
                       | |--- truncated branch of depth 2
                       |--- balance > 322.00
                      | |--- class: 0
                   |--- age > 39.00
               |--- balance <= 3895.00
                       |--- job <= 7.00
| |--- class: 0
                       |--- job > 7.00
| |--- class: 1
                   |--- balance > 3895.00
                       |--- class: 1
       marital > 0.50
       |--- default <= 0.50
           |--- campaign <= 5.50
               |--- duration <= 506.50
                   |--- duration <= 414.50
                       |--- age <= 30.50
                       | |--- truncated branch of depth 2
                       |--- age > 30.50
                       | |--- class: 0
                      - duration > 414.50
                       |--- balance <= 146.50
                       | |--- truncated branch of depth 4
                       |--- balance > 146.50
                       | |--- class: 0
               |--- duration > 506.50
                   |--- age <= 29.50
                       |--- age <= 25.50
                       | |--- class: 0
                       |--- age > 25.50
                       | |--- class: 1
                   |--- age > 29.50
              | | |--- class: 0
- campaign > 5.50
               |--- balance <= -278.00
               | |--- class: 1
               |--- balance > -278.00
                |--- day of week <= 1.50
                   | |--- class: 1
```

```
|--- day_of_week > 1.50
                                      |--- duration <= 490.50
                                       | |--- class: 0
                                      |--- duration > 490.50
                                      | |--- truncated branch of depth 2
                       --- default > 0.50
                          |--- marital <= 1.50
                          | |--- class: 0
               | |--- class: 1
--- duration > 510.50
    --- duration <= 853.50
       |--- contact <= 1.50
            --- duration <= 636.50
                --- poutcome <= 2.50
                   |--- poutcome <= 1.50
                      |--- pdays <= 370.50
                          |--- month <= 4.50
                              |--- month <= 2.50
                                  \mid--- housing <= 0.50
                                      |--- day_of_week <= 11.50
                                      | |--- truncated branch of depth 2
                                      |--- day_of_week > 11.50
                                      | |--- truncated branch of depth 5
                                   --- housing > 0.50
                                      |--- balance <= 421.50
                                      | |--- truncated branch of depth 6
                                      |--- balance > 421.50
                                      | |--- truncated branch of depth 5
                                 - month > 2.50
                                  |--- day_of_week <= 1.50
                                     |--- class: 1
                                   --- day of week > 1.50
                                      |--- campaign <= 1.50
                                      | |--- truncated branch of depth 6
                                      |--- campaign > 1.50
                             | | | | |--- truncated branch of depth 6
- month > 4.50
                              |--- month <= 7.50
                                  |--- loan <= 0.50
                                      |--- pdays <= 313.00
                                      | |--- truncated branch of depth 5
                                      |--- pdays > 313.00
                                  |--- class: 0
                                 - month > 7.50
                                  |--- day_of_week <= 20.50
                                      |--- day\_of\_week <= 6.50
                                      | |--- truncated branch of depth 7
                                      |--- day_of_week > 6.50
                                      | |--- truncated branch of depth 13
                                   --- day_of_week > 20.50
                                      |--- balance <= 3199.00
| |--- truncated branch of depth 5
                                      |--- balance > 3199.00
                                         |--- truncated branch of depth 4
                           pdays > 370.50
                          |--- month <= 9.00
                            |--- class: 1
                          |--- month > 9.00
                            |--- class: 0
                       poutcome > 1.50
                         - pdays <= 70.50
                            --- balance <= 3583.00
                              |--- pdays <= 22.50
                                  \mid--- duration <= 524.50
                                      |--- day_of_week <= 25.00
                                      | |--- class: 0
                                      |--- day_of_week > 25.00
                                      | |--- class: 1
                                  |--- duration > 524.50
                                      |--- campaign <= 3.50
                                      | |--- truncated branch of depth 6
                                      |--- campaign > 3.50
                              | | | |--- truncated branch of depth 2
|--- pdays > 22.50
                                |--- class: 0
                             - balance > 3583.00
                              |--- age <= 70.50
                                |--- class: 0
                              |--- age > 70.50
                         \mid--- housing <= 0.50
                              |--- previous <= 8.50
                                |--- class: 1
```

```
--- previous > 8.50
                  |--- pdays <= 140.00
                    |--- class: 0
                  |--- pdays > 140.00
                  | |--- class: 1
              - housing > 0.50
               |--- age <= 41.50
                  |--- day_of_week <= 10.00
                     |--- age <= 40.50
                      | |--- class: 1
                      |--- age > 40.50
                      | |--- class: 0
                   |--- day_of_week > 10.00
                      |--- pdays <= 183.50
                       | |--- truncated branch of depth 2
                      |--- pdays > 183.50
              |--- balance <= 5385.50
                  | |--- class: 1
|--- balance > 5385.50
                      |--- class: 0
--- poutcome > 2.50
   --- duration <= 550.00
       |--- housing <= 0.50
           |--- age <= 28.50
              |--- duration <= 527.00
               | |--- class: 0
               |--- duration > 527.00
               | |--- class: 1
              - age > 28.50
              |--- campaign <= 14.00
                  |--- job <= 4.50
                      |--- age <= 57.50
                       | |--- truncated branch of depth 7
                  | |--- age > 57.50
| | |--- class: 1
|--- job > 4.50
                      |--- duration <= 534.50
                      | |--- class: 0
|--- duration > 534.50
              | | | |--- truncated branch of depth 2
|--- campaign > 14.00
              | |--- class: 1
          - housing > 0.50
           |--- age <= 31.50
              |--- marital <= 0.50
               | |--- class: 1
               \mid --- \text{ marital} > 0.50
                  |--- default <= 0.50
                  | |--- class: 0
                  |--- default > 0.50
             |--- balance <= 3411.50
                |--- class: 0
               |--- balance > 3411.50
                 |--- job <= 6.50
                  | |--- class: 0
                  |--- job > 6.50
       --- campaign <= 4.50
           |--- age <= 25.50
               |--- job| \le 0.50
               | |--- class: 0
               |--- job > 0.50
              | |--- class: 1
            --- age > 25.50
               |--- education <= 0.50
                  |--- balance <= 67.50
                     |--- class: 0
                  |--- balance > 67.50
                    |--- age <= 50.50
                      | |--- truncated branch of depth 3
                      |--- age > 50.50
                      | |--- class: 1
               --- education > 0.50
                  |--- job <= 5.50
                      |--- campaign <= 1.50
                       | |--- truncated branch of depth 5
                      |--- campaign > 1.50
                      | |--- truncated branch of depth 6
                   --- job > 5.50
                       |--- day_of_week <= 27.00
                      | |--- truncated branch of depth 8
|--- day_of_week > 27.00
                      | |--- truncated branch of depth 2
       |--- campaign > 4.50
```

```
|--- balance <= 87.50
               |--- job| \le 0.50
                 |--- class: 1
                --- job > 0.50
                 |--- month <= 3.00
                  | |--- class: 1
                  |--- month > 3.00
                  | |--- class: 0
               balance > 87.50
               |--- job| <= 6.50
                  |--- day_of_week <= 30.00
                     |--- age <= 46.50
                      | |--- truncated branch of depth 2
                      |--- age > 46.50
                      | |--- truncated branch of depth 2
                  |--- day_of_week > 30.00
               | |--- class: 0
--- job > 6.50
                  |--- age <= 38.00
                     |--- education <= 1.50
                      | |--- class: 0
                      |--- education > 1.50
                  | | |--- class: 1
|--- age > 38.00
                     |--- class: 0
duration > 636.50
--- housing <= 0.50
    --- pdays <= 0.00
        --- balance <= 4728.00
           |--- balance <= 3409.00
               |--- duration <= 641.50
                  |--- day_of_week <= 27.00
                     |--- class: 1
                   |--- day_of_week > 27.00
                      |--- poutcome <= 2.50
                      | |--- class: 1
|--- poutcome > 2.50
                      | |--- class: 0
               |--- duration > 641.50
                  |--- balance <= 1211.50
                      |--- duration <= 661.50
                       | |--- truncated branch of depth 6
                      |--- duration > 661.50
                      | |--- truncated branch of depth 16
                    --- balance > 1211.50
                      |--- duration <= 755.50
                       | |--- truncated branch of depth 8
                      |--- duration > 755.50
            |--- education <= 0.50
                  |--- balance <= 3906.50
                  | |--- class: 1
|--- balance > 3906.50
                  | |--- class: 0
               |--- education > 0.50
                  |--- age <= 48.50
                    |--- class: 1
                   |--- age > 48.50
                     |--- age <= 52.00
                      | |--- class: 0
                      |--- age > 52.00
                     | |--- class: 1
          - balance > 4728.00
           |--- month <= 8.50
               |--- duration <= 672.00
                  |--- duration <= 653.50
                      |--- balance <= 6048.00
                      | |--- class: 1
                      |--- balance > 6048.00
                     | |--- class: 0
                  |--- duration > 653.50
                    |--- class: 1
                  - duration > 672.00
                  |--- balance <= 6053.00
                    |--- class: 0
                   |--- balance > 6053.00
                      |--- campaign <= 2.50
                      | |--- truncated branch of depth 3
                      |--- campaign > 2.50
           |--- truncated branch of depth 2
           | |--- class: 0
       pdays > 0.00
       |--- pdays <= 314.50
           |--- balance <= -99.50
           | |--- class: 0
           |--- balance > -99.50
           | |--- day_of_week <= 10.00
```

```
|--- pdays <= 185.50
                     |--- job| <= 4.50
                       |--- truncated branch of depth 2
                     |--- job > 4.50
                | | |--- truncated branch of depth 4
|--- pdays > 185.50
                   |--- class: 0
             --- day_of_week > 10.00
                |--- month <= 7.00
                  |--- class: 1
                 |--- month > 7.00
                    |--- pdays <= 89.50
                    | |--- truncated branch of depth 2
                    |--- pdays > 89.50
| |--- truncated branch of depth 5
      --- pdays > 314.50
      |--- class: 0
- housing > 0.50
 --- day_of_week <= 15.50
     |--- balance <= 2402.50
         |--- campaign <= 1.50
             |--- balance <= 937.00
                |--- day_of_week <= 14.50
                    |--- duration <= 718.00
                    | |--- truncated branch of depth 4
                    |--- duration > 718.00
                    | |--- truncated branch of depth 6
                 |--- day\_of\_week > 14.50
                    |--- duration <= 650.50
                     | |--- class: 0
                    |--- duration > 650.50
                    | |--- class: 1
             --- balance > 937.00
                 |--- duration <= 797.50
                    |--- duration <= 725.00
                    | |--- class: 0
|--- duration > 725.00
                   | |--- truncated branch of depth 2
                |--- duration > 797.50
                | |--- class: 1
          --- campaign > 1.50
                poutcome <= 0.50
                 |---| duration <= 740.50
                    |--- age <= 57.50
                     | |--- truncated branch of depth 4
                    |--- age > 57.50
                    | |--- class: 1
                 --- duration > 740.50
                    |--- duration <= 752.50
                     | |--- class: 1
                     |--- duration > 752.50
                     | |--- truncated branch of depth 6
                - poutcome > 0.50
                 |--- duration <= 782.50
                     |--- day_of_week <= 4.50
                     | |--- class: 1
                     --- day_of_week > 4.50
                     | |--- truncated branch of depth 7
                    - duration > 782.50
                    |--- marital <= 0.50
                     | |--- class: 0
                    |--- marital > 0.50
                    | |--- class: 1
      --- balance > 2402.50
         |--- duration <= 642.00
            |--- class: 0
          --- duration > 642.00
             |--- campaign <= 5.50
                |--- month <= 6.50
                   |--- job <= 1.50
                    | |--- class: 0
                    |--- job > 1.50
                   | |--- truncated branch of depth 4
                |--| month > 6.50
                | |--- class: 1
             |--- campaign > 5.50
            | |--- class: 0
     day_of_week > 15.50
     --- loan <= 0.50
         |--- age <= 30.50
            |--- balance <= 276.50
               |--- campaign <= 1.50
                    |--- previous <= 1.00
                    | |--- class: 0
                    |--- previous > 1.00
                    | |--- class: 1
                |--- campaign > 1.50
                  |--- class: 1
             --- balance > 276.50
```

```
--- month <= 6.50
                           |--- age <= 25.50
                            |--- truncated branch of depth 2
                           |--- age > 25.50
                           | |--- class: 0
                       |--- month > 6.50
                           |--- job <= 2.50
                           | |--- truncated branch of depth 2
                           |--- job > 2.50
                           | |--- class: 1
                --- age > 30.50
                   |--- pdays <= 340.00
                       |--- balance <= 957.00
                           \mid ---  campaign <= 1.50
                           | |--- truncated branch of depth 7
                           |--- campaign > 1.50
                           | |--- truncated branch of depth 6
                       |--- balance > 957.00
                           |--- marital <= 0.50
                           | |--- truncated branch of depth 3
                           |--- marital > 0.50
                   | | |--- class: 1
loan > 0.50
               |--- duration <= 640.00
                  |--- class: 1
                --- duration > 640.00
                   |--- age <= 51.00
                      \mid ---  education \leq 0.50
                         |--- campaign <= 1.50
                           | |--- class: 1
                          |--- campaign > 1.50
| |--- class: 0
                       |--- education > 0.50
                      | |--- class: 0
                   |--- age > 51.00
                   | |--- class: 1
contact > 1.50
--- duration <= 675.50
   |--- balance <= 1499.00
       |--- balance <= 1455.00
             -- campaign <= 30.00
               |--- age <= 43.50
                   |--- default <= 0.50
                      |--- balance <= -3.00
                       | |--- class: 0
                       |--- balance > -3.00
                       | --- month <= 7.00
                          | |--- truncated branch of depth 10
|--- month > 7.00
                          | |--- truncated branch of depth 9
                   --- default > 0.50
                      |--- campaign <= 6.00
                        |--- class: 1
                       |--- campaign > 6.00
                | | |--- class: 0
--- age > 43.50
                   |--- day_of_week <= 8.50
                       |--- marital <= 0.50
                           |--- balance <= -311.00
                           | |--- class: 0
                           |--- balance > -311.00
                           | |--- class: 1
                       I--- marital > 0.50
                           |--- job| <= 0.50
                           | |--- class: 1
                           |---| job > 0.50
                           | |--- truncated branch of depth 3
                    --- day_of_week > 8.50
                       |--- campaign <= 8.50
                           |--- balance <= 1399.00
                           | |--- truncated branch of depth 4
                           |--- balance > 1399.00
                             |--- truncated branch of depth 2
                          - campaign > 8.50
                           |--- job <= 3.00
                           | |--- class: 1
                           |--- job > 3.00
                           | |--- class: 0
           |--- campaign > 30.00
           | |--- class: 1
        --- balance > 1455.00
           |--- class: 1
        balance > 1499.00
       |--- day_of_week <= 5.50
           |--- month| <= 7.00
            |--- job| \le 9.50
               | |--- duration <= 529.00
```

```
|--- age <= 38.00
                    |--- class: 0
                   |--- age > 38.00
                   | |--- class: 1
               |--- duration > 529.00
               | |--- class: 0
              - job > 9.50
               |--- day_of_week <= 3.50
               | |--- class: 1
               |--- day_of_week > 3.50
        | | |--- class: 0
--- month > 7.00
        |--- class: 1
       day of week > 5.50
       |--- marital <= 0.50
           |--- campaign <= 5.50
           | |--- class: 0
|--- campaign > 5.50
           | |--- class: 1
       \mid --- \text{ marital} > 0.50
--- balance <= 56.50
   |--- duration <= 683.00
       |--- job <= 4.00
       | |--- class: 0
       |--- job > 4.00
       | |--- class: 1
      - duration > 683.00
       |--- age <= 33.50
           |--- age <= 27.50
           | |--- class: 0
           |--- age > 27.50
               |--- duration <= 782.50
               | |--- class: 1
               |--- duration > 782.50
                |--- age <= 29.50
                   | |--- class: 1
        | | | --- age > 29.50
| | | |--- class: 0
           |--- loan <= 0.50
             |--- class: 0
           |--- loan > 0.50
               |--- month <= 7.00
                   |--- default <= 0.50
                   | |--- class: 1
                   |--- default > 0.50
               | | |--- class: 0
|--- month > 7.00
               | |--- class: 0
--- balance > 56.50
    --- age <= 38.50
       |--- duration <= 804.00
           |--- duration <= 784.50
               |--- balance <= 3597.50
                   |--- balance <= 2357.00
                     |--- balance <= 146.00
                       | |--- truncated branch of depth 4
                      |--- balance > 146.00
                     | |--- truncated branch of depth 6
                   |--- balance > 2357.00
                   | |--- class: 1
               |--- balance > 3597.50
                   |--- job <= 6.50
                   | |--- class: 0
                   |--- job > 6.50
| |--- class: 1
           |--- duration > 784.50
            |--- class: 1
          - duration > 804.00
           |--- balance <= 2520.00
           | |--- class: 0
           |--- balance > 2520.00
       |--- balance <= 67.50
          |--- class: 1
        --- balance > 67.50
           |--- month <= 7.00
               |--- education <= 0.50
                |--- class: 0
               |--- education > 0.50
                   |--- age <= 44.50
                       |--- duration <= 677.00
                       | |--- class: 1
                       |--- duration > 677.00
                       | |--- truncated branch of depth 5
                   --- age > 44.50
```

```
|--- campaign <= 1.50
                                   |--- truncated branch of depth 2
                                 |--- campaign > 1.50
                                 | |--- truncated branch of depth 4
                          month > 7.00
                         |--- duration <= 744.00
                             |--- job <= 0.50
                                 |--- age <= 41.50
                                 | |--- class: 1
                                 |--- age > 41.50
                                 | |--- class: 0
                             |---| job > 0.50
                                 |--- duration <= 684.00
                                 | |--- truncated branch of depth 2
                                 |--- duration > 684.00
                          |--- campaign <= 1.50
                                 |--- marital <= 0.50
                                 | |--- class: 0
                                 \mid --- \text{ marital} > 0.50
                                 | |--- truncated branch of depth 4
                             |--- campaign > 1.50
                                 |--- day_of_week <= 20.50
                                 | |--- class: 0
                                 |--- day_of_week > 20.50
                                 | |--- truncated branch of depth 2
-- duration > 853.50
  --- contact <= 1.50
      I--- duration <= 3268.50
         |--- age <= 53.50
             |--- pdays <= 389.00
                  --- day_of_week <= 15.50
                     |--- housing <= 0.50
                         |--- balance <= 1934.50
                             |--- day_of_week <= 3.50
                                 |--- duration <= 1166.50
                                 \mid \mid --- truncated branch of depth 2
                                 |--- duration > 1166.50
                                 | |--- truncated branch of depth 2
                              --- day_of_week > 3.50
                                 \mid ---  education <= 0.50
                                 | |--- truncated branch of depth 5
                                 |--- education > 0.50
                                 | |--- truncated branch of depth 11
                         |--- balance > 1934.50
                             |--- pdays <= 276.00
                              |--- class: 1
                             |--- pdays > 276.00
                              |--- class: 0
                         - housing > 0.50
                         |--- contact <= 0.50
                             |--- campaign <= 2.50
                                 |--- duration <= 1800.50
                                 | |--- truncated branch of depth 13
                                 |--- duration > 1800.50
                                 | |--- truncated branch of depth 2
                             |--- campaign > 2.50
                                 |--- day_of_week <= 3.00
                                 | |--- truncated branch of depth 2
                                 |--- day_of_week > 3.00
                                 | |--- truncated branch of depth 6
                         |--- contact > 0.50
                           |--- class: 0
                      day_of_week > 15.50
                     |--- job <= 0.50
                         |--- day of week <= 16.50
                           |--- class: 0
                          --- day_of_week > 16.50
                             |--- balance <= 483.00
                              |--- class: 1
                             |--- balance > 483.00
                                 |--- month <= 6.50
                                 | |--- truncated branch of depth 3
                                 |--- month > 6.50
                                 | |--- class: 1
                          job > 0.50
                         |--- balance <= -12.50
                             |--- duration <= 960.50
                                 |--- balance <= -1804.00
                                 | |--- class: 1
                                 |--- balance > -1804.00
                                 | |--- class: 0
                              --- duration > 960.50
                                 |--- age <= 29.00
                                 | |--- class: 0
                                 |--- age > 29.00
                          | | |--- truncated branch of depth 4
--- balance > -12.50
```

```
|--- job| <= 6.50
                           |--- balance <= 306.50
                              |--- truncated branch of depth 8
                            |--- balance > 306.50
                            | |--- truncated branch of depth 10
                        --- job > 6.50
                           |--- balance <= 114.50
                             |--- truncated branch of depth 5
                           |--- balance > 114.50
                           | |--- truncated branch of depth 7
        --- pdays > 389.00
       | |--- class: 0
    --- age'> 53.50
        --- age <= 71.50
           |--- month <= 8.50
               |--- age <= 60.50
                   |--- balance <= 5706.00
                       |--- pdays <= 105.50
                           \mid--- education <= 0.50
                           | |--- truncated branch of depth 7
                           |--- education > 0.50
                       | | |--- truncated branch of depth 9
|--- pdays > 105.50
                           |--- balance <= 556.00
                           | |--- truncated branch of depth 2
                           |--- balance > 556.00
                     |--- day_of_week <= 7.50
                       | |--- class: 0
                       |--- day of week > 7.50
                | | |--- class: 1
--- age > 60.50
                   |--- age <= 69.50
                     |--- class: 1
                    --- age > 69.50
                      |--- month <= 4.00
                       | |--- class: 0
                       |--- month > 4.00
                       | |--- class: 1
              - month > 8.50
                --- duration <= 902.50
                   |--- balance <= 937.50
                       |--- duration <= 867.50
                       | |--- class: 1
                       |--- duration > 867.50
                       | |--- class: 0
                   |--- balance > 937.50
                   | |--- class: 1
                --- duration > 902.50
                   \mid --- \text{ housing} \mid = 0.50
                       |--- pdays <= 187.50
                           |--- age <= 69.50
                           | |--- truncated branch of depth 3
                           |--- age > 69.50
                          | |--- class: 1
                       --- pdays > 187.50
                        |--- class: 1
                      - housing > 0.50
                       |--- balance <= 1642.50
                       |  |--- class: 0
|--- balance > 1642.50
                         |--- class: 1
        --- age > 71.50
           |--- day_of_week <= 2.50
             |--- class: 0
            --- day_of_week > 2.50
               |--- duration <= 1821.50
               | |--- class: 1
              |--- duration > 1821.50
| |--- class: 0
--- duration > 3268.50
 |--- class: 0
contact > 1.50
--- day_of_week <= 29.50
   |--- balance <= 790.00
       |--- day_of_week <= 17.50
            --- duration <= 2348.50
               |--- campaign <= 2.50
                   |--- duration <= 919.00
                     |--- class: 0
                   |--- duration > 919.00
                      |--- age <= 57.50
                           |--- duration <= 921.50
                           | |--- class: 1
                           |--- duration > 921.50
                          | |--- truncated branch of depth 7 - age > 57.50
                           |--- class: 1
```

```
--- campaign > 2.50
               |--- campaign <= 6.50
                   |--- marital <= 1.50
                     |--- class: 0
                  |--- marital > 1.50
| |--- age <= 36.50
                      | |--- class: 0
                      |--- age > 36.50
               | | |--- truncated branch of depth 2
--- campaign > 6.50
                  |--- campaign <= 12.00
                      |--- job <= 5.50
                      | |--- truncated branch of depth 2
                      |--- job > 5.50
                      | |--- class: 0
                  |--- campaign > 12.00
                  | |--- class: 0
       |--- duration > 2348.50
         |--- class: 1
       day_of_week > 17.50
       --- duration <= 889.50
           |--- job| <= 0.50
          | |--- class: 1
|--- job > 0.50
            |--- class: 0
           duration > 889.50
           |--- campaign <= 7.50
               |--- job| <= 2.50
                  |--- duration <= 2326.00
                      |--- balance <= 506.00
                      | |--- truncated branch of depth 3
                      |--- balance > 506.00
                      | |--- truncated branch of depth 2
                  |--- duration > 2326.00
                  | |--- class: 0
| job > 2.50
                  |--- campaign <= 1.50
                      |--- day_of_week <= 26.50
                       | |--- truncated branch of depth 2
                       |--- day_of_week > 26.50
                       | |--- truncated branch of depth 2
                     - campaign > 1.50
                      |--- duration <= 927.00
                      | |--- class: 0
                      |--- duration > 927.00
          | | | | |--- truncated branch of depth 3
|--- campaign > 7.50
--- day_of_week <= 22.00
       |--- balance <= 1362.50
          |--- age <= 28.50
             |--- class: 0
           |--- age > 28.50
              |--- duration <= 1005.00
                  |--- duration <= 946.50
                     |--- class: 1
                  |--- duration > 946.50
                      |--- day_of_week <= 18.00
                      | |--- class: 0
                      |--- day_of_week > 18.00
              | |--- class: 1
           balance > 1362.50
           |--- balance <= 2920.00
               --- balance <= 2288.50
                  |--- day_of_week <= 13.50
                     |--- month <= 7.00
                      | |--- truncated branch of depth 2
                      |--- month > 7.00
                  |--- age <= 39.50
                      | |--- truncated branch of depth 3
                      |--- age > 39.50
               | | | |--- truncated branch of depth 2
|--- balance > 2288.50
               | |--- class: 0
            --- balance > 2920.00
               |--- education <= 1.50
                  |--- duration <= 1569.50
                      |--- marital <= 0.50
                      | |--- class: 1
                      \left| --- \right| marital > 0.50
                      | |--- truncated branch of depth 5
                  |--- duration > 1569.50
                  | |--- class: 1
               |--- education > 1.50
```

In [ ]: