

DT Scrum cycle Exercise

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Decision Tree Scrum Cycle 7

Step 1

- Load data and get summaries

```
data <- read.csv("BankLoan Dataset 2021 - Clean .csv") #HR.csv
#str(data)
data$lead <- as.factor(data$lead)
data$won <- as.factor(data$won)
summary(data)
```

```
##           X.1           X           RefNum           agerange
## Min.      : 1.0    Min.      : 1.0    Min.      :10023467    18-30 : 97
## 1st Qu.: 281.5    1st Qu.: 281.5    1st Qu.:10023748    31-40 :430
## Median : 562.0    Median : 562.0    Median :10024028    41-60 :594
## Mean    : 562.0    Mean    : 562.0    Mean    :10024028    over 60: 2
## 3rd Qu.: 842.5    3rd Qu.: 842.5    3rd Qu.:10024308
## Max.    :1123.0    Max.    :1123.0    Max.    :10024589
##
##           age           job           marital           education
## Min.      :22.00    blue-collar:348    divorced:165    primary :198
## 1st Qu.:35.00    technician :167    married :709    secondary:626
## Median :42.00    admin.      :153    single  :249    tertiary :201
## Mean     :42.46    management :148                unknown  : 98
## 3rd Qu.:50.00    services   :145
## Max.     :61.00    retired    : 49
##           (Other)   :113
##           balance    housing    loan           month           date
## Min.      : -932.0    no :129    no :624    april      : 94    1/1/2018: 94
## 1st Qu.:   23.0    yes:994    yes:499    february: 94    2/1/2018: 94
## Median :  167.0                january : 94    3/1/2018: 94
## Mean     :  567.3                july    : 94    4/1/2018: 94
## 3rd Qu.:  446.0                june    : 94    5/1/2018: 94
## Max.     :58544.0                march   : 94    6/1/2018: 94
##           (Other) :559    (Other) :559
##           duration    deposit    lead           product    qualified
## Min.      : 2.0    Min.      : 1.80    0:350    auto      :217    Min.      :0.0000
## 1st Qu.: 130.0    1st Qu.: 43.75    1:773    business  : 25    1st Qu.:0.0000
## Median : 203.0    Median : 52.94                mortgage :312    Median :1.0000
```

```
## Mean : 270.5 Mean : 84.09 no product:350 Mean :0.6073
## 3rd Qu.: 315.5 3rd Qu.: 92.71 unsecured :219 3rd Qu.:1.0000
## Max. :2177.0 Max. :388.68 Max. :1.0000
##
## contacted won loanvalue NPS contacted_and_won
## Min. :-1.0000 0:626 Min. : 1526 Min. : 3.000 Min. :0.0000
## 1st Qu.: 0.0000 1:497 1st Qu.: 3397 1st Qu.: 7.000 1st Qu.:0.0000
## Median : 0.0000 Median : 6530 Median : 7.000 Median :0.0000
## Mean : 0.2787 Mean : 5991 Mean : 7.874 Mean :0.4426
## 3rd Qu.: 1.0000 3rd Qu.: 7632 3rd Qu.: 9.000 3rd Qu.:1.0000
## Max. : 1.0000 Max. :12353 Max. :10.000 Max. :1.0000
##
## qualified_and_contacted lead_and_qualified
## Min. :-1.0000 Min. :0.000
## 1st Qu.: 0.0000 1st Qu.:1.000
## Median : 0.0000 Median :1.000
## Mean : 0.3419 Mean :0.919
## 3rd Qu.: 1.0000 3rd Qu.:1.000
## Max. : 1.0000 Max. :1.000
##
```

```
#str(data)
```

Step 2

- Split data into training and testing data

```
# separate the data for an equal split
data_lead_1 = data[data$lead == 1,]
data_lead_0 = data[data$lead == 0,]

#randomize the sampling
set.seed(20)
newDataset_lead_1 <-sample.split(Y=data_lead_1$lead, SplitRatio = 0.35)
newDataset_lead_0 <-sample.split(Y=data_lead_0$lead, SplitRatio = 0.75)

trainData <-rbind(data_lead_1[newDataset_lead_1,], data_lead_0[newDataset_lead_0,])
testData <- rbind(data_lead_1[!newDataset_lead_1,][1:100,], data_lead_0[!newDataset_lead_0,])

summary(trainData$lead)
```

```
## 0 1
## 262 270
```

```
summary(testData$lead)
```

```
## 0 1
## 88 100
```

- Fit a Decision Tree using training data

```
DTmodel <- rpart(lead ~ education + age + job + marital + deposit + balance + loan + housing, method="c")
```

- ```
rpart.plot(DTmodel, type=3, extra = 2, fallen.leaves = F, cex = 0.8)
```



- 3

```
#(DTmodel) # detailed summary of splits
DTmodel #prints the rules
```

```
n= 532
##
node), split, n, loss, yval, (yprob)
* denotes terminal node
##
1) root 532 262 1 (0.4924812 0.5075188)
2) deposit>=10.36 505 247 0 (0.5108911 0.4891089)
4) age< 52.5 408 185 0 (0.5465686 0.4534314)
8) job=admin.,blue-collar,housemaid,management,technician,unemployed,unknown 313 127 0 (0.594
9) job=entrepreneur,retired,self-employed,services,student 95 37 1 (0.3894737 0.6105263)
18) balance< 671.5 75 34 1 (0.4533333 0.5466667)
36) age>=43.5 19 6 0 (0.6842105 0.3157895) *
37) age< 43.5 56 21 1 (0.3750000 0.6250000) *
19) balance>=671.5 20 3 1 (0.1500000 0.8500000) *
5) age>=52.5 97 35 1 (0.3608247 0.6391753) *
3) deposit< 10.36 27 4 1 (0.1481481 0.8518519) *
```

- Run the second model

```
#DTmodel2 <- J48(as.factor(Class) ~., trainData, control = Weka_control(R = TRUE, M = round(NROW(trainD
#DTmodel2 <- J48(as.factor(left) ~., trainData, control = Weka_control(R = TRUE, M = 50))
#IGDT5model <- J48(as.factor(eReader_Adoption)~., trainData ,control = Weka_control(R = TRUE, M = round
#IGDT10model <- J48(as.factor(eReader_Adoption)~., trainData ,control = Weka_control(R = TRUE, M = roun
```

- Plot the model

```
#plot(DTmodel)
```

## Step 4

- Use the fitted model to do predictions for the test data

```
predTest <- predict(DTmodel, testData, type="class")
probTest <- predict(DTmodel, testData, type="prob")

actualTest <- testData$lead
```

## Step 5

- Create Confusion Matrix and compute the misclassification error

```
t1 <- table(predictions=predTest, actual = actualTest)
t1 # Confusion matrix
```

```
actual
predictions 0 1
0 64 55
1 24 45
```

```
accuracy1 <- sum(diag(t1))/sum(t1) * 100
accuracy1
```

```
[1] 57.97872
```

```
#calculate sensitivity
sensitivity <- t1[2,2]/sum(t1[2,]) *100
sensitivity
```

```
[1] 65.21739
```

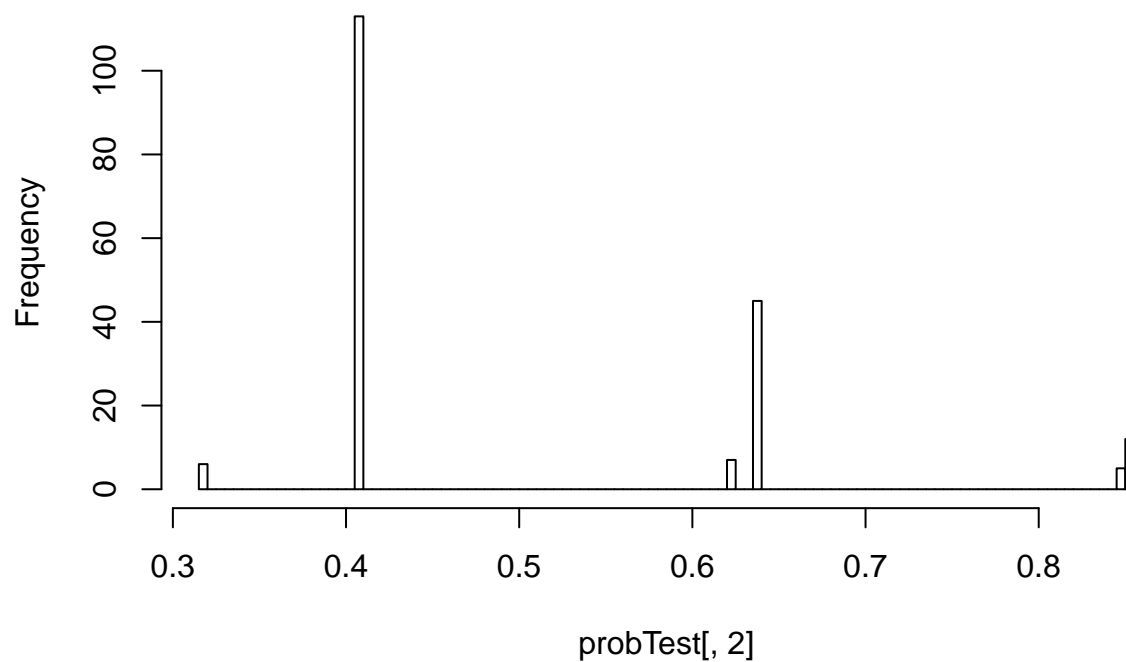
```
#calculate specificity
specificity <- t1[1,1]/sum(t1[1,]) *100
specificity
```

```
[1] 53.78151
```

- Visualization of probabilities

```
hist(probTest[,2], breaks = 100)
```

## Histogram of probTest[, 2]



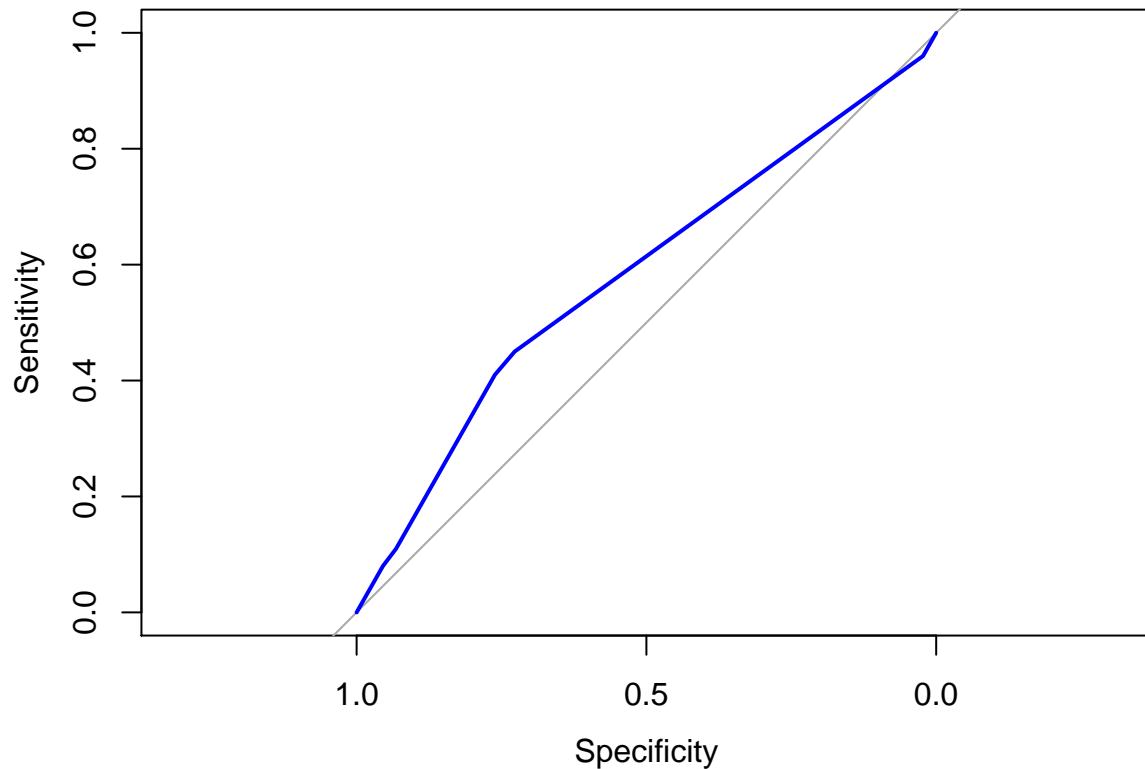
- ROC and Area Under the Curve

```
ROC <- roc(actualTest, probTest[,2])
```

```
Setting levels: control = 0, case = 1
```

```
Setting direction: controls < cases
```

```
plot(ROC, col="blue")
```



```
AUC <- auc(ROC)
AUC
```

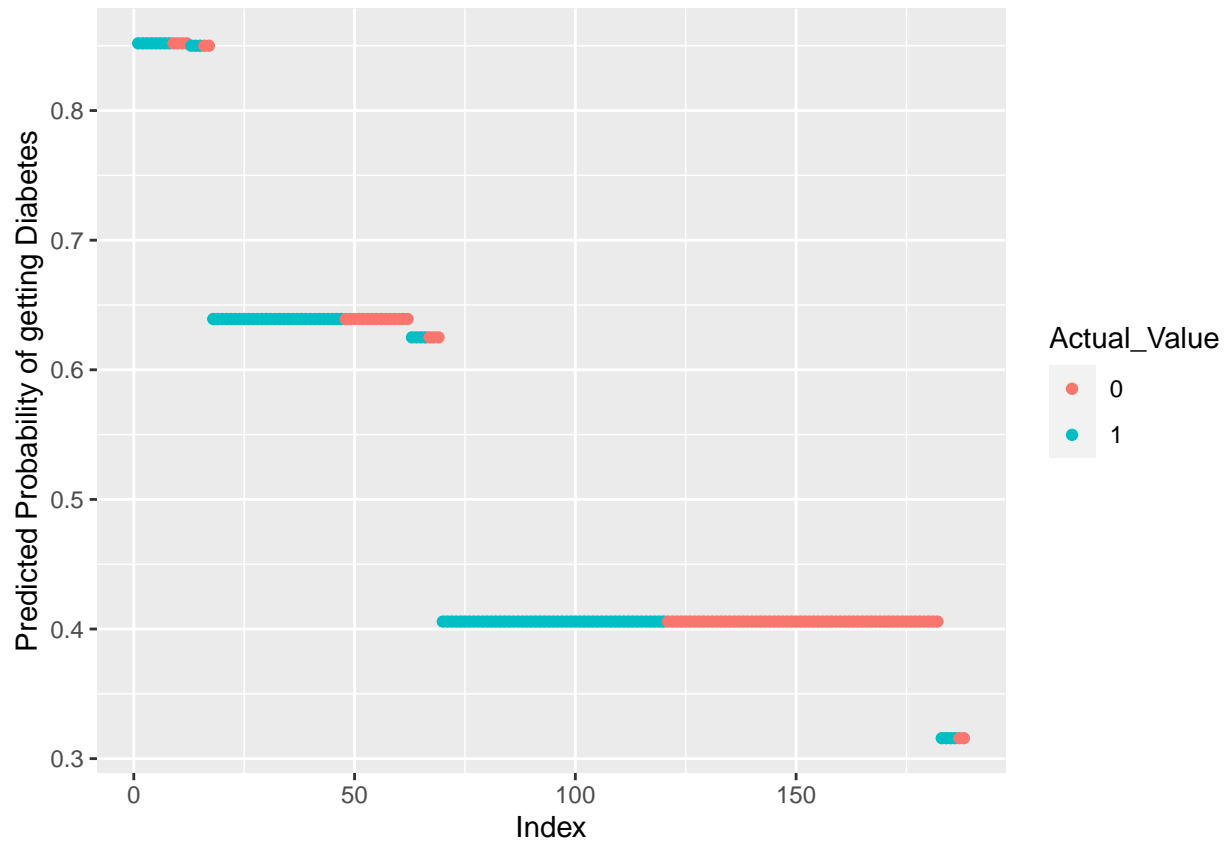
```
Area under the curve: 0.5819
```

- A new dataframe with Predicted Prob, Actual Value and Predicted Value

```
predicted_data <- data.frame(Probs = probTest, Actual_Value= actualTest ,Predicted_Value = predTest)
#predicted_data$Probs.0 <- Class 0 Probability
#predicted_data$Probs.1 <- Class 1 Probability
predicted_data <- predicted_data[order(predicted_data$Probs.1, decreasing=TRUE),] # Sort on Probability
predicted_data$Rank <- 1:nrow(predicted_data) # Add a new variable rank
```

- plot the graph

```
ggplot(data=predicted_data, aes(x=Rank, y=Probs.1)) +
 geom_point(aes(color = Actual_Value)) + xlab("Index") + ylab("Predicted Probability of getting Diabet")
```



## Step 6

- Use model to make predictions on newdata. Note we can specify the newdata as data.frame with one or many records

```
#newData <- data.frame(Nbr_Preg = 4 , Glucose_test = 100, Triceps_SF=40,BP =95, S_insulin = 150, BMI= 3)

#predProbability <-predict(DTmodel, newData, type='prob')
#predProbability

Performnce measures -
#setseed(1), gini
Simplicity = 15 leaves
Accuracy = 0.734
AUC = 0.7627

#setseed(1), information
Simplicity = 10 leaves
Accuracy = 0.71
AUC = 0.7834
```

## Step 7

- EXAMINING STABILITY - Creating Decile Plots for Class 1 or 0 Sort



```

#-----Create empty df-----
#decileDF<- data.frame(matrix(ncol=3,nrow = 0))
#colnames(decileDF)<- c("Decile","per_correct_preds","No_correct_Preds","cum_preds")
#-----Initialize variables
#num_of_deciles=10
#Obs_per_decile<-nrow(predicted_data)/num_of_deciles
#decile_count=1
#start=1
#stop=(start-1) + Obs_per_decile
#prev_cum_pred<-0
#x=0
#-----Loop through DF and create deciles
#while (x < nrow(predicted_data)) {
subset<-predicted_data[c(start:stop),]
correct_count<- ifelse(subset$Actual_Value==subset$Predicted_Value,1,0)
no_correct_Preds<-sum(correct_count,na.rm = TRUE)
per_correct_Preds<-(no_correct_Preds/Obs_per_decile)*100
cum_preds<-no_correct_Preds+prev_cum_pred
addRow<-data.frame("Decile"=decile_count,"per_correct_preds"=per_correct_Preds,"No_correct_Preds"=no
decileDF<-rbind(decileDF,addRow)
prev_cum_pred<-prev_cum_pred+no_correct_Preds
start<-stop+1
stop=(start-1) + Obs_per_decile
x<-x+Obs_per_decile
decile_count<-decile_count+1
#}
#-----Stability plot (correct preds per decile)
#plot(decileDF$Decile,decileDF$per_correct_preds,type = "l",xlab = "Decile",ylab = "Percentage of corre

```