

DT Scrum cycle Exercise

Phillip Llewellyn

7/19/2021

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(15)
newDataset_lead_1 <-sample.split(Y=data_lead_1$lead, SplitRatio = 0.30)
newDataset_lead_0 <-sample.split(Y=data_lead_0$lead, SplitRatio = 0.65)

trainData <-rbind(data_lead_1[newDataset_lead_1,], data_lead_0[newDataset_lead_0,])
testData <- rbind(data_lead_1[!newDataset_lead_1,][1:130,], data_lead_0[!newDataset_lead_0,])

summary(trainData$lead)
```

```
## 0 1
## 227 231
```

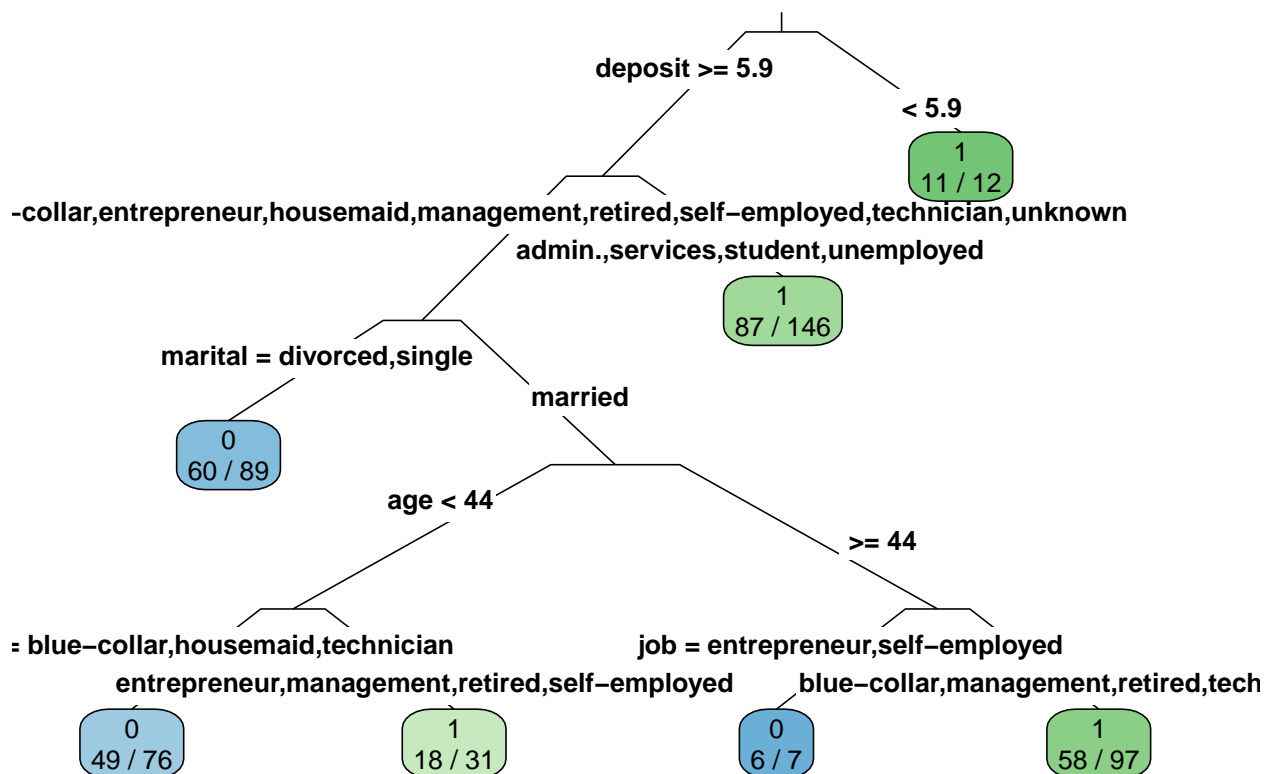
```
summary(testData$lead)
```

```
## 0 1
## 123 130
```

- Fit a Decision Tree using training data

- ```
The . specifies all other columns (Class ~ .)
DTmodel <- rpart(lead ~ education + age + job + marital + deposit + balance + loan + housing)
```

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



```
#try extra with 2,8,4, 101
```

- 3

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

```
## n= 458
##
## node), split, n, loss, yval, (yprob)
##      * denotes terminal node
##
## 1) root 458 227 1 (0.49563319 0.50436681)
##    2) deposit>=5.855 446 220 0 (0.50672646 0.49327354)
##      4) job=blue-collar,entrepreneur,housemaid,management,retired,self-employed,technician,unknown 3
##        8) marital=divorced,single 89 29 0 (0.67415730 0.32584270) *
##        9) marital=married 211 104 0 (0.50710900 0.49289100)
##          18) age< 43.5 107 45 0 (0.57943925 0.42056075)
##            36) job=blue-collar,housemaid,technician 76 27 0 (0.64473684 0.35526316) *
##            37) job=entrepreneur,management,retired,self-employed 31 13 1 (0.41935484 0.58064516) *
##          19) age>=43.5 104 45 1 (0.43269231 0.56730769)
##            38) job=entrepreneur,self-employed 7 1 0 (0.85714286 0.14285714) *
##            39) job=blue-collar,management,retired,technician 97 39 1 (0.40206186 0.59793814) *
##    5) job=admin.,services,student,unemployed 146 59 1 (0.40410959 0.59589041) *
## 3) deposit< 5.855 12 1 1 (0.08333333 0.91666667) *
```

- 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 59 43
##           1 64 87
```

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

```
## [1] 57.70751
```

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

```
## [1] 57.61589
```

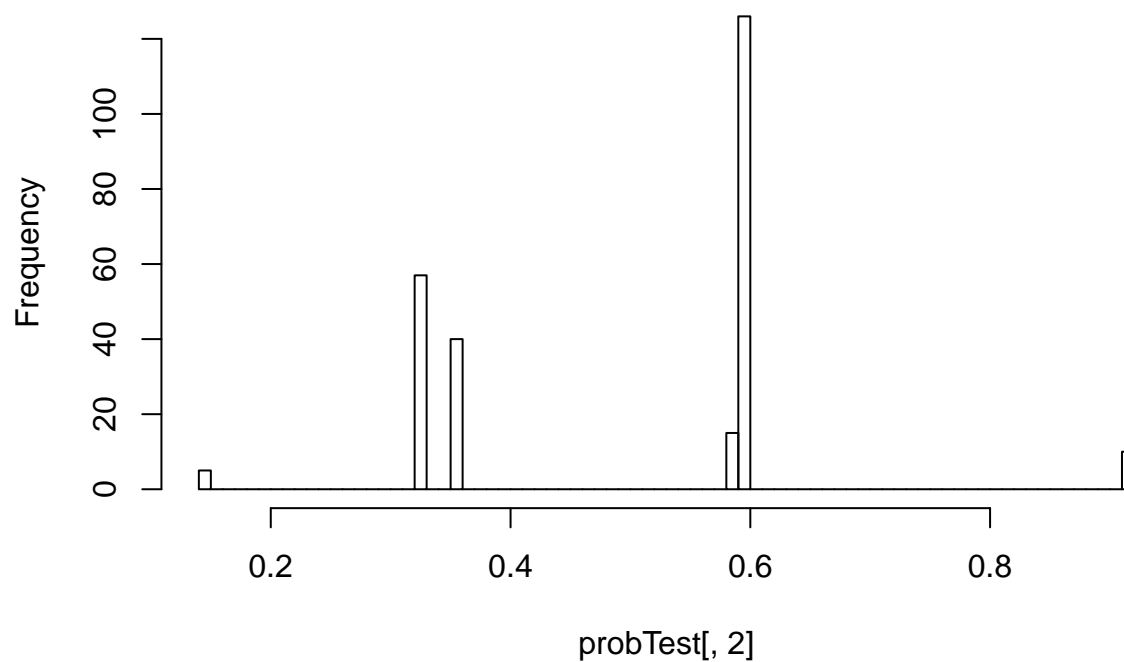
```
#calculate specificity
specificity <- t1[1,1]/sum(t1[1,]) *100
specificity
```

```
## [1] 57.84314
```

- Visualization of probabilities

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

Histogram of probTest[, 2]



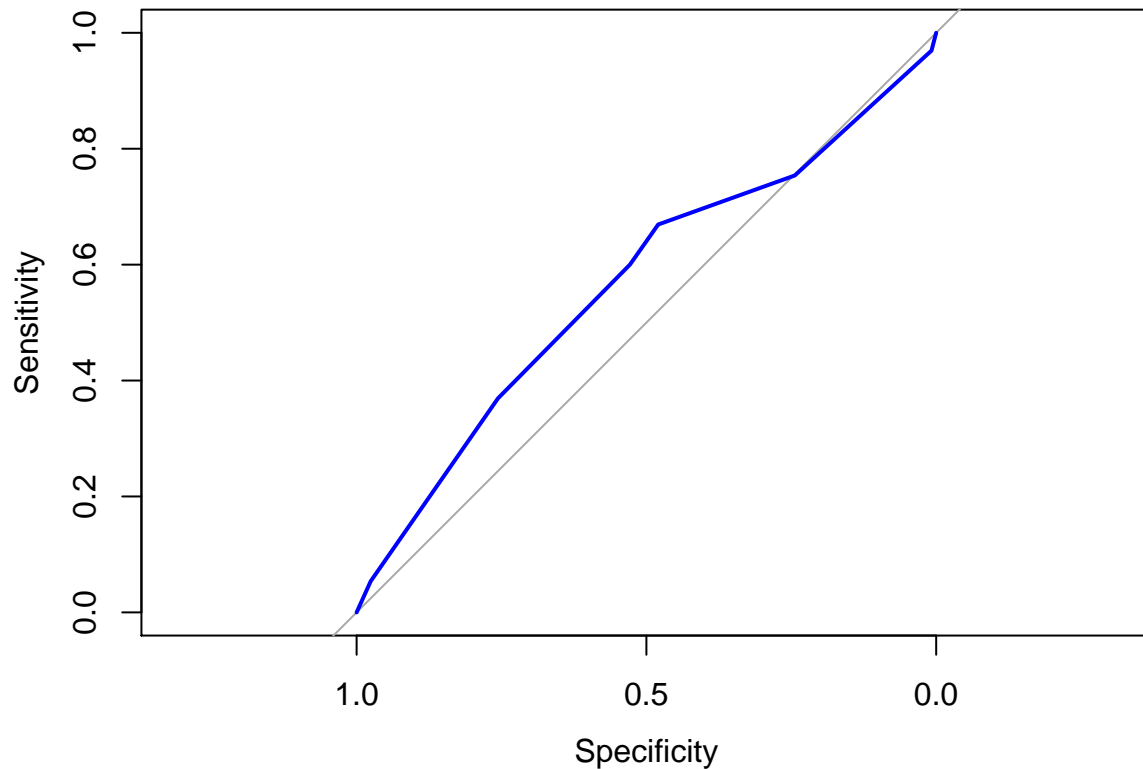
- ROC and Area Under the Curve

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

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

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

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



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

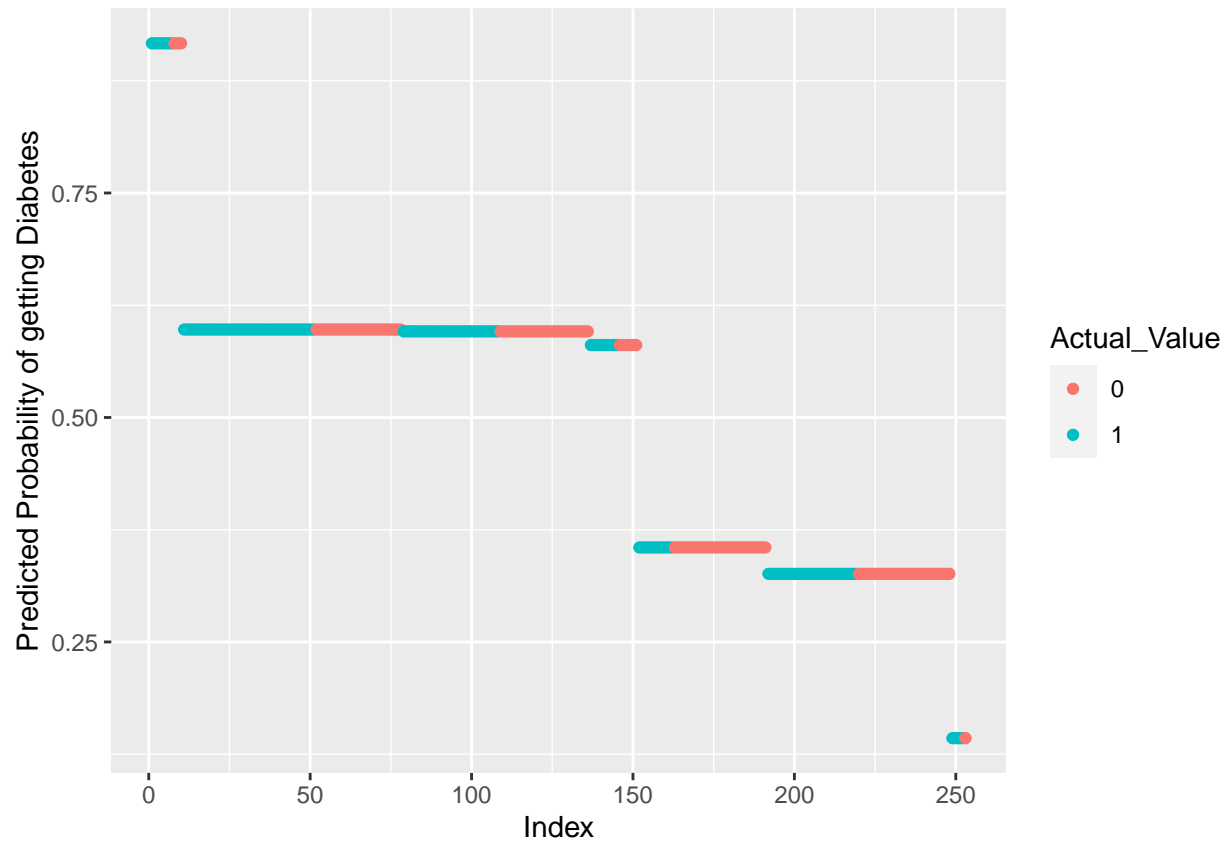
```
## Area under the curve: 0.5673
```

- 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

```