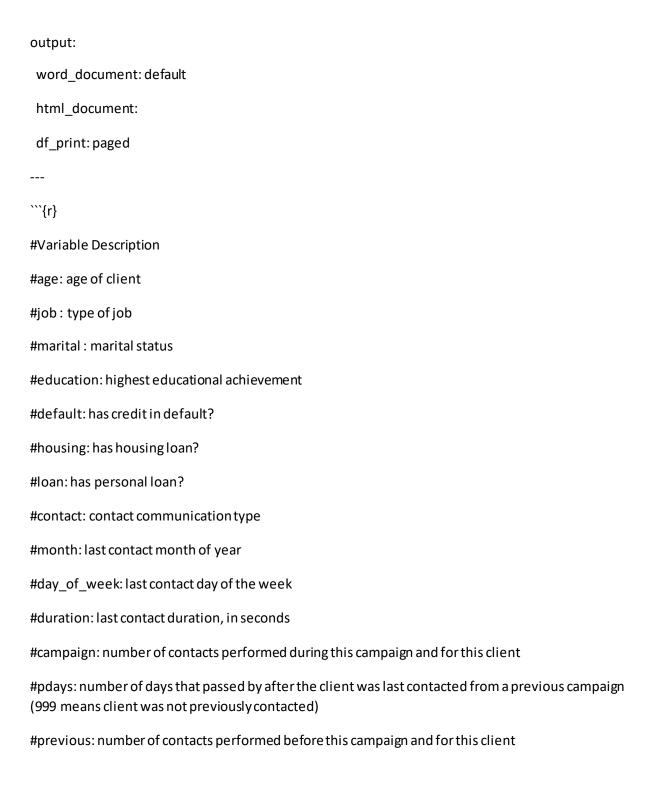
Assignment 11.2



```
#poutcome: outcome of the previous marketing campaign
#emp.var.rate: employment variation rate - quarterly indicator
#cons.price.idx: consumer price index - monthly indicator
#cons.conf.idx: consumer confidence index - monthly indicator
#euribor3m: euribor3 month rate - daily indicator
#nr.employed: number of employees - quarterly indicator
#y - has the client subscribed a term deposit?
## The data set can be obtained from http://archive.ics.uci.edu/ml/datasets/Bank+Marketing
## DATASET UNDERSTANDING
library(readr)
bank full <- read delim("C:/Sourav/R/bank-full.csv", ";", escape double =
FALSE, trim_ws = TRUE)
#Lets look at dataset and generate initial understanding about the column types
str(bank full)
#A deep check for NA in a particular column let say age
if(length(which(is.na(bank full$age)==TRUE)>0)){
print("Missing Value found in the specified column")
} else
print("All okay: No Missing Value found in the specified column")
# Check another example say
if(length(which(is.na(bank_full$campaign)==TRUE)>0)){print("Missing Value found in the specified
column")} else
print("All okay: No Missing Value found in the specified column")
```

head(bank_full) ## Displays first 6 rows for each variable

str(bank_full) ## Describes each variables

summary(bank full) ## Provides basic statistical information of each variable

DATA EXPLORATION - Check for Missing Data

Option 1

is.na(bank_full) ## Displays True for a missing value

Since it is a large dataset, graphical display of missing values will prove to be easier

##Option 2

require(Amelia)

missmap(bank_full,main="Missing Data - Bank ", col=c("red","grey"),legend=FALSE)

No red colour stripes are visible. hence no missing values.

summary(bank_full) ## displays missing values if any under every variable

#The Pearson's chi-squared test of independence is one of the most basic and common hypothesis tests in the statistical analysis of categorical data. It is a significance test. Given two categorical random variables, X and Y, the chi-squared test of independence determines whether or not there exists a statistical dependence between them. Formally, it is a hypothesis test. The chi-squared test assumes a null hypothesis and an alternate hypothesis. The general practice is, if the p-value that comes out in the result is less than a pre-determined significance level, which is 0.05 usually, then we reject the null hypothesis.

#H0: The The two variables are independent

#H1: The The two variables are dependent

#The null hypothesis of the chi-squared test is that the two variables are independent and the alternate hypothesis is that they are related.

#To establish that two categorical variables (or predictors) are dependent, the chi-squared statistic must have a certain cutoff. This cutoff increases as the number of classes within the variable (or predictor) increases.

#i. Pearson's chi-squared test of independence (significance test)

Is there any association between Job and default?

```
with(bank_full, chisq.test(job, default))
with(bank_full, table(job, default))
# OR
with(bank_full, prop.table(table(job, default)))
#Pearson's Chi-squared test
```

```
data: job and default
X-squared = 60.343, df = 11, p-value = 8.008e-09
               default
job
                  no
                       yes
                       74
  admin.
                5097
  blue-collar
                9531
                      201
                1432
                       55
  entrepreneur
  housemaid
                1218
                       22
                9294
  management
                      164
                2238
                       26
  retired
  self-employed 1546
                       33
                       75
  services
                4079
  student
                 935
  technician
                7467
                      130
  unemployed
                       30
                1273
                        2
  unknown
                 286
               default
iob
                           no
                1.127381e-01 1.636770e-03
  admin.
  blue-collar
                2.108115e-01 4.445821e-03
  entrepreneur 3.167371e-02 1.216518e-03
               2.694035e-02
                              4.866072e-04
  housemaid
  management 2.055694e-01
                              3.627436e-03
                4.950123e-02 5.750813e-04
  retired
  self-employed 3.419522e-02 7.299109e-04
  services
              9.022141e-02
                              1.658888e-03
  student
                2.068081e-02 6.635553e-05
  technician 1.651589e-01 2.875406e-03
```

p-value = 8.008e-09

#Pearson's Chi-squared test

#since the p-value is < 2.2e-16 is less than the cu\$t-off value of 0.05, we can reject the null hypothesis in favor of alternative hypothesis and conclude, that the variables, (job & default- p-value = 8.008e-09) are dependent to each other.

b. Is there any significant difference in duration of last call between people having housing loan or not?

```
with(bank_additional_full, chisq.test(duration, housing))
with(bank_additional_full, table(duration, housing))
# OR
with(bank_additional_full, prop.table(table(duration, housing)))
#data: duration and housing
#X-squared = 3162.3, df = 3086, p-value = 0.1657
#P value is above 0.05#
```

```
Chi-squared approximation may be incorrect
        Pearson's Chi-squared test
        duration and housing
data:
X-squared = 3162.3, df = 3086, p-value = 0.1657
         housing
duration no unknown yes
                     0
    0
           2
                         1
    1
2
3
                     0
           1
                     0
                         0
           2
                     0
                         1
    4
           2
                        10
                     0
    5
6
          16
                        14
          13
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    7
          22
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                        42
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                        35
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          34
                        45
          24
    12
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    13
          44
                        33
    14
          25
                     2
                        43
    15
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          34
    16
          35
                        44
    17
          34
                        41
          43
                        40
```

19 24	3 34		
20 29			
21 30	0 32 1 42 2 39 5 39 2 32 2 38		
21 30	1 42		
22 35	2 39		
23 21	5 39		
24 20	2 22		
24 30	2 32		
25 25	2 38		
26 23	1 37		
27 21	1 37 1 33		
27 31 28 25	1 33 0 24 0 36		
28 25	0 24		
29 31	0 36		
20 17	2 25		
30 17	2 35 3 32		
31 28	3 32		
32 20	1 21		
32 20 33 19	0 27		
33 19	0 27		
34 31	3 34		
35 34	3 30		
36 12	1 30		
35 34 36 42 37 32	1 39 2 36		
37 32	Z 36		
38 26	3 34 3 30 1 39 2 36 2 32 0 39		
39 32	0 39		
10 36	2 20		
40 26	2 38 2 55 1 45 2 46 3 49 3 39 3 37 3 45 3 46 3 44 3 52 1 59		
41 33	2 55		
42 35	2 55 1 45		
42 35 43 31	2 46		
43 31	2 46		
44 33	3 49 3 39 3 37 3 45		
45 28	3 39		
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47 25	3 45		
48 43	3 46		
49 49	3 44		
49 49	3 44		
50 41	3 52		
51 41	1 59		
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53 49	0 44		
54 46	2 58		
55 48	4 69		
55 48 56 51	2 57		
30 31	2 57 3 65		
57 41	3 65		
58 44	0 66		
59 53	6 72		
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60 47	1 57		
61 49	6 68		
62 49	0 59		
63 55	1 71		
03 33	1 71 2 74		
64 63	2 74		
65 57	2 64		
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67 65	5 1 0		
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68 68	5 67		
69 63	3 64		
70 -50	3 64 3 67		
70 59	3 67		
71 76	9 67		
72 63	7 91		
73 74	0 00		
	8 85		
74 64	3 69		
75 65	0 73		

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81	69	6	72	
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83	59	6	84	
84	66	6	50	
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85	85	1	84	
86	55	3 3 5 3 2	70	
87	70	3	89	
88	64	5	81	
89	68	3	82	
90	73	2	94	
	73	3	70	
91	75	2	70	
92	72	7	77	
93	76	6	69	
94	66	2	68	
95	63	5	80	
96	86		67	
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98	70	2	72	
99	55	3	71	
100	61	2	82	
101	62	3	80	
102	64	4	73	
103	68	1	70	
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104	70	10	81	
105	62	4	79	
106	67	4	88	
107	60	6	84	
108	62	2	73	
109	66	1	91	
110	71	2	68	
		3 2 3	96	
111	72	2	86	
112	61	3	80	
113	62	1	79	
114	74	6	76	
115	58	1	76	
116	62	5	59	
117	64	5 2	68	
118	49	1	81	
119	72	4	79	
119	7 Z	4	7 9 C 0	
120	52	2	68	
121	61	4	76	
122	69	4	84	
123	69	6	74	
124	65	5	94	
125	67	5	80	
126	62	2	88	
120		2	7.5	
127	68	3	75	
128	70	4	73	
129	64	2	70	
130	62	4	76	
131	69	5	60	
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133 57	4 82		
134 74	1 58		
135 78	9 69		
136 77	8 83		
137 61	6 56		
138 51	4 64		
139 87	5 63 2 79		
140 64			
141 52	4 62		
142 57	1 58		
143 63	1 58 5 65		
144 64	2 71		
145 59	2 71 3 68		
	3 06		
146 54	3 45		
147 56	7 68		
148 51	6 66		
149 51	0 68		
150 49	2 82		
151 56	2 82 3 70 2 64		
152 49	2 64		
152 47	6 67		
153 47	6 67		
154 62	8 66		
155 63	5 68 5 76		
156 47			
157 71	4 70		
158 43	4 82		
159 65	4 71		
160 48	4 85		
161 57	2 60		
101 37	3 69		
162 46	3 57		
163 46	3 64 4 71		
164 55	4 71		
165 66	3 67		
166 73	1 68		
167 44	4 57		
168 59	1 71		
169 50	1 71 3 53		
170 37	3 60		
	3 60 3 53		
171 59			
172 53	2 68		
173 51	3 71		
174 57	2 63		
175 48	2 65		
176 39	4 58		
177 47			
178 59	3 56 5 63		
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	7 55		
180 58	3 56		
181 49	1 63		
182 39	5 57		
183 39	1 50		
184 56	3 54		
185 56	3 55		
186 37	1 48		
	1 1 0		
187 54	2 52		
188 58	1 55		
189 63	2 49		

100 54 2 40	
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201 41 2 67	
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206 50 1 41 207 54 2 58 208 46 3 41 209 45 2 47 210 42 2 56 211 50 1 57	
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229 26 3 40 230 36 6 40	
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254 27	1 48 1 43 1 33 4 41 1 33		
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257 36	3 32 1 38		
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259 33	2 36		
260 23	0 38		
261 29	1 32		
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263 37	1 36		
264 31	0 30		
265 23	0 43		
266 26	0 32		
267 33	1 38		
268 35	4 32		
269 23	4 32 0 31		
269 23 270 38	0 31		
270 38	1 18		
271 27	5 25 5 36		
272 26	5 36		
273 23	0 37		
274 23	1 32		
275 21	1 34		
276 23	2 24 1 29 1 25		
277 33 278 27	1 29		
278 27	1 25		
279 19	2 22		
280 27	0 30		
281 30	0 31		
282 21	4 31		
283 31	1 30		
284 27	0 26		
285 29	1 30		
286 19	0 29		
287 25	0 21		
288 24	2 31		
289 23	2 28		
290 29	1 26		
	2 28		
291 29	2 28		
292 18	0 35		
293 28	0 34		
294 24	1 35		
295 35	4 28 1 23		
296 33	1 23		
297 28	3 32 1 25		
298 29	1 25		
299 22	1 24		
300 18	0 28		
301 35	2 25		
302 20	1 25		
303 16	0 23		

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    323
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                   0
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    324
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          17
                   0
                      25
    325
    326
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                   0
                      31
    327
          24
                   1
                       16
                   1
    328
                       29
         19
                   1
    329
          25
                       34
                   0
                       18
    330
         10
          18
                   1
                       16
    331
                   2
                       24
    332
          27
 [ reached getOption("max.print") -- omitted 1211 rows ]
        housing
duration
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                    no
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    0
          2.427892e-05 0.000000e+00 7.283675e-05
          4.855783e-05 0.000000e+00 2.427892e-05
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    2
          2.427892e-05 0.000000e+00 0.000000e+00
          4.855783e-05 0.000000e+00 2.427892e-05
          4.855783e-05 0.000000e+00 2.427892e-04
    5
          3.884627e-04 0.000000e+00 3.399048e-04
    6
          3.156259e-04 0.000000e+00 5.826940e-04
          5.341362e-04 2.427892e-05 7.526464e-04
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          6.555307e-04 7.283675e-05 9.468777e-04
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          8.012042e-04 4.855783e-05 1.019714e-03
          8.740410e-04 2.427892e-05 8.497621e-04
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          7.283675e-04 4.855783e-05 7.769253e-04
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     7.526464e-04 2.427892e-05 8.012042e-04
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     6.069729e-04 0.000000e+00 5.826940e-04
29
     7.526464e-04 0.000000e+00 8.740410e-04
30
     4.127416e-04 4.855783e-05 8.497621e-04
31
     6.798097e-04 7.283675e-05 7.769253e-04
32
     4.855783e-04 2.427892e-05 5.098572e-04
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     4.612994e-04 0.000000e+00 6.555307e-04
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     8.254832e-04 7.283675e-05 7.283675e-04
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     1.019714e-03 2.427892e-05 9.468777e-04
37
     7.769253e-04 4.855783e-05 8.740410e-04
     6.312518e-04 4.855783e-05 7.769253e-04
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     8.012042e-04 4.855783e-05 1.335340e-03
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     8.497621e-04 2.427892e-05 1.092551e-03
     7.526464e-04 4.855783e-05 1.116830e-03
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     8.012042e-04 7.283675e-05 1.189667e-03
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     6.798097e-04 7.283675e-05 9.468777e-04
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     8.983199e-04 7.283675e-05 8.983199e-04
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     6.069729e-04 7.283675e-05 1.092551e-03
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     9.954356e-04 7.283675e-05 1.262504e-03
51
     9.954356e-04 2.427892e-05 1.432456e-03
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     1.165388e-03 9.711566e-05 1.213946e-03
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     1.189667e-03 0.000000e+00 1.068272e-03
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     1.116830e-03 4.855783e-05 1.408177e-03
     1.165388e-03 9.711566e-05 1.675245e-03
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     1.238225e-03 4.855783e-05 1.383898e-03
     9.954356e-04 7.283675e-05 1.578130e-03
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     1.068272e-03 0.000000e+00 1.602408e-03
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     1.286783e-03 1.456735e-04 1.748082e-03
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     1.189667e-03 1.456735e-04 1.650966e-03
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     1.383898e-03 4.855783e-05 1.553851e-03
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     1.383898e-03 7.283675e-05 1.165388e-03
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     1.578130e-03 1.456735e-04 1.845198e-03
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     1.796640e-03 1.942313e-04 2.063708e-03
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     1.359619e-03 7.283675e-05 2.087987e-03
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     1.723803e-03 0.000000e+00 1.626687e-03
80
     1.675245e-03 7.283675e-05 1.845198e-03
     1.675245e-03 1.456735e-04 1.748082e-03
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1.383898e-03 7.283675e-05 2.282218e-03
83
     1.432456e-03 1.456735e-04 2.039429e-03
     1.602408e-03 1.456735e-04 1.432456e-03
84
85
     2.063708e-03 2.427892e-05 2.039429e-03
86
     1.335340e-03 7.283675e-05 1.699524e-03
87
     1.699524e-03 7.283675e-05 2.160824e-03
88
     1.553851e-03 1.213946e-04 1.966592e-03
89
     1.650966e-03 7.283675e-05 1.990871e-03
90
     1.772361e-03 7.283675e-05 2.282218e-03
     1.820919e-03 4.855783e-05 1.699524e-03
91
92
     1.748082e-03 1.699524e-04 1.869477e-03
     1.845198e-03 1.456735e-04 1.675245e-03
93
     1.602408e-03 4.855783e-05 1.650966e-03
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     2.087987e-03 4.855783e-05 1.626687e-03
     1.918034e-03 7.283675e-05 1.845198e-03
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     1.699524e-03 4.855783e-05 1.748082e-03
99
     1.335340e-03 7.283675e-05 1.723803e-03
100
     1.481014e-03 4.855783e-05 1.990871e-03
101
     1.505293e-03 7.283675e-05 1.942313e-03
102
     1.553851e-03 9.711566e-05 1.772361e-03
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     1.383898e-03 4.855783e-05 1.529572e-03
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     9.468777e-04 2.427892e-05 1.213946e-03
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     7.526464e-04 7.283675e-05 1.311061e-03
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     1.189667e-03 4.855783e-05 1.068272e-03
199
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     1.311061e-03 4.855783e-05 1.408177e-03
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     1.019714e-03 4.855783e-05 1.359619e-03
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     1.019714e-03 7.283675e-05 1.092551e-03
226
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     9.468777e-04 9.711566e-05 9.468777e-04
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228
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229
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     6.312518e-04 2.427892e-05 8.254832e-04
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255
     6.069729e-04 2.427892e-05 9.468777e-04
256
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     8.740410e-04 7.283675e-05 7.769253e-04
     7.040886e-04 2.427892e-05 9.225988e-04
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259
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     5.584151e-04 0.000000e+00 9.225988e-04
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261
     8.497621e-04 7.283675e-05 8.254832e-04
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263
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     6.069729e-04 0.000000e+00 5.098572e-04
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     5.826940e-04 4.855783e-05 7.526464e-04
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     4.370205e-04 0.000000e+00 6.798097e-04
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     8.497621e-04 4.855783e-05 6.069729e-04
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307
     4.370205e-04 0.000000e+00 4.612994e-04
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     3.884627e-04 2.427892e-05 6.555307e-04
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2.427892e-04 0.000000e+00 5.584151e-04
      5.826940e-04 1.213946e-04 3.884627e-04
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      6.069729e-04 2.427892e-05 5.584151e-04
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     4.855783e-04 7.283675e-05 6.555307e-04
 313
 314
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 315
      4.370205e-04 4.855783e-05 4.612994e-04
 316
      5.584151e-04 4.855783e-05 4.855783e-04
      5.098572e-04 7.283675e-05 8.012042e-04
 317
     4.370205e-04 2.427892e-05 8.983199e-04
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 319
      6.798097e-04 4.855783e-05 3.884627e-04
 320
      3.884627e-04 2.427892e-05 7.283675e-04
 321
      3.399048e-04 0.000000e+00 5.098572e-04
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 329
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      4.370205e-04 2.427892e-05 3.884627e-04
      6.555307e-04 4.855783e-05 5.826940e-04
reached getOption("max.print") --
```

Is there any association between consumer price index and consumer?

```
#Is there any association between consumer price index and consumer?
with(bank_additional_full, chisq.test(cons.price.idx,cons.conf.idx))
with(bank_additional_full, table(cons.price.idx,cons.conf.idx))
# OR
with(bank_additional_full, prop.table(table(cons.price.idx,cons.conf.idx)))
```

#p-value < 2.2e-16 and it is very much less than 0.05.we can reject the null hypothesis in favor of alternative hypothesis and conclude, that the variables, (job & Marital-p-value < 2.2e-16),(con.price.idx , consumer- are dependent to each other.

```
Chi-squared approximation may be incorrect
Pearson's Chi-squared test

data: cons.price.idx and cons.conf.idx
X-squared = 1029700, df = 625, p-value < 2.2e-16

cons.conf.idx
cons.price.idx -50.8 -50 -49.5 -47.1 -46.2 -45.9 -42.7 -42 -41.8 -40.8 -40.4
```

0	92.201	0	0	0	0	0	0	0	0	0	0	
0	92.379	0	0	0	0	0	0	0	0	0	0	
0	92.431	0	0	0	0	0	0	0	0	0	0	
0	92.469	0	0	0	0	0	0	0	0	0	0	
0	92.649	0	0	0	0	0	0	0	0	0	0	
0	92.713	0	0	0	0	0	0	0	0	0	0	
0	92.756	0	0	0	0	0	10	0	0	0	0	
0	92.843	0	282	0	0	0	0	0	0	0	0	
0	92.893	0	0	0	0	5794	0	0	0	0	0	
0	92.963	0	0	0	0	0	0	0	0	0	715	
0	93.075	0	0	0	2458	0	0	0	0	0	0	
0	93.2	0	0	0	0	0	0	0	3616	0	0	
0	93.369	0	0	0	0	0	0	0	0	0	0	
0	93.444	0	0	0	0	0	0	0	0	0	0	
0	93.749	0	0	0	0	0	0	0	0	0	0	
0	93.798	0	0	0	0	0	0	0	0	0	0	
67	93.876	0	0	0	0	0	0	0	0	0	0	
0	93.918	0	0	0	0	0	0	6685	0	0	0	
0	93.994	0	0	0	0	0	0	0	0	0	0	
0	94.027	0	0	0	0	0	0	0	0	0	0	
0	94.055	0	0	0	0	0	0	0	0	0	0	
0	94.199	0	0	0	0	0	0	0	0	0	0	
0	94.215	0	0	0	0	0	0	0	0	0	0	
0	94.465	0	0	0	0	0	0	0	0	4374	0	
0	94.601	0	0	204	0	0	0	0	0	0	0	
0	94.767	128	0	0	0	0	0	0	0	0	0	
0	(cons.co	nf.id <u>x</u>									
cons.pr 33	ice.idx	-40.3	-40		-38.3	-37.5	-36.4	-36.1	-34.8	-34.6	-33.6	-
0	92.201	0	0	0	0	0	0	0	0	0	0	
0	92.379	0	0	0	0	0	0	0	0	0	0	
0	92.431	0	0	0	0	0	0	0	0	0	0	
0	92.469	0	0	0	0	0	0	0	0	0	178	

•	92.649	0	0	0	0	0	0	0	0	0	0	
0 172	92.713	0	0	0	0	0	0	0	0	0	0	
	92.756	0	0	0	0	0	0	0	0	0	0	
0	92.843	0	0	0	0	0	0	0	0	0	0	
	92.893	0	0	0	0	0	0	0	0	0	0	
0	92.963	0	0	0	0	0	0	0	0	0	0	
0	93.075	0	0	0	0	0	0	0	0	0	0	
0	93.2	0	0	0	0	0	0	0	0	0	0	
0	93.369	0	0	0	0	0	0	0	264	0	0	
0	93.444	0	0	0	0	0	0	5175	0	0	0	
0	93.749	0	0	0	0	0	0	0	0	174	0	
0	93.798	0	0	0	0	0	0	0	0	0	0	
0	93.876	0	212	0	0	0	0	0	0	0	0	
0	93.918	0	0	0	0	0	0	0	0	0	0	
0	93.994	0	0	0	0	0	7763	0	0	0	0	
0	94.027	0	0	0	233	0	0	0	0	0	0	
0	94.055	0	0	229	0	0	0	0	0	0	0	
0	94.199	0	0	0	0	303	0	0	0	0	0	
0	94.215	311	0	0	0	0	0	0	0	0	0	
0	94.465	0	0	0	0	0	0	0	0	0	0	
0	94.601	0	0	0	0	0	0	0	0	0	0	
0	94.767	0	0	0	0	0	0	0	0	0	0	
cons.pr	rice.idx	ons.co -31.4	nf.idx -30.1	-29.8	-26.9							
	92.201 92.379 92.431 92.469 92.649 92.756 92.843 92.963 93.075 93.2 93.369 93.444 93.749 93.798 93.876 93.918	//0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 357 0 0 0 0 0 0 0	0 267 0 0 0 0 0 0 0 0 0	0 0 447 0 0 0 0 0 0 0 0 0							

```
93.994
94.027
      ŏ
        ŏ
          Ŏ
            ŏ
  94.055
      0
        0
          0
            0
  94.199
      Ó
        0
          0
            0
  94.215
      0
        0
          0
            0
     0
        0
          0
  94.465
            0
  94.601
        0
          0
     0
            0
  94.767
      0
        0
          0
            0
    cons.conf.idx
-50.8
cons.price.idx
                -49.5
            -50
                    -47.1
46.2
  0.000000000
  0.000000000
0.000000000
  0.000000000
  0.0000000000
  0.000000000
  92.843 0.0000000000 0.0068466544 0.0000000000 0.0000000000
0.000000000
  0.1406720404
  0.000000000
  93.075 0.000000000 0.000000000 0.000000000 0.0596775760
0.000000000
  93.2
     0.000000000
0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  94.601 0.0000000000 0.000000000 0.0049528989 0.0000000000
0.000000000
  0.000000000
    cons.conf.idx
```

```
cons.price.idx
40.8
                  -41.8
      -45.9
          -42.7
               -42
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
0.000000000
  0.000000000
  93.2
    0.000000000 0.000000000 0.0877925609 0.0000000000
0.000000000
  0.0000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
93.918 0.000000000 0.1623045547 0.0000000000 0.000000000
0.000000000
  0.000000000
  0.0000000000
  0.000000000
  0.000000000
  0.0000000000
  94.465 0.0000000000 0.000000000 0.000000000 0.1061959794
0.000000000
  0.000000000
  94.767 0.000000000 0.000000000 0.000000000 0.00000
0.000000000
    cons.conf.idx
               -40
          -40.3
cons.price.idx
                  -39.8
      -40.4
38.3
  0.000000000
  0.0000000000
  0.000000000
```

```
0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
   93.2
0.000000000
  0.000000000
  0.000000000
  0.0000000000
  0.000000000
  93.876 0.0000000000 0.000000000 0.0051471302 0.000000000
0.000000000
  0.000000000
  0.000000000
0.000000000
  0.000000000
  94.215 0.000000000 0.0075507429 0.000000000 0.0000000000
0.0000000000
  0.0000000000
  0.000000000
cons.conf.idx
            -36.1
cons.price.idx
     -37.5
        -36.4
               -34.8
34.6
  0.0000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
92.756 0.000000000 0.000000000 0.000000000 0.00000
```

```
0.000000000
  0.000000000
  0.000000000
  93.2
     0.000000000
  93.369 0.000000000 0.000000000 0.000000000 0.0064096339
0.000000000
  93.444 0.000000000 0.000000000 0.1256433913 0.0000000000
0.000000000
0.000000000
  0.000000000
  0.000000000
  93.994 0.0000000000 0.1884772264 0.0000000000 0.0000000000
0.0000000000
  0.000000000
  0.0000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.000000000
    cons.conf.idx
cons.price.idx
29.8
       -33.6
            -33
                -31.4
                     -30.1
  92.201 0.000000000 0.000000000 0.0186947655 0.0000000000
0.000000000
  0.0000000000
  0.000000000
  92.649 0.000000000 0.000000000 0.000000000 0.0086675731
0.000000000
  92.713 0.000000000 0.0041759736 0.000000000 0.000000000
0.000000000
  0.000000000
  0.000000000
  0.000000000
  0.0000000000
  0.000000000
```

```
93.2
0.0000000000
       0.000000000
   0.000000000
   0.0000000000
   0.0000000000
   0.0000000000
   0.000000000
   0.000000000
   0.000000000
   0.000000000
   0.000000000
   0.0000000000
   0.0000000000
   0.000000000
   0.000000000
      cons.conf.idx
-26.9
cons.price.idx
   92.201 <u>0.0000</u>000000
   92.379 0.0000000000
92.431 0.0108526755
92.469 0.0000000000
   92.649
      0.0000000000
   92.713
92.756
      0.000000000
      0.0000000000
   92.843
      0.000000000
   92.893
      0.000000000
   92.963 0.0000000000
   93.075 0.0000000000
   93.2
93.369
       0.000000000
      0.000000000
   93.444
      0.000000000
   93.749
93.798
      0.000000000
      0.000000000
   93.876
      0.000000000
   93.918
93.994
      94.027 0.0000000000
   94.055
94.199
      94.215
94.465
      0.000000000
      0.000000000
   94.601 0.0000000000
     767 0.0000000000
```

Is the employment variation rate consistent across job types?

```
# with(bank_additional_full, chisq.test( job,emp.var.rate)) with(bank_additional_full, table( job,emp.var.rate) ) # OR with(bank_additional_full, prop.table(table( job,emp.var.rate)))
```

#p-value < 2.2e-16 is very much less than 0.05

```
Pearson's Chi-squared test
       job and emp.var.rate
X-squared = 4676.8, df = 99, p-value < 2.2e-16
                emp.var.rate
iob
                  -3.4
                         -3 -2.9 -1.8 -1.7 -1.1 -0.2 -0.1
                                                              1.1
                                                     3
                                                         940 1601 4284
  admin.
                  321
                         47
                             562 2231
                                        246
                                              187
  blue-collar
                          9
                              99
                                  2519
                                          58
                                               33
                                                     3
                                                         575 2295
                                                                   3599
                   64
  entrepreneur
                    24
                          1
                              38
                                   306
                                         14
                                                7
                                                     0
                                                         265
                                                              289
                                                                    512
                    32
                                                              229
  housemaid
                          9
                              41
                                   120
                                         18
                                               16
                                                     1
                                                         70
                                                                    524
  management
                    98
                         12
                             121
                                   593
                                         47
                                               38
                                                     0
                                                         522
                                                              553
                                                                    940
                  193
                         33
                                   338
                                         96
                                               83
                                                     0
                                                         72
                                                              215
                                                                    509
  retired
                             181
                         6
  self-employed
                   40
                              60
                                   287
                                          24
                                               12
                                                     0
                                                         187
                                                              253
                                                                    552
                         2
                                         47
                                                                  1477
  services
                    32
                              88 1040
                                               40
                                                     0
                                                         311
                                                              932
                   62
                         20
                                         72
                                               73
  student
                             144
                                   311
                                                         21
                                                               66
                                                                    106
  technician
                                                         575 1060
                  145
                         22
                             234 1243
                                        110
                                              115
                                                     2
                                                                  3237
                          9
  unemployed
                              76
                                   164
                                         31
                                                     1
                   44
                                               28
                                                         141
                                                              171
                                                                    349
                          2
                    16
                              19
                                         10
                                                3
                                                     0
                                                                    145
  unknown
                                    32
                                                           4
                                                               99
                emp.var.rate
                                          -3
job
                          -3.4
                                                       -2.9
                                                                     -1.8
1.7
                 7.793532e-03 1.141109e-03 1.364475e-02 5.416626e-02
  admin.
5.972613e-03
  blue-collar
                 1.553851e-03 2.185102e-04 2.403613e-03 6.115859e-02
1.408177e-03
                 5.826940e-04 2.427892e-05 9.225988e-04 7.429348e-03
  entrepreneur
3.399048e-04
                 7.769253e-04 2.185102e-04 9.954356e-04 2.913470e-03
  housemaid
4.370205e-04
                 2.379334e-03 2.913470e-04 2.937749e-03 1.439740e-02
  management
1.141109e-03
                 4.685831e-03 8.012042e-04 4.394484e-03 8.206274e-03
  retired
2.330776e-03
  self-employed 9.711566e-04 1.456735e-04 1.456735e-03 6.968049e-03
5.826940e-04
  services
                 7.769253e-04 4.855783e-05 2.136545e-03 2.525007e-02
1.141109e-03
                 1.505293e-03 4.855783e-04 3.496164e-03 7.550743e-03
  student
1.748082e-03
                 3.520443e-03 5.341362e-04 5.681266e-03 3.017869e-02
  technician
2.670681e-03
                 1.068272e-03 2.185102e-04 1.845198e-03 3.981742e-03
  unemployed
7.526464e-04
```

```
3.884627e-04 4.855783e-05 4.612994e-04 7.769253e-04
  unknown
2.427892e-04
               emp.var.rate
job
1.4
                                      -0.2
                                                    -0.1
                                                                   1.1
                         -1.1
                4.540157e-03 7.283675e-05 2.282218e-02 3.887054e-02
  admin.
1.040109e-01
                8.012042e-04 7.283675e-05 1.396038e-02 5.572011e-02
  blue-collar
8.737982e-02
                1.699524e-04 0.000000e+00 6.433913e-03 7.016607e-03
  entrepreneur
 .243081e-02
                3.884627e-04 2.427892e-05 1.699524e-03 5.559872e-03
  housemaid
1.272215e-02
                9.225988e-04 0.000000e+00 1.267359e-02 1.342624e-02
  management
2.282218e-02
  retired
                2.015150e-03 0.000000e+00 1.748082e-03 5.219967e-03
1.235797e-02
  self-employed 2.913470e-04 0.000000e+00 4.540157e-03 6.142566e-03
1.340196e-02
  services
                9.711566e-04 0.000000e+00 7.550743e-03 2.262795e-02
3.585996e-02
                1.772361e-03 0.000000e+00 5.098572e-04 1.602408e-03
  student
2.573565e-03
                2.792075e-03 4.855783e-05 1.396038e-02 2.573565e-02
  technician
7.859085e-02
  unemployed
                6.798097e-04 2.427892e-05 3.423327e-03 4.151695e-03
8.473342e-03
                 7.283675e-05 0.000000e+00 9.711566e-05 2.403613e-03
  unknown
3.520443e-03
```

Is the employment variation rate same across education? Which group is more confident?

```
with(bank_additional_full, chisq.test( education,emp.var.rate))
with(bank_additional_full, table( education, emp.var.rate) )
# OR
with(bank_additional_full, prop.table(table( education,emp.var.rate)))
```

```
Pearson's Chi-squared test
       education and emp.var.rate
X-squared = 1451.6, df = 63, p-value < 2.2e-16
                       emp.var.rate
education
                                   -2.9
                         -3.4
                                         -1.8
  basic.4y
                         141
                                17
                                    106
                                          843
                                                 75
                                                      59
                                                                238
                                                                      993 1701
  basic.6y
                          36
                                 0
                                     35
                                          584
                                                 18
                                                      9
                                                                154
                                                                      592
                                                                           864
  basic.9y
                          69
                                16
                                    110 1628
                                                 53
                                                      27
                                                                504 1428 2210
  high.school
                         216
                                36
                                     358 2366
                                                183
                                                     143
                                                             4
                                                                809 1857
                                                                          3543
  illiterate
                           0
                                0
                                       3
                                            3
                                                 0
                                                       0
                                                             0
                                                                  3
                         131
                                19
                                                 93
                                                             3
                                                                470
  professional.course
                                    196 1041
                                                     113
                                                                      887 2290
  university.degree
                         411
                                70
                                    758 2403
                                                301
                                                     242
                                                              1414 1627 4942
```

```
316
                                             50
  unknown
                        67
                             14
                                                  42
                                                        0
                                                            91 377
                                                                     677
                     emp.var.rate
education
                                              -3
                                                         -2.9
                               -3.4
                       3.423327e-03 4.127416e-04 2.573565e-03 2.046713e-02
  basic.4y
                      8.740410e-04 0.000000e+00 8.497621e-04 1.417889e-02
  basic.6y
                       1.675245e-03 3.884627e-04 2.670681e-03 3.952608e-02
  basic.9y
                                8.740410e-04
                                                              5.744392e-02
  high.school
                 5.244246e-03
                                               8.691852e-03
  illiterate
                      0.000000e+00 0.000000e+00 7.283675e-05 7.283675e-05
  professional.course 3.180538e-03 4.612994e-04 4.758668e-03 2.527435e-02
                     9.978635e-03 1.699524e-03 1.840342e-02 5.834224e-02
  university.degree
                      1.626687e-03 3.399048e-04 2.355055e-03 7.672138e-03
  unknown
                      emp.var.rate
                               -1.7
education
                                                         -0.2
                                           -1.1
                      1.820919e-03 1.432456e-03 7.283675e-05 5.778382e-03
  basic.4y
                      4.370205e-04 2.185102e-04 0.000000e+00 3.738953e-03
  basic.6y
  basic.9y
                       1.286783e-03 6.555307e-04 0.000000e+00 1.223657e-02
  high.school
                 4.443042e-03
                                3.471885e-03
                                               9.711566e-05
                                                              1.964164e-02
                      0.000000e+00 0.000000e+00 0.000000e+00 7.283675e-05
  illiterate
  professional.course 2.257939e-03 2.743518e-03 7.283675e-05 1.141109e-02
  university.degree 7.307954e-03 5.875498e-03 0.000000e+00 3.433039e-02
  unknown
                      1.213946e-03 1.019714e-03 0.000000e+00 2.209381e-03
                     emp.var.rate
education
                                1.1
                      2.410896e-02 4.129844e-02
  basic.4y
  basic.6y
                      1.437312e-02 2.097698e-02
                       3.467029e-02 5.365640e-02
  basic.9y
  high.school
                  4.508595e-02
                                    8.602020e-02
  illiterate
                  4.855783e-05
                                    1.699524e-04
  professional.course 2.153540e-02 5.559872e-02
  university.degree
                      3.950180e-02 1.199864e-01
  unknown
                      9.153151e-03 1.643683e-02
```

```
bank_marketing_data <- read_delim("C:/Sourav/R/bank_marketing_data.csv", ";", escape_double = FALSE, trim_ws = TRUE) head(bank_marketing_data)
```

We look at difference between mean and median in summary if it's more there might be outliers

boxplot(bank_marketing_data\$age, main="Age Box plot",yaxt="n", xlab="Age", horizontal=TRUE, col=terrain.colors(2))

By plotting histogram we can ensure if there are outliers or not

DATA VISUALISATION

Use Box plots (Only for continuous variables)- To Check Ouliers

boxplot(bank_marketing_data\$age~bank_marketing_data\$contact, main=" AGE",ylab="age of customers",xlab="contact")

boxplot(bank_marketing_data\$age~bank_marketing_data\$job, main=" AGE",ylab="age of customers",xlab="job")

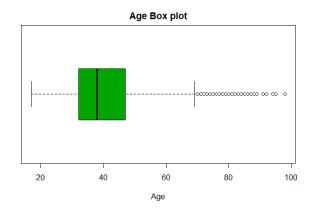
boxplot(bank_marketing_data\$age~bank_marketing_data\$education, main=" AGE",ylab="age of customers",xlab="education")

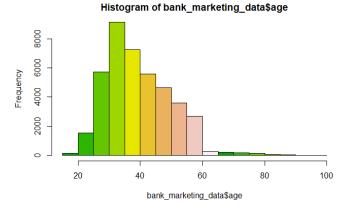
boxplot(bank_marketing_data\$age~bank_marketing_data\$marital, main=" AGE",ylab="age of customers",xlab="marital")

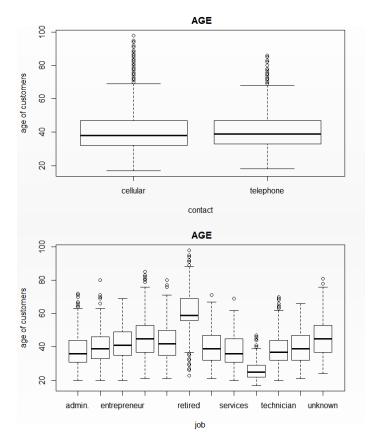
```
## Barplots for Categorical Variables
barplot(table(bank_marketing_data$job),col="red",main="JOB")
barplot(table(bank_marketing_data$marital),col="green",main="Marital")
barplot(table(bank_marketing_data$education),col="red",main="Education")
barplot(table(bank_marketing_data$emp.var.rate ),col="red",main="emp.var.rate")
hist(bank_marketing_data$age,col=terrain.colors(10))
```

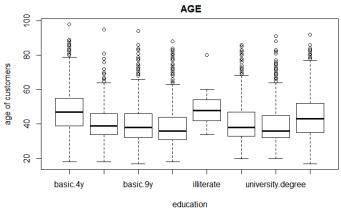
#Correlation Analysis What we saw in the box plot can be emphasized by correlation plot, It can tell if predictor is a good predictor or not a good predictor. This analysis can help us decide if we can drop some columns/predictors depending upon its correlation with the outcome variable. library(psych)

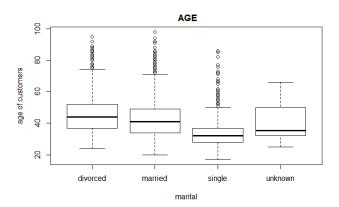
```
pairs.panels(bank_marketing_data[, c(1:8,17)]) pairs.panels(bank_marketing_data[, c(9:17)]) pairs.panels(bank_marketing_data[, c(1:8,19)])
```



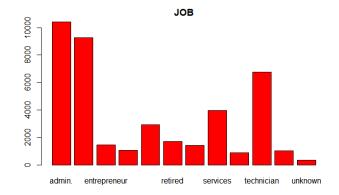


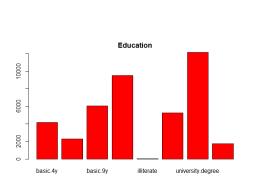


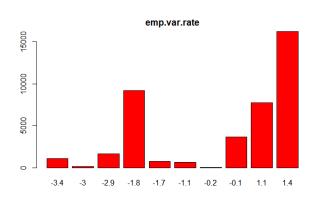


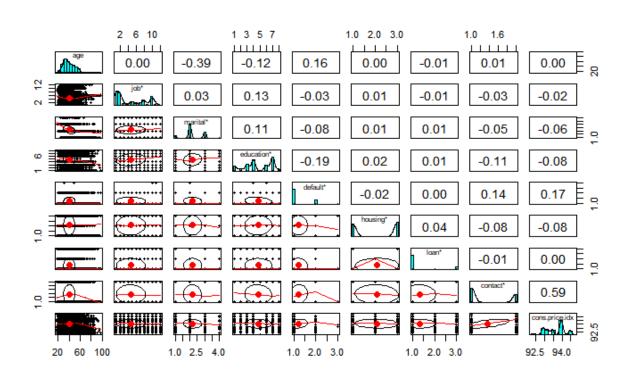


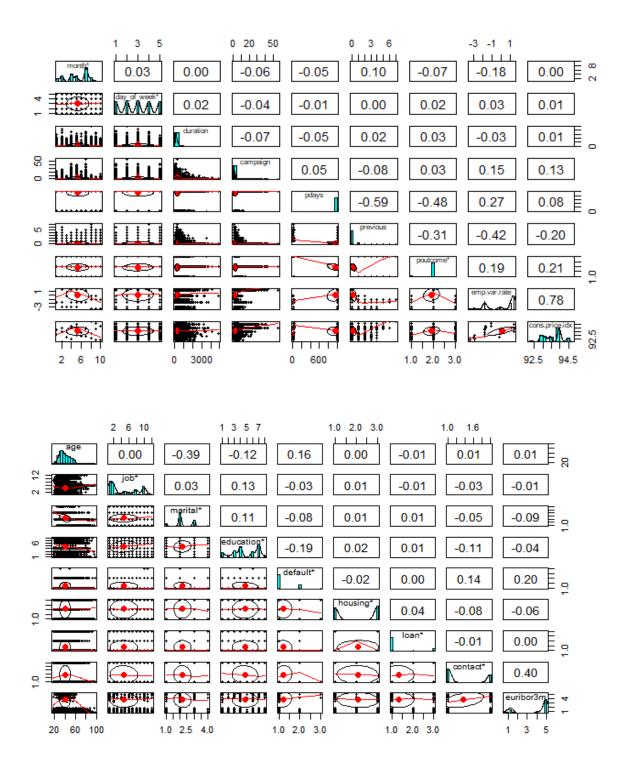












Subset Selection/ Feature-space reduction: Features-space can be reduced by selecting subsets based upon correlation values obtained ###########Subset Selection########### lib bank_marketing_data_sub<-bank_marketing_data[, c(1:4,7:9,12,14,15,17)]

str(bank marketing data sub)

pairs.panels(bank_marketing_data_sub)

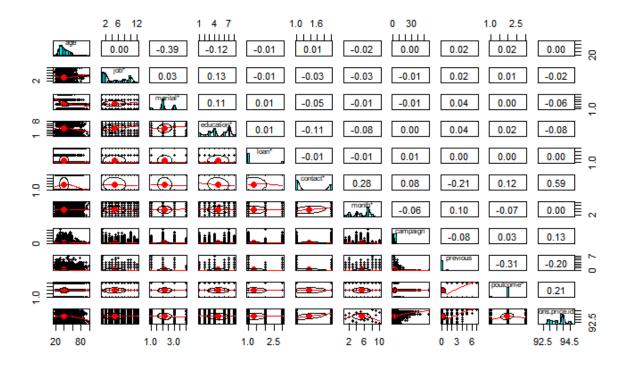
#bank_marketing_data_sub\$is_divorced <- ifelse(bank_marketing_data_sub\$marital == "divorced", 1, 0)

bank_marketing_data_sub\$is_nr.employed <- ifelse(bank_marketing_data_sub\$education == "employed", 1, 0)

#bank_marketing_data_sub\$is_single <- ifelse(bank_marketing_data_sub\$marital == "single",
1, 0)</pre>

bank_marketing_data_sub\$nr.employed <- NULL

str(bank_marketing_data_sub)

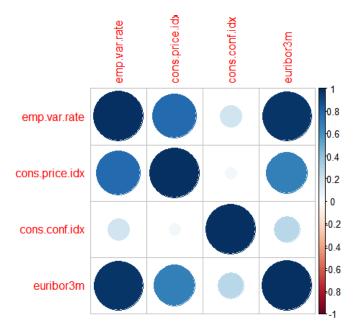


#scatter.smooth(x=bank_marketing_data\$job, y=bank_marketing_data\$emp.var.rate,
main="emp.var.rate ~ job") # scatterplot
load library
library(corrplot)
load the data
data<-bank_marketing_data
data(bank_marketing_data_sub)</pre>

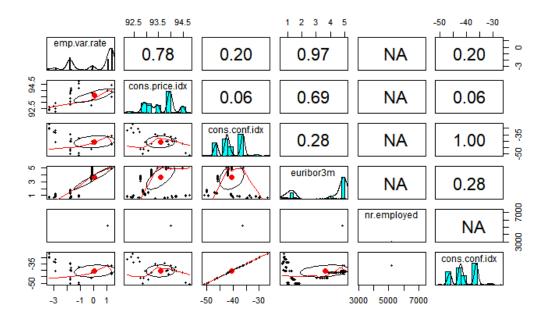
calculate correlations

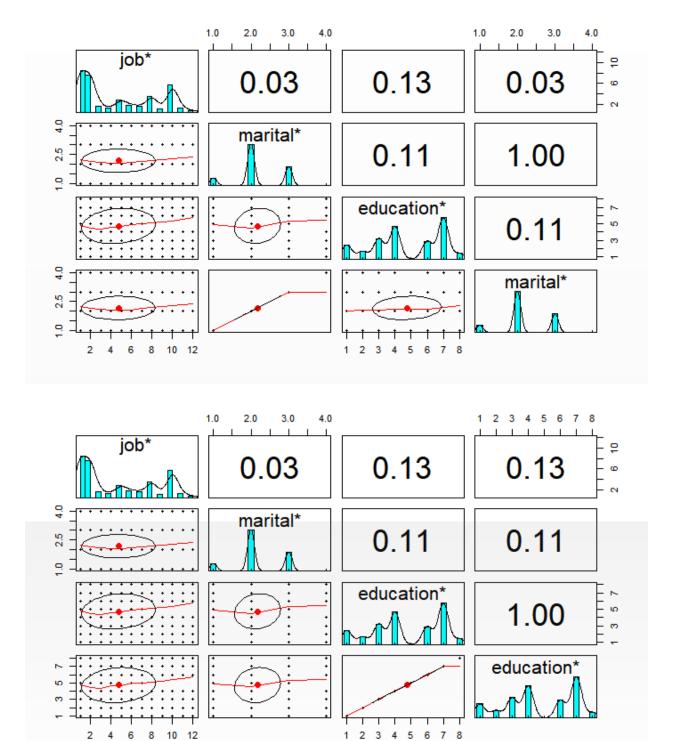
correlations <- cor(bank_marketing_data[,16:19])

create correlation plot corrplot(correlations, method="circle")



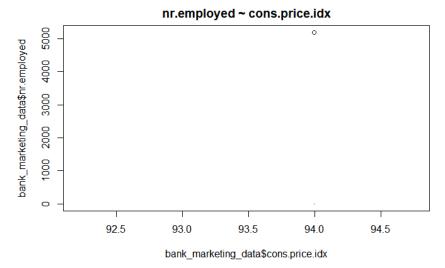
airs.panels(bank_marketing_data[, c(16:20,18)]) pairs.panels(bank_marketing_data[, c(2:4,3)]) pairs.panels(bank_marketing_data[, c(2:4,4)])



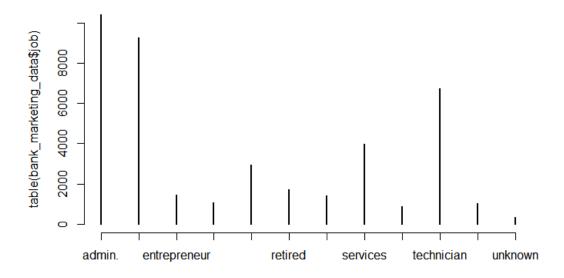


head(bank_marketing_data)

scatter.smooth(x=bank_marketing_data\$cons.price.idx, y=bank_marketing_data\$nr.employed, main="nr.employed ~ cons.price.idx")



#cor(bank_marketing_data\$age, bank_marketing_data\$emp.var.rate)
head(bank_marketing_data)
table(bank_marketing_data\$job)
table(bank_marketing_data\$marital)
plot(table(bank_marketing_data\$job))



library(psych)
pairs.panels(bank_marketing_data[,1:6])

