WriteUp D208 V2

College of Information Technology, Western Governors University

Tyson Biegler

December 22, 2024

Part I: Research Question

"What factors impact customer tenure?"

A1. The average customer Tenure is 35.5 months or 2.88 years I will investigate the factors that impact customer tenure since letting a customer go rather than retaining them can be a significant detriment to the company's profit, as noted by Amy Gallo of Harvard Business Review: "...acquiring a new customer is anywhere from five to 25 times more expensive than retaining an existing one" (Gallo, 2014).

A2. This analysis aims to create a multiple linear regression model that will assist in predicting customer tenure. Knowing the factors that increase or decrease the customer's tenure will help the executives make data-informed decisions that will benefit the company and keep the customer happy.

Part II: Method Justification

- **B1.** There are four assumptions of linear regression (Z. Bobbit, 2020).
 - 1. A linear relationship exists between the dependent and independent variables.
 - 2. The residuals follow a normal distribution.
 - 3. The residuals are homoscedastic. In other words, the residual plot should not show any signs of a pattern.
 - 4. The residuals are independent. The residuals cannot be dependent on the surrounding points. While there are only four assumptions to a linear model, other factors must be considered (**G. Martin, n.d.**).
 - 1. Multi-collinearity should be minimized so that multiple variables do not tell the same story. Multi-collinearity occurs when the independent variables are correlated with each other.
 - 2. Outliers of residuals. Residuals can have high leverage and outside of 2 standard deviations, meaning that they have a large impact on the coefficients of the data and are outliers. Just like any other outlier, these outliers should be investigated further to determine if they should be removed or retained.
- **B2.** I will be using R within R-Studio to perform this analysis. While Python can perform this same statistical analysis, it was not explicitly designed for this purpose. R, on the other hand, was specifically designed for statistical analysis (**Ihaka, n.d., p. 12**). Due to this, R is the more logical choice for performing statistical tasks. Secondly, I have more experience using R than I do with python. Ive used R to complete previous courses and I feel that it is more intuitive than python.
- **B3.** Tenure is a continuous variable representing the months a customer has been with the company, making it a valuable metric for understanding customer retention. Tenure can be influenced by numerous numeric and categorical variables simultaneously making multiple regression a viable option to consider assuming all of the

Part III: Data Preparation

- **C1.** I need to remove irrelevant columns such as customer_id, CaseOrder, and some other columns that have data not relevant to my question. Secondly I have to update the data types. The Categorical variables will be converted to factors and the remaining quantitative variables will be converted to integer or numeric depending on the values. Once I have all the data cleaned and prepared III be ready to feed it into an initial linear model.
- **C2.** The dependent variable I'm explaining is 'Tenure.' After I removed several columns of data that had to many unique entries or contained irrelevant information, such as customer id, or lat and Ing, I was left with around 70 independent variables, including the automatically generated dummy variables.

The numeric and integer types all include a min, 1st Qu, Median, Mean, 3rd Qu, and Max values whereas the factors include just the count for each level. The summary statistics below show all of the variables including the dependant variable, that I will be using in my linear model. I will explain how I ended up with these variables in the next few sections.

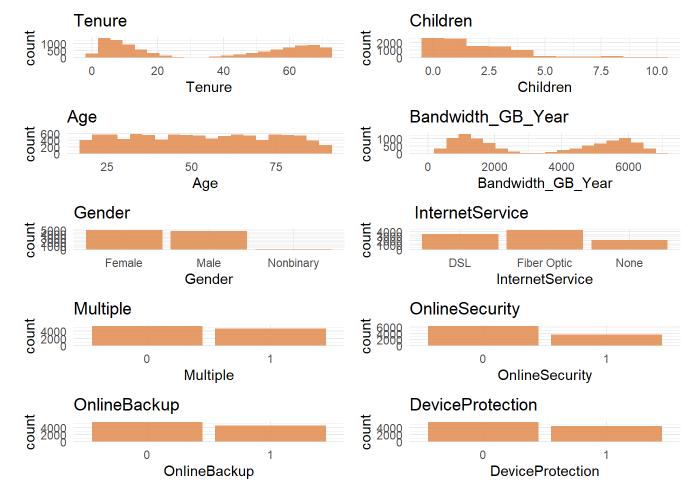
summary(churn)			

```
##
     Population
                          Area
                                      Children
                                                         Age
   Min. : 0
                    Rural :3327
                                   Min. : 0.000
                                                    Min. :18.00
##
   1st Qu.:
              738
                    Suburban:3346
                                   1st Qu.: 0.000
                                                    1st Qu.:35.00
   Median : 2910
                    Urban :3327
                                   Median : 1.000
                                                    Median:53.00
##
   Mean : 9757
                                   Mean : 2.088
##
                                                    Mean :53.08
   3rd Qu.: 13168
                                   3rd Qu.: 3.000
                                                    3rd Qu.:71.00
##
   Max. :111850
##
                                   Max.
                                          :10.000
                                                    Max.
                                                           :89.00
##
##
                               Marital
                                                Gender
       Income
                                                           Churn
   Min. :
                                   :2092
                                          Female :5025
                                                           0:7350
##
              348.7
                      Divorced
   1st Qu.: 19224.7
##
                      Married
                                   :1911
                                          Male
                                                  :4744
                                                           1:2650
##
   Median : 33170.6
                      Never Married:1956
                                          Nonbinary: 231
##
   Mean : 39806.9
                      Separated :2014
   3rd Qu.: 53246.2
##
                      Widowed
                                   :2027
##
   Max. :258900.7
##
##
                                                      Yearly_equip_failure
   Outage sec perweek
                          Email
                                        Contacts
##
   Min.
          : 0.09975
                      Min.
                             : 1.00
                                     Min.
                                            :0.0000
                                                      Min.
                                                             :0.000
##
   1st Qu.: 8.01821
                      1st Qu.:10.00
                                     1st Qu.:0.0000
                                                      1st Qu.:0.000
##
   Median :10.01856
                      Median :12.00
                                     Median :1.0000
                                                      Median:0.000
                      Mean :12.02
         :10.00185
                                     Mean :0.9942
                                                      Mean :0.398
##
   Mean
   3rd Qu.:11.96949
                      3rd Qu.:14.00
##
                                     3rd Qu.:2.0000
                                                      3rd Qu.:1.000
   Max. :21.20723
##
                      Max. :23.00
                                     Max. :7.0000
                                                      Max. :6.000
##
   Techie
                                  Port modem Tablet
##
                      Contract
                                                        InternetService Phone
   0:8321 Month-to-month:5456 0:5166
                                            0:7009
                                                     DSL
##
                                                                :3463
                                                                       0: 933
##
   1:1679
                          :2102 1:4834
                                            1:2991
                                                     Fiber Optic:4408
                                                                       1:9067
            One year
            Two Year
##
                          :2442
                                                     None
                                                                :2129
##
##
##
##
   Multiple OnlineSecurity OnlineBackup DeviceProtection TechSupport StreamingTV
##
##
   0:5392
            0:6424
                           0:5494
                                       0:5614
                                                        0:6250
                                                                    0:5071
   1:4608
                                                                    1:4929
##
            1:3576
                           1:4506
                                       1:4386
                                                        1:3750
##
##
##
##
##
##
   StreamingMovies PaperlessBilling
                                                    PaymentMethod
                                   Bank Transfer(automatic):2229
##
   0:5110
                   0:4118
   1:4890
##
                   1:5882
                                   Credit Card (automatic) :2083
##
                                   Electronic Check
                                                           :3398
                                   Mailed Check
                                                           :2290
##
##
##
##
##
       Tenure
                    MonthlyCharge
                                     Bandwidth_GB_Year Timely_response
                          : 79.98
##
   Min.
         : 1.000
                    Min.
                                    Min.
                                           : 155.5
                                                      1: 224
                    1st Qu.:139.98
##
   1st Qu.: 7.918
                                    1st Qu.:1236.5
                                                      2:1393
   Median :35.431
                    Median :167.48
                                    Median :3279.5
                                                      3:3448
```

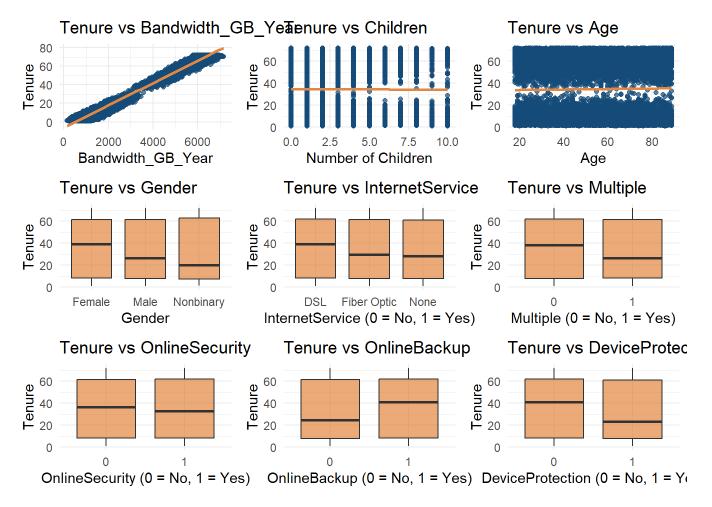
```
##
    Mean
                      Mean
                              :172.62
                                        Mean
           :34.526
                                               :3392.3
                                                           4:3358
##
    3rd Qu.:61.480
                      3rd Qu.:200.73
                                        3rd Qu.:5586.1
                                                           5:1359
                                                           6: 199
##
    Max.
           :71.999
                      Max.
                              :290.16
                                        Max.
                                               :7159.0
##
                                                           7: 19
    Timely_fixes Timely_replacements Reliability Options
##
                                                               Respectful
                                                                             Courteous
##
    1: 217
                  3
                         :3435
                                       1: 221
                                                    1: 206
                                                             3
                                                                     :3445
                                                                             1: 219
    2:1360
                  4
                                       2:1350
##
                         :3410
                                                    2:1378
                                                             4
                                                                     :3333
                                                                             2:1309
    3:3415
                                                             2
##
                  2
                         :1424
                                       3:3430
                                                    3:3462
                                                                     :1427
                                                                             3:3446
                  5
##
    4:3412
                         :1313
                                       4:3452
                                                    4:3417
                                                             5
                                                                     :1382
                                                                             4:3456
##
    5:1368
                  6
                         : 203
                                       5:1335
                                                    5:1321
                                                             6
                                                                     : 210
                                                                             5:1335
                                       6: 203
##
    6: 215
                  1
                         : 202
                                                    6: 204
                                                             1
                                                                     : 190
                                                                             6: 224
##
    7: 13
                  (Other): 13
                                       7:
                                            9
                                                    7:
                                                       12
                                                             (Other):
                                                                       13
                                                                                 11
                                                                             7:
##
    Active_listening
    3
           :3461
##
    4
           :3400
##
##
    2
           :1378
    5
##
           :1335
##
    1
           : 206
##
           : 205
    6
##
    (Other): 15
```

C3. After running stepwise model selection based on the Akaike Information Criterion (AIC) and Backward elimination, I was left with far fewer variables than the initial model that included over 70 variables. I eliminated more using VIF(), which I will explain later. The following charts are the distributions of the variables I included in the final "updated_model."

Univariate Distribution Plots:



Bivariate Distribution Plots:



C4. To begin with I will check for na values and duplicates. For linear regression to work properly I need to make sure all the data is the appropriate type. To do this I will be converting the survey responses to 'factor' while changing the names of the survey columns to be more intuitive. Next I will convert the remaining categorical columns to factors and the quantitative columns will be converted to integer or numeric depending on the values.

I need to drop irrelevant columns and convert data types to more appropriate ones to prepare the data. Some categorical variables have more than 8000 unique entries, which will also be dropped. I will not create any dummy variables because R automatically creates dummy variables or indicator variables in the linear model when a categorical variable is passed into the left of the "~", so long as the categorical variable is a factor datatype (Çetinkaya-Rundel et al., 2021).

C5. The prepared data set will be included in the uploaded documents. I have named it "CLEANED_churn.csv." Part IV: Model Comparison and Analysis

Part IV: Model Comparison and Analysis

D1. I created an initial model using all the variables mentioned in C2 by using the " \sim ., data = churn" method. Using a "." to the right of the tilda will include all variables in the data set.

summary(Initial_model1)

```
##
## Call:
## lm(formula = Tenure ~ ., data = training_set)
## Residuals:
##
       Min
                     Median
                1Q
                                 3Q
                                         Max
##
  -0.15449 -0.10738 0.07453 0.10508 0.16148
## Coefficients:
##
                                       Estimate Std. Error t value Pr(>|t|)
## (Intercept)
                                     -3.836e+00 2.854e-02 -134.392 < 2e-16
## Population
                                     -2.747e-09 8.908e-08 -0.031 0.97540
## AreaSuburban
                                     -9.197e-03 3.169e-03 -2.903 0.00371
## AreaUrban
                                     -4.122e-03 3.156e-03 -1.306 0.19157
## Children
                                     -3.760e-01 6.012e-04 -625.330 < 2e-16
## Age
                                     3.997e-02 6.196e-05 645.016 < 2e-16
## Income
                                     2.536e-08 4.610e-08 0.550 0.58225
                                     -3.994e-03 4.106e-03 -0.973 0.33074
## MaritalMarried
                                    -4.323e-04 4.050e-03 -0.107 0.91499
## MaritalNever Married
## MaritalSeparated
                                     4.931e-04 4.021e-03
                                                            0.123 0.90241
                                     -1.961e-03 4.008e-03 -0.489 0.62458
## MaritalWidowed
## GenderMale
                                     -7.917e-01 2.620e-03 -302.139 < 2e-16
## GenderNonbinary
                                      2.659e-01 8.691e-03 30.595 < 2e-16
                                      1.785e-03 4.128e-03 0.432 0.66541
## Churn1
                                      1.670e-04 4.330e-04 0.386 0.69969
## Outage_sec_perweek
## Email
                                     -3.520e-04 4.265e-04 -0.825 0.40919
## Contacts
                                     2.299e-04 1.296e-03 0.177 0.85921
## Yearly equip failure
                                     4.083e-04 2.035e-03 0.201 0.84097
                                    -1.266e-03 3.441e-03 -0.368 0.71296
## Techie1
                                     3.730e-03 3.474e-03 1.074 0.28300
## ContractOne year
## ContractTwo Year
                                     4.570e-03 3.294e-03 1.387 0.16534
## Port modem1
                                    -5.566e-04 2.585e-03 -0.215 0.82952
## Tablet1
                                     2.625e-03 2.814e-03
                                                             0.933 0.35102
## InternetServiceFiber Optic
                                     5.752e+00 4.262e-03 1349.615 < 2e-16
                                     4.600e+00 4.061e-03 1132.949 < 2e-16
## InternetServiceNone
## Phone1
                                     -3.347e-04 4.428e-03 -0.076 0.93975
## Multiple1
                                      2.672e-01 5.462e-03
                                                            48.912 < 2e-16
## OnlineSecurity1
                                     -8.315e-01 2.726e-03 -305.026 < 2e-16
## OnlineBackup1
                                     -3.566e-01 4.215e-03 -84.606 < 2e-16
## DeviceProtection1
                                     -5.956e-01 3.189e-03 -186.737 < 2e-16
## TechSupport1
                                     3.827e-01 3.280e-03 116.681 < 2e-16
## StreamingTV1
                                     -1.303e+00 6.703e-03 -194.425 < 2e-16
                                     -7.270e-01 8.119e-03 -89.536 < 2e-16
## StreamingMovies1
## PaperlessBilling1
                                     -5.597e-03 2.622e-03 -2.135 0.03281
## PaymentMethodCredit Card (automatic) 3.892e-03 3.935e-03
                                                            0.989 0.32275
## PaymentMethodElectronic Check
                                 5.075e-03 3.522e-03
                                                             1.441 0.14967
## PaymentMethodMailed Check
                                                             3.045 0.00234
                                    1.171e-02 3.847e-03
## MonthlyCharge
                                    -3.513e-02 1.486e-04 -236.363 < 2e-16
                                     1.221e-02 7.199e-07 16953.219 < 2e-16
## Bandwidth_GB_Year
                                    9.895e-03 9.963e-03
                                                             0.993 0.32066
## Timely_response2
## Timely_response3
                                     1.445e-02 1.010e-02
                                                             1.431 0.15252
                                      1.366e-02 1.050e-02 1.301 0.19321
## Timely_response4
```

## Timely_response5	1.611e-02	1.124e-02	1.433	0.15182
## Timely_response6	2.188e-02	1.485e-02	1.474	0.14056
## Timely_response7	4.769e-02	3.151e-02	1.513	0.13025
## Timely_fixes2	-7.977e-03	1.046e-02	-0.762	0.44591
## Timely_fixes3	-8.362e-03	1.054e-02	-0.794	0.42751
## Timely_fixes4	-1.041e-02	1.081e-02	-0.963	0.33565
## Timely_fixes5	-8.773e-03	1.139e-02	-0.770	0.44126
## Timely_fixes6	-9.267e-03	1.454e-02	-0.637	0.52405
## Timely_fixes7	-4.466e-03	3.843e-02	-0.116	0.90750
## Timely_replacements2	1.336e-03	9.985e-03	0.134	0.89360
## Timely_replacements3	-3.354e-05	9.893e-03	-0.003	0.99729
## Timely_replacements4	-8.901e-04	1.009e-02	-0.088	0.92970
## Timely_replacements5	-1.341e-03	1.067e-02	-0.126	0.90004
## Timely_replacements6	1.615e-02	1.400e-02	1.154	0.24856
## Timely_replacements7	-1.270e-02	4.019e-02	-0.316	0.75201
## Timely_replacements8	-1.265e-01	1.173e-01	-1.078	0.28095
## Reliability2	5.398e-03	9.471e-03	0.570	0.56871
## Reliability3	8.658e-03	9.171e-03	0.944	0.34514
## Reliability4	8.070e-03	9.280e-03	0.870	0.38455
## Reliability5	1.014e-02	9.807e-03	1.034	0.30129
## Reliability6	1.247e-02	1.291e-02	0.966	0.33414
## Reliability7	-5.801e-02	4.926e-02	-1.178	0.23895
## Options2	-5.206e-03	1.001e-02	-0.520	0.60313
## Options3	-1.358e-04	9.795e-03	-0.014	0.98894
## Options4	-2.938e-03	9.917e-03	-0.296	0.76702
## Options5	-6.652e-03	1.049e-02	-0.634	0.52604
## Options6	-5.246e-04	1.347e-02	-0.039	0.96895
## Options7	-1.273e-02	4.212e-02	-0.302	0.76256
## Respectful2	1.785e-02	1.038e-02	1.720	0.08549
## Respectful3	1.147e-02	1.024e-02	1.121	0.26250
## Respectful4	7.977e-03	1.043e-02	0.765	0.44448
## Respectful5		1.096e-02	1.106	
## Respectful6	1.680e-02	1.396e-02	1.203	0.22891
## Respectful7	2.612e-02	4.600e-02	0.568	0.57020
## Courteous2	-4.706e-05	9.430e-03	-0.005	0.99602
## Courteous3	-4.863e-03	9.125e-03	-0.533	0.59411
## Courteous4	-6.409e-03	9.235e-03	-0.694	0.48775
## Courteous5	-2.742e-03	9.775e-03	-0.281	0.77909
## Courteous6	-4.428e-03	1.283e-02	-0.345	0.73006
## Courteous7	-3.093e-02	3.743e-02	-0.826	0.40869
## Active_listening2	-2.888e-02	9.648e-03	-2.993	0.00277
## Active_listening3	-2.234e-02	9.309e-03	-2.400	0.01643
## Active_listening4	-2.334e-02	9.385e-03	-2.487	0.01292
## Active_listening5	-2.514e-02	9.869e-03	-2.548	0.01087
## Active_listening6	-1.507e-02	1.304e-02	-1.155	0.24795
## Active_listening7	2.600e-03	3.412e-02	0.076	0.93926
## Active_listening8	-1.562e-01	1.097e-01	-1.424	0.15455
## (Total court)	ት ት			
## (Intercept)	***			
## Population	**			
## AreaSuburban	TT			
## AreaUrban				

```
## Children
                                         ***
## Age
## Income
## MaritalMarried
## MaritalNever Married
## MaritalSeparated
## MaritalWidowed
## GenderMale
                                         ***
                                         ***
## GenderNonbinary
## Churn1
## Outage_sec_perweek
## Email
## Contacts
## Yearly_equip_failure
## Techie1
## ContractOne year
## ContractTwo Year
## Port modem1
## Tablet1
## InternetServiceFiber Optic
                                         ***
## InternetServiceNone
## Phone1
                                         ***
## Multiple1
## OnlineSecurity1
                                         ***
## OnlineBackup1
## DeviceProtection1
                                         ***
## TechSupport1
## StreamingTV1
                                         ***
## StreamingMovies1
## PaperlessBilling1
## PaymentMethodCredit Card (automatic)
## PaymentMethodElectronic Check
                                         **
## PaymentMethodMailed Check
                                         ***
## MonthlyCharge
## Bandwidth_GB_Year
## Timely_response2
## Timely_response3
## Timely_response4
## Timely_response5
## Timely_response6
## Timely_response7
## Timely_fixes2
## Timely_fixes3
## Timely_fixes4
## Timely_fixes5
## Timely_fixes6
## Timely_fixes7
## Timely_replacements2
## Timely_replacements3
## Timely_replacements4
## Timely_replacements5
## Timely_replacements6
```

```
## Timely_replacements7
## Timely_replacements8
## Reliability2
## Reliability3
## Reliability4
## Reliability5
## Reliability6
## Reliability7
## Options2
## Options3
## Options4
## Options5
## Options6
## Options7
## Respectful2
## Respectful3
## Respectful4
## Respectful5
## Respectful6
## Respectful7
## Courteous2
## Courteous3
## Courteous4
## Courteous5
## Courteous6
## Courteous7
## Active listening2
## Active_listening3
## Active listening4
## Active_listening5
## Active listening6
## Active_listening7
## Active listening8
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
##
## Residual standard error: 0.1075 on 6911 degrees of freedom
## Multiple R-squared:
                            1, Adjusted R-squared:
## F-statistic: 4.799e+06 on 88 and 6911 DF, p-value: < 2.2e-16
```

D2. After running the initial linear model from the training set ("Initial_model") it became apparent that there were several values that were not statistically significant as noted by the lack of the ** marking that indicates that the values are statistically significant. I've chosen to use backward stepwise selection (**Larose & Larose, 2019**), and created a model named "stepwise_model", because I have a large amount of variables and backward elimination will remove each insignificant variable until only those values that have a meaningful contribution will remain.

The following table shows that this dimension reduction technique successfully decreased the amount of variables that would be included in the final model. However, "PaymentMethodElectronic Check", "PaymentMethodCredit Card (automatic)", and "AreaUrban" all have p-values that are greater than 0.05 indicating that these are not contributing significantly to the model. So, I looked at the Variance Inflation Factor (VIF) values of the stepwise model to check multicollinearity.

summary(Initial_model)

```
##
## Call:
  lm(formula = Tenure ~ Area + Children + Age + Gender + InternetService +
##
      Multiple + OnlineSecurity + OnlineBackup + DeviceProtection +
##
       TechSupport + StreamingTV + StreamingMovies + PaperlessBilling +
##
       PaymentMethod + MonthlyCharge + Bandwidth_GB_Year, data = training_set)
##
## Residuals:
       Min
##
                 1Q
                      Median
                                   3Q
                                           Max
##
  -0.13667 -0.10827 0.08645 0.10502 0.13507
##
## Coefficients:
##
                                         Estimate Std. Error t value Pr(>|t|)
## (Intercept)
                                       -3.841e+00 1.390e-02 -276.328 < 2e-16
## AreaSuburban
                                       -9.128e-03 3.150e-03
                                                             -2.898 0.00377
                                       -4.160e-03 3.137e-03 -1.326 0.18491
## AreaUrban
## Children
                                       -3.759e-01 5.974e-04 -629.244 < 2e-16
                                        3.996e-02 6.160e-05
## Age
                                                              648.726 < 2e-16
## GenderMale
                                       -7.921e-01 2.600e-03 -304.618 < 2e-16
## GenderNonbinary
                                        2.646e-01 8.636e-03
                                                               30.635 < 2e-16
                                        5.752e+00 4.124e-03 1394.903 < 2e-16
## InternetServiceFiber Optic
## InternetServiceNone
                                        4.600e+00 4.021e-03 1144.221 < 2e-16
## Multiple1
                                        2.679e-01 5.417e-03
                                                               49.451 < 2e-16
                                       -8.314e-01 2.709e-03 -306.867 < 2e-16
## OnlineSecurity1
## OnlineBackup1
                                       -3.564e-01 4.178e-03 -85.302 < 2e-16
## DeviceProtection1
                                       -5.953e-01 3.170e-03 -187.808 < 2e-16
## TechSupport1
                                       3.830e-01 3.247e-03 117.938 < 2e-16
## StreamingTV1
                                       -1.302e+00 6.659e-03 -195.546 < 2e-16
                                       -7.261e-01 8.067e-03 -90.003 < 2e-16
## StreamingMovies1
## PaperlessBilling1
                                       -5.113e-03 2.604e-03 -1.963 0.04964
## PaymentMethodCredit Card (automatic) 3.828e-03 3.910e-03
                                                                0.979 0.32763
## PaymentMethodElectronic Check
                                      5.123e-03 3.496e-03
                                                                1.466 0.14282
## PaymentMethodMailed Check
                                      1.138e-02 3.820e-03
                                                                2.979 0.00290
## MonthlyCharge
                                       -3.514e-02 1.460e-04 -240.680 < 2e-16
                                        1.220e-02 5.940e-07 20546.755 < 2e-16
## Bandwidth_GB_Year
##
                                       ***
## (Intercept)
## AreaSuburban
## AreaUrban
                                       ***
## Children
## Age
                                       ***
## GenderMale
                                       ***
## GenderNonbinary
## InternetServiceFiber Optic
                                       ***
                                       ***
## InternetServiceNone
## Multiple1
                                       ***
## OnlineSecurity1
## OnlineBackup1
                                       ***
## DeviceProtection1
## TechSupport1
## StreamingTV1
                                       ***
                                       ***
## StreamingMovies1
```

According to Zach Bobbitt from statology, "A value greater than 5 indicates potentially severe correlation between a given predictor variable and other predictor variables in the model. In this case, the coefficient estimates and p-values in the regression output are likely unreliable. (**Z. Bobbitt, 2019**)." So, I looked for all VIF values above 5.

```
vif_values <- vif(Initial_model)
vif_values #Looking for VIF values above 5.</pre>
```

```
GVIF Df GVIF^(1/(2*Df))
##
## Area
                      1.004114 2
                                        1.001027
## Children
                     1.002341 1
                                        1.001170
                     1.003046 1
## Age
                                        1.001522
                     1.006402 2
## Gender
                                        1.001597
## InternetService
                     3.285748 2
                                        1.346352
## Multiple
                     4.427459 1
                                        2.104153
## OnlineSecurity
                     1.025144 1
                                        1.012494
## OnlineBackup
                     2.623569 1
                                        1.619743
## DeviceProtection
                     1.503409 1
                                        1.226136
## TechSupport
                     1.492439 1
                                        1.221654
                                        2.595718
## StreamingTV
                     6.737752 1
## StreamingMovies
                     9.882268 1
                                        3.143607
## PaperlessBilling
                     1.002978 1
                                        1.001488
## PaymentMethod
                     1.005897 3
                                        1.000980
## MonthlyCharge
                     23.873153 1
                                        4.886016
## Bandwidth GB Year 1.022208 1
                                        1.011043
```

As you can see, StreamingTV, StreamingMovies, and MonthlyCharge all had VIF values above 5. Because MonthlyCharge was so much higher than the rest, I decided to remove it first and see if that made the others acceptable.

```
vif_values <- vif(Initial_model)
vif_values #Looking for VIF values above 5.</pre>
```

```
##
                         GVIF Df GVIF^(1/(2*Df))
## Area
                     1.004114 2
                                        1.001027
## Children
                     1.002341 1
                                        1.001170
## Age
                     1.003046 1
                                        1.001522
## Gender
                     1.006402 2
                                        1.001597
## InternetService
                     3.285748 2
                                        1.346352
## Multiple
                     4.427459 1
                                        2.104153
## OnlineSecurity
                     1.025144 1
                                        1.012494
## OnlineBackup
                     2.623569 1
                                        1.619743
## DeviceProtection
                     1.503409 1
                                        1.226136
## TechSupport
                     1.492439 1
                                        1.221654
## StreamingTV
                     6.737752 1
                                        2.595718
## StreamingMovies
                     9.882268 1
                                        3.143607
## PaperlessBilling
                     1.002978 1
                                        1.001488
## PaymentMethod
                     1.005897 3
                                        1.000980
## MonthlyCharge
                    23.873153 1
                                        4.886016
## Bandwidth_GB_Year 1.022208 1
                                        1.011043
```

Removed MonthlyCharge since it was such a high VIF and then i will check VIF again to see if the others are ok

reduced_model <- lm(formula = Tenure ~ Area + Children + Age + Gender + InternetService + Multip
le + OnlineSecurity + OnlineBackup + DeviceProtection + TechSupport + StreamingTV + StreamingMov
ies + PaperlessBilling + PaymentMethod + Bandwidth_GB_Year, data = churn)</pre>

summary(reduced_model)

```
##
## Call:
  lm(formula = Tenure ~ Area + Children + Age + Gender + InternetService +
##
       Multiple + OnlineSecurity + OnlineBackup + DeviceProtection +
##
       TechSupport + StreamingTV + StreamingMovies + PaperlessBilling +
##
       PaymentMethod + Bandwidth_GB_Year, data = churn)
##
## Residuals:
      Min
##
                1Q Median
                                3Q
                                       Max
  -0.4652 -0.2355 0.1757 0.3843 0.4479
##
##
## Coefficients:
##
                                          Estimate Std. Error t value Pr(>|t|)
## (Intercept)
                                        -6.783e+00 1.685e-02 -402.603
                                                                         <2e-16
## AreaSuburban
                                        -9.006e-03 8.028e-03
                                                                -1.122
                                                                          0.262
                                        -3.601e-03 8.042e-03 -0.448
## AreaUrban
                                                                         0.654
## Children
                                        -3.759e-01 1.528e-03 -245.924
                                                                         <2e-16
                                        3.987e-02 1.586e-04 251.398
## Age
                                                                         <2e-16
## GenderMale
                                       -7.834e-01 6.642e-03 -117.958
                                                                         <2e-16
## GenderNonbinary
                                        2.913e-01 2.208e-02 13.194
                                                                         <2e-16
## InternetServiceFiber Optic
                                        5.055e+00 7.483e-03 675.584
                                                                         <2e-16
## InternetServiceNone
                                        5.054e+00 9.063e-03 557.615
                                                                         <2e-16
## Multiple1
                                        -8.790e-01 6.580e-03 -133.576
                                                                         <2e-16
                                        -9.253e-01 6.846e-03 -135.168
## OnlineSecurity1
                                                                         <2e-16
                                        -1.150e+00 6.599e-03 -174.196
## OnlineBackup1
                                                                         <2e-16
## DeviceProtection1
                                        -1.038e+00 6.612e-03 -156.950
                                                                         <2e-16
## TechSupport1
                                        -5.701e-02 6.777e-03 -8.411
                                                                         <2e-16
## StreamingTV1
                                        -2.783e+00 6.569e-03 -423.675
                                                                         <2e-16
## StreamingMovies1
                                        -2.564e+00 6.568e-03 -390.369
                                                                         <2e-16
## PaperlessBilling1
                                        -9.508e-03 6.664e-03 -1.427
                                                                         0.154
## PaymentMethodCredit Card (automatic) 1.069e-02 9.997e-03
                                                                1.070
                                                                         0.285
                                        5.365e-03 8.940e-03
## PaymentMethodElectronic Check
                                                                0.600
                                                                         0.548
                                                                          0.443
## PaymentMethodMailed Check
                                        7.493e-03 9.761e-03
                                                                 0.768
## Bandwidth_GB_Year
                                        1.220e-02 1.515e-06 8055.715 <2e-16
##
                                        ***
## (Intercept)
## AreaSuburban
## AreaUrban
                                        ***
## Children
                                        ***
## Age
## GenderMale
                                        ***
## GenderNonbinary
                                        ***
## InternetServiceFiber Optic
## InternetServiceNone
                                        ***
                                        ***
## Multiple1
## OnlineSecurity1
                                        ***
## OnlineBackup1
## DeviceProtection1
                                        ***
## TechSupport1
                                        ***
## StreamingTV1
                                        ***
## StreamingMovies1
## PaperlessBilling1
```

```
## PaymentMethodCredit Card (automatic)
## PaymentMethodBetronic Check
## PaymentMethodMailed Check
## Bandwidth_GB_Year ***
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
##
## Residual standard error: 0.3278 on 9979 degrees of freedom
## Multiple R-squared: 0.9998, Adjusted R-squared: 0.9998
## F-statistic: 3.254e+06 on 20 and 9979 DF, p-value: < 2.2e-16</pre>
```

I found that after removing MonthlyCharge with a VIF of 23.87, the model returned "AreaSuburban", "AreaUrban", "PaperlessBilling1," "PaymentMethodCredit Card (automatic)," "PaymentMethodElectronic Check," "PaymentMethodMailed Check" to all have values that were not statistically significant. The following table is the result of the second stepwise elimination. I checked the VIF values for the updated model and found all values around 1.

```
summary(reduced_model)
```

```
##
## Call:
## lm(formula = Tenure ~ Children + Age + Gender + InternetService +
      Multiple + OnlineSecurity + OnlineBackup + DeviceProtection +
##
      TechSupport + StreamingTV + StreamingMovies + Bandwidth_GB_Year,
##
##
      data = churn)
##
## Residuals:
##
      Min
               1Q Median
                               3Q
                                     Max
##
  -0.4536 -0.2314 0.1829 0.3839 0.4400
##
## Coefficients:
##
                              Estimate Std. Error t value Pr(>|t|)
## (Intercept)
                            -6.787e+00 1.443e-02 -470.301
                                                            <2e-16 ***
## Children
                             -3.759e-01 1.528e-03 -245.959 <2e-16 ***
                             3.987e-02 1.585e-04 251.483 <2e-16 ***
## Age
                             -7.833e-01 6.638e-03 -117.996 <2e-16 ***
## GenderMale
                             2.913e-01 2.207e-02 13.197 <2e-16 ***
## GenderNonbinary
## InternetServiceFiber Optic 5.055e+00 7.479e-03 675.955 <2e-16 ***
## InternetServiceNone
                             5.054e+00 9.061e-03 557.742 <2e-16 ***
                             -8.790e-01 6.579e-03 -133.614 <2e-16 ***
## Multiple1
## OnlineSecurity1
                             -9.253e-01 6.844e-03 -135.205 <2e-16 ***
## OnlineBackup1
                             -1.150e+00 6.597e-03 -174.256 <2e-16 ***
                             -1.038e+00 6.610e-03 -157.026 <2e-16 ***
## DeviceProtection1
## TechSupport1
                             -5.700e-02 6.775e-03 -8.412 <2e-16 ***
## StreamingTV1
                            -2.783e+00 6.567e-03 -423.764 <2e-16 ***
## StreamingMovies1
                           -2.564e+00 6.567e-03 -390.448 <2e-16 ***
## Bandwidth GB Year
                             1.220e-02 1.514e-06 8058.672 <2e-16 ***
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
##
## Residual standard error: 0.3277 on 9985 degrees of freedom
## Multiple R-squared: 0.9998, Adjusted R-squared: 0.9998
## F-statistic: 4.649e+06 on 14 and 9985 DF, p-value: < 2.2e-16
```

D3. The updated model (reduced_model), includes Tenure (dependant variable), Children, Age, GenderMale, GenderNonbinary, InternetServiceFiber Optic, InternetServiceNone, Multiple1, OnlineSecurity1, OnlineBackup1, DeviceProtection1, TechSupport1, StreamingTV1, StreamingMovies1, and Bandwidth GB Year.

The reduced_model shows an adjusted R-squared value of 0.9998, meaning that the model accounts for 99.98% of variance in Tenure. The models f-statistic is 4.649e+06 and the p-value is 2.2e-16 which indicates that the model works and is highly significant. The Residuals range from -0.4536 to 0.4400 with a median of 0.1829. In this new model, all of the preidictor variabels are statistically significant.

E1. To compare the initial model and the reduced model, I used a kruskal-wallis test as opposed to an ANOVA becuase ANOVA assumes a normal distribution. Because the residuals are not normally distributed I used a non-parametric alternative to the ANOVA, known as the Kruskal-wallis test.

```
# comparing the residuals of each model.
kruskal.test(Residuals ~ Model, data = residuals_df)
```

```
##
## Kruskal-Wallis rank sum test
##
## data: Residuals by Model
## Kruskal-Wallis chi-squared = 1.2851, df = 1, p-value = 0.2569
```

The Kruskal-Wallis test compares the distributions of residuals between two models and tests whether their medians are the same. The test statistic (chi-squared = 1.2851) with 1 degree of freedom returned a p-value of 0.2569, indicating no significant difference between the residual distributions of the models. This suggests that the residuals from both models are similar in distribution. Because the p-value is greater than 0.05, I fail to reject the null hypothesis that there is no difference between the distribution of the residuals in each model.

To compare the statistics of the two models, I have included their key metrics below.

The initial model shows a residual standard error (RSE) of 0.1075, while the reduced model has an RSE of 0.3277. As expected, this indicates that the initial model fits the data more closely than the reduced model. The initial model included 88 predictors (residual degrees of freedom), compared to only 14 predictors in the reduced model. Despite this difference, the reduced model still captured 99.98% of the variability in the dependent variable (R-squared = 0.9998) with far fewer predictors, making it less complex, which is good for keeping down data collection costs if each variable has data that needs to be collected. In contrast, the initial model captured 100% of the variability (R-squared = 1) but with significantly more predictors.

Both models have similarly large F-statistics, 4.799e+06 for the initial model and 4.649e+06 for the reduced model, along with statistically significant p-values. This demonstrates that both models are highly effective at explaining variance in the dependent variable and are statistically significant.

Initial model statistics:

```
##
## Call:
## lm(formula = Tenure ~ ., data = training_set)
##
## Residuals:
       Min
                     Median
                                 30
                10
                                         Max
## -0.15449 -0.10738 0.07453 0.10508 0.16148
##
## Coefficients:
##
                                       Estimate Std. Error t value Pr(>|t|)
## (Intercept)
                                     -3.836e+00 2.854e-02 -134.392 < 2e-16
## Population
                                     -2.747e-09 8.908e-08 -0.031 0.97540
                                     -9.197e-03 3.169e-03 -2.903 0.00371
## AreaSuburban
## AreaUrban
                                     -4.122e-03 3.156e-03 -1.306 0.19157
## Children
                                     -3.760e-01 6.012e-04 -625.330 < 2e-16
                                     3.997e-02 6.196e-05 645.016 < 2e-16
## Age
                                     2.536e-08 4.610e-08 0.550 0.58225
## Income
## MaritalMarried
                                    -3.994e-03 4.106e-03 -0.973 0.33074
                                     -4.323e-04 4.050e-03 -0.107 0.91499
## MaritalNever Married
## MaritalSeparated
                                    4.931e-04 4.021e-03 0.123 0.90241
## MaritalWidowed
                                     -1.961e-03 4.008e-03 -0.489 0.62458
## GenderMale
                                     -7.917e-01 2.620e-03 -302.139 < 2e-16
## GenderNonbinary
                                     2.659e-01 8.691e-03 30.595 < 2e-16
                                     1.785e-03 4.128e-03 0.432 0.66541
## Churn1
## Outage_sec_perweek
                                     1.670e-04 4.330e-04 0.386 0.69969
                                     -3.520e-04 4.265e-04 -0.825 0.40919
## Email
                                     2.299e-04 1.296e-03 0.177 0.85921
## Contacts
## Yearly_equip_failure
                                    4.083e-04 2.035e-03 0.201 0.84097
                                    -1.266e-03 3.441e-03 -0.368 0.71296
## Techie1
                                     3.730e-03 3.474e-03 1.074 0.28300
## ContractOne year
                                    4.570e-03 3.294e-03 1.387 0.16534
## ContractTwo Year
                                     -5.566e-04 2.585e-03 -0.215 0.82952
## Port modem1
## Tablet1
                                     2.625e-03 2.814e-03
                                                             0.933 0.35102
## InternetServiceFiber Optic
                                     5.752e+00 4.262e-03 1349.615 < 2e-16
## InternetServiceNone
                                     4.600e+00 4.061e-03 1132.949 < 2e-16
## Phone1
                                    -3.347e-04 4.428e-03 -0.076 0.93975
                                     2.672e-01 5.462e-03 48.912 < 2e-16
## Multiple1
                                     -8.315e-01 2.726e-03 -305.026 < 2e-16
## OnlineSecurity1
## OnlineBackup1
                                    -3.566e-01 4.215e-03 -84.606 < 2e-16
                                    -5.956e-01 3.189e-03 -186.737 < 2e-16
## DeviceProtection1
                                    3.827e-01 3.280e-03 116.681 < 2e-16
## TechSupport1
## StreamingTV1
                                    -1.303e+00 6.703e-03 -194.425 < 2e-16
## StreamingMovies1
                                     -7.270e-01 8.119e-03 -89.536 < 2e-16
## PaperlessBilling1
                                    -5.597e-03 2.622e-03 -2.135 0.03281
## PaymentMethodCredit Card (automatic) 3.892e-03 3.935e-03
                                                             0.989 0.32275
## PaymentMethodElectronic Check 5.075e-03 3.522e-03
                                                             1.441 0.14967
                                    1.171e-02 3.847e-03 3.045 0.00234
## PaymentMethodMailed Check
## MonthlyCharge
                                   -3.513e-02 1.486e-04 -236.363 < 2e-16
## Bandwidth GB Year
                                    1.221e-02 7.199e-07 16953.219 < 2e-16
                                    9.895e-03 9.963e-03
## Timely_response2
                                                             0.993 0.32066
```

## Timely_response3	1.445e-02	1.010e-02	1.431	0.15252
## Timely_response4	1.366e-02	1.050e-02	1.301	0.19321
## Timely_response5	1.611e-02	1.124e-02	1.433	0.15182
## Timely_response6	2.188e-02	1.485e-02	1.474	0.14056
## Timely_response7	4.769e-02	3.151e-02	1.513	0.13025
## Timely_fixes2	-7.977e-03	1.046e-02	-0.762	0.44591
## Timely_fixes3	-8.362e-03	1.054e-02	-0.794	0.42751
## Timely_fixes4	-1.041e-02	1.081e-02	-0.963	0.33565
## Timely_fixes5	-8.773e-03	1.139e-02	-0.770	0.44126
## Timely_fixes6	-9.267e-03	1.454e-02	-0.637	0.52405
## Timely_fixes7	-4.466e-03	3.843e-02	-0.116	0.90750
## Timely_replacements2	1.336e-03	9.985e-03	0.134	0.89360
## Timely_replacements3	-3.354e-05	9.893e-03	-0.003	0.99729
## Timely_replacements4	-8.901e-04	1.009e-02	-0.088	0.92970
## Timely_replacements5	-1.341e-03	1.067e-02	-0.126	0.90004
## Timely_replacements6	1.615e-02	1.400e-02	1.154	0.24856
## Timely_replacements7	-1.270e-02	4.019e-02	-0.316	0.75201
## Timely_replacements8	-1.265e-01	1.173e-01	-1.078	0.28095
## Reliability2	5.398e-03	9.471e-03	0.570	0.56871
## Reliability3	8.658e-03	9.171e-03	0.944	0.34514
## Reliability4	8.070e-03	9.280e-03	0.870	0.38455
## Reliability5	1.014e-02	9.807e-03	1.034	0.30129
## Reliability6	1.247e-02	1.291e-02	0.966	0.33414
## Reliability7	-5.801e-02	4.926e-02	-1.178	0.23895
## Options2	-5.206e-03	1.001e-02	-0.520	0.60313
## Options3	-1.358e-04	9.795e-03	-0.014	0.98894
## Options4	-2.938e-03	9.917e-03	-0.296	0.76702
## Options5	-6.652e-03	1.049e-02	-0.634	0.52604
## Options6	-5.246e-04	1.347e-02	-0.039	0.96895
## Options7	-1.273e-02	4.212e-02	-0.302	0.76256
## Respectful2	1.785e-02	1.038e-02	1.720	0.08549
## Respectful3	1.147e-02	1.024e-02	1.121	0.26250
## Respectful4	7.977e-03	1.043e-02	0.765	0.44448
## Respectful5	1.212e-02	1.096e-02	1.106	0.26870
## Respectful6	1.680e-02	1.396e-02	1.203	0.22891
## Respectful7	2.612e-02	4.600e-02	0.568	0.57020
## Courteous2	-4.706e-05	9.430e-03	-0.005	0.99602
## Courteous3	-4.863e-03	9.125e-03	-0.533	0.59411
## Courteous4	-6.409e-03	9.235e-03	-0.694	0.48775
## Courteous5	-2.742e-03	9.775e-03	-0.281	0.77909
## Courteous6	-4.428e-03	1.283e-02	-0.345	0.73006
## Courteous7	-3.093e-02	3.743e-02	-0.826	0.40869
## Active_listening2	-2.888e-02	9.648e-03	-2.993	0.00277
## Active_listening3	-2.234e-02	9.309e-03	-2.400	0.01643
## Active_listening4	-2.334e-02	9.385e-03	-2.487	0.01292
## Active_listening5	-2.514e-02	9.869e-03	-2.548	0.01087
## Active_listening6	-1.507e-02	1.304e-02	-1.155	0.24795
## Active_listening7	2.600e-03	3.412e-02	0.076	0.93926
## Active_listening8	-1.562e-01	1.097e-01	-1.424	0.15455
##				
## (Intercept)	***			
## Population				
·				

```
## AreaSuburban
                                         **
## AreaUrban
                                         ***
## Children
                                         ***
## Age
## Income
## MaritalMarried
## MaritalNever Married
## MaritalSeparated
## MaritalWidowed
                                         ***
## GenderMale
## GenderNonbinary
                                         ***
## Churn1
## Outage_sec_perweek
## Email
## Contacts
## Yearly_equip_failure
## Techie1
## ContractOne year
## ContractTwo Year
## Port_modem1
## Tablet1
## InternetServiceFiber Optic
                                         ***
## InternetServiceNone
                                         ***
## Phone1
                                         ***
## Multiple1
## OnlineSecurity1
                                         ***
## OnlineBackup1
## DeviceProtection1
                                         ***
## TechSupport1
## StreamingTV1
                                         ***
## StreamingMovies1
## PaperlessBilling1
## PaymentMethodCredit Card (automatic)
## PaymentMethodElectronic Check
## PaymentMethodMailed Check
                                         ***
## MonthlyCharge
## Bandwidth_GB_Year
                                         ***
## Timely_response2
## Timely_response3
## Timely_response4
## Timely_response5
## Timely_response6
## Timely_response7
## Timely_fixes2
## Timely_fixes3
## Timely_fixes4
## Timely_fixes5
## Timely_fixes6
## Timely_fixes7
## Timely_replacements2
## Timely_replacements3
## Timely_replacements4
```

```
## Timely_replacements5
## Timely_replacements6
## Timely_replacements7
## Timely_replacements8
## Reliability2
## Reliability3
## Reliability4
## Reliability5
## Reliability6
## Reliability7
## Options2
## Options3
## Options4
## Options5
## Options6
## Options7
## Respectful2
## Respectful3
## Respectful4
## Respectful5
## Respectful6
## Respectful7
## Courteous2
## Courteous3
## Courteous4
## Courteous5
## Courteous6
## Courteous7
## Active_listening2
## Active_listening3
## Active_listening4
## Active_listening5
## Active_listening6
## Active_listening7
## Active_listening8
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
##
## Residual standard error: 0.1075 on 6911 degrees of freedom
## Multiple R-squared: 1, Adjusted R-squared:
## F-statistic: 4.799e+06 on 88 and 6911 DF, p-value: < 2.2e-16
```

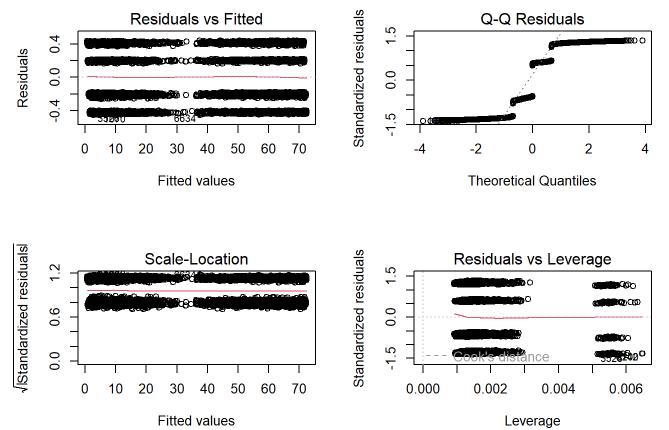
Reduced model statistics:

```
##
## Call:
## lm(formula = Tenure ~ Children + Age + Gender + InternetService +
##
      Multiple + OnlineSecurity + OnlineBackup + DeviceProtection +
      TechSupport + StreamingTV + StreamingMovies + Bandwidth_GB_Year,
##
      data = churn)
##
##
## Residuals:
      Min
##
               1Q Median
                              3Q
                                     Max
## -0.4536 -0.2314 0.1829 0.3839 0.4400
##
## Coefficients:
##
                              Estimate Std. Error t value Pr(>|t|)
## (Intercept)
                            -6.787e+00 1.443e-02 -470.301 <2e-16 ***
                            -3.759e-01 1.528e-03 -245.959 <2e-16 ***
## Children
                             3.987e-02 1.585e-04 251.483 <2e-16 ***
## Age
## GenderMale
                            -7.833e-01 6.638e-03 -117.996 <2e-16 ***
## GenderNonbinary
                             2.913e-01 2.207e-02 13.197 <2e-16 ***
## InternetServiceFiber Optic 5.055e+00 7.479e-03 675.955 <2e-16 ***
                             5.054e+00 9.061e-03 557.742 <2e-16 ***
## InternetServiceNone
## Multiple1
                             -8.790e-01 6.579e-03 -133.614 <2e-16 ***
## OnlineSecurity1
                             -9.253e-01 6.844e-03 -135.205 <2e-16 ***
## OnlineBackup1
                             -1.150e+00 6.597e-03 -174.256 <2e-16 ***
                             -1.038e+00 6.610e-03 -157.026 <2e-16 ***
## DeviceProtection1
## TechSupport1
                            -5.700e-02 6.775e-03 -8.412 <2e-16 ***
                            -2.783e+00 6.567e-03 -423.764 <2e-16 ***
## StreamingTV1
                            -2.564e+00 6.567e-03 -390.448 <2e-16 ***
## StreamingMovies1
## Bandwidth_GB_Year
                            1.220e-02 1.514e-06 8058.672 <2e-16 ***
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
##
## Residual standard error: 0.3277 on 9985 degrees of freedom
## Multiple R-squared: 0.9998, Adjusted R-squared: 0.9998
## F-statistic: 4.649e+06 on 14 and 9985 DF, p-value: < 2.2e-16
```

E2. I will include the full code file in my assessment uploads.

The reduced model has a residual standard error of 0.3277 and a adjusted r-squared value of 0.9998. This suggests that the model has very good fit. In terms of predictive power, this residual standard error indicates that the reduced model provides very precise predictions.

Diagnostic Plots for Reduced Model



The **residuals vs leverage** (bottom right) plot shows that there are no high leverage point or outliers based on 'cooks distance.'

The **Q-Q residuals** plot (top right) show that the residuals do not stick to the diagonal line expecially on the tails indicating that the residuals are not normally distributed.

The residuals vs fitted (top left)plot show that the horizontal red line is reasonably flat but the residuals show horizontal lines rather than randomness suggesting heteroscadasticity rather than the assumption of homoscedasticity.

The **scale-location** (bottom left) plot checks for homoscedasticity. Once again the residuals show horizontal lines. Ideally these values should be evenly spread across the plot.

Predicted values:

```
#Getting the predicted values with the test data
y_pred = predict(reduced_model, newdata = test_set)
#print the predicted values
y_pred
```

##	1	2	3	4	5	6	7
##	1.5920497	16.6746050	1.2668099	4.4624421	19.0625900	14.0928134	12.4036666
##	8	9	10	11	12	13	14
##	20.2576384	8.1409243	4.5726253	11.3104666	3.7855797	20.4783207	2.8938447
##	15	16	17	18	19	20	21
##	11.7650353	5.2998844					
##				25			
##	11.8287920	24.3425223					4.2016903
##				32			35
##	6.9996851	17.0385798					
##				39			
		7.6508764					
##	_			46		48	
		6.5856768					
##				53			
		17.6644708					
##	57			60			
		15.5438054					
##		65 8.9867782					
		72					
## ##		6.9756238	_	74			
##				3.1928888			
##		9.3443248					
##				88			91
##		4.2635016					
##		93					
##		3.3162147					
##				102			
##		13.5339498					
##	106	107					
##	10.0631987	21.9300059	2.1169874	7.4910014	5.6249076		17.8118574
##		114					119
##	17.7165916	2.8493214					0.9665976
##	120	121	122	123	124	125	126
##	32.7250048	10.6769507	6.6122844	7.6923488	16.7227234	13.6375289	2.1122739
##	127	128	129	130	131	132	133
##	0.9885613	17.2601832	10.6573015	16.9183634	5.4248745	11.0274705	14.2684542
##	134	135	136	137	138	139	140
##	9.8922042	7.5896790	14.2811296	8.6821577	5.1850063	7.3999187	1.4594036
##	141	142	143	144	145	146	147
##	1.8605076	1.8140223	15.7830989	9.0095678	17.1354727	1.3470654	1.7517060
##	148	149	150	151	152	153	154
##	5.3886216	6.8046771	7.0414606	15.2044801	2.1911474	2.0474882	
##		156					161
##		9.6465500					15.1820180
##			164				168
		10.8201045					
##	_				173		175
							12.0627922
##		177					182
##	15.6033974	3.2705930	14.9932675	1.0842242	3.9158178	2.2178065	2.7507337

##	183	184	185	186	187	188	189
##	3.2862600	5.3559455		11.6067246	1.2543213		15.1794478
##	190	191	192	193	1,2545215	195	196
##	_	19.4038473			24.6156616	5.1113990	3.8518661
##	197	19.4030473	199	2.8037280	201	202	203
	13.8228678		20.9814077		2.2598822	7.4396483	1.4644657
##	204	205	20.3614077	207	208	209	210
	_			14.6752572		7.5140750	8.6888153
##	211	212					
##	17.4005168		213	214	215	216	217 9.2739724
			11.0228456		5.5686869	5.9755753	
##	218	219	220	221	222	223	224
##	5.0191616		14.9071468			11.2952872	
##	225	226	227	228	229	230	231
##	5.8579634	5.0256452			4.7247834		21.9819550
##	232	233	234	235	236	237	238
##	3.6258339	2.5188704	8.8426238	4.4193317		10.1559420	3.3820948
##	239	240	241	242	243	244	245
	11.3187040	6.9219715		13.9877116		28.7296098	
##	246	247	248	249	250	251	252
##	4.8709259	1.5543976	5.4871839	8.2538061	1.6655886		15.5406495
##	253	254	255	256	257	258	259
				26.4471270	4.5959943	4.6910707	7.2518191
##	260	261	262	263	264	265	266
##	1.8646419			13.5646477			
##	267	268	269	270	271	272	273
##	9.4016830	10.1408620	10.5941625	3.0871071	1.2379077	11.1521086	15.6135997
##	274	275	276	277	278	279	280
##	3.3365241	8.7377086	7.5963686	10.0843953	15.0256135	12.6224900	4.8528822
##	281	282	283	284	285	286	287
##	14.2483004	3.1653007		4.6260065	12.0162962	5.3250432	15.4989488
##	288	289	290	291	292	293	294
##	5.4965626	27.6854742		18.3010861	2.1823039	8.6500569	2.4695273
##			297				301
##	1.9520485			9.9020055		15.7173255	4.7588206
##	302	303	304	305	306	307	308
##	16.6896231	8.7723481	6.1249003	3.5247968	18.8101356	18.5168894	3.8850855
##	309	310	311	312	313	314	315
##	0.9984146	1.8179159	9.9128376	18.2519382	8.2887032	7.6681815	10.6125450
##	316	317	318	319	320	321	322
##	4.3578906	4.3900400	9.4787272	2.0048810	11.6158955	2.1163106	16.2083787
##	323	324	325	326	327	328	329
##	8.2621630	18.9487442	5.4188773	6.5857873	6.9666622	17.2044912	2.0195984
##	330	331	332	333	334	335	336
##	8.6809035	6.8670357	14.9919650	7.3323028	1.9591009	11.2516988	4.0800306
##	337	338	339	340	341	342	343
##	8.2733304	9.9389470	2.9289811	10.0496568	18.8581732	9.1613390	2.3404578
##	344	345	346	347	348	349	350
##	3.4854047	17.8719879	14.4571164	6.6603461	7.6822316	3.6121932	8.9737557
##	351	352	353	354	355	356	357
##	6.5493676	17.3046740	6.3855345	18.9690151	2.3246109	6.8823819	1.5230914
##	358	359	360	361	362	363	364
##	2.1978949			5.6675317			7.4046927

#:	365	366	367	368	369	370	371
#:	6.5795296	23.7315409	4.9993251	18.0162011	4.2674643	20.6932058	8.6249834
#:	‡ 372	373	374	375	376	377	378
#:	8.9791445	3.3876384	9.7665647	15.3762087	8.4705423	5.4346841	22.5129196
#:	‡ 379	380	381	382	383	384	385
#:	27.5505330	10.3737918	17.7293433	16.3901097	0.8242306	3.8628827	9.9363195
#:	‡ 386	387	388	389	390	391	392
#:	6.5225858	3.8668418	10.8833943	7.4755034	11.8106597	25.6910103	16.0024931
#:	‡ 393	394	395	396	397	398	399
#:	0.9585376	10.8350187	4.4380314	5.5081562	2.6596962	2.7631846	8.7697378
#:	ŧ 400	401	402	403	404	405	406
#:	7.6209227	2.7788438	4.4400679	10.0723268	20.5483016	7.8948728	14.2756259
#:	‡ 407	408	409	410	411	412	413
#:	5.0805113	1.2665061	12.7153454	7.6168317	3.9080682	2.7114830	17.2441956
#:	‡ 414	415	416	417	418	419	420
#:		2.7874573	_		_		_
#:							427
#:		11.8609003	_		_	_	
#:		429					434
#:	_	9.2751362		_	_		_
#:						440	441
		8.4148652				_	
#:						447	448
					_		
#1		12.2276496					
#:		450	_	_	453	454	
#:		10.9020836					
#:		_			460	_	_
	18.2212524						
#:			465		_	468	469
	15. 2756552						
#:	_	471	472	_	474	475	476
#							16.4463003
#:		478				_	483
#:		8.5493909					
#:	_	485		_			490
#:	4.0552870						
#:				494			497
#:	11.2687239	25.9858834	12.6072839	14.9428301	4.6592852	12.7210785	3.8493500
#:	_				502		504
#:	18.8836284	9.7680782	10.6512055	6.7298243	11.2604245	11.3957214	6.9825565
#:	‡ 505	506	507	508	509	510	511
#:	13.5890924	6.3519285	11.2793041	0.8415173	6.5400357	7.8217997	8.9580075
#:	[‡] 512	513	514	515	516	517	518
#:	£ 6.0991671	2.4256094	13.8644608	7.6552339	9.6425416	16.1833931	16.3340502
#:	[‡] 519	520	521	522	523	524	525
#:	7.9194181	8.9174322	3.0931450	7.7233661	6.0714066	9.0701362	2.0925752
#:	526	527	528	529	530	531	532
#:	8.8463531	4.3817725	14.5287827	17.5619608	8.0518556	13.7149145	5.9777225
#:	ŧ 533	534	535	536	537	538	539
#:	15.3190726	7.0438593	3.7504864	13.6430469	8.2824764	8.1438895	3.5494429
#:	ŧ 540	541	542	543	544	545	546
#:	# 0.6105294	16.6921584	15.3153002	2.2382948	4.2942197	7.7894143	2.9034439

444	F 4 7	F40	F40	FF0	FF1	FF2	FF2
##	_		549		551		553
##				9.0877475			
##					558		560
				6.0817484			
##	561		563			566	567
				0.9586230			
##		569		571	_		574
##	20.6594954	6.3767757		3.5984958			18.1815547
##	575	576	577	578	579	580	581
##	2.6103252	7.5908483	18.3991872	4.1093878	7.0337686	3.9848218	1.3253940
##	582	583	584	585	586	587	588
##	15.3456490	4.8238214	12.7456801	22.5686577	11.4657368	12.6297013	1.6537855
##	589	590	591	592	593	594	595
##	4.6623595	1.2160703	14.4297337	3.2936375	3.6217614	10.5767897	14.2231181
##	596	597	598	599	600	601	602
##	16.4162461	5.5349255	21.4902812	5.5952351	6.4574933	8.9675988	17.8095643
##	603	604	605	606	607	608	609
##	3.5769393	11.2269896	7.2163771	6.7671719	4.3718786	10.2684144	6.0163101
##	610	611	612	613	614	615	616
##	8.7713144	3.2808042	2.4889574	25.3738913	19.0997288	2.2649755	2.4597769
##	617	618	619	620	621	622	623
##	30.9142102	21.2346445	13.2177476	9.9306420	2.2085964	12.4402301	5.6954491
##				627			
##	7.6832170	26.6907845		12.9139538			
##				634			
##				11.9015033			
##	638	639			642		644
				8.4861232	_		
##				648			
##				4.9503018			
##	652	653		655			
##	0.8188160			9.3534577			
				662			
				4.0822176			
##				669			
				11.5030404			
##				676			679
							_
##				2.6154266 683		685	
				3.1737784			
##				690			693
				7.9740299			
##				697			
				2.3449398			
##	701	702		704			_
##	4 =00==00			10.0148/96	3.0054556	1.5/84466	2.0831829
##	708	709	710	711	712	713	714
##	708 20.2506632	709 2.3469866	710 1.2828762	711 11.5765730	712 14.5874252	713 11.2865949	7.0376432
##	708 20.2506632 715	709 2.3469866 716	710 1.2828762 717	711 11.5765730 718	712 14.5874252 719	713 11.2865949 720	7.0376432 721
## ## ##	708 20.2506632 715 5.4039150	709 2.3469866 716 19.9957261	710 1.2828762 717 9.3163306	711 11.5765730 718 13.8240292	712 14.5874252 719 14.5762905	713 11.2865949 720 1.8744449	7.0376432 721 5.9464847
## ## ## ##	708 20.2506632 715 5.4039150 722	709 2.3469866 716 19.9957261 723	710 1.2828762 717 9.3163306 724	711 11.5765730 718	712 14.5874252 719 14.5762905 726	713 11.2865949 720 1.8744449 727	7.0376432 721 5.9464847 728

##	729	730	731	732	733	734	735
		10.7115599					
##	736	737	738	739	740	741	742
##	1.2460451	2.0150555		3.1823460	_	26.3573437	
##	743	744	745	746	747	748	749
		20.4961560		_		6.5302654	
##	750	751	752	753	754	755	756
		_			17.4117723		
##	757	758	759	760	761	762	
			_		18.9541029	_	
##	764	765	766	767	768	769	770
				_	4.2607708	_	_
##	771	772	773	774	775	776	777
##		10.0520772	_		17.9042781	_	21.9206334
##	778	779	780	781	782	783	784
##	_	11.4545770		_	28.0340382		_
##	785	786	787	788	789	790	791
##	2.5841189	1.6916008	_		30.4213426	-	
##	792	793	794	795	796	797	798
	15.9185400	_		_	17.1381878		_
##	799	800	801	802	803	804	805
##	5.0016028				11.9548483		
##	806	807	808	809	810	811	812
##	4.3366079	22.5451260	4.3248959	8.8115058	1.5732963	10.9651199	
##	813	814	815	816	817	818	819
##	1.7848683	1.5750243			4.6823868		_
##	820	821	822	823		825	826
##	8.7777942				3.8087254		
##	827	828	829	830	831	832	833
##	15.0400314	15.9487759	3.8891217		7.0012949	10.0759881	
##	834	835	836	837	838	839	840
##	4.1869169	18.7711062	23.7860508	7.9027063	13.9606646	19.1605979	3.0780658
##	841	842	843	844	845	846	847
##	4.5488914	6.6899923	20.1281447	12.3582727	2.4424706	3.9003289	4.0859682
##	848	849	850	851	852	853	854
##	11.5178670	5.4269245	18.3206024	8.9026860	13.4537602	5.0360750	12.9117983
##	855	856	857	858	859	860	861
##	5.0708237	3.4286267	10.5237135	14.1805638	5.8808233	7.3982316	4.5503461
##	862	863	864	865	866	867	868
##	20.6788261	4.0630834	27.2537799	15.7683380	8.4443750	4.8851159	4.6359471
##	869	870	871	872	873	874	875
##	1.3482391	3.8903154	8.7978682	5.1991358	13.7587890	16.9976236	17.1321059
##	876	877	878	879	880	881	882
##	11.1225898	5.0655764	22.6681934	19.8317753	13.0852185	14.5762015	4.8474739
##	883	884	885	886	887	888	889
##	6.9228552	11.0646931	21.0664080	5.8581710	6.0333228	16.0233724	5.7757808
##	890	891	892	893	894	895	896
##	10.9145905	4.5782399	12.4041674	21.2636652	2.9106165	2.7938957	4.4368395
##	897	898	899	900	901	902	903
##	11.5804256	4.0834236	4.6938801	12.0405176	6.4058300	16.3160590	8.2065935
##	904	905	906	907	908	909	910
##	10.6058037	5.6596803	13.3804486	6.4197483	10.5231494	8.7195983	1.7225153

##	911	912	913	914	915	916	917
	17.6692826	8.9407439	2.2956488	3.2667472	_	_	13.6760796
##	918	919	920	921	922	923	924
##	5.5935925	1.5528793	6.1322960		21.3205025	2.6270650	7.5684903
##	925	926	927	928	929	930	931
##		21.1735949		_		18.6798891	7.9759518
##	932	933	934	935	936	937	938
##		17.4852457			15.4639053	7.0939226	7.2444014
##	939	940	941	942	943	944	945
	17.5160521	-	4.3094194	7.4162540	4.2548757		17.0140749
##	946	947	948	949	950	951	952
##	4.0648014	6.0473304		16.6841986		10.7559174	_
##	953	954	955	956	957	958	959
##	2.4850477	_	17.5851431		10.6108722		1.4002080
##	960	961	962	963	964	965	966
##	8.6324446	4.8281421	2.2659616	8.4265628	4.6274592		10.3621217
##	967	968	969	970	971	972	973
	_		_	_			_
##	10.8632748 974	1.0715042		13.4734660		15.8900530	0.9030003
		975	976	977	978	979	980
	981	21.5597588		8.5934782		14.6376527	
##	_	982	983	984	985	986	987
##		10.1329876	4.7520801	9.7642424	992	13.7432387	5.4864822 994
##	988		990	991		993	
##	1.3770556	4.7707851	2.0612435	1.6244282		16.4361366	
##	995	996	997	998	999	1000	1001
##	11.8541703		10.2917675	7.9039957	8.8421109	6.2720709	1.7601186
##	1002	1003	1004	1005	1006	1007	1008
##	2.1214997	1.3539125			20.8574514		16.6019773
##	1009	1010	1011	1012	1013	1014	1015
	13.1643961	3.7796824		11.3110712		14.2531636	
##	1016	1017	1018	1019	1020	1021	1022
##	7.8863348	8.0184171	4.0628302	8.5157445		18.5752390	
##		1024					1029
##					10.2979881		
##	1030	1031					1036
##					5.8463800		
##	1037	1038	1039			1042	
##	1.4851818				6.0815835		
##		1045			1048 11.4499590		1050
##	1051	1052					1057
					5.1201871		
	1058	1059				1063	
					0.8402407		
##	1065	1066			1069		1071
					7.9048726		
##	1072	1073	1074				1078
					10.5877684		
	1079		1081		1083		1085
					8.9813608		
		1087			1090	1091	
##	11.2621368	5.6862873	12.7138490	7.7354142	4.5172285	11.1213276	15.8356563

##	1093	1094	1095	1096	1097	1098	1099
##	10.4286484	2.7500589	6.5964112	9.1438074	2.0327193	4.1448355	16.2400189
##	1100	1101	1102	1103	1104	1105	1106
##		21.3275448		1.7461431	18.0247741	11.2860838	11.9799502
##	1107	1108	1109	1110	1111	1112	1113
##	2.0131956			14.4961698		8.3006573	5.5307133
##	1114	1115	1116	1117	1118	1119	1120
##	1.8653653	11.5019519	16.8487859	8.6120060	19.9353802	12.1248366	9.9002088
##	1121	1122	1123	1124	1125	1126	1127
##	7.9174818	10.1645673		2.3459002	9.3822469	5.4115414	
##	1128	1129	1130	1131	1132	1133	1134
	19.0154855						
##		1136	1137	1138	_	1140	1141
	19.0142445						
##		1143	1144	1145	1146	1147	1148
##		12.4026260					
##	1149	1150	1151	1152	1153	1154	1155
	11.0318334	0.8499801				17.5812111	
##		1157	1158	1159	1160	1161	1162
##						12.5083508	
##	1163	1164	1165	1166	1167	1168	1169
	14.1647899					11.4269620	
##	_	1171	1172	1173	1174	1175	1176
##		10.9420560					1.6354581
##		1178	1179	1180	1181		1183
	12.4884952					9.8074010	
##	1184	1185	1186	1187	1188	1189	1190
	18.9470815		18.8747227				
##		1192	1193	1194	1195	1196	1197
##		4.1597932		14.9717190			11.4275083
##	1198	1199	1200	1201	1202	1203	1204
##	5.0248272	8.7924628	7.4123543		32.9441251		6.0477631
	1205		1207		1209	_	1211
	13.2993579						
##					1216		
	6.8125089						
##		1220		1222			1225
	25.7228590						
##					1230	_	1232
	7.4705262						
##				1236			1239
##		10.4906458					
##		1.0566794				1245	
##							
##		_		1250		1252	
##		21.0681374 1255					
##		5.1126310					
##						1266	
##	14.9746560 1268					1273	
##	16.8483676	4.4110/34	7.0298641	3.8206235	14.200905/	1/.02450//	4./8//323

444	1275	1276	1277	1270	1270	1200	1201
##	1275	1276	1277	1278	1279 10.5182508	1280	1281
##	1282	1283	12.4375459 1284	1.6105/9/	1286	1287	14.1284608 1288
	12.5705540	4.4917169	8.9765294	5.2361342		16.4186757	
##	12.5765546	1290	1291	1292	1293	1294	1295
##		11.2449393		19.8302160	3.9888562	4.4215189	_
##	1296	1297	1298	1299	1300	1301	1302
##	_	12.2846049				6.7507153	
##	1303	1304			1307	1308	
	10.0965310		1305 2.9759504	1306 4.3052096	2.7821999	8.4898494	1309 3.1145392
##	1310	13.4992916	1312	1313	1314	1315	1316
##		_	12.5023360		20.3227548	7.4227203	
##	1317	1318	1319	1320	1321	1322	1323
##			13.3961881		11.9346755	_	31.6167688
##	1324	1325	1326	1327	1328	1329	1330
##	9.5519449	1.5885342		10.6622234		9.0100827	1.4498103
		1332					
##	1331		1333	1334	1335	1336	1337
##	9.7429608		15.7452417	_,,,		4.2161524	7.1531510
##	1338	1339	1340	1341	1342	1343	1344
	10.1639857	5.3302766	2.9887453	6.5687609			13.1986678
##	1345	1346	1347	1348	1349	1350	1351
##	4.1791514		15.3498377		1.3737976		12.8761269
##	1352	1353	1354	1355	1356	1357	1358
##	1.7646589		10.0049352			12.0508151	
##	1359	1360	1361	1362	1363	1364	1365
	19.4170701		10.0713076				
##	1366	1367	1368	1369	1370	1371	1372
##	7.8451480	8.3534688	2.3840032	7.1278188		10.6989738	4.1474424
##	1373	1374	1375	1376	1377	1378	1379
##		29.1039334		15.1533135		8.2349630	8.1735130
##	1380	1381	1382	1383	1384	1385	1386
	14.1361008	8.1802393		14.2570206		6.7735374	2.6035599
##						1392	
##			4.6961000				
##	1394					1399	
##			3.1130873				
##			1403	_		1406	
##			2.5805394				
##	1408		1410	1411	1412		1414
##			15.0530702				
##	1415	1416					1421
##	2.7651220		15.8237615				
##		1423					1428
##	8.9802868	13.4988998	17.9576316	8.4687337	18.5723230	2.7220101	4.9585024
##	1429	1430	1431	1432	1433	1434	1435
##		11.4737522	11.7301460				
##					1440		1442
##	10.6718874		2.4376865		5.2950590	12.5802751	5.5974842
##	1443	1444	1445	1446	1447	1448	1449
##	10.3033209	10.3786546	7.1535618	9.9158334	3.2105663	23.7821925	10.6845951
##	1450	1451	1452	1453	1454	1455	1456
##	5.9935913	11.4823326	7.2037606	17.1021975	11.6239205	10.6971308	4.6253806

##	1457	1458	1459	1460	1461	1462	1463
##	2.2345406	7.7737755	3.4737191	2.1074921	3.2018455	21.8115587	26.9712870
##	1464	1465	1466	1467	1468	1469	1470
##	9.3739854	2.2217613	7.4830830	7.1601559	6.5677542	12.9218409	7.7395067
##	1471	1472	1473	1474	1475	1476	1477
##	4.2459131	1.7636212	6.7043691	9.6195343	_		9.6178537
##	1478	1479	1480	1481	1482	1483	1484
##	9.7831196	8.1796003	6.6476399	7.1703375	14.9203540	8.2680988	6.8768355
##	1485	1486	1487	1488	1489	1490	1491
##	6.9915295	1.3085480	6.0801406	2.9146808	9.2555699	20.5937122	20.3236742
##	1492	1493	1494	1495	1496	1497	1498
##	5.7238373	12.1106412		9.8708568	9.3390062	11.7173094	1.9903099
##	1499	1500	1501	1502	1503	1504	1505
##	8.6400419	4.6213684	3.8958603	10.9227095	11.3385548		2.5272597
##	1506	1507	1508	1509	1510	1511	1512
##		11.5493199					15.1783889
##	1513	1514	1515	1516	1517	1518	1519
##	8.0628150	7.7888345		53.6291156			
##	1520	1521	1522	1523	1524	1525	1526
##	66.4925169	71.2353887	62.9533326	67.3724671		70.8873939	68.3496363
##	1527	1528	1529	1530	1531	1532	1533
##		66.3497520					
##	1534	1535	1536	1537	1538	1539	1540
##	65.5195542	64.2409809	69.4928776	56.7980397	69.6872060	64.9599670	71.7501135
##	1541	1542	1543	1544	1545	1546	1547
##	60.7632934	50.7866194	61.1243959	66.9309025	56.1600023	60.0427128	63.8934641
##	1548	1549	1550	1551	1552	1553	1554
		52.9783989					
##	1555	1556	1557	1558	1559	1560	1561
		42.5176349					
##	1562	1563	1564	1565	1566	1567	1568
		60.7479723					
##		1570	1571	_		1574	1575
		63.8895186					
##	1576	1577	1578			1581	1582
		66.0513099					
##		1584		1586			1589
		45.4753104					
##		1591	1592	1593	1594	1595	1596
		58.8186509					
##	1597	1598	1599	1600		1602	1603
		49.2501703					
##		1605	1606			1609	1610
		58.1557229					
##	1611	1612	1613	1614		1616	1617
		59.1592253					
##		1619	1620	1621		1623	1624
		46.6989626					
##		1626	1627			1630	1631
		49.6150483					
##	1632	1633	1634		1636	1637	1638
##	58.5211279	63.1747292	/1.6120785	46.0470747	60.4973510	/1.1176075	55.3131123

##	1639	1640	1641	1642	1643	1644	1645
	59.3063372						
##	1646	1647	1648	1649	1650	1651	1652
##	1653	1654	1655	1656	1657	1658	1659
	65.4229572						
##	1660	1661	1662	1663	1664	1665	1666
	59.8632835						
##	1667	1668	1669	1670	1671	1672	1673
	69.1561799						
##	1674	1675	1676	1677	1678	1679	1680
	61.5972962						
##	1681 61.3984928	1682	1683	1684	1685	1686	1687
##	1688	1689	1690	1691	1692	1693	1694
	61.6483492			_	_		
##	1695	1696	1697	1698	1699	1700	1701
	40.6786971				_		_
##	1702	1703	1704	1705	1706	1707	1708
	53.0752194					_	
##	1709	1710	1711	1712	1713	1714	1715
	68.1562767	_					_
##	1716	1717	1718	1719	1720	1721	1722
	61.2026219		_		-		
##	1723	1724	1725	1726	1727	1728	1729
	70.0215310		_	_		_	
##	1730	1731	1732	1733	1734	1735	1736
	70.2951845	_			_		
##	1737	1738	1739	1740	1741	1742	1743
	64.3119658		_				
##	1744	1745	1746	1747	1748	1749	1750
	61.4925401	_	_		_		
##	1751	1752	1753	1754	1755	1756	1757
##	65.6778378	58.3156716	69.3199750	70.7368634	50.5642460	61.1305840	66.2992935
##		1759	1760	1761		1763	1764
##	59.6289052	67.6659703	57.6908720	50.0314237	62.0065546	61.1183420	57.5991554
##	1765	1766	1767	1768	1769	1770	1771
##	68.9024962	48.0538818	71.6066861	63.2861104	60.1310813	47.3845132	48.2496704
##	1772	1773	1774	1775	1776	1777	1778
##	67.0003424	65.8877953	72.2344356	71.2022406	61.3316691	72.2114308	44.4722240
##	1779	1780	1781	1782	1783	1784	1785
##	70.3208956	63.8804604	46.1452447	40.3607800	66.5386993	56.0815861	61.9162632
##	1786	1787	1788	1789	1790	1791	1792
##	70.5184185	40.3376154	48.5125447	68.6775623	70.2360426	44.0442637	70.3168333
##	1793	1794	1795	1796	1797	1798	1799
##	60.6822388	53.5993313	65.2666482	57.8169761	55.1982338	56.0122075	46.7864206
##	1800	1801	1802	1803	1804	1805	1806
##	69.5077815	69.5468870	60.5828261	54.4336940	66.5141904	70.0842504	39.3466512
##	1807	1808	1809	1810	1811	1812	1813
##	69.6215839	52.5023033	66.9152311	47.0227143	68.7929243	66.0359915	61.3147710
##	1814	1815	1816	1817	1818	1819	1820
##	67.4758199	47.7268960	49.1404570	61.9523966	67.4928071	58.8326702	59.1597087

##	1821	1822	1823	1824	1825	1826	1827
					63.7182685		
##	1828	1829	1830	1831	1832	1833	1834
					70.8793079		
##	1835	1836	1837	1838	1839	1840	1841
##	42.3091940	60.3284021	41.8326364	66.7366304	64.7618408	64.4139034	61.4193627
##	1842	1843	1844	1845	1846	1847	1848
##	67.3086331	61.1139816	49.0141184	41.1508561	68.7211418	44.1115014	41.1773808
##	1849	1850	1851	1852	1853	1854	1855
##	63.0240165	56.5996894	70.3641345	62.9737608	64.1341511	64.4028805	63.9676792
##	1856	1857	1858	1859	1860	1861	1862
##	67.2874735	67.5748276	67.8242353	58.8241971	58.6883036	49.6936405	60.5762070
##	1863	1864	1865	1866	1867	1868	1869
##	47.7692190	59.3771360	71.3055413	49.1941591	56.6536699	67.6834076	50.4929965
##	1870	1871	1872	1873	1874	1875	1876
##	57.5354971	61.2060378	56.3536558	54.8662678	61.1313118	68.5224325	63.8698514
##	1877	1878	1879	1880	1881	1882	1883
##	71.2492584	48.4072273	51.7701662	62.9795620	62.3870188	68.5576014	61.9695626
##	1884	1885	1886	1887	1888	1889	1890
##	66.5040285	62.6695101	69.0914977	62.0144265	47.8732059	65.4893415	50.4528066
##	1891	1892	1893	1894	1895	1896	1897
##	64.4022735	71.1501726	56.3278579	60.6179560	62.6097793	58.0881449	67.3423593
##	1898	1899	1900	1901	1902	1903	1904
##	67.2765025	55.4335406	63.7674278	50.6735893	64.9090524	49.2488551	70.4403901
##	1905	1906	1907	1908	1909	1910	1911
##	64.3904697	60.4274383	69.8414389	43.0918982	67.7662938	57.3676791	63.7012202
##	1912	1913	1914	1915	1916	1917	1918
##	70.2661436	69.2782483	63.4310238	59.2712480	38.0931644	63.5134547	60.0781494
##	1919	1920	1921	1922	1923	1924	1925
##	62.3662008	72.2124268	69.1185985	46.6010716	60.0620607	60.3795596	65.1082852
##	1926	1927	1928	1929	1930	1931	1932
##	71.3461742	63.8438274	61.1358984	45.0949786	64.0510161	67.7576307	53.2248241
##	1933	1934	1935	1936	1937	1938	1939
##	48.3980958	51.8254378	38.6954900	60.3742992	67.6674273	64.7510302	68.7933628
##	1940	1941	1942	1943	1944	1945	1946
##	58.8857356	57.8949124	71.9683690	58.5560097	65.8315716	66.5278841	70.4590546
##	1947	1948	1949	1950	1951	1952	1953
##	61.4703132	50.6710334	59.1839799	49.5597741	62.9891527	68.5955846	65.2386676
##	1954	1955	1956	1957	1958	1959	1960
##	68.7932548	62.8504977	51.3158185	57.2197336	45.3082889	60.0042419	68.8241411
##	1961	1962	1963	1964	1965	1966	1967
##	55.9209676	47.8381613	54.9037668	63.0310534	68.6935274	71.1095135	54.7412751
##	1968	1969	1970	1971	1972	1973	1974
##	71.6218874	69.0407309	62.0048304	65.2190341	63.1537035	68.6153688	55.0424817
##	1975	1976	1977	1978	1979	1980	1981
##	62.4615155	39.8414765	70.9548381	70.1243735	57.1692547	46.7115502	66.3627401
##	1982	1983	1984	1985	1986	1987	1988
##	40.7010232	62.0492952	56.4519600	42.2468436	49.5944933	67.3451562	46.0381388
##	1989	1990	1991	1992	1993	1994	1995
##	49.0311937	58.1021211	47.8738819	60.1706476	62.6772177	60.9154094	54.8043315
##	1996	1997	1998	1999	2000	2001	2002
##	63.8114775	68.0941230	56.4653863	56.9376273	60.0943083	67.7535580	70.5638611

##	2003	2004	2005	2006	2007	2008	2009
				52.8432798			
##	2010	2011	2012	2013	2014	2015	2016
				69.3381618			
##	2017	2018	2019	2020	2021	2022	2023
				48.4687431			
##	2024	2025	2026	2027	2028	2029	2030
				64.9314914			
##	2031	2032	2033	2034	2035	2036	2037
				64.4803072			
##	2038	2039	2040	2041	2042	2043	2044
				58.7023947			
##	2045	2046	2047	2048	2049	2050	2051
				46.7661080			
##	2052	2053	2054	2055	2056	2057	2058
				70.3259371			
##	2059	2060	2061	2062	2063	2064	2065
				54.3118128			
##	2066	2067	2068	2069	2070	2071	2072
				62.6503008			
##	2073	2074	2075	2076	2077	2078	2079
##	2080			51.9306459			
		2081	2082	2083	2084	2085	2086
				66.1058303			
##	2087	2088	2089	2090 61.6135796	2091	2092	2093
##	2094	2095	2096	2097 68.5493718	2098	2099	2100
##	2101	2102	2103	2104	2105	2106	2107
				62.7466428			
##	2108	2109	2110	2111	2112	2113	2114
		_		57.2968929			
##	2115	2116	2117	2118		2120	2121
	_			57.9098690			
##		2123	2124		2126	2127	2128
				55.8234469			
##		2130	2131			2134	2135
##		70.2620997	56.7426674	42.9607325			
##	2136	2137	2138		2140	2141	2142
##	69.2523655	67.7915573	38.2796755	65.6220014	70.9957184	51.3294450	
##		2144	2145	2146	2147	2148	2149
##	52.4148032	67.2872555		41.2829693	71.2776037	56.1274917	69.3658012
##	2150	2151	2152	2153	2154	2155	2156
##	54.6634581	58.5186315	63.4381163	62.7759339	69.9950707	65.8015995	64.0188822
##	2157	2158	2159	2160	2161	2162	2163
##	54.2709970	71.3393404	57.7825281	62.9210626	63.1614549	63.2515656	56.7000498
##	2164	2165	2166	2167	2168	2169	2170
##	70.2909972	52.6158067	58.1351169	71.5653406	68.7346679	66.8965855	64.1071694
##	2171	2172	2173	2174	2175	2176	2177
##	60.7744878	61.3173525	64.4946473	65.9350316	48.3904847	57.9338568	43.3981007
##	2178	2179	2180	2181	2182	2183	2184
##	69.4009375	53.3568289	67.0919174	47.3649976	54.5450471	70.1320389	70.5375878

##	2185	2186	2187	2188	2189	2190	2191
##	63.8910532	71.3715021	69.2449602	50.6601293	66.4251239	69.5622613	70.3961747
##	2192	2193	2194	2195	2196	2197	2198
			51.8747500				
##	2199	2200	2201	2202	2203	2204	2205
			63.0192645				
##	2206	2207	2208	2209	2210	2211	2212
##	56.1106529	45.8014245	61.5409164	62.3931363	52.3399267	56.9581854	
##	2213	2214	2215	2216	2217	2218	2219
##			52.8815342			56.4853201	
##	2220	2221	2222	2223	2224	2225	2226
			70.5172101				
##	2227	2228	2229	2230	2231	2232	2233
			64.4257598				
##	2234	2235	2236	2237	2238	2239	2240
##	68.5000979	58.9931973	40.7248981		71.2958992	59.3597798	66.9285487
##	2241	2242	2243	2244	2245	2246	2247
##	59.3654813	62.1524364	63.1424715			61.1553450	53.3958181
##	2248	2249	2250	2251	2252	2253	2254
##	66.5156923	68.6186037	47.7228990	47.7879751	70.6103831		67.4579445
##	2255	2256	2257	2258	2259	2260	2261
##	46.6741938	64.6917513	65.0398919	66.4862136	62.1023615	67.1468118	50.3971346
##	2262	2263	2264	2265	2266	2267	2268
##	51.4228695	67.1445586	46.7153541	68.1300834	55.8880672	58.7515971	65.1847672
##	2269	2270	2271	2272	2273	2274	2275
##	49.7330800	66.2536782	56.1520314	57.9055889	65.4987806	63.1123277	61.7817740
##	2276	2277	2278	2279	2280	2281	2282
##	67.2788326	54.6532368	57.1944937	38.5647587	46.9994007	69.7186510	44.3403263
##	2283	2284	2285	2286	2287	2288	2289
##	70.5840010	51.0636242	52.7895538	56.4127315	59.6394550	66.7158047	58.7352784
##	2290	2291	2292	2293	2294	2295	2296
##	62.4284822	46.0635243	46.4999921	70.4683350	62.9363354	68.6416105	58.0968776
##	2297	2298	2299	2300	2301	2302	2303
##	62.2815399	58.6246525	69.1225470	57.1778438	63.2771673	70.6100977	55.8008130
##	2304	2305	2306	2307	2308	2309	2310
##	50.2846517	38.9044319	66.7539521	50.2635524	58.3465154	59.4398322	63.7011058
##	2311	2312	2313	2314	2315	2316	2317
##	71.1095024	58.9759233	63.5718493	70.8385451	72.1715936	70.2128922	69.5669685
##	2318	2319	2320	2321	_	2323	2324
##	60.8768339	55.4884556	38.2648272	58.1271124	45.0154550	61.6166494	61.2038533
##	2325	2326	2327	2328	2329	2330	2331
##	69.1214611	59.5185797	66.3954678	71.6811892	59.0916814	66.4063305	68.7407134
##	2332	2333	2334	2335	2336	2337	2338
##	69.8593135	57.4216601	56.8880627	57.8890712	50.8581376	54.7676977	62.2461269
##	2339	2340	2341	2342	2343	2344	2345
##	71.7954231	61.2925696	47.2616812	70.9749753	70.8380352	68.1717765	37.6031582
##	2346	2347	2348	2349	2350	2351	2352
##	54.3753017	67.0882995	62.4267458	56.7322143	63.3088111	57.9413272	41.4687023
##	2353	2354	2355	2356	2357	2358	2359
##	71.3781471	49.9505075	66.2902697	71.7094908	66.8511931	58.3228649	70.4194966
##	2360	2361	2362	2363	2364	2365	2366
##	65.7528494	54.5669929	51.7342122	67.2334585	48.0841830	66.4351215	64.2041754

##	2367	2368	2369	2370	2371	2372	2373
##	65.8409679	59.1952306		57.1494531	65.6823780	68.4311077	
##	2374	2375	2376	2377	2378	2379	2380
	70.1145178						
##	2381	2382	2383	2384	2385	2386	2387
	62.7730933						
##	2388	2389	2390	2391	2392	2393	2394
##	47.6725452						
##	2395	2396	2397	2398	2399	2400	2401
	65.3101381						
##	2402	2403	2404	2405	2406	2407	2408
	68.9809560						
##	2409	2410	2411	2412	2413	2414	2415
	51.5603890						
##	2416	2417	2418	2419	2420	2421	2422
	70.3013010						
##	2423	2424	2425	2426	2427	2428	2429
	51.7180231						
##	2430	2431	2432	2433	2434	2435	2436
	60.9238137						
##	2437	2438	2439	2440	2441	2442	2443
	63.5801138				2448		
##	2444	2445	2446	2447		2449	2450
	50.1280540						
##	2451 50.4645728	2452	2453	2454	2455	2456	2457
##	2458 54.3652924	2459	2460	2461	2462	2463	2464
##	2465	2466	2467	2468	2469	2470	2471
	71.2843503						
##	2472	2473	2474	2475	2476	2477	2478
	64.2896019	_		_	_		
##	2479	2480	2481	2482	2483	2484	2485
	44.7814038		_	_		_	
##		2487	2488	2489	2490	2491	2492
	50.7960032						
##		2494	2495	2496	2497	2498	2499
##	63.3474255		58.5003563				70.7364239
##	2500	2501	2502	2503	2504	2505	2506
##	59.0868608	70.1311993	56.9517916	65.6144456	54.5320903	61.7251391	67.1647289
##		2508	2509	2510	2511	2512	2513
##	71.5167283	65.4488556	62.3037014	52.8138425	64.1563123	46.0635358	48.2925196
##	2514	2515	2516	2517	2518	2519	2520
##	66.4391771	66.5605199	64.7125981	67.9142542	43.2473322	42.0716851	44.9934716
##	2521	2522	2523	2524	2525	2526	2527
##	52.3430417	58.9208562	70.1769355	43.8711544	70.1984224	48.3010973	59.1489664
##	2528	2529	2530	2531	2532	2533	2534
##	55.4151133	61.9001037	58.7285395	43.2786011	46.3915412	42.1313255	54.0884572
##	2535	2536	2537	2538	2539	2540	2541
##	54.4907495	65.2148274	71.4529286	47.3344541	61.0412744	43.1538454	56.3169992
##	2542	2543	2544	2545	2546	2547	2548
##	67.9484910	67.6108142	70.5859549	69.2502413	62.2951255	69.6639234	72.4066401

##	2540	2550	2551	2552	2552	2554	2555
	2549	2550	2551	2552	2553	2554	2555
	50.2334396						
##	2556	2557	2558	2559	2560	2561	2562
	65.6156298						
##	2563	2564	2565	2566	2567	2568	2569
	55.7797149						
##	2570	2571	2572	2573	2574	2575	2576
##	68.4313682	45.0952935	64.7082285	61.8496943	63.5957682	65.2445454	61.5299999
##	2577	2578	2579	2580	2581	2582	2583
##	60.1431834	39.0458560	71.2355079	67.2367507	62.7951909	64.6470362	71.1403615
##	2584	2585	2586	2587	2588	2589	2590
##	67.5359840	65.5638744	55.8516631	70.6885931	58.7476517	43.1736027	49.5705582
##	2591	2592	2593	2594	2595	2596	2597
##	69.9863113	57.1324934	70.4337293	41.5735741	57.8605731	55.6343682	62.4706951
##	2598	2599	2600	2601	2602	2603	2604
##	64.6539599	49.6884494	71.9488405	51.3846418	42.3116149	63.0003684	55.4839704
##	2605	2606	2607	2608	2609	2610	2611
##	71.6412138	46.4395518	65.1520474	54.6278490	69.6631832	67.3333714	71.5664621
##	2612	2613	2614	2615	2616	2617	2618
##	39.1605339	43.0746752	66.4850596	49.3135272	70.8127517	70.6298915	63.3371692
##	2619	2620	2621	2622	2623	2624	2625
##	52.1969462	55.2946425	47.8057761	55.3141670	71.3231764	68.2146239	63.0744016
##	2626	2627	2628	2629	2630	2631	2632
##	64.7624904	54.5264238	55.7775378	42.2388432	56.5751962	69.0217139	37.8933007
##	2633	2634	2635	2636	2637	2638	2639
##	50.8526965	45.8587739	69.3908955	70.0722647	39.8290935	58.5375414	71.4628910
##	2640	2641	2642	2643	2644	2645	2646
##	50.8124663	56.6490632	50.6805843	71.6448994	67.9554629	69.0743445	65.7854893
##	2647	2648	2649	2650	2651	2652	2653
##	68.4071188	47.8263809	47.5945507	71.2935242	59.9043965	58.3254814	55.8774351
##	2654	2655	2656	2657	2658	2659	2660
##	63 1100603		60 0340635	=0 460000=	60 1003340	70 0235617	
##	03.1100033	58.3083946	68.8349625	70.1692035	69.1083349	70.0233017	61.5918141
##	2661	58.3083946 2662	2663	70.1692035 2664	2665	2666	2667
		2662	2663	2664	2665	2666	2667
	2661	2662	2663	2664	2665	2666	2667
##	2661 57.1972499	2662 42.4313238 2669	2663 59.6649598 2670	2664 71.7583936 2671	2665 54.8404326 2672	2666 53.8676251 2673	2667 62.9994610 2674
##	2661 57.1972499 2668 70.3241688	2662 42.4313238 2669	2663 59.6649598 2670	2664 71.7583936 2671	2665 54.8404326 2672	2666 53.8676251 2673	2667 62.9994610 2674
## ## ## ##	2661 57.1972499 2668 70.3241688	2662 42.4313238 2669 67.5784584 2676	2663 59.6649598 2670 51.1950005 2677	2664 71.7583936 2671 63.0045363 2678	2665 54.8404326 2672 69.2259948 2679	2666 53.8676251 2673 64.9246308 2680	2667 62.9994610 2674 71.0929097 2681
## ## ## ##	2661 57.1972499 2668 70.3241688 2675	2662 42.4313238 2669 67.5784584 2676	2663 59.6649598 2670 51.1950005 2677	2664 71.7583936 2671 63.0045363 2678	2665 54.8404326 2672 69.2259948 2679	2666 53.8676251 2673 64.9246308 2680	2667 62.9994610 2674 71.0929097 2681
## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688
## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688
## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695
## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695
## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702
## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094 2696	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702
## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094 2696 71.3488174	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697 64.4141974 2704	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698 69.5495425 2705	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699 70.3444324 2706	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700 71.0784257 2707	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701 69.2778995 2708	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702 62.0059071 2709
## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094 2696 71.3488174 2703	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697 64.4141974 2704	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698 69.5495425 2705 62.4283886	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699 70.3444324 2706	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700 71.0784257 2707	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701 69.2778995 2708	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702 62.0059071 2709
## ## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094 2696 71.3488174 2703 57.2310872	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697 64.4141974 2704 64.6083956 2711	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698 69.5495425 2705 62.4283886 2712	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699 70.3444324 2706 70.2850307 2713	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700 71.0784257 2707 68.2763467 2714	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701 69.2778995 2708 42.3930069 2715	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702 62.0059071 2709 56.8714478 2716
## ## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094 2696 71.3488174 2703 57.2310872 2710	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697 64.4141974 2704 64.6083956 2711	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698 69.5495425 2705 62.4283886 2712	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699 70.3444324 2706 70.2850307 2713	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700 71.0784257 2707 68.2763467 2714	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701 69.2778995 2708 42.3930069 2715	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702 62.0059071 2709 56.8714478 2716 63.1298926
## ## ## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094 2696 71.3488174 2703 57.2310872 2710 61.5452228	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697 64.4141974 2704 64.6083956 2711 68.6529341 2718	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698 69.5495425 2705 62.4283886 2712 38.5601269 2719	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699 70.3444324 2706 70.2850307 2713 56.7539292 2720	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700 71.0784257 2707 68.2763467 2714 70.8119241 2721	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701 69.2778995 2708 42.3930069 2715 67.3626952 2722	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702 62.0059071 2709 56.8714478 2716 63.1298926 2723
## ## ## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094 2696 71.3488174 2703 57.2310872 2710 61.5452228 2717	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697 64.4141974 2704 64.6083956 2711 68.6529341 2718	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698 69.5495425 2705 62.4283886 2712 38.5601269 2719	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699 70.3444324 2706 70.2850307 2713 56.7539292 2720	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700 71.0784257 2707 68.2763467 2714 70.8119241 2721	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701 69.2778995 2708 42.3930069 2715 67.3626952 2722	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702 62.0059071 2709 56.8714478 2716 63.1298926 2723
## ## ## ## ## ## ## ## ## ## ## ## ##	2661 57.1972499 2668 70.3241688 2675 64.4021698 2682 70.8702153 2689 71.5765094 2696 71.3488174 2703 57.2310872 2710 61.5452228 2717 46.0222519	2662 42.4313238 2669 67.5784584 2676 54.5688773 2683 68.3636108 2690 65.7754035 2697 64.4141974 2704 64.6083956 2711 68.6529341 2718 66.8510873 2725	2663 59.6649598 2670 51.1950005 2677 42.8991239 2684 46.2179496 2691 56.3137484 2698 69.5495425 2705 62.4283886 2712 38.5601269 2719 69.2443635 2726	2664 71.7583936 2671 63.0045363 2678 57.9023491 2685 56.6225319 2692 65.9270635 2699 70.3444324 2706 70.2850307 2713 56.7539292 2720 60.5867876 2727	2665 54.8404326 2672 69.2259948 2679 66.9681491 2686 70.1519809 2693 51.6841458 2700 71.0784257 2707 68.2763467 2714 70.8119241 2721 60.3802407 2728	2666 53.8676251 2673 64.9246308 2680 57.7998837 2687 62.6344420 2694 44.8867446 2701 69.2778995 2708 42.3930069 2715 67.3626952 2722 72.3122331 2729	2667 62.9994610 2674 71.0929097 2681 60.3228599 2688 59.2446989 2695 36.5447637 2702 62.0059071 2709 56.8714478 2716 63.1298926 2723 61.4575640 2730

444	2721	2722	2722	2724	2725	2726	2727
##	2731	2732	2733	2734	2735	2736	2737
##	2738	2739	2740	2741	60.5095339	2743	2744
		_	_		66.2396253		
##	2745	2746	2747	2748	2749	2750	2751
	_, .,	_,			61.9295242	_,,,,	_
##	2752	2753	2754	2755	2756	2757	2758
	_		_		64.9127843	_	
##	2759	2760	2761	2762	2763 52.0983915	2764	2765
##	2766	2767	2768	2769	2770	2771	2772
					59.0954524		
##	2773	2774	2775	2776	2777	2778	2779
	_		_	_	65.6595643	_	
##	2780	2781	2782	2783	2784	2785	2786
			_		62.8590470		
##	2787	2788	2789	2790	2791	2792	2793
	_, _,			_			
##			2796	2797	64.5389000 2798		
	2794	2795	_		_	2799	2800
					54.4070185		
##	2801	2802	2803	2804	2805	2806	2807
					49.4939422		
##	2808	2809	2810	2811	2812	2813	2814
					63.4610437		
##	2815	2816	2817	2818	2819	2820	2821
					49.5570357		
##	2822	2823	2824	2825	2826	2827	2828
					67.5640823	2834	2835
##	2829	2830	2831	2832	2833 54.3049418		
##	2836	2837	2838	2839	2840	2841	2842
					63.6315168	_	
##	2843	2844	2845	2846	2847	2848	2849
		_			58.1310357		
##	2850	2851	2852	2853	2854	2855	2856
					66.9027834		
##	2857	2858	2859		2861	2862	2863
					60.1748512		
##	2864	2865	2866	2867	2868	2869	2870
					54.8585096		
##	2871	2872	2873	2874		2876	2877
				_	58.1293251		_
##	2878	2879	2880	2881		2883	2884
		_			71.2578406		
##	2885	2886	2887	2888	2889 66.5565253	2890	2891
##	2892	2893	2894		2896 68.8490393	2897	2898
π#	33.3778084			2902		2904	2905
##	2000	1(1/2/2			2903	2904	2900
##	2899	2900	2901	_		_	
##	59.2636267	66.3046523	70.7130504	46.6744508	63.3865307	54.1017339	65.8056791
##	59.2636267 2906	66.3046523 2907	70.7130504 2908	46.6744508 2909		54.1017339 2911	65.8056791 2912

##	2913	2914	2915	2916	2917	2918	2919	
##	66.7689197	68.1378969	60.0576603	43.8219025	49.2070239	59.4371253	70.5381327	
##	2920	2921	2922	2923	2924	2925	2926	
##	71.9905125	62.9911239	60.2817249	69.7053950	68.6188509	66.8175882	43.9555945	
##	2927	2928	2929	2930	2931	2932	2933	
##	62.8614269	65.1071845	68.4341036	60.5403915	71.6330010	69.7738588	62.4527152	
##	2934	2935	2936	2937	2938	2939	2940	
##	70.4538244	70.8371290	51.0744398	70.9504382	40.8363731	57.3837518	56.9259496	
##	2941	2942	2943	2944	2945	2946	2947	
##	52.2219364	55.1289067	58.1773577	66.1842291	60.5344812	57.9940386	68.2415005	
##	2948	2949	2950	2951	2952	2953	2954	
##	53.4110048	46.0695487	62.2193727	62.4909356	59.0288715	52.2666886	55.1736475	
##	2955	2956	2957	2958	2959	2960	2961	
##	54.5993953	59.0992143	68.0996566	63.1797198	67.7854832	40.5287236	63.4031093	
##	2962	2963	2964	2965	2966	2967	2968	
##	66.8488516	61.1817791	71.5493835	71.7591339	50.4722209	64.1447938	60.5079983	
##	2969	2970	2971	2972	2973	2974	2975	
##	69.2009635	64.7646216	55.1597864	65.3825605	71.1329317	57.7247217	67.3267038	
##	2976	2977	2978	2979	2980	2981	2982	
##	37.3954256	48.6521999	62.3260930	57.2947436	61.4488460	52.2691874	72.0902335	
##	2983	2984	2985	2986	2987	2988	2989	
##	71.7097082	59.6538794	70.3546317	53.0490143	66.8530116	59.0947280	60.8518476	
##	2990	2991	2992	2993	2994	2995	2996	
##	47.1146936	64.4229594	55.5058729	68.0045777	58.3351529	48.4690664	54.9790977	
##	2997	2998	2999	3000				
##	55.0890914	56.0780708	60.6309427	63.1527707				

Part V: Data Summary and Implications

F1. In this model, the Y-intercept is not particularly meaningful because many of the variables do not have practical interpretations when equal to zero. For example, an age of zero would imply the presence of customers who are newborns, which is unrealistic. Additionally, some variables are binary, where a value of zero represents "No." In other words, when all predictors are zero, the expected value of tenure would be -6.787 months, which dosen't make sense. So the Y-intercept in this context is not meaningful.

The model has a statistically significant p-value meaning that I can reject the null hypothesis that the predictors have no effect on tenure. In this particular model, InternetServiceFiber Optic and InternetServiceNone have the highest positive coefficients (5.055 and 5.054) meaning that the customers with fiber optic service or no internet service are associated with higher tenure. in contrast, it appeas that the two variables with the most negative coeefficients, StreamingTV1 and StreamingMovies1 (-2.783 and -2.564) are both associated with customers who have lower tenure.

F2. This model can identify discrepancies between predicted and actual customer tenure, which is critical for mitigating churn. For example, if the model predicts a customer's tenure to be 18 months, but their actual tenure reaches 24 months, it could signal imminent churn. In such cases, the company should take proactive measures such as offering service upgrades, discounts, or addressing potential dissatisfaction to retain the customer. Similarly, if a customer is predicted to stay for 24 months, but by 18 months their usage declines or their customer service calls increase, this could indicate early signs of churn that require prompt intervention.

Additionally, the model can predict expected tenure for new customers based on demographics and service usage patterns. Insights from key predictors, such as the positive impact of "*InternetServiceFiber Optic*" and the negative impact of "*StreamingTV*," enable the company to tailor offerings. For example, promoting fiber-optic services or improving streaming-related issues could enhance retention among customers with a higher risk of shorter tenure.

Part VI: Demonstration

G. A link to the panopto demonstration video will be included in the uploaded documents.

H: Web Sources:

- 1. **Bobbitt, Z. (2019, March 10).** Multicollinearity in regression. Statology. Retrieved November 17, 2024, from https://www.statology.org/multicollinearity-regression/ (https://www.statology.org/multicollinearity-regression/)
- 2. **Bobbitt, Z. (2020, January 8).** The four assumptions of linear regression. Statology. Retrieved November 17, 2024, from https://www.statology.org/linear-regression-assumptions/ (https://www.statology.org/linear-regression-assumptions/)
- 4. Çetinkaya-Rundel, M., Hardin, J., & Horton, N. J. (2021). Dummy variables and interactions. Modern Statistics with R. Retrieved December 4, 2024, from https://www.modernstatisticswithr.com/regression.html#dummy (https://www.modernstatisticswithr.com/regression.html#dummy)
- 5. **Gallo, A. (2014, October 29).** The value of keeping the right customers. Harvard Business Review. Retrieved November 17, 2024, from https://hbr.org/2014/10/the-value-of-keeping-the-right-customers (https://hbr.org/2014/10/the-value-of-keeping-the-right-customers)
- 6. **Ihaka, R. (n.d.).** The R Project: A brief history and thoughts about the future (p. 12). The University of Auckland. Retrieved November 17, 2024, from https://www.stat.auckland.ac.nz/~ihaka/downloads/Otago.pdf (https://www.stat.auckland.ac.nz/~ihaka/downloads/Otago.pdf)
- 7. Larose, C. D., & Larose, D. T. (2019). Data science using Python and R. Wiley. Retrieved from https://eds.p.ebscohost.com/eds/ebookviewer/ebook/bmxlYmtfXzlwOTEzNzFfX0FO0?sid=04ef9475-3bed-4dbe-8317-a1c5eb6da3cb@redis&vid=0&format=EB&lpid=lp_151&rid=0 (https://eds.p.ebscohost.com/eds/ebookviewer/ebook/bmxlYmtfXzlwOTEzNzFfX0FO0?sid=04ef9475-3bed-4dbe-8317-a1c5eb6da3cb@redis&vid=0&format=EB&lpid=lp_151&rid=0)
- 8. **Martin, G.** [R Programming 101]. (n.d.). Multiple regression Making sure that your assumptions are met [Video]. YouTube. https://www.youtube.com/watch?v=1lwvNLDSu0s&t=1092s (https://www.youtube.com/watch?v=1lwvNLDSu0s&t=1092s)