# Project Report - “Project Opportunity”

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This is submission is to UCD, to demonstrate my leanings for the Specialist Certificate in Data Analytics Essentials.

The associated files are saved to GitHub on the following GitHub URL :

<https://github.com/UCDPA-E10569412/Michael_2021_Specialist_Cert_Data.A/upload>

Catalog

[Project Report - “Project Opportunity” 1](#_Toc31402)

[Abstract 2](#_Toc25707)

[Introduction 2](#_Toc14553)

[Data-set 3](#_Toc8044)

[Implementation Process 4](#_Toc13647)

[Step.0 - Project\_Problem 6](#_Toc30528)

[Step.1 - Data\_Gathering 7](#_Toc17749)

[Step.2 - Basic\_Data\_Cleaning 12](#_Toc845)

[Step.3 - Baseline\_Model\_Testing 17](#_Toc25839)

[Step.4 - Optimise\_Data\_Cleaning 22](#_Toc28889)

[Step.5 - Tune\_Model\_and Select 29](#_Toc28760)

[Step.6 - HyperTune\_model 30](#_Toc10009)

[Step.7 - Optimise\_Data\_Cleaning 34](#_Toc17993)

[Step.8 - Model\_Predict 38](#_Toc13522)

[Results 52](#_Toc416)

[Insights 53](#_Toc7144)

[References 54](#_Toc11558)

[Appendix - API - Twitter 55](#_Toc29334)

[Appendix - Regex 56](#_Toc10877)

[Appendix - Project flow chart 62](#_Toc20250)

[Appendix - Joining, Merging data-frame 63](#_Toc3450)

[Appendix - Seven points and page numbers 64](#_Toc23074)

# Abstract

The project attempt to build a supervised machine leaning model that will predict if a loan is likely to be repaid or defaulted on. The data file was downloaded from Kaggle.com using the following link.

<https://www.kaggle.com/ajay1735/hmeq-data>

In order to full fill the requirement of the course report, I have attached the examples and code that were not used specifically applicable in the project in the project report appendix. These items include WEB scrapping and Regex.

# Introduction

The Inspiration for this project is to predict clients who default on their loans. The story was the consumer credit department of a bank wants to automate the decision making process for approval of home equity lines of credit. The model was built using supervised predictive modeling. The model will be a classifier model as it a binary decision, will the loan be likely to be repaid or defaulted?

# Data-set

The data file is from <https://www.kaggle.com/ajay1735/hmeq-data.> The data-set (HMEQ) contains loan performance information for 5,960 recent home equity loans. The target is a binary variable indicating whether an applicant eventually defaulted or was seriously delinquent. This adverse outcome occurred in 1,189 cases (20%). For each applicant, 12 input variables were recorded.

I chose this data-set as it looked interesting to me as I am currently applying for a mortgage. I was interested to see can a machine learning model actually be used to predict an outcome and could I configure it to do it successfully. I would like to follow up on this method to see can I use machine learning to predict is a stock price is more probably to go up or down as opposed to a target price.

The legend for the original data is as follows;

* BAD: 1 = client defaulted on loan 0 = loan repaid
* LOAN = Amount of the loan request
* MORTDUE = Amount due on existing mortgage
* VALUE = Value of current property
* REASON = DebtCon = debt consolidation / HomeImp = home improvement
* JOB = Six occupational categories
* YOJ = Years at present job
* DEROG = Number of major derogatory reports
* DELINQ = Number of delinquent credit lines
* CLAGE = Age of oldest trade line in months
* NINQ = Number of recent credit lines
* CLNO = Number of credit lines
* DEBTINC = Debt-to-income ratio

I changed the legend for the original data which shown below and added an ID column. I modified the original data-frame slightly adding in a ID column and splitting into two file so that I could demonstrate a merge function which is asked for in the project report. This detail and more will be covered below in the implementation process.

# Implementation Process

Below is an overview of the project steps taken. I will include some detail on what the step entails. After this initial description, I will detail each step on its own. The remaining elements of the report will be covered in there own section in the appendices.

You will notice that I like to load the data need for the next step and save the outputs of the step. I did this as it was very cumbersome and time consuming to run the project as one whole project and it also allowed me to test the impact of changes on one step on the next.

I used function where possible of where they made sense to me at the time. While this code was for this project I also wanted to make it re-usable and the foundation for other project I intend to work on. For example step 3 could be used by any supervised classifier project where the user wants to run data through a number of classifier machine learning models.

I also created a pause() function so that I could pause the program as it cycled through the various steps. This gave me time to review the outputs, impact of code and is implemented as just a wait for input command to proceed.

def pause():

'''used to pause program to view output'''

input('===> Press Return to Continue Program ?')

The plan when writing this code was to build a program that build on the previous step. I have attached a chart in the appendicies of how the steps interact.

|  |  |  |
| --- | --- | --- |
| Step | Title | Overview |
| 0 | Project\_Problem | Preliminary step. What is the problem the project is trying to answer and what data do we need answer it. |
| 1 | Data\_Gathering | Import CSV data, Merge data-frames. I randomly split the data to create a Train,Test Data-set and Validation Data-set |
| 2 | Basic\_Data\_Cleaning | Perform EDA, basic data cleaning so that we can create basic data to run through a n umber of models to get initial performance results on the Training data-set |
| 3 | Baseline\_Model\_Testing | Run a number of models on the basic cleaned data |
| 4 | Optimise\_Data\_Cleaning | Optimize data cleaning so that we can run through the model again to get final performance results |
| 5 | Tune\_Model\_and Select | Run a number of models on the Optimised cleaned data. From these trial I selected a model. |
| 6 | HyperTune\_model | On the selected model, Hyper-tune model and assess performance. |
| 7 | Validation\_Data\_Cleaning | Perform basic and Optimised data cleaning on the Validation data set |
| 8 | Model\_Predictions | Perform prediction using the test training set on the hyper-tuned model and asses against a number of classifier metrics |

## Step.0 - Project\_Problem

This step was very important to the projects success. It involved understanding what problem the project trying to answer. The project is trying to predict the clients attributes that would default on their loans.

To do this I had to hypothesize what information would be required and what was available.

Then there was the quality of the information available.

Evaluation

There are two approaches I will take. Initially the models are going to be evaluated using Classification Accuracy which is the ratio of number of correct predictions to the total number of input samples. There is a risk if the I have a high number of sample belong to one class of prediction. The code from Scikit-learn is;

>>> from sklearn.metrics import accuracy\_score

>>> y\_pred = [0, 2, 1, 3]

>>> y\_true = [0, 1, 2, 3]

>>> accuracy\_score(y\_true, y\_pred)

Fractional accuracy = 0.5

>>> accuracy\_score(y\_true, y\_pred, normalize=False)

Number of correct predictions = 2

Confusion Matrix gives you a lot of information about how well your model does. When performing classification predictions, there's four types of outcomes.The code from Scikit-learn is;

>>> from sklearn.metrics import confusion\_matrix

>>> y\_true = [0, 1, 0, 1]

>>> y\_pred = [0, 1, 0, 0]

>>> confusion\_matrix(y\_true, y\_pred)

And a Cross\_Val\_Score, here we hold out part of the dataset to avoid overfillting. We partition the available data and hold back a test set for final validation. We cycle through these folds using KFolds. The code from Scikit learn is;

>>> from sklearn.model\_selection import cross\_val\_score

>>> clf = svm.SVC(kernel='linear', C=1, random\_state=42)

>>> scores = cross\_val\_score(clf, X, y, cv=5)

Finally, when assessing the final model I will include Classifier Accuracy and Confusion Matrix and a cross section of the available evaluation methods to see how they compare and can be interpreted.

## Step.1 - Data\_Gathering

This step is where I imported the original data, reviewed it and prepared it for the following steps.

The step has the following actions:

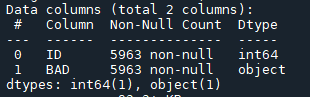
1. Import file and Create data-frame
2. Explore and tidy data-frame
3. Create Train and Test data-frame
4. Save to file

Initially, I saved the csv data as “loan\_bad\_Orignal.csv” to my desk top. This was then modified to create two files **'loan\_bad\_ID\_Target.csv’** and **'loan\_bad\_ID\_Features.csv'** .

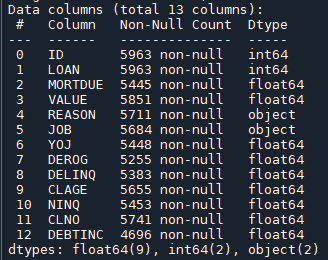
I then imported and merge both to make a project file. They were imported and merged on the ‘ID’ column. I created functions to complete the task as I plan to use this program as a temple for future projects. This will be a theme through out the project.

I modified the original data set so that I could demonstrate MERGE function of two data-frames using the ‘ID’. The following is the head from both of these data-frames I used to complete the merge;

**“loan\_bad\_ID\_Target.csv”** consisted of the following (5963 Rows, 2 Columns).



**“loan\_bad\_ID\_Features.csv”** consisted of the following (5963 Rows, 13 Columns).



I used the following code to complete this. You can see I created functions so that the code is reusable. The filename is set and sent to function. This is a little overkill but for me, it helped with repeatability and standardizing my code.

Code:

#===============================================================================

#Functions

#===============================================================================

def import\_file(filename):

'''Import data - import and set up data frames'''

file = pd.read\_csv(filename)

print("\n"+str(filename)+" in imported file:\n", file.info())

return file

def create\_project\_file(A, B, Merge\_on):

'''create project file from imported files'''

file = pd.merge(A, B, on=merge\_on)

print("\nMerged file info():\n", file.info())

return file

#===============================================================================

#Start of program - import data

#===============================================================================

#import file for project

filename1 = 'loan\_bad\_ID\_Target.csv'

df\_a = import\_file(filename1)

#import file for project

filename2 = 'loan\_bad\_ID\_Features.csv'

df\_b = import\_file(filename2)

#create project file and merge on 'ID'

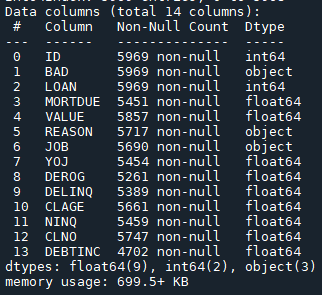
merge\_on = "ID"

df\_merge = create\_project\_file(df\_a, df\_b, merge\_on)

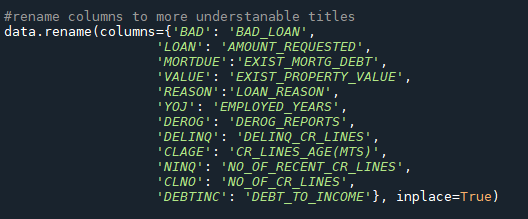
#make a copy in case we ruin orignal dataframe

data = df\_merge.copy()

Merging the both of them produced the following data-frame info (5963 Rows, 14 Columns);



I then modified the legend so that the column titles where clear to me. I did not find the original column titles that descriptive and so I made the changes.



The Train/Test/Validation data split

I then split this data-frame into (80%) Train, Test and (20%) Validation. The 20% will be used later in the project to make the predictions on clean data to avoid over-fitting.

The most important thing you can do to properly evaluate your model is to not train the model on the entire data set. The train/test split I used was 70% of the data for training and 30% of the data for testing.

I evaluated my model as I was building it so I could find that best parameters - I could not use the test set for this evaluation or else we'll end up selecting the parameters that perform best on the test data but maybe not the parameters that generalize best. So to evaluate the model I create a third subset of the data known as the validation set. For the web it would appear that a typical train/test/validation split would be to use 60% of the data for training, 20% of the data for validation, and 20% of the data for testing.

I shuffled the data before making these splits so that each split has an accurate representation of the data-set. (msk = np.random.rand(len(data)) < 0.8)

<https://www.jeremyjordan.me/evaluating-a-machine-learning-model/>

This 80% of the orignal data was then used in various cross validation methods which we will review later. The other 20% was used make predictions on the hyper-parameter model. The following code shows how that was achieved and saved. I had an issue saving and reloading the files. The data-frame was loading with a new index, to resolved this I use ‘index=False ‘ when saving;

Code:

*#*==========================================================

#Split dataFrame to Train and test and save

#==========================================================

#create a test and traing dataframe that has not been cleaned

#use the random function to select random rows and assign to a mask

msk = np.random.rand(len(data)) < 0.8

#save the test dataframe - not in mask

test = data[~msk]

filename1 = 'S1\_test\_Loan\_Basic\_Data\_Cleaning.csv'

test.to\_csv(filename1, index=False)

print("\n>>Saved test data.shape: ", test.shape);print(test.info())

#save the train dataframe in mask

train = data[msk]

filename2 = 'S1\_train\_Loan\_Basic\_Data\_Cleaning.csv'

train.to\_csv(filename2, index=False)

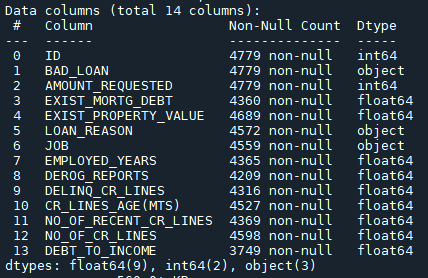
print("\n>>Saved train data.shape: ", train.shape);print(train.info())

#Load df from file - used to see how the saved file loads back as I had an issue with index column

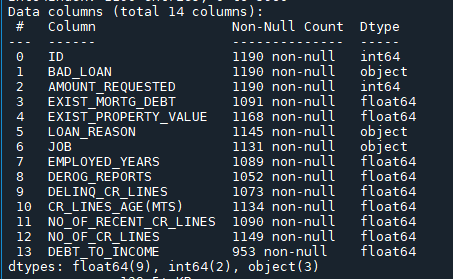
df = pd.read\_csv(filename2)

print("\n<<Loaded dataframe.shape: ", df.shape);print(df.info())#(4826, 14)

“S1\_train\_Loan\_Basic\_Data\_Cleaning.csv” contains;



“S1\_test\_Loan\_Basic\_Data\_Cleaning.csv” contains;



Step.2 - Basic\_Data\_Cleaning

This step used the data merged from the previous step.The overall aim of this step is to perform basic Exploratory Data Analysis (EDA). I performed basic data cleaning with minimal cleaning so that I can use this data quickly in the next step. So that I can get performance results for a number of classifier Machine Learning models.

The step has the following actions;

1. Import data and Perform basic Exploratory Data Analysis (EDA)
2. Perform Basic data cleaning
3. Save data-frame to use when Optimize Data Clean
4. Impute data for baseline models and Save data-frame for next step

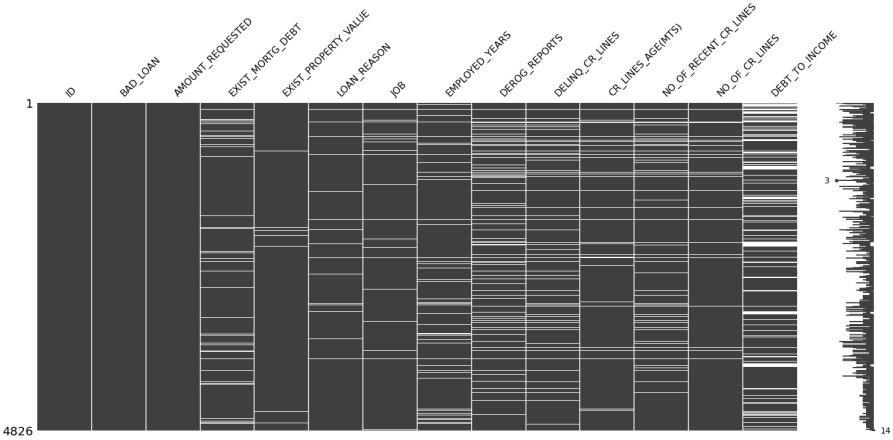
Action 1 - Perform basic Exploratory Data Analysis

In this action I conducted these three checks;

1. Column dtype check: What were the dtype for the individual columns? I need to know where they correct for the information contained as this would also affect the machine learning models as for example some cannot handle categorical data. I also printed out the numeric and non-numeric column titles.
2. EDA Descriptive: This action consisted of displaying the shape of the data-frame, info on the data-frame and I completed a for loop where I iterate through the data-frame columns and printed out a description of the column content. I used describe(include=all) so I could get details on counts and max min etc. The (include=all) setting is very useful as it give a fuller description of the column contents.
3. EDA Visual: This function displayed a chart of the missing data and a chart of any possible correlations. The missingness chart is an excellent way to see how much missing data we have and where? The heat map is an excellent first step in examining any possible correlations in the data. See below

**Missingness chart:**

The missingness chart is excellent for quickly assessing which columns are really affected by missing data. It appears there area a lot of columns missing data. We can see that Debt\_to\_Income appears to be the worst affected column. With Derog\_Reports appearing to be the next worst affected. If you look carefully there would appear to be some rows that are missing a number of rows of data. Lookimg at the right hand side of the chart it would appear that the missing data is worse toward the top rows.

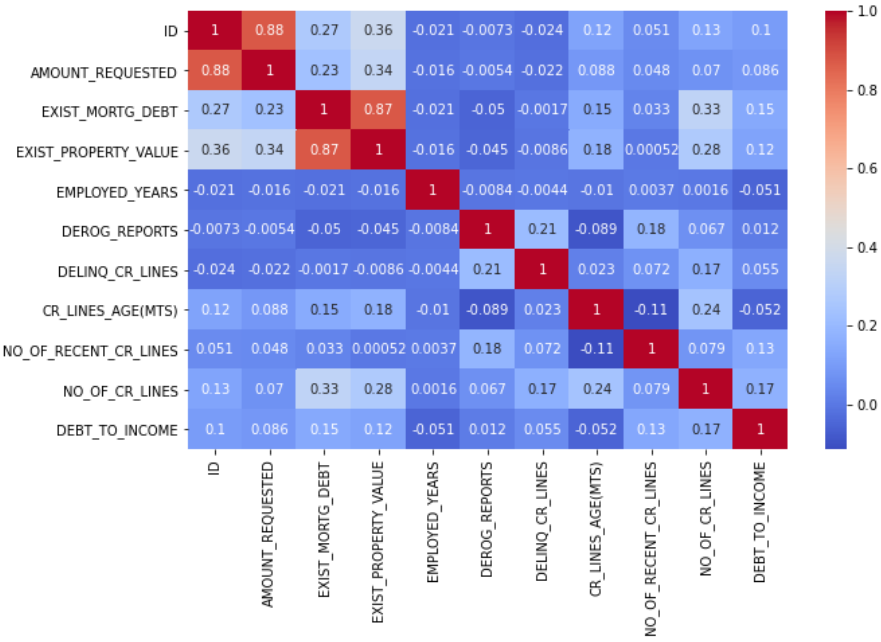


**Heat map:**

The heat map is an excellent way of visually inspecting correlations or relationships between the features. Taking the the extremes we can see that (excluding ID)

Amount\_requested to Existing\_Mortgae\_Debt and to Existingp\_roperty\_value would appear to have some correlation which is not unsurprising as perhaps the existing debt is for a loan for the existing property.

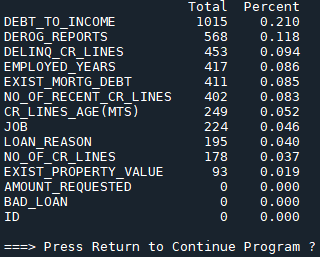
No\_Of\_CR\_Lines appear correlated to CR\_Line\_age which is not surprising as perhaps its suggests that perhaps the reason they have more is that they are with the bank longer?



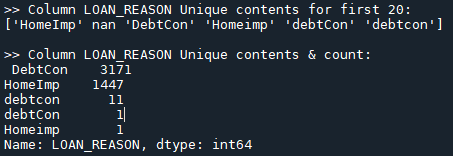
Action 2 - Perform Basic data cleaning

In this action I conducted the following checks;

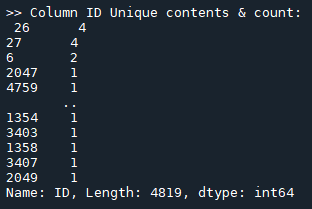
1. Descriptive review of the missing data from the data-frame. I ran a function to table all the columns and their content that was missing. The detail was combined and recorded for correction in the next actions. The table looked like this;



1. Describe the unique content in the columns. I used a function to iterate through the data-frame columns looking at the unique data in the column. This was especially important as I can see very quickly possible text errors for example miss-spelt “DebtCon” or “debtCon”, missing values “nan” as below



and duplicated rows for example 4 counts of ‘ID’ = 26, 27 and 2 counts of ‘ID’ = 6.



1. Using the information gathered so far I was able to drop rows and standardize the content of a number of columns very quickly. The purpose was to do the most obvious basic data clean to allow me run and score the models. The following code was used to complete this;

#==========================================================

#baseline - basic cleaning of data - defining consistent feature contents

#==========================================================

##is there missing data?

print(draw\_missing\_data\_table(df));pause()

##What is the unique data?

dataframe\_unique\_check(df)

##Drop all duplicate rows based

print("\nNumber of rows before drop\_duplicated: ",len(df))

df.drop\_duplicates(subset=None, keep='first', inplace=True, ignore\_index=False)

print("\nNumber of rows After drop\_duplicated: ", len(df));pause()

##Lets re-examine the offending unique data of the dataframe after the duplicate row drops and the drop ID column?

check\_columns = df[['ID', 'BAD\_LOAN','LOAN\_REASON','JOB']]

dataframe\_unique\_check(check\_columns)

# BAD\_LOAN: Expected TWO unique values but got FIVE. I will change to column data to Repaid, Defaulted.

# Then I will change to 1:Default and 0:Repaid as its affecting categorising

df['BAD\_LOAN'].replace(['paid','Repaid'],0,inplace=True)

df['BAD\_LOAN'].replace([ 'default', 'Dfault','Default'],1,inplace=True)

# LOAN\_REASON: Expected TWO unique values but got SIX. will change to DebtCon, HomeImp

df['LOAN\_REASON'].replace(['homeImp','Homeimp'],'HomeImp',inplace=True)

df['LOAN\_REASON'].replace([ 'debtCon' , 'debtcon'],'DebtCon',inplace=True)

#Going to use this oppourtunity to impute a value other than leave empty

df['LOAN\_REASON'].fillna('Other', inplace = True)

# Expected SIX unique values but got SEVEN. Will investigate empty features and call Other

# replacing na values in 'JOB' with 'Other'

df['JOB'].fillna('Other', inplace = True)

##Lets rexamine after replace function has been used

check\_columns = df[['ID', 'BAD\_LOAN','LOAN\_REASON','JOB']]

dataframe\_unique\_check(check\_columns)

Action 3 - Save data-frame to use when Optimize Data Clean

Here I saved the data-frame that would later be used when I wanted to optimize the data. I saved this data-frame before imputing as this was going to be my input data-frame into the optimize data clean step and I did not want the next input action to affect this. In the optimize data step I intend to take a closer look at the following imputations and optimize them. To state once again, my aim here is to create a clean data-frame so I can assess the baseline models performance scores. These scores are then compared. This was saved as **'S2\_Loan\_Basic\_Data\_Cleaning.csv.**

Action 4 - Impute data for baseline models and Save data-frame for next step

For this action I created a simple function that would cycle through the data-frame columns and where there was a missing values, insert a multiple of 10 by the max value of the column. The columns where now all numeric so I did not need to worry about non-numeric errors from the compiler. The loop was a simple for loop that iterated through the data-frame columns, I checked for missing values before and after the change was completed.

The output of the imputation can be seen below;

column is BAD\_LOAN

Filled column[BAD\_LOAN] with 10

column is AMOUNT\_REQUESTED

Filled column[AMOUNT\_REQUESTED] with 892000

column is EXIST\_MORTG\_DEBT

Filled column[EXIST\_MORTG\_DEBT] with 3995500.0

column is EXIST\_PROPERTY\_VALUE

Filled column[EXIST\_PROPERTY\_VALUE] with 8559090.0

column is EMPLOYED\_YEARS

Filled column[EMPLOYED\_YEARS] with 99990.0

column is DEROG\_REPORTS

Filled column[DEROG\_REPORTS] with 100.0

column is DELINQ\_CR\_LINES

Filled column[DELINQ\_CR\_LINES] with 150.0

column is CR\_LINES\_AGE(MTS)

Filled column[CR\_LINES\_AGE(MTS)] with 11682.33561

column is NO\_OF\_RECENT\_CR\_LINES

Filled column[NO\_OF\_RECENT\_CR\_LINES] with 170.0

column is NO\_OF\_CR\_LINES

Filled column[NO\_OF\_CR\_LINES] with 710.0

column is DEBT\_TO\_INCOME

Filled column[DEBT\_TO\_INCOME] with 2033.121487

The code for this is shown below;

#==========================================================

#baseline - basic cleaning of data - Impute data for baseline model testing

#==========================================================

##Correct the missing data - first review

print(draw\_missing\_data\_table(df));pause()

##Impute columns missing data - lets use a basic impute of the max value (by 10) in the column

for col in df.columns:

print("column is "+str(col))

n = df[col].max()

n = n \* 10

df[col].fillna(n, inplace=True)

print("Filled column["+str(col)+"] with "+str(n))

##Correct the missing data - review changes

print(draw\_missing\_data\_table(df));pause()

This data-frame which is now ‘Basically Cleaned’ was then saved to **'S2\_Loan\_Basic\_Data\_for\_Baseline\_Models.csv'** for use in the next step.

## Step.3 - Baseline\_Model\_Testing

This step used the data-frame created in the last step. The purpose of this step is to run the data-frame through a number of Supervised Classifier Machine Learning Models and assess there performance on basic cleaned data.

This step has the following actions;

1. Import data and transform the categorical variables.
2. Create a array of Features values ‘X’ and Target array of values called ‘y’.
3. Normalize the data-frame?
4. Perform K-Fold cross validation on a number of models

Action 1 - Transform the categorical variables

After importing, in this part I transformed the categorical features to numeric variables. This is the first of the pre-processing activities. To do this I passed the data-frame to a function I created. This returned a new data-frame of numeric values. One concern I have with this is when I look at feature importance, you can see that the Job features are lower, as their total has been split across a number of columns.

The data-frame Column for “JOB” was;

|  |
| --- |
| JOB |
| Mgr |
| Other |
| Office |
| Self |
| ProfExe |

I use the following code to achieve Categorical Variables and passed it the data-frame to transform;

def transform\_categorical\_variables(dataframe):

''' Transform categorical variables into dummy variables - - known as one-hot encoding of the data.

This process takes categorical variables, such as days of the week

and converts it to a numerical representation without an arbitrary ordering.'''

dataframe = pd.get\_dummies(dataframe, drop\_first=True) # To avoid dummy trap

return dataframe

Columns transform are now;

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| JOB\_Office | JOB\_Other | JOB\_ProfExe | JOB\_Sales | JOB\_Self |
| 0 | 1 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 1 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 1 |
| 0 | 0 | 1 | 0 | 0 |
| 0 | 1 | 0 | 0 | 0 |

*Side note: Dummy Variable Trap: When the number of dummy variables created is equal to the number of values the categorical value can take on. This leads to multicollinearity, which causes incorrect calculations of regression coefficients and p-values.*

*<https://www.statology.org/dummy-variable-trap/>*

Action 2 - Create Target and Feature variables

In this part I created the Target and Feature arrays of data. There are many different options for completing this. The most effective I found allows me to name a Target column and sent as an argument to the function. I like this approach in my code as it allows me easily re-use my code but also it does not matter where the Target column is the data-frame column headers. Also, It returns the X and y arrays. This is important as the Column header needs to be stripped and the machine learning model cannot accept the string title.

def create\_X\_y\_datasets(df,target\_column\_name):

'''create features and target datasets'''

X = df[df.loc[:, df.columns != target\_column\_name].columns]

y = df[target\_column\_name]

return X, y

# Create datasets for model

target\_column\_name = 'BAD\_LOAN'

X, y = create\_X\_y\_datasets(df, target\_column\_name)

Action 3 - Normalize the data-frame

In this part I would normalize the data. This consisted of setting the max and min of the column to 0 and 1 respectively. I ran the data with and with out Normalizing as I read some model do not need the data normalized.

def scale\_data\_normalisation(X):

'''pre-processing - Normalisation'''

scaler = MinMaxScaler()

scaled = scaler.fit\_transform(X)

return scaled

#rescale X between 0 - 1

X = scale\_data\_normalisation(X)

Action 4 - Perform K-Fold cross validation on a number of models

This is the work horse of this step. I built it from an idea I found in Kaggle. The idea was to send the X and y data arrays and perform KFold cross validation against a number of classifier models. The function tests all the models for a specific KFold value, score them using cross\_val\_score and display there accuracy on the data. It would also check there accuracy against the know outputs.

This was then loaded to a data frame I created and saved to file **"ML3\_Loans\_Models\_Results\_on\_Basic\_Data.csv"**. The idea in this steps was to get baseline data on the various model for their stand model parameters. In Step 5 of my process I would be repeating this test and wanted to compare the results. I am looking for an improvement in the models performance as it will be tested on Optimised\_data\_cleaning.

def Classifier\_models\_test(df\_model\_values, a, b):

'''Test data on a number of different classifier algorithims, using KFold CV and save performance data'''

# get the list of models to consider

models = get\_models()

# define test conditions

Kfold\_number = range(a,b,1)

for CV\_val in Kfold\_number:

#https://www.askpython.com/python/examples/k-fold-cross-validation

kf = KFold(n\_splits=CV\_val, shuffle=True, random\_state=42)

# evaluate each model

for model in models:

print("\nKfold\_number = ", CV\_val)

#Implementing cross validation and get y\_p

#https://www.bitdegree.org/learn/train-test-split

import sklearn.model\_selection as model\_selection

X\_train, X\_test, y\_train, y\_test = model\_selection.train\_test\_split(X, y, train\_size=0.7, random\_state=CV\_val)

#Fit model and predict on training data

model.fit(X\_train,y\_train)

y\_pred = model.predict(X\_test)

##Test 1 - Accruacy\_score

#Implement accuracy\_score() function

model\_accuracy\_score= accuracy\_score(y\_test, y\_pred)

print("\nAccuracy\_score() is: ", round(model\_accuracy\_score, 3))

##Test 2 - Confusion matrix

confusion\_matrix\_results = confusion\_matrix(y\_test, y\_pred)

print("True negatives - correctly classified as not Target: ", confusion\_matrix\_results[0][0])

print("False negatives - wrongly classified as not Target: ",confusion\_matrix\_results[0][1])

print("False positives - wrongly classified as Target: ", confusion\_matrix\_results[1][0])

print("True positives - correctly classified as Target: " ,confusion\_matrix\_results[1][1])

confusion\_matric\_accuracy = (confusion\_matrix\_results[0][0]+confusion\_matrix\_results[1][1])/len(y\_pred)

#just want to make sure program stops if these couts are dirrenent as it mean my accuracy will not be correct

assert len(y\_pred)==(confusion\_matrix\_results[0][0]+confusion\_matrix\_results[0][1]+confusion\_matrix\_results[1][0]+confusion\_matrix\_results[1][1])

print("Confusion Matric - Accuracy: " ,confusion\_matric\_accuracy)

##Test 3 - Coss\_Val\_Score

# evaluate model using each test condition on cross\_val\_score()

#https://scikit-learn.org/stable/modules/cross\_validation.html

scores = cross\_val\_score(model,X,y,scoring='accuracy', cv=kf, n\_jobs=None)

cv\_mean = mean(scores)

# check for invalid results

if isnan(cv\_mean):

continue

# Model performances

model\_name = type(model).\_\_name\_\_

print(str(model\_name)+' Cross Val Score - Accuracy: %.3f +/- %.3f' % (np.mean(scores), np.std(scores)))

#Append data to dataframe to record results

df\_model\_values = df\_model\_values.append({'CV':CV\_val,'Model':str(model\_name),

'CVS\_Accuracy':round((np.mean(scores)),3),

'CVS\_STD':round((np.std(scores)),3),

'Accuracy\_Score':round(model\_accuracy\_score,3),

'C\_M\_Accuracy':round(confusion\_matric\_accuracy,2),

'True\_Neg':confusion\_matrix\_results[0][0],

'False\_Neg':confusion\_matrix\_results[0][1],

'False\_Pos':confusion\_matrix\_results[1][0],

'True\_Pos':confusion\_matrix\_results[1][1]},ignore\_index = True)

#Sort the values

df\_model\_values.sort\_values(by=['CVS\_Accuracy'], axis=0, ascending=False,inplace=True, kind='quicksort',na\_position='last',ignore\_index=False, key=None)

#save the dafatframe to file

df\_model\_values.to\_csv("ML3\_Loans\_Models\_Results\_on\_Basic\_Data.csv")#use this to see what the data looks like after lateststep

return df\_model\_values

The models I had to choose from where as follows. However I had an issue with my PC ruinning Linear SVC model

def get\_models():

models = list()

models.append(LogisticRegression())

models.append(RidgeClassifier())

models.append(SGDClassifier())#

models.append(PassiveAggressiveClassifier())

models.append(KNeighborsClassifier())

models.append(DecisionTreeClassifier())

models.append(ExtraTreeClassifier())

##models.append(LinearSVC())# gives low reading but gives fault

models.append(SVC())

models.append(GaussianNB())

models.append(AdaBoostClassifier())

models.append(BaggingClassifier())

models.append(RandomForestClassifier())

models.append(ExtraTreesClassifier())

models.append(GaussianProcessClassifier())

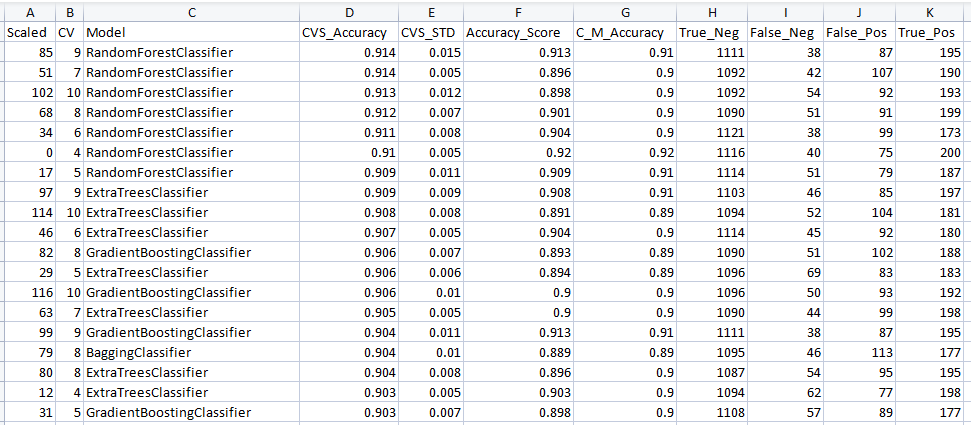
models.append(GradientBoostingClassifier())

models.append(LinearDiscriminantAnalysis())

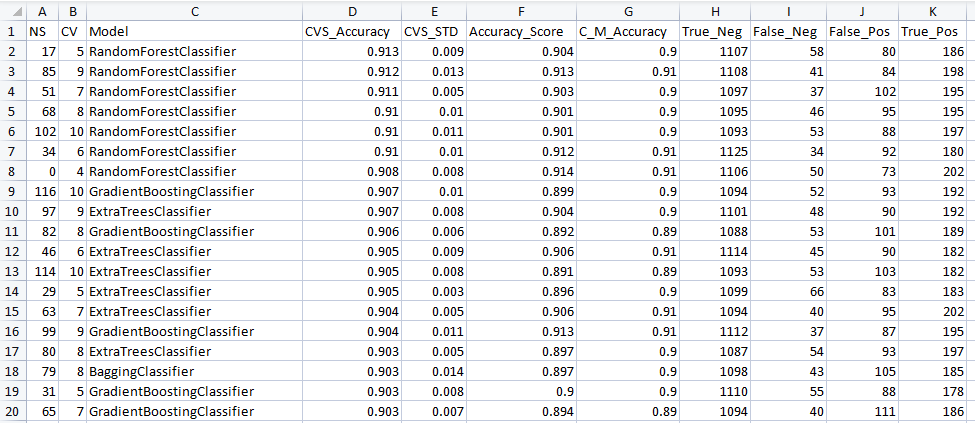
models.append(QuadraticDiscriminantAnalysis())

return models

The performance for the top classifiers was as follows and the full detail can be seen in the appendix. We can see that the Random Classifier perform the best at this point.Results **with** Normalization:



We can see that the Random Classifier perform the best at this point. Results **without** Normalization: Not seeing an difference with or with out scaling



Step.4 - Optimise\_Data\_Cleaning

This step used the data from step 2, before the imputed values was completed. The purpose of this step was to try optimize the data further before trying all the classifiers again. I hope to have an improved model performance.

The step has the following actions;

1. Import data and Perform basic Exploratory Data Analysis (EDA)
2. Perform Basic data cleaning
3. Perform data-frame tidying
4. Optimize data cleaning (including Box plot and Histogram)
5. Scatter plot of single Feature to Target
6. Feature engineering
7. Checked for Multi-collinearity in features
8. Identify most important features

Action 1 - Action 2

These action where covered in step 2 - Basic\_Data\_Cleaning and data was imported in with basic cleaning. Duplicates etc were removed.

Action 3 - Perform data-frame tidying

In this action I dropped the ‘ID’ column and removed rows with many empty cells. I am aware it is nearly a cardinal sin to delete data but I found that a row with up to 8 of 9 columns missing would not affect the results and would improve model performance. Which it appeared to do by 0.05% for the Random Forest model. I ran the model with and with out the drop in rows with the data cleaning below. However, this is insignificant on some of the test the Standard deviation for error amounted to this amount.

I used this code to complete this. Basically this deletes row up to a number ‘n’ which I set before running the program.

#==========================================================

# Removing rows with many empty features

#==========================================================

n = 8#1#8 #we are allowing rows with up to 7 empty cells

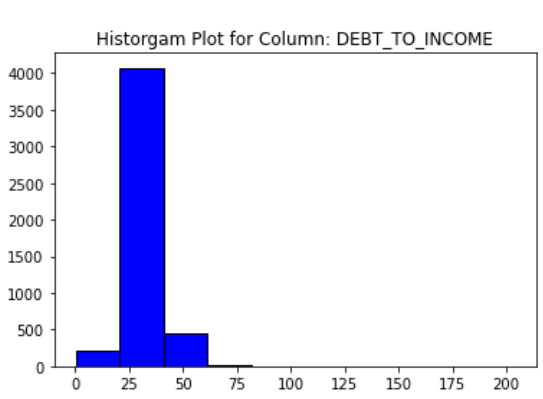
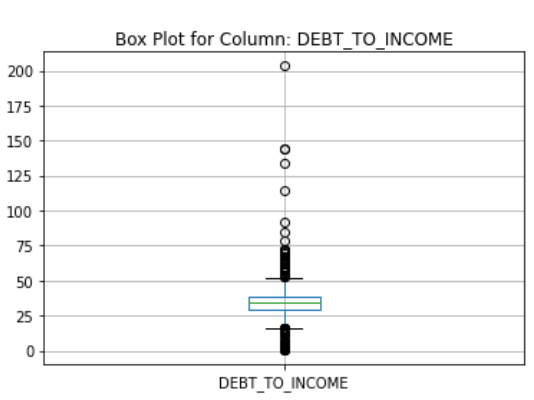
df = df[df.isnull().sum(axis=1) < n]

Action 4 - Optimize data cleaning (including Box plot and Histogram)

In this section I optimized the data based on box or histogram chart. I also measure what % of the data was missing.I will discuss separately below how I imputed missing data.

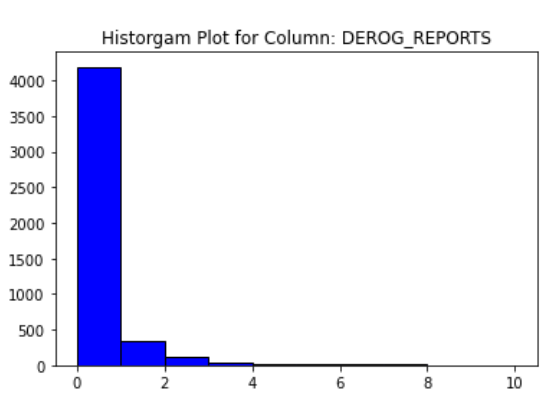
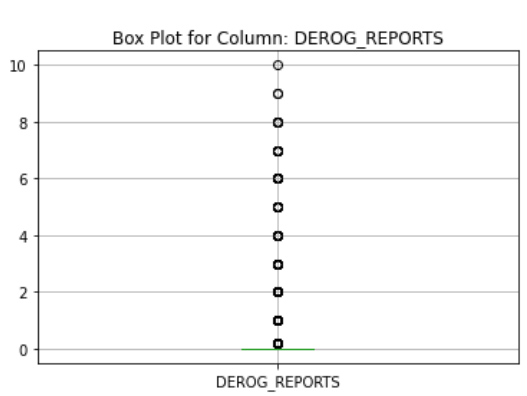
“DEBT\_TO\_INCOME” Total Percent missing 21%

.

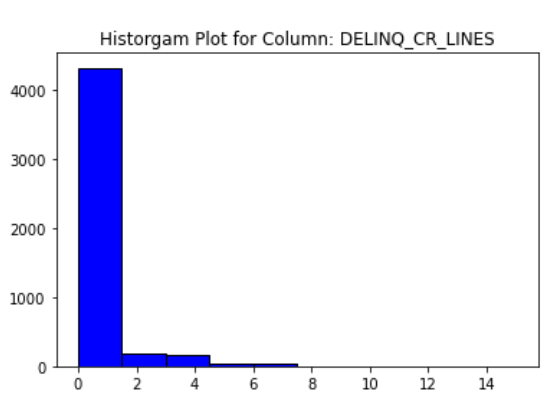
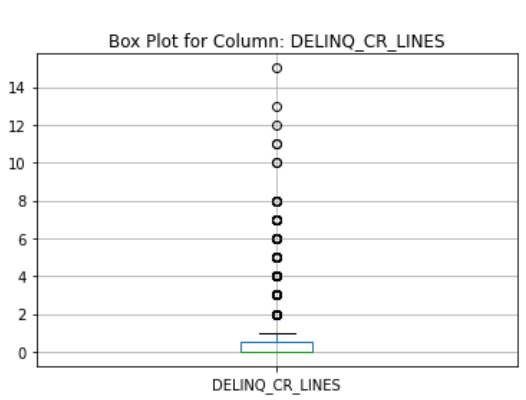
“DEROG\_REPORTS” Total Percent missing 12%

I could not say with any certainty what this should be. The figure has to be taken as correct and I did not want to impute an artificially high or low value as this may affect the models performance

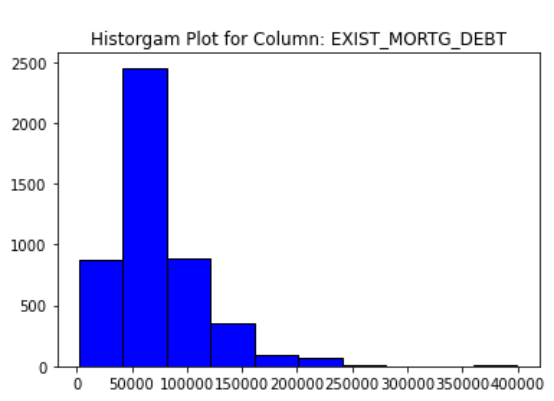
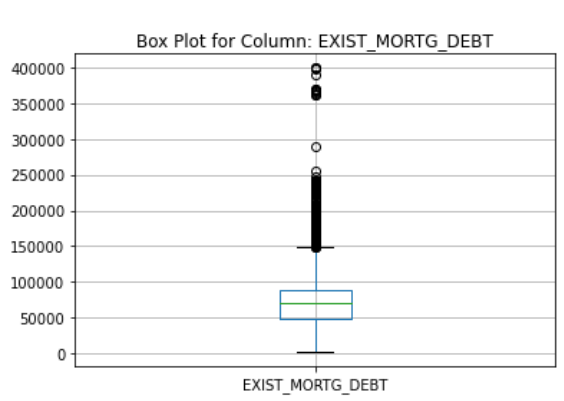
“DELINQ\_CR\_LINES” Total Percent missing 10%

I imputed the mean of the column.

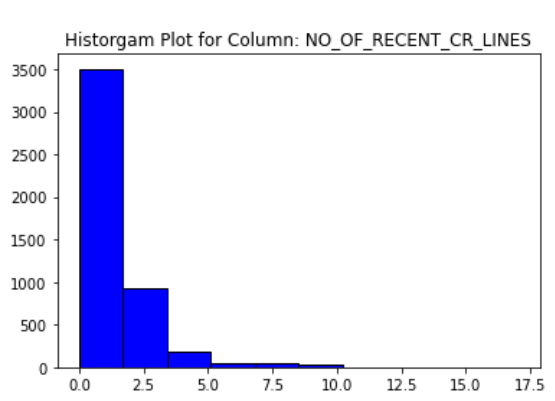
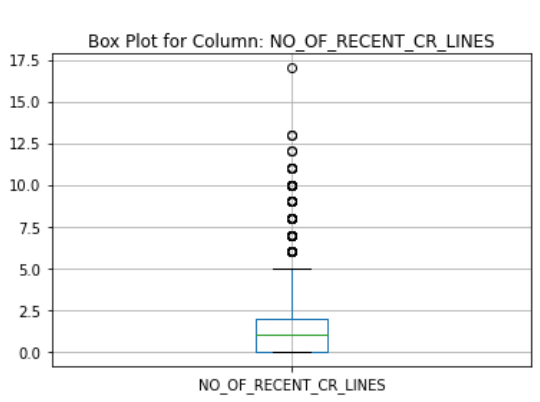
“EXIST\_MORTG\_DEBT” Total Percent missing 10%

I imputed the mean of the column.

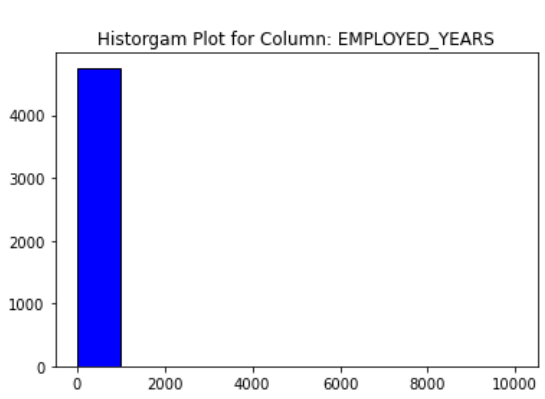
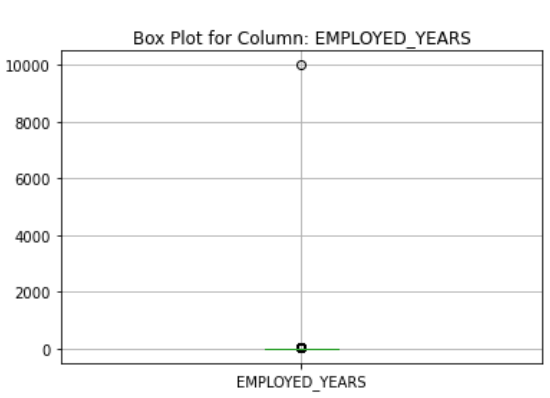
“NO\_OF\_RECENT\_CR\_LINES” Total Percent missing 8%

I imputed the mean of the column.

“EMPLOYED\_YEARS” Total Percent missing 8%

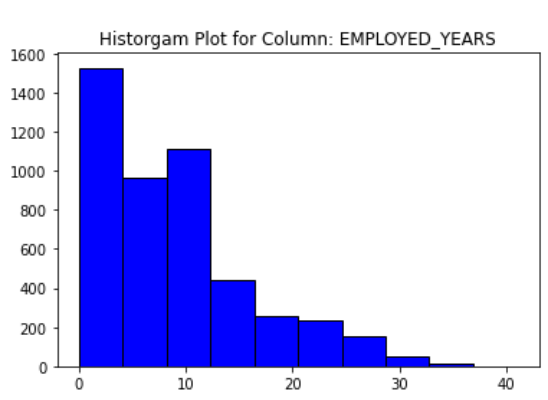
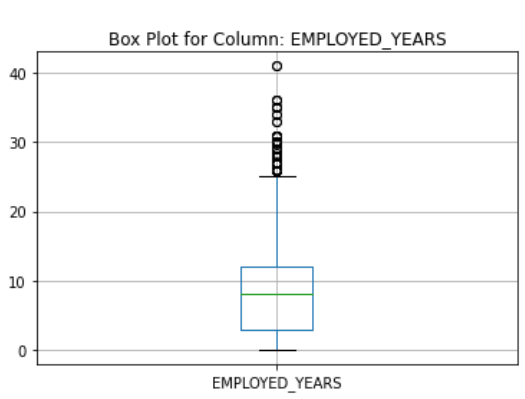
For Column 'EMPLOYED\_YEARS’ The box plot showed an obvious outlier in the data where the employed years was 9999. In theory the max working age would be 40 years but the data does have a 41 year employed.

#replacing outlier with mean of column

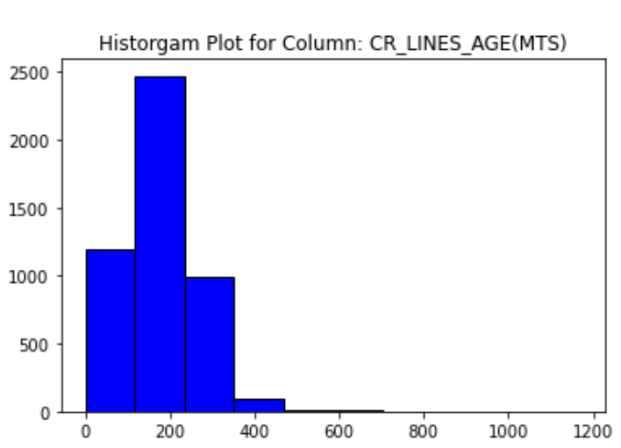
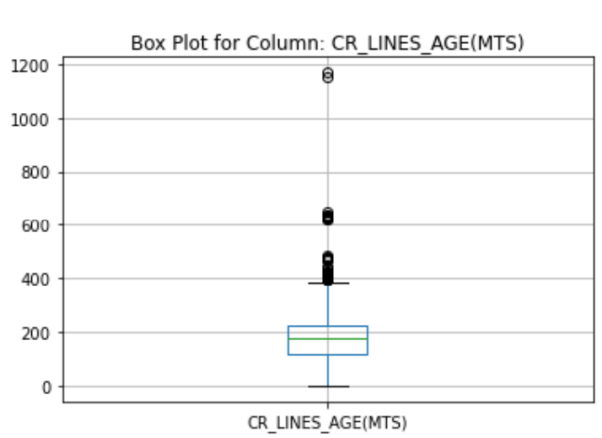
EMPLOYED\_YEARS = round((df['EMPLOYED\_YEARS'].mean()),1)

df['EMPLOYED\_YEARS'].replace(9999,EMPLOYED\_YEARS,inplace=True)

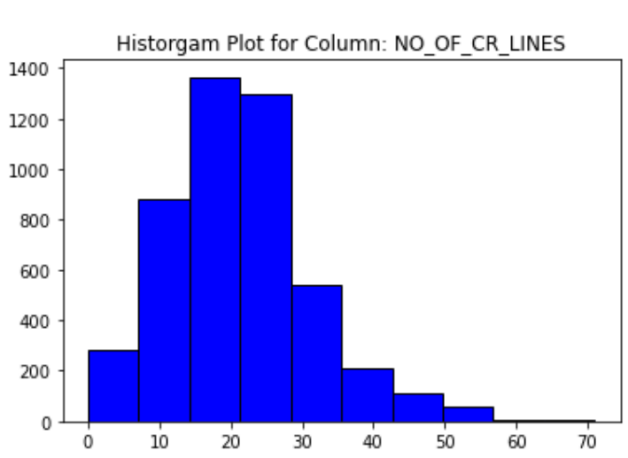
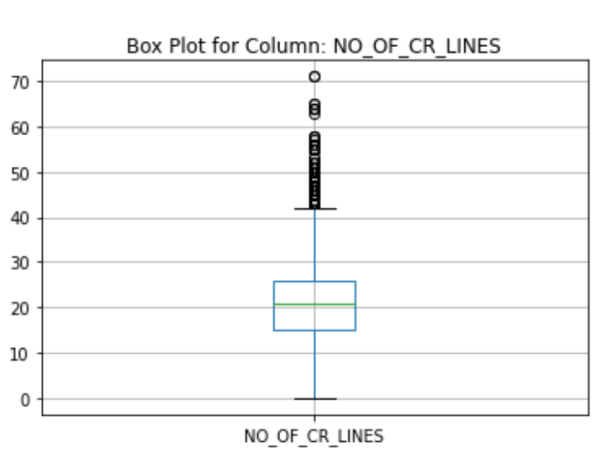
“CR\_LINES\_AGE(MTS)” Total Percent missing 5%

I imputed the mean of the column.

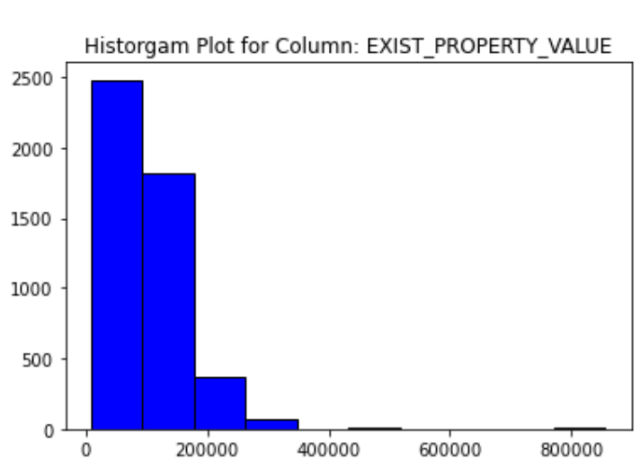
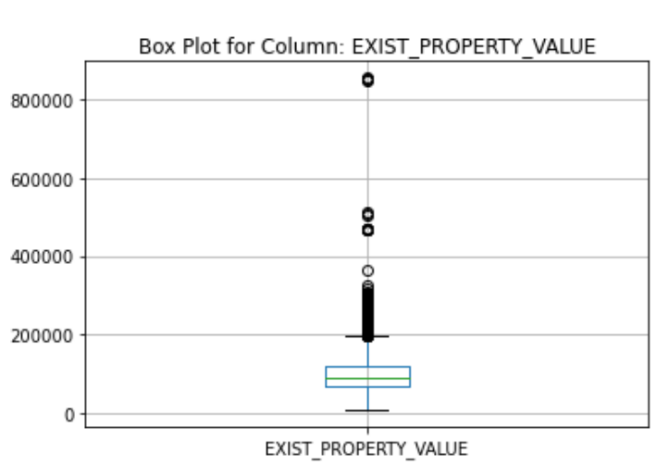
“NO\_OF\_CR\_LINES” Total Percent missing 4%

I imputed the mean of the column.

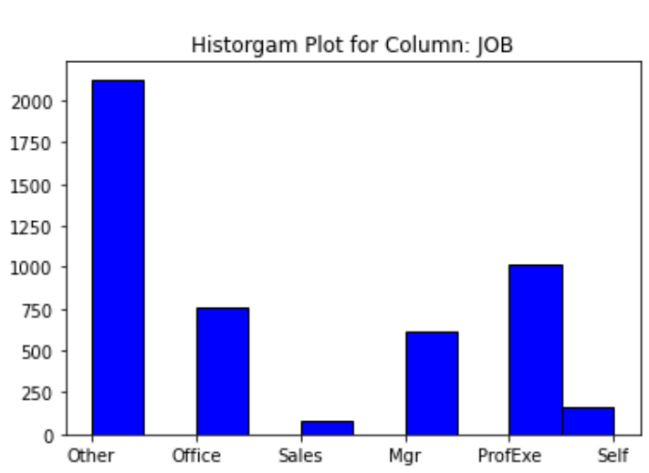
“EXIST\_PROPERTY\_VALUE” Total Percent missing 2%

I imputed the mean of the column.

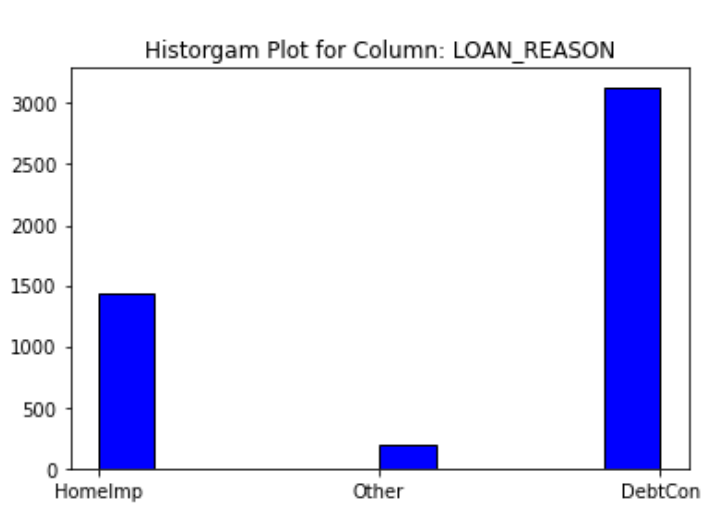
“JOB” Total Percent missing 0%

I replace the “nan” with “Other” so there was no empty features



“LOAN\_REASON” Total Percent missing 0%

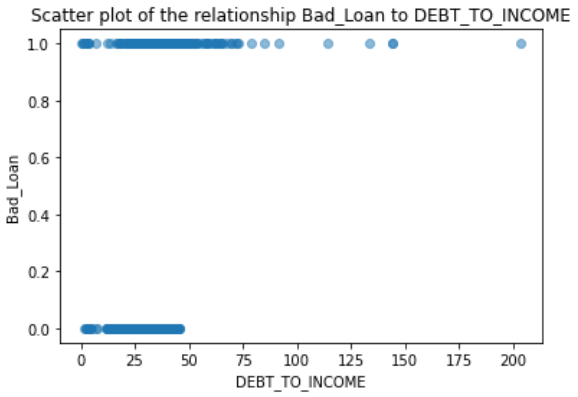
I replace the “nan” with “Other” so there was no empty features



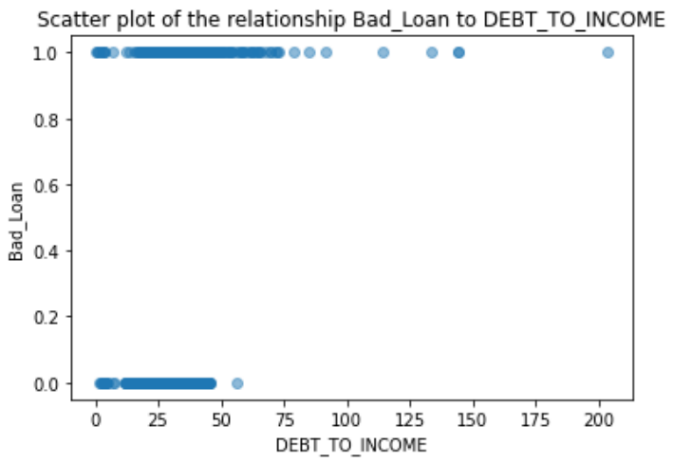
Action 5 - Scatter plot of single Feature to Target

In this section these are the insights I gained comparing the relationship of the feature to “BAD\_LOAN”. This was completed after the missing cell where imputed with the mean, However further activityu was carried out on the DEBT\_TO\_INCOME feature where I wanted to do a KNN-Impute on this feature. This is captured here below

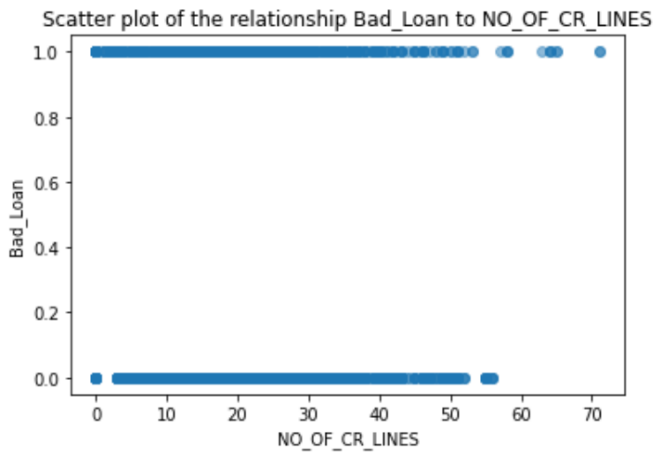
DEBT\_TO\_INCOME before KNN-Impute:



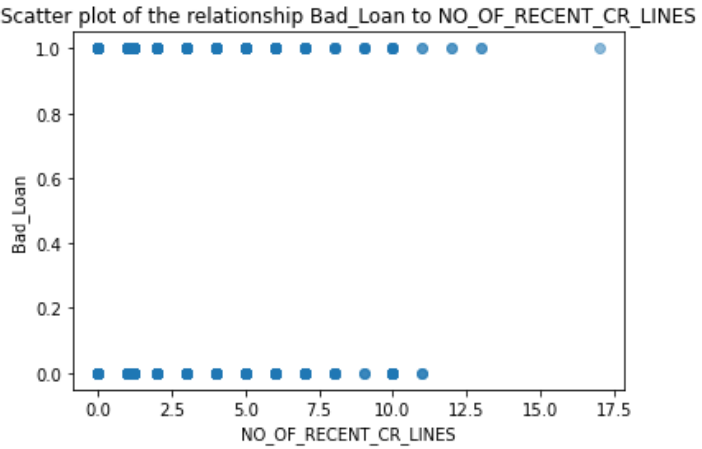
Post KNN-impute there does not look like there was any significant visual change to the scatter plot.:



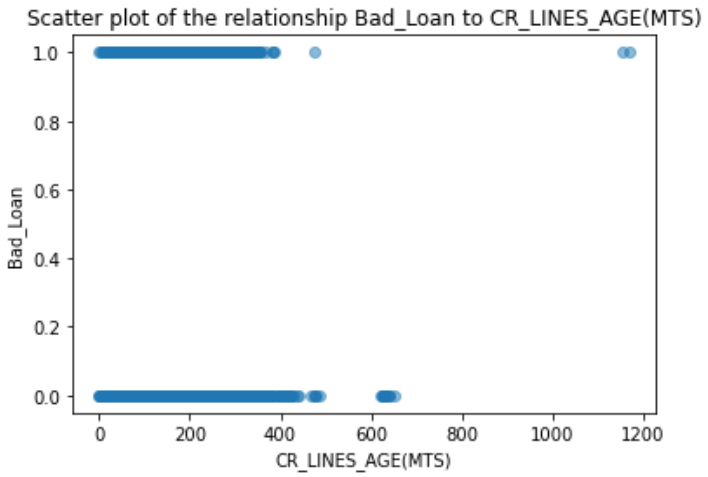
NO\_OF\_CR\_LINES:



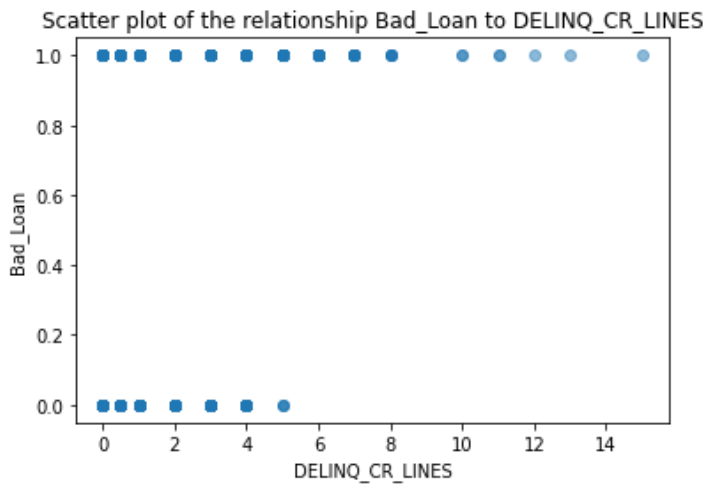
NO\_OF\_RECENT\_CR\_LINES:



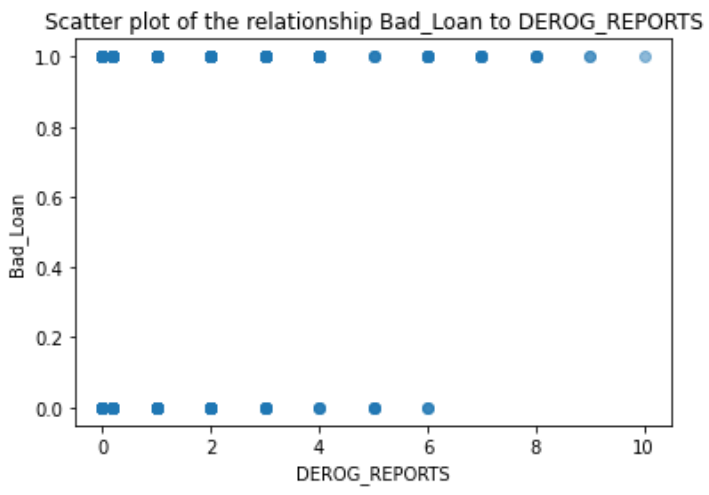
CR\_LINES\_AGE(MTS):



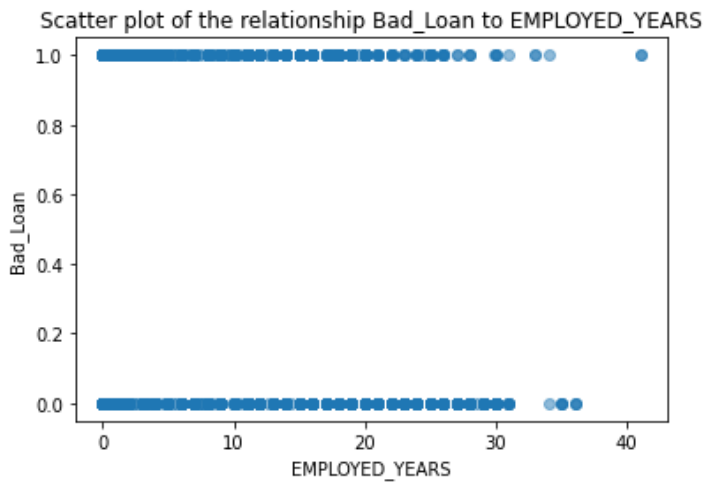
DELINQ\_CR\_LINES:



DEROG\_REPORTS:



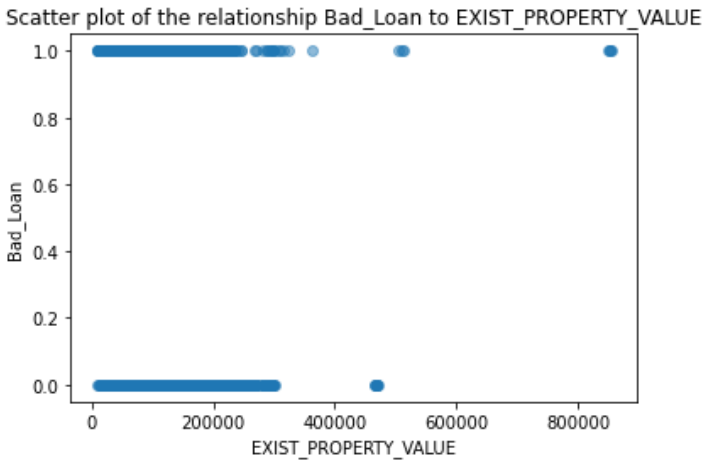
EMPLOYED\_YEARS:



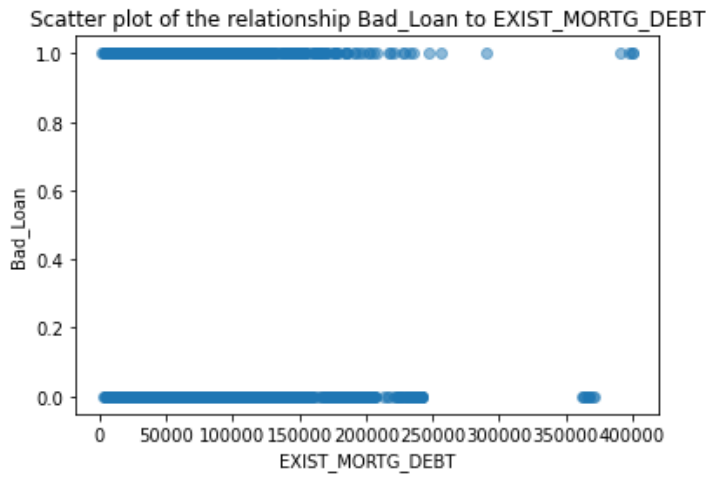
JOB:

LOAN\_REASON:

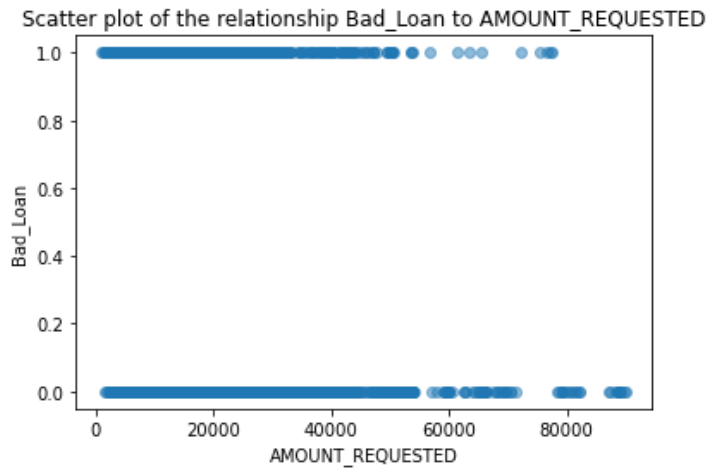
EXIST\_PROPERTY\_VALUE:



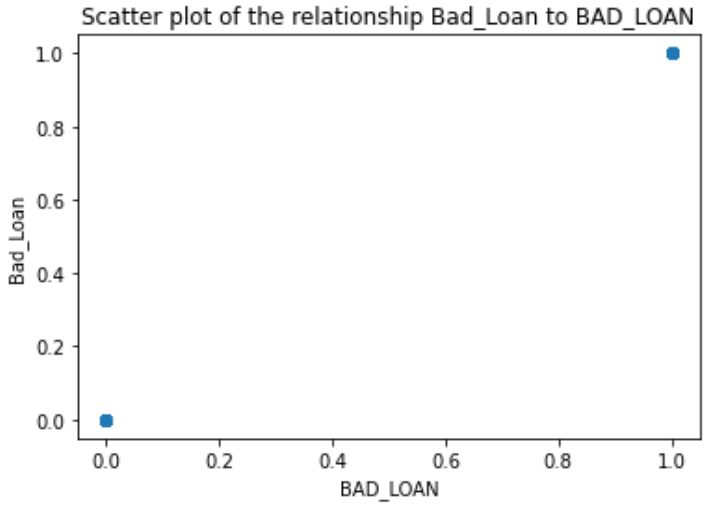
EXIST\_MORTG\_DEBT:



AMOUNT\_REQUESTED:



BAD\_LOAN:



Action 6 - Feature engineering

In this section I used the KNN-IMPUTER to impute missing values to column “DEBT\_TO\_INCOME” which had a total Percent missing of 21%. What made this a difficult column to impute missing values for, was that I could not find and column to indicate an income or any means to back-engineer the Debt-to-Income ratio. Scikit learn describe the process as Imputation for completing missing values using k-Nearest Neighbors and can be found at <https://scikit-learn.org/stable/modules/generated/sklearn.impute.KNNImputer.html>

I created a set of Optimised data for n= 2, 4, 6, 8, 10 using the code below and used each on the Random Forest Classifier.

This is the code to KNN-Impute the missing values.

from sklearn.impute import KNNImputer

df = transform\_categorical\_variables(df)

# from sklearn.preprocessing import MinMaxScaler

# scaler = MinMaxScaler()

# df = pd.DataFrame(scaler.fit\_transform(df), columns = df.columns)

imputer = KNNImputer(n\_neighbors=n)

df = pd.DataFrame(imputer.fit\_transform(df),columns = df.columns)

This is the model performance for each value of n, using a Kfold value of 5. The model had the follow results below. It would appear that n=4 was the best in this very limited trial.

N=2

Accuracy\_score() is: 0.913

True negatives - correctly classified as not Target: 1132

False negatives - wrongly classified as not Target: 9

False positives - wrongly classified as Target: 115

True positives - correctly classified as Target: 171

Confusion Matric - Accuracy: 0.913104414856342

RandomForestClassifier Cross Val Score - Accuracy: 0.924 +/- 0.005

N=4

Accuracy\_score() is: 0.919

True negatives - correctly classified as not Target: 1132

False negatives - wrongly classified as not Target: 9

False positives - wrongly classified as Target: 107

True positives - correctly classified as Target: 179

Confusion Matric - Accuracy: 0.9187105816398038

RandomForestClassifier Cross Val Score - Accuracy: 0.920 +/- 0.006

N=6

Accuracy\_score() is: 0.914

True negatives - correctly classified as not Target: 1136

False negatives - wrongly classified as not Target: 5

False positives - wrongly classified as Target: 118

True positives - correctly classified as Target: 168

Confusion Matric - Accuracy: 0.9138051857042747

RandomForestClassifier Cross Val Score - Accuracy: 0.922 +/- 0.008

N=8

Accuracy\_score() is: 0.916

True negatives - correctly classified as not Target: 1137

False negatives - wrongly classified as not Target: 4

False positives - wrongly classified as Target: 116

True positives - correctly classified as Target: 170

Confusion Matric - Accuracy: 0.9159074982480728

RandomForestClassifier Cross Val Score - Accuracy: 0.926 +/- 0.008

N=10

Accuracy\_score() is: 0.917

True negatives - correctly classified as not Target: 1135

False negatives - wrongly classified as not Target: 6

False positives - wrongly classified as Target: 113

True positives - correctly classified as Target: 173

Confusion Matric - Accuracy: 0.9166082690960056

RandomForestClassifier Cross Val Score - Accuracy: 0.923 +/- 0.007

Action 7 - Checked for Multi-collinearity in features

I want to access the impact of similar feature so I completed a multi-collinearity test. I got information on this from

<https://towardsdatascience.com/everything-you-need-to-know-about-multicollinearity-2f21f082d6dc>

And,

<https://www.geeksforgeeks.org/detecting-multicollinearity-with-vif-python/>

Although used for linear regression it is nice to see if the VIF indicating that there is high collinearity between features. This is a simple method to detect multicollinearity in a model is by using something called the Variance Inflation Factor or the VIF for each predicting variable. VIF measures the ratio between the variance for a given regression coefficient with only that variable in the model versus the variance for a given regression coefficient with all variables in the model.

A VIF of 1 (the minimum possible VIF) means the tested predictor is not correlated with the other predictors.A VIF of 1 (the minimum possible VIF) means the tested predictor is not correlated with the other predictors.

The code was as follows;

#==========================================================

#Checking for Multicollinearity

#==========================================================

## https://towardsdatascience.com/everything-you-need-to-know-about-multicollinearity-2f21f082d6dc

## https://www.geeksforgeeks.org/detecting-multicollinearity-with-vif-python/

# creating dummies for vif

df\_cat = transform\_categorical\_variables(df)

# Create datasets for model

target\_column\_name = 'BAD\_LOAN'

X, y = create\_X\_y\_datasets(df\_cat, target\_column\_name)

# VIF dataframe

vif\_data = pd.DataFrame()

vif\_data["feature"] = X.columns

# calculating VIF for each feature

vif\_data["VIF"] = [variance\_inflation\_factor(X.values, i)for i in range(len(X.columns))]

# vif\_data.drop(vif\_data[0], axis=1, inplace = True)

vif\_data.set\_index('feature', inplace = True)

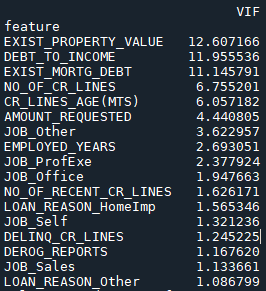
vif\_data.sort\_values(by=['VIF'], inplace=True, ascending=False)

print(vif\_data)

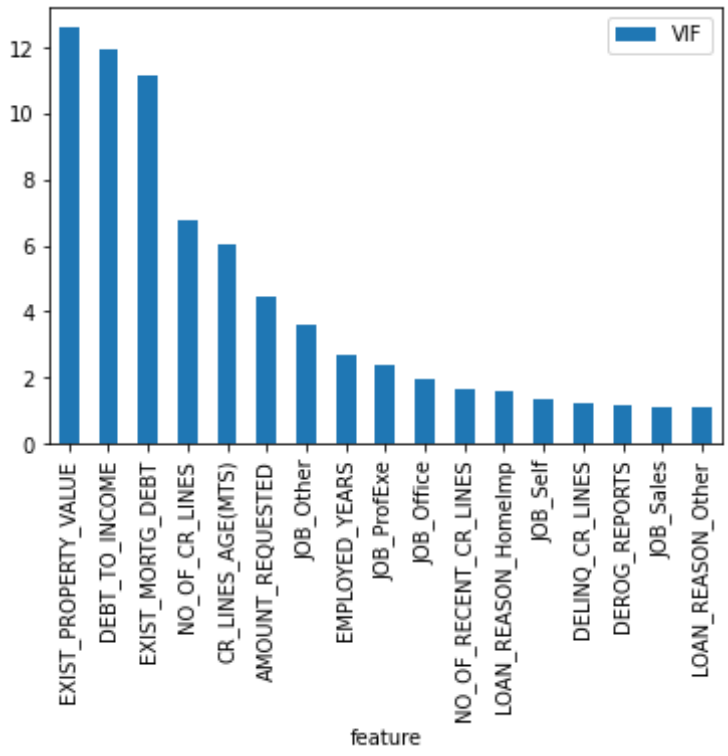
print(vif\_data.info())

vif\_data.plot.bar()

plt.show()



My results would suggest that there is correlated with some of the features. Above 10 was stated as less than desirable in the information I read. “Feature\_property\_Value”, “Debt\_to\_Income” and “Existing\_Mortg\_Debt” appear to be possible correlated. Perhaps having a high mortgage debt is reflected in a high existing property value. Which likely to lead to a higher debt? Anyways its another way to look at the features and the output was as follows;



Action 8 - Identify most important features

In this section I wanted to see what features where having the most significant impact on the out of the model. With this information I remove the lesser important features and assessed model performance. I used the Random Forest Classifier and tested with one less feature each time. With this code;

def most\_important\_features(X,y):

#Feature Importance - https://www.kaggle.com/niklasdonges/end-to-end-project-with-python

random\_forest = RandomForestClassifier(n\_estimators=100)

random\_forest.fit(X, y)

importances = pd.DataFrame({'feature':X.columns,'importance':np.round(random\_forest.feature\_importances\_,3)})

importances = importances.sort\_values('importance',ascending=False).set\_index('feature')

print('\nimportances.head(15):\n',importances.head(15))

#show bar plot on impotant features

importances.plot.bar()

plt.show()

#==========================================================

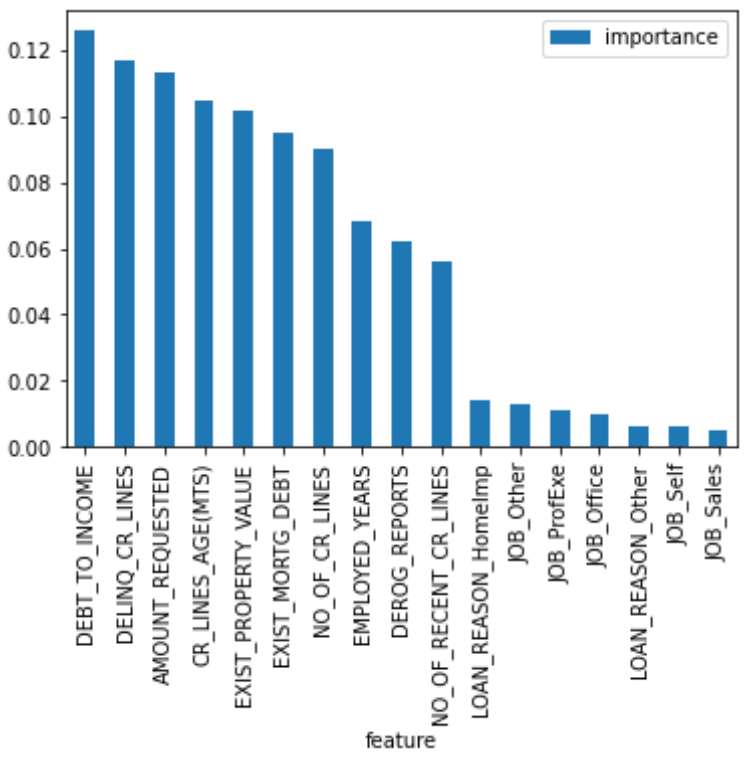
#Identiy important features

#==========================================================

#call function to plot and describe important features

most\_important\_features(X,y)

This is what was found for feature importance;



This is model performance result for N=4, baseline result.

Accuracy\_score() is: 0.919

True negatives - correctly classified as not Target: 1132

False negatives - wrongly classified as not Target: 9

False positives - wrongly classified as Target: 107

True positives - correctly classified as Target: 179

Confusion Matric - Accuracy: 0.9187105816398038

RandomForestClassifier Cross Val Score - Accuracy: 0.920 +/- 0.006

This is what I found for when I dropped the least important feature “JOB” . No significant real change.

Accuracy\_score() is: 0.919

True negatives - correctly classified as not Target: 1135

False negatives - wrongly classified as not Target: 6

False positives - wrongly classified as Target: 109

True positives - correctly classified as Target: 177

Confusion Matric - Accuracy: 0.9194113524877365

RandomForestClassifier Cross Val Score - Accuracy: 0.923 +/- 0.007

This is what I found for when I dropped the next least important feature “Loan\_Reason” . Model Accuracy decreased.

Accuracy\_score() is: 0.908

True negatives - correctly classified as not Target: 1132

False negatives - wrongly classified as not Target: 9

False positives - wrongly classified as Target: 122

True positives - correctly classified as Target: 164

Confusion Matric - Accuracy: 0.9081990189208129

RandomForestClassifier Cross Val Score - Accuracy: 0.919 +/- 0.008

This is what I found for when I dropped the next least important feature “NO\_OF\_RECENT\_CR\_LINES” .

Accuracy\_score() is: 0.901

True negatives - correctly classified as not Target: 1130

False negatives - wrongly classified as not Target: 11

False positives - wrongly classified as Target: 130

True positives - correctly classified as Target: 156

Confusion Matric - Accuracy: 0.9011913104414856

RandomForestClassifier Cross Val Score - Accuracy: 0.912 +/- 0.008

Conclusion:

With this finding, that the removal of feature of less importance did not improve the model predictive performance. I decided not to remove any features form the data-frame.

## Step.5 - Tune\_Model\_and Select

This step is similar to Step 3. In Step 3 I ran the data on basically cleaned data but in this step I ran the model on optimized cleaned data as described in step 4 The purpose of this step is to run the Optimized Data through a number of Supervised Classifier Machine Learning Models and assess their performance.

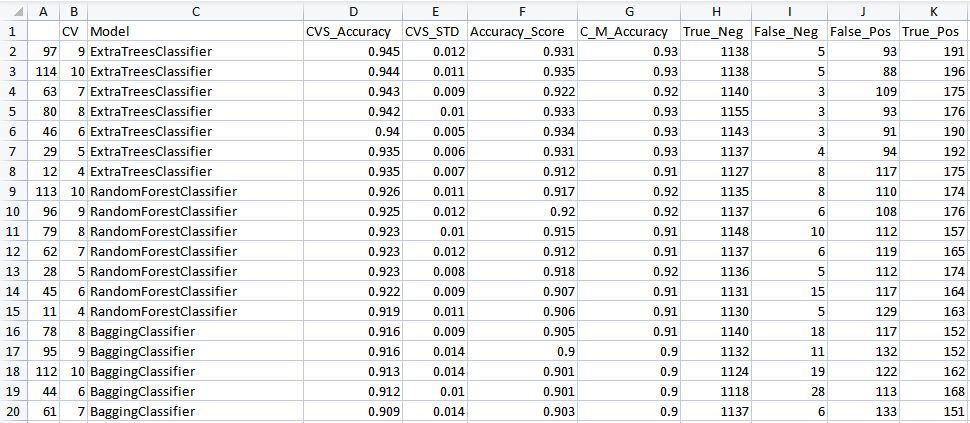
The step has the following actions;

1. Import data and transform the categorical variables.
2. Create a array of Features values ‘X’ and Target array of values called ‘y’.
3. Normalize the data-frame
4. Perform K-Fold cross validation on a number of models

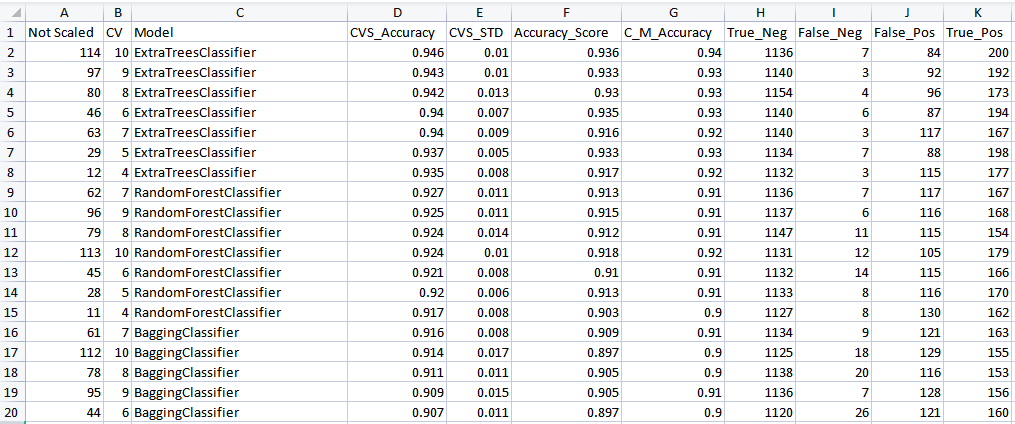
The performance for the top classifiers is below. We can see that the Random Classifier performs excellently but not the best at this the best at this point. It has shown an increase in performance of 1%. I ran the models on scaled (Normalized) and not scaled data, they a very similar in results and I have sinced read it is not required.

<https://datascience.stackexchange.com/questions/62031/normalize-standardize-in-a-random-forest>

Top model performances with Optimised\_Data that **was** Normalized.



Top model performances with Optimised\_Data that **was not** Normalized.



## Step.6 - HyperTune\_model

This step is similar to Step 3 and Step 5 in that I am trying to run a model. I have chosen to use the Random Forest Classifier as it performed excellent of the data. In this step, I am going to Hyper-tune its parameters. To complete, this I am going to use Grid Search Cross Validation. Cross-validation is a method for estimating the best parameters for a model. It provides an exhaustive search over specified parameter values for a model.

<https://scikit-learn.org/stable/modules/generated/sklearn.model_selection.GridSearchCV.html>

This step has the following actions;

1. Pre-pocessing data
2. Hyper-parameter Tuning and Saving best parameters to file
3. Classifier performance after hyper tuning
4. Evaluating final model and saving model

Action 1 - Pre-processing data

This has been described in Step 3 and Step 5 and involves setting up the data so that it can run effectively in the model. This consists of transforming the data, Identifying the Features and Target variables, Scaling (not in this case) the variables and splitting the data into Train and Test sets.

Action 2 - Hyper parameter Tuning

In this action I created a parameter grid which was loaded into the Grid Search Cross Validation function. You can see the dictionary below “param\_grid”. This has the values I will be applying to the model. I created a second test “param\_grid” which is hashed out. This was to allow a more rapid testing as Hyper tuning can take up to 30 minuets on this laptop.

#==========================================================

#Hypertuning - Optimise final model

#==========================================================

print("\nHyperparameter Tuning:")

param\_grid = { "criterion" : ["gini", "entropy"],

"min\_samples\_leaf" : [1, 5, 10, 25, 50, 70],

"min\_samples\_split" : [2, 4, 10, 12, 16, 18, 25, 35],

"n\_estimators": [100, 400, 700, 1000, 1500]}

# ##for quick testing as Hyptuning can take along time to complete

# param\_grid = { "criterion" : ["gini", "entropy"],

# "min\_samples\_leaf" : [1],

# "min\_samples\_split" : [2],

# "n\_estimators": [100]}

The model chosen, the parameters, the number of processors are then set and this is assigned to the variable clf.

# Complete GRID search with various parameters to find best parameters

model = RandomForestClassifier( oob\_score=True, random\_state=1, n\_jobs=-1)

clf = GridSearchCV(estimator=model, param\_grid=param\_grid, n\_jobs=-1)

clf.fit(X\_train, y\_train)

I used the following code to identify the best parameters from the model. These are then displayed.

print("\nBest parameters found as per parama grid")

print("\nclf.best\_params\_", clf.best\_params\_) ;pause()

Using Pickle, I saved the best model parameter to a file in the project folder. This was so I had a copy of the parameters for the next step, Step 8.

#=================================================

# Save Hypertuned parameters

#=================================================

# Import pickle Package

import pickle

# Save the Modle to file in the current working directory

model\_filename = "6\_Best\_Model\_Params.pkl"

with open(model\_filename, 'wb') as file:

pickle.dump(clf.best\_params\_, file)

Action 3 - Classifier performance after hyper tuning

I used the following code to test the models performance

#=================================================

# Perfom Classification Report after Hypertuning

#=================================================

from sklearn.metrics import classification\_report

print("\nDetailed classification report for HyperTuned model:")

print("Train scores:")

y\_pred = clf.predict(X\_train)

print(classification\_report(y\_train, y\_pred))

print("Test scores:")

y\_pred = clf.predict(X\_test)

print(classification\_report(y\_test, y\_pred));pause()

Output:

Detailed classification report for HyperTuned model:

**Train scores:**

precision recall f1-score support

0.0 1.00 1.00 1.00 1129

1.0 1.00 1.00 1.00 297

accuracy 1.00 1426

macro avg 1.00 1.00 1.00 1426

weighted avg 1.00 1.00 1.00 1426

**Test scores:**

precision recall f1-score support

0.0 0.89 0.98 0.94 2683

1.0 0.88 0.51 0.65 645

accuracy 0.89 3328

macro avg 0.89 0.75 0.79 3328

weighted avg 0.89 0.89 0.88 3328

Action 4 - Evaluating final model and save

I then re-loaded the Hyper-Tuned parameters into the Random Forest Classifier model. I did this to practice setting up the model.

#=================================================

# RandomForestClassifier set up parameters after Hypertuning

#=================================================

#Test new best paramters: Random Forest with TEST data

model = RandomForestClassifier(criterion = "gini",

min\_samples\_leaf = 1,

min\_samples\_split = 2,

n\_estimators=700,

max\_features='auto',

oob\_score=True,

random\_state=1,

n\_jobs=-1)

##clf.best\_params\_ {'criterion': 'gini', 'min\_samples\_leaf': 1, 'min\_samples\_split': 2, 'n\_estimators': 700}

#Check model parameters loaded

print('\nConfirm parameters currently in use:\n')

pprint(model.get\_params());pause()

#get oob score

model.fit(X\_train, y\_train)

print("\nHypertuned - oob score:", round(model.oob\_score\_, 2)\*100, "%")

#Implement accuracy\_score() function on model

y\_pred = model.predict(X\_test)

accuracy\_test = accuracy\_score(y\_test, y\_pred)

print("Accuracy\_score() is: ", round(accuracy\_test, 3));pause()

#Confusion matrix

confusion\_matrix\_results = confusion\_matrix(y\_test, y\_pred)

print("True negatives - correctly classified as not Target: ", confusion\_matrix\_results[0][0])

print("False negatives - wrongly classified as not Target: ",confusion\_matrix\_results[0][1])

print("False positives - wrongly classified as Target: ", confusion\_matrix\_results[1][0])

print("True positives - correctly classified as Target: " ,confusion\_matrix\_results[1][1])

confusion\_matric\_accuracy = (confusion\_matrix\_results[0][0]+confusion\_matrix\_results[1][1])/len(y\_pred)

#just want to make sure program stops if these couts are dirrenent as it mean my accuracy will not be correct

assert len(y\_pred)==(confusion\_matrix\_results[0][0]+confusion\_matrix\_results[0][1]+confusion\_matrix\_results[1][0]+confusion\_matrix\_results[1][1])

print("Confusion Matric - Accuracy: " ,confusion\_matric\_accuracy)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| CV | CVS\_Accuracy | CVS\_STD | Accuracy\_Score | C\_M\_  Accuracy | True\_Neg | False\_Neg | False\_Pos | True\_Pos |
| 7 | 0.927 | 0.011 | 0.913 | 0.91 | 1136 | 7 | 117 | 167 |

These are the cross val (n=7) scores from Steps 5 with no scaling

I got the following results for the Random Forest Classifier after Hyper-tuning: These are the performance figures for the Test data with a different number of rows. Notice this in True Negatives figures. You can see the drop in predictive performance with the lower number of rows. The result went from 91.3% to 89.2%.

Accuracy\_score() is: 0.892

True negatives - correctly classified as not Target: 2638

False negatives - wrongly classified as not Target: 45

False positives - wrongly classified as Target: 315

True positives - correctly classified as Target: 330

Confusion Matric - Accuracy: 0.8918269230769231

I then saved the model to the project file. The reason I did this is because I was testing each component of the project individually and wanted to be able to re-load the working model when required. This was saved as follows;

#==========================================================

#Save model to file # https://www.kaggle.com/prmohanty/python-how-to-save-and-load-ml-models

#==========================================================

# Import pickle Package

import pickle

# Save the Modle to file in the current working directory

model\_filename = "6\_Loan\_UCD\_ML\_Model.pkl"

with open(model\_filename, 'wb') as file:

pickle.dump(model, file)

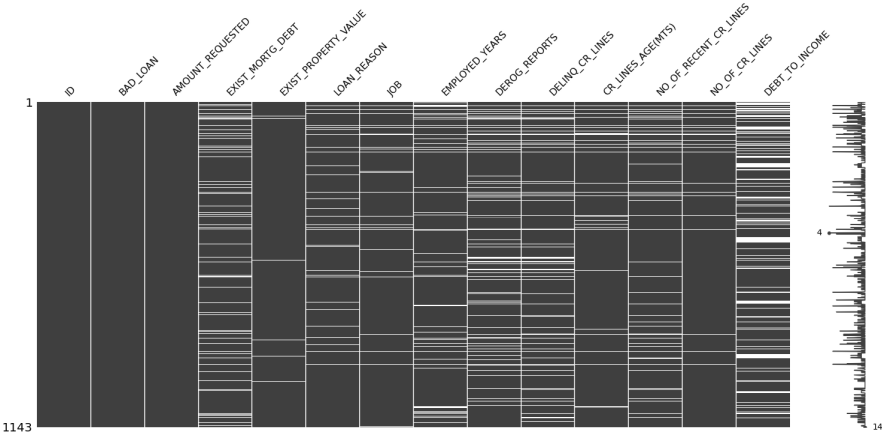
## Step.7 - Optimise\_Validation\_Data\_Cleaning

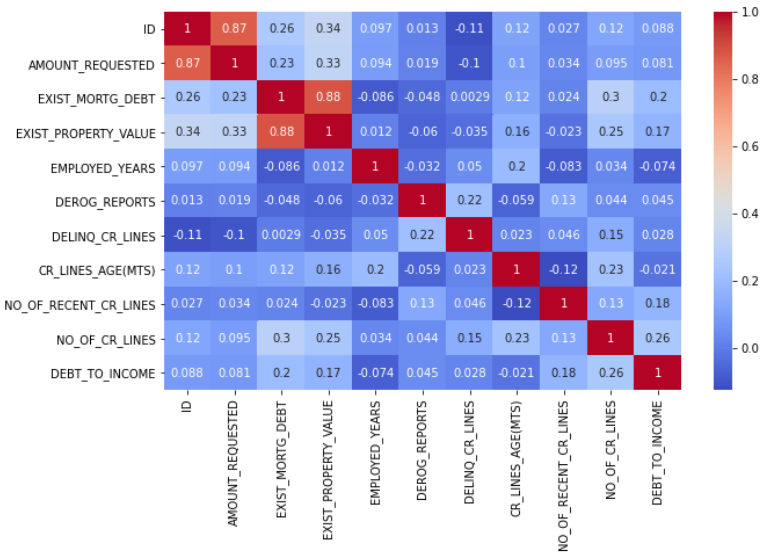
This section I perform the basic and optimized data cleaning techniques in one program.The purpose of the Validation data-frame was to test the model on unused data. This is so that it is un-biased. I created this data-frame at the start of the project. This data will then be used to make the final predictions and check the performance of the model.

This is an important step as there may have been anomalies that were not in the Training data. For example there may have been different text issues, miss spellings.

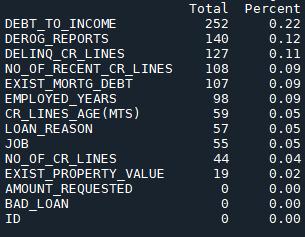
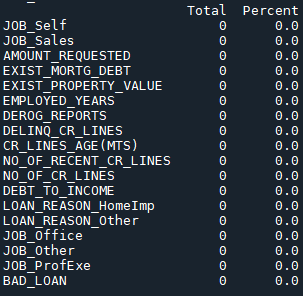
This step consisted of some of the following and no anomalies were found;

* Data checking the columns dTypes
* EDA Descriptive: shape was (1143, 14)
* EDA Exploratory





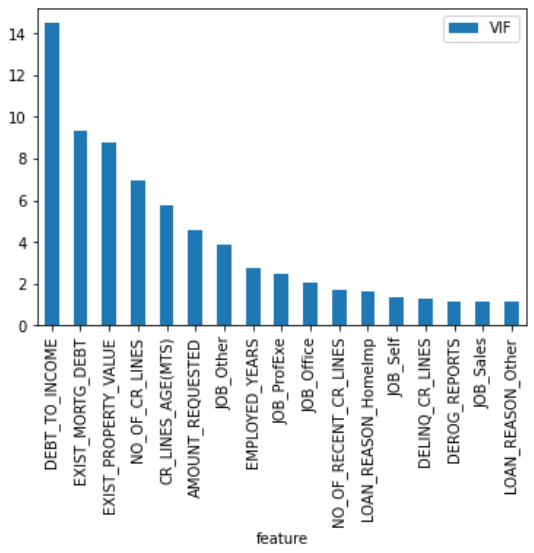
* Missing data check; from > to

 to 

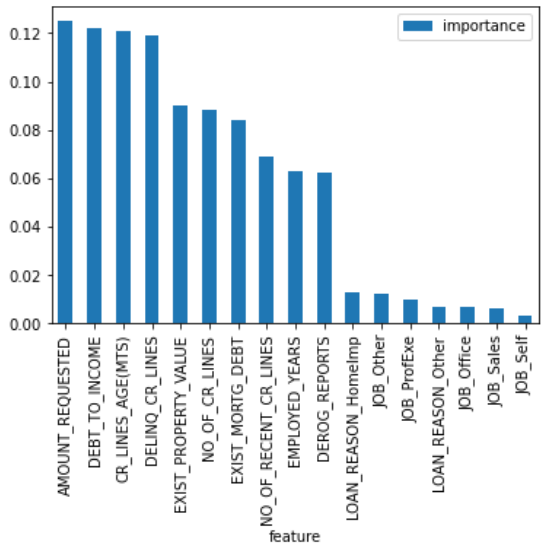
* Drop duplicate rows



* Rename text in “BAD\_LOAN” and “JOB” columns
* Check scatter plots - these will be reviewed in the insight section
* I imputed values for DEBT\_TO\_INCOME using KNNImputer
* Then I checked the data-frame for multicollinearity



* Them I checked the data-frame for feature importance



Conclusion: This data-frame was saved to “S7\_Loan\_Optimised\_Data\_Cleaning.csv”. After screening the scatter plots and graphs above the data-frame was similar to the Optimized data-frame.

## Step.8 - Model\_Prediction

This step uses the Test generated form Step 1 “Data\_Gathering” and optimised in Step 7 “Optimise\_Data\_Cleaning”. The purpose of doing this was to see how accurately can the model predict on clean data from the same data set. In this step we will alos review a number different away to evalust the model. The three main metrics used to evaluate a classification model are accuracy, precision, and recall.

Accuracy is defined as the percentage of correct predictions for the test data. It can be calculated easily by dividing the number of correct predictions by the number of total predictions.

Precision is defined as the fraction of relevant examples (true positives) among all of the examples which were predicted to belong in a certain class.

Recall is defined as the fraction of examples which were predicted to belong to a class with respect to all of the examples that truly belong in the class.

The step has the following actions;

1. Import Hyper tuned Model and get parameters
2. Import the Optimized data and pre-process for model
3. Import Hyper tuned model parameters and examine
4. Evaluate model predictions

Action 1 - Import Hyper tuned Model and get parameters

In this action I imported the model code using pickel. I used the following guide to complete this activity. <https://www.kaggle.com/prmohanty/python-how-to-save-and-load-ml-models>

I imported the model and checked the best parameters. I was checking to see were they the same from Step 6 Hypertuning. I was interested to see if any info was lost in the save / load processs.

The output from the code was;

{'criterion': 'gini', 'min\_samples\_leaf': 1, 'min\_samples\_split': 2, 'n\_estimators': 700}

===> Press Return to Continue Program ?

1.Parameters currently in use:

{'bootstrap': True,

'ccp\_alpha': 0.0,

'class\_weight': None,

'criterion': 'gini',

'max\_depth': None,

'max\_features': 'auto',

'max\_leaf\_nodes': None,

'max\_samples': None,

'min\_impurity\_decrease': 0.0,

'min\_impurity\_split': None,

'min\_samples\_leaf': 1,

'min\_samples\_split': 10,

'min\_weight\_fraction\_leaf': 0.0,

'n\_estimators': 100,

'n\_jobs': -1,

'oob\_score': True,

'random\_state': 1,

'verbose': 0,

'warm\_start': False}

And the code was;

#==========================================================

#load model from file

#https://www.kaggle.com/prmohanty/python-how-to-save-and-load-ml-models

#==========================================================

# Model file name - Modle from current working directory

model\_filename = "6\_Loan\_UCD\_ML\_Model.pkl"

# Load the Model back from file

with open(model\_filename, 'rb') as file:

model = pickle.load(file)

#load best parameters from step 6 - GRID serach CV hypertuning

model\_filename = "6\_Best\_Model\_Params.pkl"

# Load the Model back from file

with open(model\_filename, 'rb') as file:

best\_params = pickle.load(file)

print(best\_params);pause()

# print("\nclf.best\_params\_", clf.best\_params\_) ;pause()

#=================================================

# RandomForestClassifier parameters

#=================================================

#lets see parameters of model

print('\n1.Parameters currently in use:\n')

pprint(model.get\_params());pause()

Action 2. Import the Optimized data and pre-process for model

I will not spend a lot of time describing this action as its mostly a repeat of pre-processing in Step 6. In this step I imported the Optimised data, checked itys shape to make sure the columns matched what the model was expecting.

df shape was : (1246, 18)

X shape is : (1246, 17)

y shape is: (1246,)

This has been an issue for me on other occasions where the column count to the model was different to when it was prepared. This can happen when its loaded and the saved or loaded file creates a new index column.

Action 3 - Import Hyper tuned model parameters and examine

For my own interest I imported the hyper tuned best parameters which I had saved and created a model Random Forest Classifier with these parameters. I used the following code and the purpose was just to compare how would a saved model that was reloaded compare to a model that was directly saved and re-loaded.

This did not turn out to be a great idea as the data I had would need to be turned into a Train and Test set to fit the model. So in the end I just imported the model from pickle and used that model against the validation data.

Action 4 - Evaluate model predictions

Below are the a number of evaluation metric I used to acssess the model. While I did not need all of these I thought it would be interesting to see how they scored the models predictive ability.

Evaluation methods used

* Method 1 - Model accuracy
* Method 2 - oob score
* Method 3 - Confusion Matrix
* Method 4 - Precision and Recall / Precision Recall Curve
* Method 5 - F-Score
* Method 6 - Classification\_report
* Method 7 - ROC AUC Curve and ROC AUC Score

Method 1 - Models accuracy

This checks the models prediction accuracy. Classification Accuracy is what we mean when we say accuracy. It is the ratio of number of correct predictions to the total number of input samples. You must have equal number of samples belonging to each class. A class being the potential predictions. If one class is very high, say 98%. Then our model can easily get 98% training accuracy by simply predicting every training sample belonging to that class.

<https://towardsdatascience.com/metrics-to-evaluate-your-machine-learning-algorithm-f10ba6e38234>

Accuracy classification score. In multi label classification, this function computes subset accuracy: the set of labels predicted for a sample must exactly match the corresponding set of labels in y that are true.

<https://scikit-learn.org/stable/modules/generated/sklearn.metrics.accuracy_score.html#sklearn.metrics.accuracy_score>

Code:

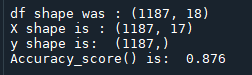
from sklearn.metrics import accuracy\_score

y\_pred = model.predict(X\_test)

prediction\_accuracy = accuracy\_score(y\_test, y\_pred) # fraction of correctly classified samples

print("prediction\_accuracy:", round(prediction\_accuracy,2))

Output:



Method 2 - oob score

The RandomForestClassifier is trained using bootstrap aggregation. The out-of-bag (OOB) error is the average error for each calculated using predictions from the trees that do not contain in their respective bootstrap sample. This allows the RandomForestClassifier to be fit and validated whilst being trained. The OOB error can be measured at the addition of each new tree during training. The result allows a practitioner to approximate a suitable value of n\_estimators at which the error stabilizes. You can plot the oob to see this as you change the n\_estimators.

<https://scikit-learn.org/stable/auto_examples/ensemble/plot_ensemble_oob.html>

Code:

#get oob score

model.fit(X\_train, y\_train)

print("\nHypertuned - oob score:", round(model.oob\_score\_, 2)\*100, "%") ;pause()

Output:



Method 3 - Confusion Matrix

A confusion matrix gives you a lot of information about how well your model does. When performing classification predictions, there's four types of outcomes that could occur.

* True positives are when you predict an observation belongs to a class and it actually does belong to that class.
* True negatives are when you predict an observation does not belong to a class and it actually does not belong to that class.
* False positives occur when you predict an observation belongs to a class when in reality it does not.
* False negatives occur when you predict an observation does not belong to a class when in fact it does.

These four outcomes are plotted on a confusion matrix binary classification.

<https://www.jeremyjordan.me/evaluating-a-machine-learning-model/>

Code:

from sklearn.model\_selection import cross\_val\_predict

from sklearn.metrics import confusion\_matrix

predictions = cross\_val\_predict(model, X\_train, y\_train, cv=5)

confusion\_matrix\_results = confusion\_matrix(y\_train, predictions)

print("\nConfusion Matrix: \n",confusion\_matrix\_results)

print("\nConfusion Matrix: \nThe first row is about the not-target-predictions:")

print("True negatives - correctly classified as not Target: ", confusion\_matrix\_results[0][0])

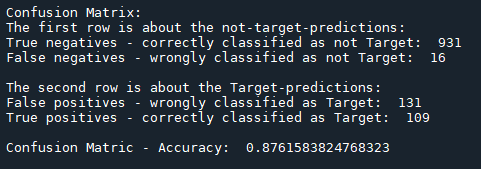
print("False negatives - wrongly classified as not Target: ",confusion\_matrix\_results[0][1])

print("\nThe second row is about the Target-predictions:")

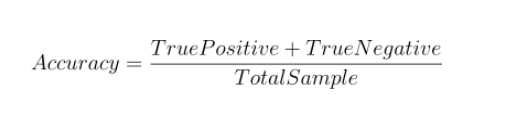
print("False positives - wrongly classified as Target: ", confusion\_matrix\_results[1][0])

print("True positives - correctly classified as Target: " ,confusion\_matrix\_results[1][1]);pause()

Output:



Accuracy for the matrix can be calculated by taking average of the values lying across the “main diagonal” i.e



Confusion Matrix forms the basis for the other types of metrics.

Method 4 - Precision and Recall / Precision Recall Curve

Precision is defined as the fraction of relevant examples (true positives) among all of the examples which were predicted to belong in a certain class. The precision is the ratio tp / (tp + fp) where tp is the number of true positives and fp the number of false positives. The precision is intuitively the ability of the classifier not to label as positive a sample that is negative. The best value is 1 and the worst value is 0.

<https://scikit-learn.org/stable/modules/generated/sklearn.metrics.precision_score.html#sklearn.metrics.precision_score>

from sklearn.metrics import precision\_score

precision\_score(y\_true, y\_pred)

Recall is defined as the fraction of examples which were predicted to belong to a class with respect to all of the examples that truly belong in the class. The recall is the ratio tp / (tp + fn) where tp is the number of true positives and fn the number of false negatives. The recall is intuitively the ability of the classifier to find all the positive samples.The best value is 1 and the worst value is 0.

<https://scikit-learn.org/stable/modules/generated/sklearn.metrics.recall_score.html#sklearn.metrics.recall_score>

from sklearn.metrics import recall\_score

recall\_score(y\_true, y\_pred)

Code:

from sklearn.metrics import precision\_score, recall\_score

print("\nPrecision and Recall results:")

print("Precision - predicts % of the time, a Target correctly:", round(**precision\_score(y\_train, predictions)**, 2))

print("Recall- tells us that it predicted the Target % of the correct:", round(**recall\_score(y\_train, predictions**),2))

Output



Precision Recall Curve: For each person the Random Forest algorithm has to classify, it computes a probability based on a function and it classifies the person as survived (when the score is bigger the than threshold) or as not survived (when the score is smaller than the threshold). That's why the threshold plays an important part.

from sklearn.metrics import precision\_recall\_curve

# getting the probabilities of our predictions

y\_scores = model.predict\_proba(X\_train)

y\_scores = y\_scores[:,1]

precision, recall, threshold = precision\_recall\_curve(y\_train, y\_scores)

#function

def plot\_precision\_and\_recall(precision, recall, threshold):

plt.plot(threshold, precision[:-1], "r-", label="precision", linewidth=5)

plt.plot(threshold, recall[:-1], "b", label="recall", linewidth=5)

plt.xlabel("threshold", fontsize=19)

plt.legend(loc="upper right", fontsize=19)

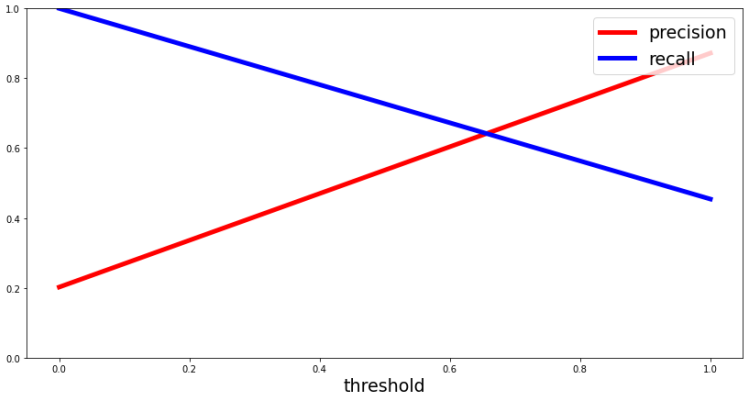
plt.ylim([0, 1])

plt.figure(figsize=(14, 7))

plot\_precision\_and\_recall(precision, recall, threshold)

plt.show();pause()

Output:



Method 5 - F1-Score

Compute the F1 score, also known as balanced F-score or F-measure.

The F1 score can be interpreted as a weighted average of the precision and recall, where an F1 score reaches its best value at 1 and worst score at 0. The relative contribution of precision and recall to the F1 score are equal. The formula for the F1 score is:

F1 = 2 \* (precision \* recall) / (precision + recall)

In the multi-class and multi-label case, this is the average of the F1 score of each class with weighting depending on the average parameter.

<https://scikit-learn.org/stable/modules/generated/sklearn.metrics.f1_score.html#sklearn.metrics.f1_score>

from sklearn.metrics import f1\_score

f1\_score(y\_true, y\_pred)

F1 Score is used to measure a test’s accuracy

F1 Score is the Harmonic Mean between precision and recall. The range for F1 Score is [0, 1]. It tells you how precise your classifier is (how many instances it classifies correctly), as well as how robust it is (it does not miss a significant number of instances).

High precision but lower recall, gives you an extremely accurate, but it then misses a large number of instances that are difficult to classify. The greater the F1 Score, the better is the performance of our model.

<https://towardsdatascience.com/metrics-to-evaluate-your-machine-learning-algorithm-f10ba6e38234>

The F1-Score combines precision and recall into one score. The F-score is computed with the harmonic mean of precision and recall. Note that it assigns much more weight to low values. As a result of that, the classifier will only get a high F-score, if both recall and precision are high.

Code:

from sklearn.metrics import f1\_score

print("\nF1-score - combine precision and recall into one score")

f1\_score(y\_train, predictions)

Output:



Method 6 - Classification\_report

The Classification report is a text report showing the main classification metrics. It computes the Precision, Recall, F-measure and support for each class. The precision is the ratio tp / (tp + fp) where tp is the number of true positives and fp the number of false positives. The precision is intuitively the ability of the classifier not to label as positive a sample that is negative.

The recall is the ratio tp / (tp + fn) where tp is the number of true positives and fn the number of false negatives. The recall is intuitively the ability of the classifier to find all the positive samples.

The F-beta score can be interpreted as a weighted harmonic mean of the precision and recall, where an F-beta score reaches its best value at 1 and worst score at 0.

The support is the number of occurrences of each class in y\_true.

from sklearn.metrics import classification\_report

target\_names = ['class 0', 'class 1', 'class 2']

print(classification\_report(y\_true, y\_pred, target\_names=target\_names))

<https://scikit-learn.org/stable/modules/generated/sklearn.metrics.classification_report.html>

<https://scikit-learn.org/stable/modules/generated/sklearn.metrics.precision_recall_fscore_support.html#sklearn.metrics.precision_recall_fscore_support>

Code:

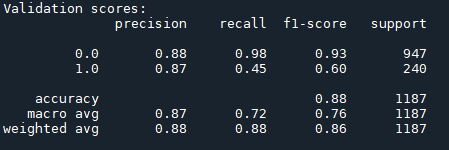
#Classification report

from sklearn.metrics import classification\_report

print("Test scores:")

y\_pred = model.predict(X\_test)

print(classification\_report(y\_test, y\_pred));pause()



Method 7 - ROC AUC Curve and ROC AUC Score

Area Under Curve(AUC) is one of the most widely used metrics for evaluation. It is used for binary classification problem. AUC of a classifier is equal to the probability that the classifier will rank a randomly chosen positive example higher than a randomly chosen negative example.

<https://towardsdatascience.com/metrics-to-evaluate-your-machine-learning-algorithm-f10ba6e38234>

ROC AUC Curve - Another way to evaluate and compare your binary classifier . This curve plots the true positive rate (also called recall) against the false positive rate (ratio of incorrectly classified negative instances), instead of plotting the precision versus the recall.

Code:

from sklearn.metrics import roc\_curve

# compute true positive rate and false positive rate

false\_positive\_rate, true\_positive\_rate, thresholds = roc\_curve(y\_train, y\_scores)

# plotting them against each other

def plot\_roc\_curve(false\_positive\_rate, true\_positive\_rate, label=None):

plt.plot(false\_positive\_rate, true\_positive\_rate, linewidth=2, label=label)

plt.plot([0, 1], [0, 1], 'r', linewidth=4)

plt.axis([0, 1, 0, 1])

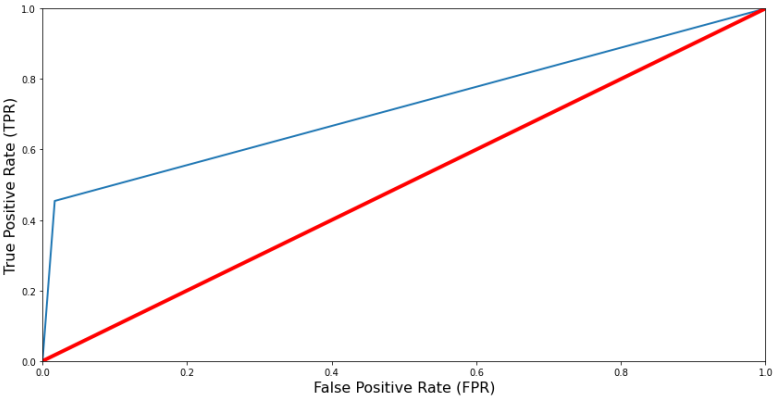
plt.xlabel('False Positive Rate (FPR)', fontsize=16)

plt.ylabel('True Positive Rate (TPR)', fontsize=16)

plt.figure(figsize=(14, 7))

plot\_roc\_curve(false\_positive\_rate, true\_positive\_rate)

plt.show();pause()



ROC AUC Score - The ROC AUC Score is the corresponding score to the ROC AUC Curve. It is simply computed by measuring the area under the curve, which is called AUC. A classifiers that is 100% correct, would have a ROC AUC Score of 1 and a completely random classifier would have a score of 0.5.

Code:

from sklearn.metrics import roc\_auc\_score

r\_a\_score = roc\_auc\_score(y\_train, y\_scores)

print("\nROC-AUC-Score - A classifiers that is 100% correct, \nwould have a ROC AUC Score of 1, score is :", r\_a\_score);pause()

Output:



# Results

(Include the charts and describe them)

# Insights

(Point out at least 5 insights in bullet points)

Insights from project

Insights from completing project

# References

Evaluation metrics

<https://www.jeremyjordan.me/evaluating-a-machine-learning-model/>

Model evaluation

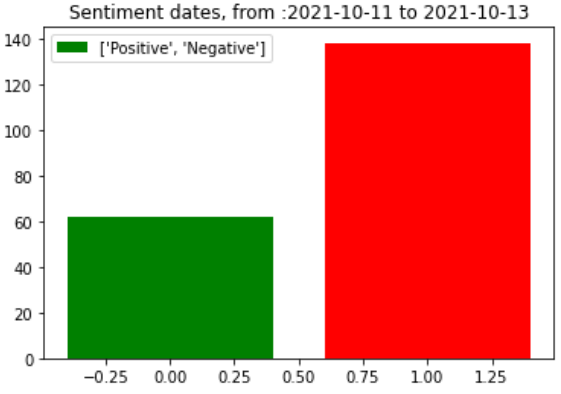
<https://towardsdatascience.com/metrics-to-evaluate-your-machine-learning-algorithm-f10ba6e38234>

Model evaluation from scikit

<https://scikit-learn.org/stable/modules/model_evaluation.html>

# Appendix 1 - API - Twitter

Below is a very interesting code that I have used in other projects. I return the sentiment which can be positive or Negative against a key work. In this case I put in **“AI”** and the search dates where start = '2021-10-11' to end = '2021-10-13'. Twitter only allow you go back 7 days of data and collect a max of 3500 calls in a certain period. I am currently using this to look at Bitcoin sentiment and used it in another project I did with UCD introduction to data Analytic. I am collecting sentiment data but did not have enough to use in this machine learning project. The program produces a plot of Positive versus Negative sentiment. The API code is quite simple and it is amazing how much you can get done in python with two lines of code. Blow is the out for the search on “AI” and comment in the code of what it is doing.



# -\*- coding: utf-8 -\*-

"""

Created on Fri May 28 20:42:48 2021

@author: michael Impey

This is where I got the code from

https://www.youtube.com/watch?v=dSOUd9Sm1gI

DogeCoi8n Sentiment aanaylsis

"""

import tweepy

import textblob

import pandas as pd

import numpy as np

import matplotlib.pyplot as plt

import re

Get keys by logging onto Twitter and making a developers account

# keys and tokens from the Twitter Dev Console

consumer\_key = ''

api\_key = consumer\_key

consumer\_secret = 'b'

api\_key\_secret = consumer\_secret

access\_token = '9'

access\_token\_secret = 'tI'

I used this to hide my keys which I put in a file in the same location as I opened the python file from

# all\_keys = open('twitterKeys','r').read().splitlines()

# api\_key = all\_keys[0]

# api\_key\_secret = all\_keys[1]

# access\_token = all\_keys[2]

# access\_token\_secret = all\_keys[3]

This handle opening the API link and handshakes

#Connecting to API

authenticator = tweepy.OAuthHandler(api\_key,api\_key\_secret)

authenticator.set\_access\_token(access\_token, access\_token\_secret)

This opens the communication channel

#Create the API

TwitterAPI = tweepy.API(authenticator,wait\_on\_rate\_limit=(True))

I set the Topic to search for here and the look back peroid

#Topic to check for sentiment

topic = 'AI'

search = f'#{topic} - filter:retweets'

#search peroid - look back max 7 days

start = '2021-10-11'

end = '2021-10-13'

We make the search here and the number of tweets to search - you have a max search so you have to spread of the look back peroid

# createing cursor

tweet\_cursor = tweepy.Cursor(TwitterAPI.search, q=search, lange='en', until=end, since=start, tweet\_mode='extended').items(200)#since goes back 7 days

This collects the Tweets

#getting tweets

tweets = [tweet.full\_text for tweet in tweet\_cursor]

Now we are putting them intoa dataframe and using REGEX to sub out characters (@, #) we do not want for the Tweets dataframe

#turn in to data frame and get polarity

tweets\_df = pd.DataFrame(tweets, columns=['Tweets'])

#clean data frame - remove uneccary part of tweets that dont help with sentiment analysis

Using a for loop we iterate through the rows

for \_,row in tweets\_df.iterrows():

row['tweets'] = re.sub('http\s+', '', row['Tweets'])#substitute out

row['tweets'] = re.sub('#\s+', '', row['Tweets'])#substitute out

row['tweets'] = re.sub('@\s+', '', row['Tweets'])#substitute out

row['tweets'] = re.sub('\\n', '', row['Tweets'])#substitute out

Using textblob we identify the sentiment of the tweets

#identift the number of positive and negative tweets with detail above substituted out

tweets\_df['Polarity'] = tweets\_df['Tweets'].map(lambda tweet:textblob.TextBlob(tweet).sentiment.polarity)

tweets\_df['Result'] = tweets\_df['Polarity'].map(lambda pol: '+' if pol > 0 else'-')

I am creating the plot of the sentiment below, first get the counts and second plot it

#Count number of negative and positive tweets

positive = tweets\_df[tweets\_df.Result == '+'].count()['Tweets']

negative = tweets\_df[tweets\_df.Result == '-'].count()['Tweets']

#Create plot

plt.bar([0,1], [positive, negative], label=['Positive', 'Negative'], color=['green', 'red']) # colort positive = green and neg = red

plt.legend()

plt.title (f'Sentiment dates, from :{start} to {end}')

plt.show()

# Appendix 2 - Regex

The files associated with this are;

* 'S1\_Data\_Gathering\_Titanic.csv' is input file
* Regex test.py is the project file
* 'S1\_Data\_Gathering\_Regex\_output.csv

Below is an example of code I created to use REGEX to get the prefix of the passengers for the TITANIC data. This is so that I so that I could assign an age base on the prefix for missing rows. REGEX was not required in this project so I am using this as an example for the project point required.

1st I imported the file and set the strings to upper case to remove any errors with capitalization.

I used REGEX to get the Prefix. First I subtituted the string with “” up to the comm and the substittued the string with “” after the full stop. This was then save to a list called prefix. I then use the set function to set the unique contents of the list

2nd I created a new column for each of the prefixs. I used the contains function to put a true where the prefix was contained in the “Name” column.

3rd I created a for loop to iterate through the list of prefixs and if the prefix was the same as a preset prefix like “Mr” or “Mrs” I loaded the data in the “Age” column at that row to the prefix column.   
I used <https://pandas.pydata.org/docs/reference/api/pandas.DataFrame.iloc.html> to help with this. I created different if conditional statement for each prefix. This would be better achieved with a function as the code is repeated had I more time.

4th I then got the mean age for each of the prefixs. Basically the mean of the column. This was my output

# Mean age on Titanic: 29.7

# imputed\_age\_Mr: 32.4

# imputed\_age\_Mrs: 35.9

# imputed\_age\_Miss: 21.8

# imputed\_age\_Don: 40.0

# imputed\_age\_Master: 4.8

5th I This step was basically looping through the rows of “Age” and where they were empty inserting the mean for that prefix. If the prefix was not available I used the mean of the column. I had to reset the True and False of the prefix column as this was used in the conditional check. I also had to set the column location by the name

col\_no\_ID = df.columns.get\_loc('PassengerId')

As when the program would activate the columns would shift etc and this would put the program in error so I made them dynamic. There is not doubth in my mind that tere is an easire way to achieve what I have achieve in much less code and on relection I could have used function to reduce the number of rows required.

Output of changes to missing agaes, you can see that it reads in the name, location and empty age cell “nan” and repeats with the mean age for that prefix in place of the “nan”.

:

1111111: 693 LAM, MR. ALI nan

Changed to: 693 LAM, MR. ALI 32.4

3333333: 698 MULLENS, MISS. KATHERINE "KATIE" nan

change to: 698 MULLENS, MISS. KATHERINE "KATIE" 21.8

5555555: 710 MOUBAREK, MASTER. HALIM GONIOS ("WILLIAM GEORGE") nan

change to: 710 MOUBAREK, MASTER. HALIM GONIOS ("WILLIAM GEORGE") 4.8

Code:

import pandas as pd

import numpy as np

import re

#import files for project - Load df from file

filename = 'S1\_Data\_Gathering\_Titanic.csv'

df = pd.read\_csv(filename)

print("\nLoaded df.shape: ", df.shape);print("\ndf.info(): ",df.info())

#to convert all strings in "Name"to upper case just case there is a mix in the data

df['Name'] = df['Name'].str.upper()

#=============================================================================

# 1st we make a list fo prefixs

#=============================================================================

# fill in missing ages using MR, Master, Mrs, Ms, Don, other. This is the use of REGEX for the Titanic data set to

# get a mena age appropiate to the prefix.

#find prefixs in Name column

prefix = [] # list to hold prefixes

#iterate through rows of dataframe column

for row in df['Name']:

# strip after comma - start of string

row = re.sub(r'^.\*,\s','',row)

# strip after full stop - end of string

row = re.sub(r'(?<=\.)[^.]\*$','',row)

#append prefix to last prefix in list - prefix

prefix.append(row)

#used for testing

# mylist = ['nowplaying', 'PBS', 'PBS', 'nowplaying', 'job', 'debate', 'thenandnow', 'impet', 'impet','impet']

# myset = set(mylist)

# print(myset)

#set() -> new empty set object set(iterable) -> new set object

#Build an unordered collection of unique elements.

unique\_prefix = set(prefix)

print(unique\_prefix)

#output was:

#{'JONKHEER.', 'MAJOR.', 'THE COUNTESS.', 'MR.', 'MISS.', 'MRS. MARTIN (ELIZABETH L.',

#'COL.', 'MME.', 'DR.', 'MS.', 'SIR.', 'LADY.', 'MASTER.', 'MRS.', 'CAPT.', 'REV.', 'DON.', 'MLLE.'}

# I am only selecting the following from the list for convienance - issue with would need to be resolved

list\_of\_prefixs = ('Mr','Mrs','Miss','Don','Master')

#=============================================================================

# 2nd we have to find the title and make a colum where its True or false for each prefix

#=============================================================================

#create a new column in dataframe with prefixs - find rows in `df` which contain r'\,\sTEXT.\s'

# df['Mr'] = (df[df['Name'].str.contains(r'\w,\sMR.\s\w')])# if upper() set

df['Mr'] = df['Name'].str.contains(r'\,\sMR.\s')

df['Mrs'] = df['Name'].str.contains(r'\,\sMRS')

df['Miss'] = df['Name'].str.contains(r'\,\sMISS.\s')

df['Don'] = df['Name'].str.contains(r'\,\sDON.\s')

df['Master'] = df['Name'].str.contains(r'\,\sMASTER\.\s')

#=============================================================================

#3rd interate through the list of prefixs and piut age in to the associated column prefix

#=============================================================================

for prefix in list\_of\_prefixs:

# if iterate is the same as prefix do code

if prefix == 'Mr':

# find the column index no for prefix

col\_no = df.columns.get\_loc(prefix)

#f find the column number for Age

col\_no\_age = df.columns.get\_loc('Age')

#using key and value take number for column with this prefix

#interate through the prefix column rows and is the value is true do condition

for index, value in df[prefix].items():

if value == True:

#https://pandas.pydata.org/docs/reference/api/pandas.DataFrame.iloc.html

#assign the value in the age column at that location to the prefix column

df.iloc[index, col\_no] = df.iloc[index, col\_no\_age]

if prefix == 'Mrs':

col\_no = df.columns.get\_loc(prefix)

col\_no\_age = df.columns.get\_loc('Age')

for index, value in df[prefix].items():

if value == True:

df.iloc[index, col\_no] = df.iloc[index, col\_no\_age]

if prefix == 'Miss':

col\_no = df.columns.get\_loc(prefix)

col\_no\_age = df.columns.get\_loc('Age')

for index, value in df[prefix].items():

if value == True:

df.iloc[index, col\_no] = df.iloc[index, col\_no\_age]

if prefix == 'Don':

col\_no = df.columns.get\_loc(prefix)

col\_no\_age = df.columns.get\_loc('Age')

for index, value in df[prefix].items():

if value == True:

df.iloc[index, col\_no] = df.iloc[index, col\_no\_age]

if prefix == 'Master':

col\_no = df.columns.get\_loc(prefix)

col\_no\_age = df.columns.get\_loc('Age')

for index, value in df[prefix].items():

if value == True:

df.iloc[index, col\_no] = df.iloc[index, col\_no\_age]

#=============================================================================

# 4th Get mean of Ages in prefix column

#=============================================================================

age\_mean = round((df["Age"].mean()), 1)

print("\nMean age on Titanic: ",age\_mean)

#problem with nan skewing results - Get ages for prefixs

df['Mr\_Age\_Numeric'] = pd.to\_numeric(df['Mr'], errors='coerce')

df['Mr\_Age\_Numeric'] = df['Mr\_Age\_Numeric'].replace(0, np.NaN)

imputed\_age\_Mr = round((df['Mr\_Age\_Numeric'].mean()), 1)

print("imputed\_age\_Mr: ", (imputed\_age\_Mr))

df['Mrs\_Age\_Numeric'] = pd.to\_numeric(df['Mrs'], errors='coerce')

df['Mrs\_Age\_Numeric'] = df['Mrs\_Age\_Numeric'].replace(0, np.NaN)

imputed\_age\_Mrs = round((df['Mrs\_Age\_Numeric'].mean()), 1)

print("imputed\_age\_Mrs: ", (imputed\_age\_Mrs))

df['Miss\_Age\_Numeric'] = pd.to\_numeric(df['Miss'], errors='coerce')

df['Miss\_Age\_Numeric'] = df['Miss'].replace(0, np.NaN)

imputed\_age\_Miss = round((df['Miss\_Age\_Numeric'].mean()), 1)

print("imputed\_age\_Miss: ", (imputed\_age\_Miss))

df['Don\_Age\_Numeric'] = pd.to\_numeric(df['Don'], errors='coerce')

df['Don\_Age\_Numeric'] = df['Don'].replace(0, np.NaN)

imputed\_age\_Don = round((df['Don\_Age\_Numeric'].mean()),1)

print("imputed\_age\_Don: ", (imputed\_age\_Don))

df['Master\_Age\_Numeric'] = pd.to\_numeric(df['Master'], errors='coerce')

df['Master\_Age\_Numeric'] = df['Master'].replace(0, np.NaN)

imputed\_age\_Master = round((df['Master\_Age\_Numeric'].mean()), 1)

print("imputed\_age\_Master: ", (imputed\_age\_Master))

#output:

#

# Mean age on Titanic: 29.7

# imputed\_age\_Mr: 32.4

# imputed\_age\_Mrs: 35.9

# imputed\_age\_Miss: 21.8

# imputed\_age\_Don: 40.0

# imputed\_age\_Master: 4.8

#=============================================================================

# 5th Loop through rows, if df['Age'] is empty insert age depending on prefix

#=============================================================================

#get column locations for

col\_no\_age = df.columns.get\_loc('Age')

col\_no\_Name = df.columns.get\_loc('Name')

col\_no\_ID = df.columns.get\_loc('PassengerId')

#iterate through the dataframe, row by row

for i in range(len(df)):

#if the age in the row is empty

if str(df.iloc[i, col\_no\_age]) == str(np.nan):

#assign True to each prefix and assin to variable

df['Mr'] = df['Name'].str.contains(r'\,\sMR.\s')

#assign prefix column location to variable

col\_no\_mr = df.columns.get\_loc('Mr')

df['Mrs'] = df['Name'].str.contains(r'\,\sMRS.\s')

col\_no\_mrs = df.columns.get\_loc('Mrs')

df['Miss'] = df['Name'].str.contains(r'\,\sMISS.\s')

col\_no\_miss = df.columns.get\_loc('Miss')

df['Don'] = df['Name'].str.contains(r'\,\sDON.\s')

col\_no\_don = df.columns.get\_loc('Don')

df['Master'] = df['Name'].str.contains(r'\,\sMASTER\.\s')

col\_no\_master = df.columns.get\_loc('Master')

#if the prefix colum is True and the age was empty

if df.iloc[i, col\_no\_mr] == True:

print("1111111: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

df.iloc[i, col\_no\_age] = imputed\_age\_Mr

print("Changed to: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

elif df.iloc[i, col\_no\_mrs] == True:

print("2222222: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

df.iloc[i, col\_no\_age] = imputed\_age\_Mrs

print("change to: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

elif df.iloc[i, col\_no\_miss] == True:

print("3333333: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

df.iloc[i, col\_no\_age] = imputed\_age\_Miss

print("change to: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

elif df.iloc[i, col\_no\_don] == True:

print("4444444: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

df.iloc[i, col\_no\_age] = imputed\_age\_Don

print("change to: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

elif df.iloc[i, col\_no\_master] == True:

print("5555555: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

df.iloc[i, col\_no\_age] = imputed\_age\_Master

print("change to: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

else:

#Catch any prefixs that are not above

print("Other: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

df.iloc[i, col\_no\_age] = age\_mean

print("change to: ", df.iloc[i, col\_no\_ID], df.iloc[i, col\_no\_Name], df.iloc[i, col\_no\_age])

print()

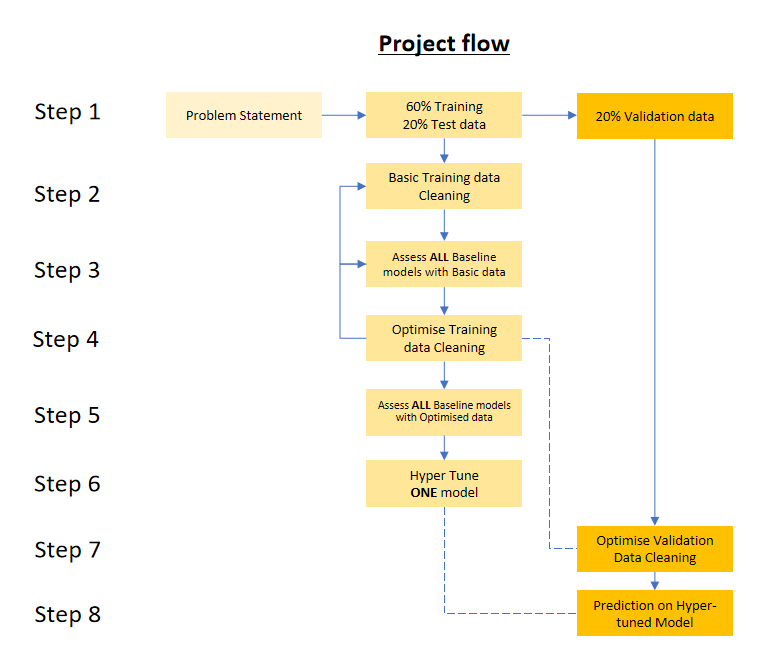
#save to file so that we can see the changes

filename1 = 'S1\_Data\_Gathering\_Regex\_output.csv'

df.to\_csv(filename1)

# Appendix 3 - Project flow chart

This is an overview of the project flow.There is more detail in the file attached called **“Project Steps Template.xls”**



# Appendix 4 - Seven points and page numbers

This is the page locations for the seven points below;

1. Real-world scenario

○ The project should use a real-world dataset and include a reference of their source in the report (Page)

1. Importing data

○ Your project should make use of one or more of the following: Relational database, API or web scraping (Twitter API - Page)

○ Import a CSV file into a Pandas DataFrame (Page)

3. Analysing data

○ Your project should use Regex to extract a pattern in data (Page)

○ Replace missing values or drop duplicates (Page)

○ Make use of iterators (Page)

○ Merge DataFrames (Page)

4. Python

○ Define a custom function to create reusable code (Page)

○ NumPy (Page)

○ Dictionary or Lists (Page)

5.

Machine Learning

○ Predict a target variable with Supervised or Unsupervised algorithm

○ You are free to choose any algorithm

○ Perform hyper parameter tuning or boosting, whichever is relevant to your

model. (Page)

6. Visualise

○ Present two charts with Seaborn or Matplotlib (Page)

1. Generate valuable insights (Page)

#import Files to merge

BTC\_Historical\_Price\_DF = pd.read\_csv(Filename1)

BTC\_Pred\_Price\_DF = pd.read\_csv(Filename2)

#merging two data drames

BTC\_Historical\_predicted\_Price\_DF = pd.merge(BTC\_Historical\_Price\_DF,BTC\_Pred\_Price\_DF, how='outer' )#.fillna(0)#full data in proper columns but duplication of rows

#sort by Date - https://pandas.pydata.org/pandas-docs/stable/reference/api/pandas.DataFrame.sort\_values.html

BTC\_Historical\_predicted\_Price\_DF = BTC\_Historical\_predicted\_Price\_DF.sort\_values(by=['Date'])#, axis=0, ignore\_index=True, ascending=True, inplace=False, kind='quicksort', na\_position='last', , key=None)

#Drop duplicats but keep last added - https://pandas.pydata.org/docs/reference/api/pandas.DataFrame.drop\_duplicates.html

BTC\_Historical\_predicted\_Price\_DF = BTC\_Historical\_predicted\_Price\_DF.drop\_duplicates(subset='Date', keep='last')#, inplace=False, ignore\_index=False)

#save dataFrame to File #??F.to\_csv(filename, mode='w', index=True, header=True)

BTC\_Historical\_predicted\_Price\_DF.to\_csv(Filename3, mode='w', index=False, header=True)#, index=False)