CUSTOMER CHURN PREDICTION

PROJECT REPORT

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The Team meeting/Discussion will take place in Willis Library and Discovery Park Library on Tuesdays (12:30 pm to 5 pm) and Saturdays (6:00 pm to 10:00 pm) inperson or else through Zoom meeting Through the following Link:

 $\underline{https://us04web.zoom.us/j/7867491946?pwd=ZXZ2Q3Z3QzJiOHhOcnZYenJMK}\underline{zlqQT09}$

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PROJECT ABSTRACT:

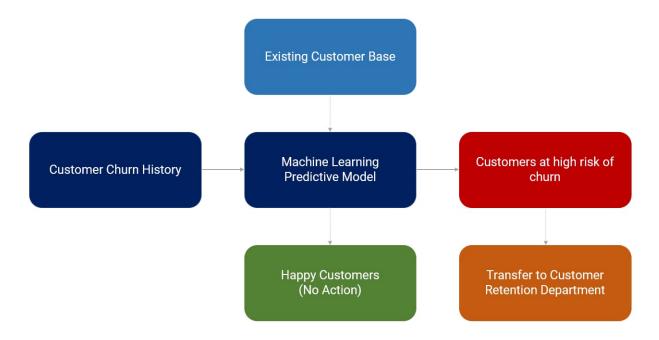
Customer Churn is a financial term used to indicate the loss of customers or clients, which happens when customers cease showing interest in our business or leave the business to join the Competitors. The rate at which companies lose their subscribers at specific periods such as monthly, quarterly, or annually is called the churn rate. So, any company/business needs to identify/predict these potential customers who are willing to cease doing business in the future. Due to the increase in technology, and demand the Banks are having high competition and have started showing interest in their customers' needs and demands. So, we will be performing the Binary classification task using different Classification Machine learning Algorithms for the customer churn prediction. The prediction involves the classification of churn and non-churn customers. This prediction would help retain the customers by proactive engagement/interaction with those sets of customers. This project results in displaying the best model, which classifies the churn prediction of customers well.

DATA SPECIFICATION

Predictor Variables	<u>Type</u>	Variable Details	
RowNumber	Int64	The row number in the dataset.	
CustomerId	Int64	The customer ID is different for each customer.	
Surname	Object	The last name of the customer.	
CreditScore	Int64	The credit score of the customer.	
Geography	Object	The location of the customer.	
Gender	Object	The gender of the customer.	
Age	Int64	The Age of the customer.	
Tenure	Int64	The number of years the customer has been a	
		member of the Bank.	
Balance	Float64	The balance the customer possesses in his account.	
NumOfProducts	Int64	The number of products the customer has bought	
		through the bank.	
HasCrCard	Int64	If the customer has a credit card or not.	
IsActiveMember	Int64	If the customer is actively using the account for any	
		purchases or deposits.	
EstimatedSalary	Float64	The estimated Salary of the customer.	
Exited	Int64	If the customer has left the bank.	

The data set comprised 10,000 customers details from three different countries that are Germany, France, and Spain. The tenure is of years from 0 to 10 years. We performed a binary classification task using Supervised learning Classification ML Algorithms to predict the customers who are willingly churned out of the bank.

WORKFLOW:



Based on the customer churn history, we built a prediction model that predicts whether the customer is willing to be churned or not. If customer is likely to be churned, the data of such customers will be sent to customer retention department which involves proactive engagement to retain customers.

PROJECT DESIGN

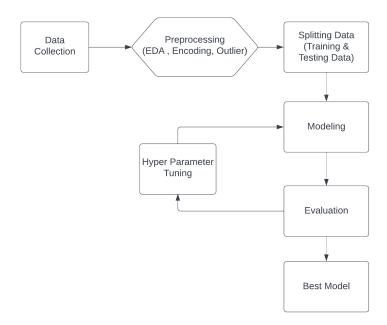
TOOLS AND FRAMEWORKS:

Tools: Python Jupyter Notebook, Visual Studio Code.

Frameworks: React JS, MD Bootstrap, Netlify Hosting Site

Libraries:

- Pandas data analysis and associated manipulation of tabular data in Data frames,
- NumPy Mathematical Operations for arrays,
- Scikit Learn used for predictive data analysis,
- Matplotlib Used for creating static, animated, and interactive visualizations in Python,
- Seaborn Python data visualization library based on matplotlib



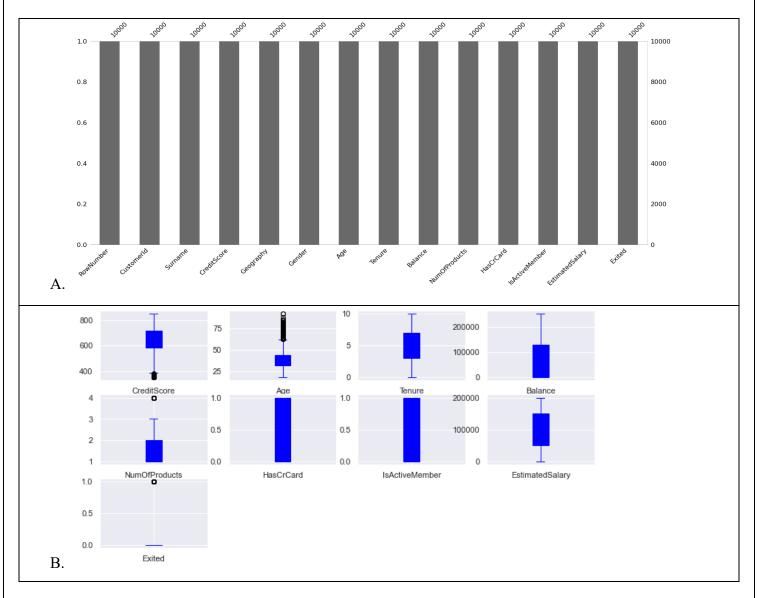
DATA COLLECTION:

The data set is gathered to perform analysis and modeling for the prediction of the best model for Bank customer churn sourced from Kaggle.

DATA PREPROCESSING:

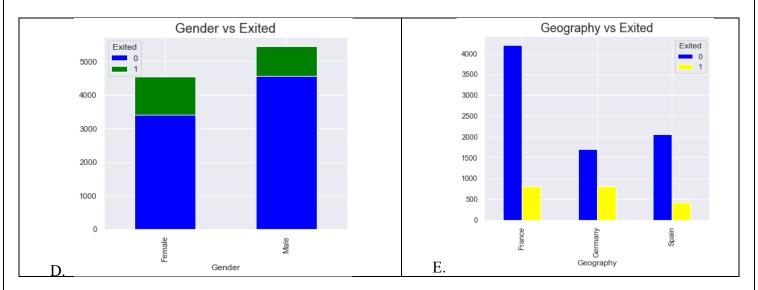
EXPLORATORY DATA ANALYSIS:

In EDA, the data gathered is analyzed through visuals such as bar graphs, Line plots, histograms, box plots, heat maps, Density plots, and some statistical decisions were made.

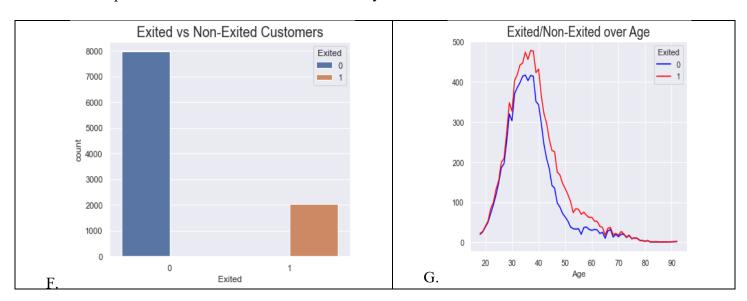


A. The bar graph is used to check for any missing/null values. It is built by importing the missingno library. The graph shows nothing about missing data since the data contains no null values.

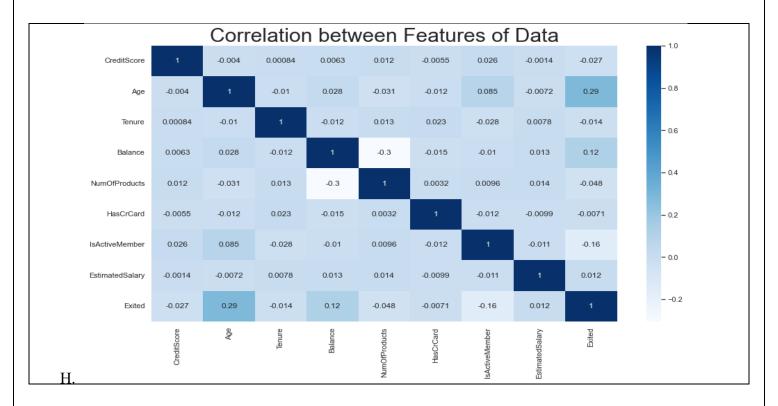
C. The above box plot shows the distribution of numeric data and outliers can be observed for each feature if exists. You could See Features like CreditScore, Age and NumOfproducts have Outliers in them which can be treated by trimming.

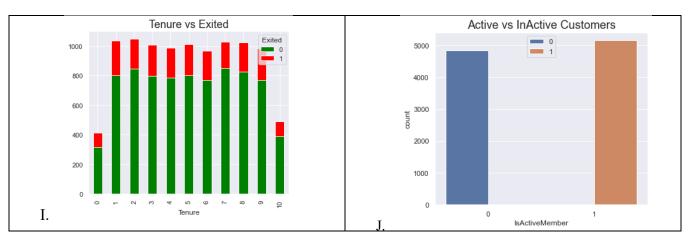


- C. Even though male populous, Surprisingly Female customers opted out of the bank.
- D. People with accounts in France and Germany have churned the most.



- E. The customers who left the bank are more in percentage. This may Causean an imbalance in data.
- F. The Age group between 30-and 45 has sa een rise in the trend below.





- G. The below HeatMap defines How the features are correlated either positive or negative.
- H. Customers that have tenure of 1-5 years have observed an increase in churn rate.
- I. You could observe more Active Customers in our data plotted through Countplot.



L. Distribution of Data using Histogram plot.

ENCODING OF THE DATA:

The categorical data are transformed into numerical data using get_dummies from pandas Library which is known as one-hot encoding.

OUTLIER DETECTION & TREATMENT:

Outliers are the data points that differ significantly from the rest of the data due to the variability in the measurement. These are detected by the Inter Quartile Range (IQR) proximity rule. The data points which fall below the lower limit or above the upper limit of the distribution are considered outliers.

The Outliers are treated using the trimming technique. Trimming excludes the outliers values from the analysis.

SPLIT-TRAINING DATA/TEST DATA:

The data is split into two parts training data and testing data. 80% goes to training and the rest come under testing data. Train data is used for training the model and the testing set is used for validation of the trained model.

MODELING:

PIPELINE:

An ML pipeline automates the machine learning workflow by allowing datato be transformed an d correlated into a model, which can then be examined to produce results.

Scaling also has been imported into Pipelines.

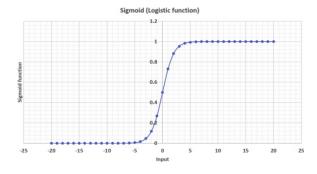
Machine Learning Classification Algorithm techniques to be used in this Customer Churn prediction

- Logistic Regression
- Naive Bayes
- K-Nearest Neighbors
- Decision Tree
- Random Forest
- Support Vector Machines

The evaluation metrics were used to evaluate the performance of the model built. It includes Accuracy, Precision, Recall, F1, Confusion matrix for this classification problem.

LOGISTIC REGRESSION:

Logistic regression is a classification model rather than a regression model. Logistic regression is a simple and more efficient method for binary and linear classification problems. It is a classification model, which is very easy to realize and achieves very good performance with linearly separable classes. It is a process of modeling the probability of a discrete outcome given an input variable. It is a useful analysis method for classification problems. The logistic regression model parameters are roughly the weights for the features. Each weighted feature vector is mapped to a value between 0 and 1 via the S-shaped logistic function. Logistic regression does not require a linear relationship between inputs and outputs due to its nonlinear log transformation.



Logistic function =
$$\frac{1}{1+e^{-x}}$$

Fig: Logistic Function Formulae

RANDOM FOREST ALGORITHM:

For categorization tasks, random is used. A random forest is a supervised machine learning algorithm that is constructed from decision tree algorithms. This algorithm is applied in various industries such as banking and e-commerce to predict behavior and outcomes. A random forest is a machine learning technique that's used to solve regression and classification problems. It utilizes ensemble learning, which is a technique that combines many classifiers to provide solutions to complex problems.

The 'forest' generated by the random forest algorithm is trained through bagging or bootstrap aggregating. Bagging is an ensemble meta-algorithm that improves the accuracy of machine learning algorithms.

Bagging— It creates a different training subset from sample training data with replacement & the final output is based on majority voting. For example, Random Forest.

SVM:

Support Vector Machine is a supervised studying approach that can be carried out to type and regression issues. It's frequently used to solve categorization challenges. Each information item is plotted as a factor in the n-dimensional area in this method. In which n is the number of features you've got, and the fee of each function is a coordinate value. Then we classify the information with the aid of finding the hyperplane that separates the two training.

DECISION TREE:

Both classification and regression troubles may be solved by the usage of decision trees. Rather than predicting a quantitative solution, it is used to expect a qualitative reaction. We forecast that every observation will fall into the maximum commonplace class. It's a supervised studying algorithm that has a predetermined goal variable. While its miles maximum is commonly used for classification jobs, it may also handle numeric records. To create a prediction, this method divides a statistics pattern into extra homogeneous sets primarily based on the most considerable differentiator in input variables. A thing of a tree is formed with each cut up. As a result, a tree is formed, including choice nodes and leaf nodes (decisions or classifications).

KNN:

The k-nearest neighbors (KNN) algorithm is a simple, easy-to-implement supervised machine learning algorithm that can be used to solve both classification and regression problems. The KNN algorithm assumes that similar things exist in proximity. In other words, similar things are near to each other. We run the KNN algorithm several times with different values of K and choose the K that reduces the number of errors we encounter while maintaining the algorithm's ability to accurately make predictions when it's given data it hasn't seen before.

COMPLIMENT NAÏVE BAYES:

A Naive Bayes classifier is a probabilistic machine learning model that's used for classification tasks. The crux of the classifier is based on the Bayes theorem.

$$P(A|B) = \frac{P(B|A)P(A)}{P(B)}$$

Using the Bayes theorem, we can find the probability of A happening, given that B has occurred. Here, B is the evidence and A is the hypothesis. The assumption made here is that the predictors/features are independent. That is the presence of one feature does not affect the other. Hence it is called naive.

Complement Naive Bayes is somewhat a modification of the standard Multinomial Naive Bayes algorithm. Multinomial Naive Bayes is not able to do very well with unstable data. Imbalanced data sets are instances where the number of instances belonging to a particular class is greater than the number of instances belonging to different classes. This implies the spread of the examples is not even. This kind of data can be difficult to analyze as models can easily overfit this data to benefit a class with a larger instance.

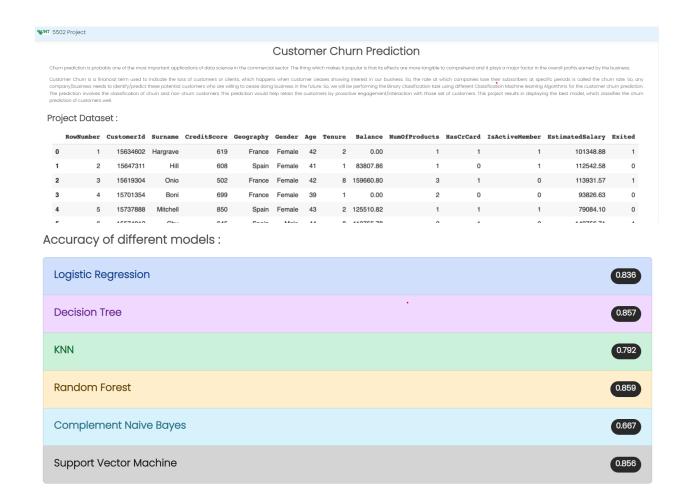
EVALUATION/TUNING:

The evaluation Phase helps us to know Which Algorithm suits best for given data for solving the problem that has been addressed. It's simply finding the best fit. Evaluation is measured using some metrics like accuracy, fl_score, precision-recall, and RoC Curve. Since Our Data is imbalanced as we got to know through EDA, we cannot go with the Accuracy because it might work poorly for the minority class .so we need to look upon Fl_score. Fl_score is simply the harmonic mean of Precision and recall.

Hyperparameter Tuning involves choosing a set of optimal hyperparameters for the learning algorithm. Hyperparameters Search i.e., Grid search picks out a grid of hyperparameter values and evaluates all of them, and finds the best parameter to the model.

USER INTERFACE:

We have developed web application for our project called customer churn prediction. The web app is developed by using React JS frontend web framework and deployed in Netlify app. Basically, the web app is a simple walkthrough of the project, which explains about what customer churn and a snapshot of dataset is we have used in the project. Data Visualizations of our project which we can draw some insights by seeing those visualizations. Finally, the accuracy values and f1-scores of respective algorithms can be seen in application. The best model can be declared by comparing the accuracy and f1-scores of the algorithms.



PROJECT MILESTONES:

We have found some trends in how the features like Age, CreditScore, and, others have impacted the customer churn count.

After performing Hyperparameter tuning, the decision tree model is optimized and has shown better F1 Score than the other models. It led to giving better classification when dealing with the minority class since our data is imbalanced.

PROJECT RESULTS:

We have Applied 6 different Supervised machine learning Classification Algorithms namely KNN classification, Decision Tree, Random Forest, Complement Naive Bayes, Support Vector Machine (SVM), and Logistic Regression. Our concrete goal is to find the best fit model based on the data considered for the prediction of customer churn in the banking institution and its Achieved. Before Tuning the Hyperparameters of the model, Random Forest has performed best for the data since its F1-score is 0.51. After Tuning, we can consider the Decision Tree Model since the F1-score is 0.54 which is higher and better than the other models. So, we can conclude Decision Tree offers best for the customer churn prediction on this data.

DECISION TREE:

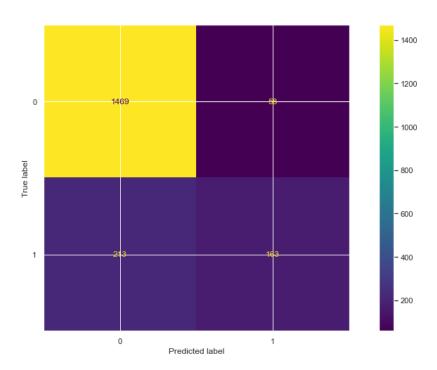


Fig: Confusion Matrix

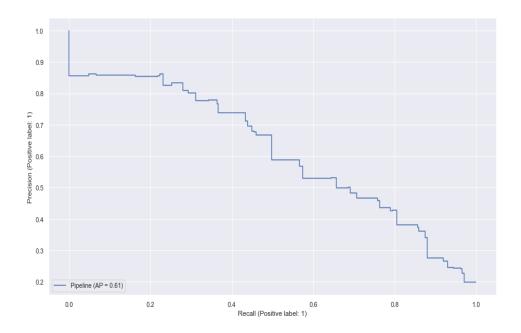


Fig: Precision Recall Curve

Decision	Tree	:			
F1 Score	: 0.	546063651591	2898		
		precision	recall	f1-score	support
	0	0.87	0.96	0.92	1527
	1	0.74	0.43	0.55	376
accur	acy			0.86	1903
macro	avg	0.81	0.70	0.73	1903
weighted	avg	0.85	0.86	0.84	1903

Fig: Accuracy and F1-Scores of Decision Tree Model

For Future scope we can try resampling the data which deals with data imbalance and use tons of data to find more accurate model with much improve and better features by implementing various hyperparameters. This model can be used in various fields such as customer churn for clothing companies, electric appliances, and many other industries to find various reasons to help the companies find reasons to improve their customers satisfaction and needs.

REPOSITORY LINK:

Link: https://github.com/Vam564/5502 Project 2022

USER INTERFACE LINK:

Link: https://customer-churn-prediction.netlify.app/

REFERENCES:

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- 13. https://seaborn.pydata.org/generated/seaborn.countplot.html

APPENDIX

import numpy as np import pandas as pd import seaborn as sns import matplotlib.pyplot as plt from pandas.plotting import scatter matrix from sklearn.model_selection import train_test_split from sklearn.preprocessing import StandardScaler,MinMaxScaler import missingno as mn from sklearn.pipeline import Pipeline from sklearn.model selection import GridSearchCV from sklearn.metrics import accuracy score from sklearn.linear model import LogisticRegression from sklearn import svm from sklearn.ensemble import RandomForestClassifier from sklearn.neighbors import KNeighborsClassifier from sklearn.naive bayes import GaussianNB,ComplementNB from sklearn.tree import DecisionTreeClassifier from sklearn.metrics import fl score, confusion matrix, plot confusion matrix, plot roc curve, Confusion Matrix Display, plot precision recall cu rve, classification report import warnings warnings.filterwarnings('ignore') ban=pd.read_csv('Churn_Modelling.csv') ban ban.head(10) ban. shape ban.dtypes ban.isnull().sum() ban.isnull().sum().sum() ban.isnull().sum().sum() ban=ban.drop(['RowNumber','CustomerId','Surname'],axis=1) ban['CreditScore'].unique() ban['Age'].unique()

```
ban['Gender'].unique()
ban['Tenure'].unique()
ban['Balance'].nunique()
ban['NumOfProducts'].unique()
ban['CreditScore'].unique()
ban['CreditScore'].unique()
ban['EstimatedSalary'].unique()
ban['IsActiveMember'].unique()
ban.describe()
sns.set(rc = {'figure.figsize':(6,5)})
sns.countplot('IsActiveMember',hue='IsActiveMember',data=ban)
plt.legend(loc='upper center')
plt.title('Active vs InActive Customers', size=18)
plt.show()
sns.set(rc = {'figure.figsize':(6,5)})
sns.countplot('IsActiveMember',hue='IsActiveMember',data=ban)
plt.legend(loc='upper center')
plt.title('Active vs InActive Customers', size=18)
plt.show()
print(ban['Gender'].value counts())
ban['Gender'].value counts().plot(kind='bar', figsize=(6,5),color=['violet', 'orange'])
plt.xlabel("Count")
plt.ylabel("Gender")
plt.title("Count of Males and Females",size=18)
plt.show()
print(ban['Gender'].value counts())
ban['Gender'].value_counts().plot(kind='bar', figsize=(6,5),color=['violet', 'orange'])
plt.xlabel("Count")
plt.ylabel("Gender")
plt.title("Count of Males and Females",size=18)
plt.show()
e=ban.groupby(by=['Age','Exited']).Exited.count().unstack()
e.plot(kind='line',stacked=True,color=['blue','red'],figsize=(6,5))
plt.title('Exited/Non-Exited over Age',size=18)
plt.show()
c=ban.groupby(by=['Tenure','Exited']).Exited.count().unstack()
```

```
c.plot(kind='hist',stacked=True,color=['green','red'],figsize=(6,5))
print(c)
plt.title('Tenure vs Exited', size=18)
plt.show()
c=ban.groupby(by=['Gender','Exited']).Exited.count().unstack()
c.plot(kind='bar',stacked=True,color=['blue','green'],figsize=(6,5))
print(c)
plt.title('Gender vs Exited',size=18)
plt.show()
c1=ban.groupby(by=['Geography','Exited']).Exited.count().unstack()
c1.plot(kind='bar',color=['blue','yellow'],figsize=(6,5))
print(c1)
plt.title('Geography vs Exited', size=18)
plt.show()
ban['Exited'].unique()
sns.set(rc = {'figure.figsize':(15,8)})
sns.heatmap(ban.corr(), cmap='Blues',annot=True)
plt.title('Correlation between Features of Data', size=30)
plt.show()
ban.dtypes
ban.plot(kind='box', subplots=True, layout=(4,4), sharex=False, sharey=False, color = 'blue', figsize=(12,8),
patch_artist=True )
plt.show()
for i ,j in enumerate(['CreditScore','Age','NumOfProducts']):
print(j)
Q1=[]
Q3=[]
iqr=[]
upp=[]
low=[]
for i,j in enumerate(['CreditScore','Age','NumOfProducts']):
  Q1.append(ban[j].quantile(0.25))
  Q3.append(ban[j].quantile(0.75))
  iqr.append(np.array(Q3[i])-np.array(Q1[i]))
  upp.append(Q3[i] + 1.5 * iqr[i])
  low.append(Q1[i] - 1.5 * iqr[i])
ban[ban['CreditScore']>upp[0]]
ban[ban['CreditScore']<low[0]]
```

```
ban[ban['Age']>upp[1]]
ban[ban['Age']<low[1]]
ban[ban['NumOfProducts']<low[2]]
ban[ban['NumOfProducts']>upp[2]]
ban no=ban[ban['CreditScore']>low[0]]
ban no=ban no[ban no['Age']<upp[1]]
ban no=ban no[ban no['NumOfProducts']<upp[2]]
ban no
ban cat=ban no.select dtypes(include='object')
ban cat
ban num=ban no.select dtypes(exclude='object')
ban num
ban cat=pd.get dummies(ban cat,prefix=None)
ban new=pd.concat([ban num,ban cat],axis=1)
ban new
x=ban new.drop('Exited',axis=1)
y=ban new['Exited']
from numpy.core.fromnumeric import size
axis=x.hist(figsize=(15,19))
colors = ["#e74c3c", "#2ecc71", "#3498db"]
plt.suptitle('Distrubution of Data using Histogram plot',size=20)
for i, ax in enumerate(axis.reshape(-1)):
  # Create a counter to ensure that if there are more than three bars containing a value.
  ## We don't try to access elements in colors that are out of range.
  w = 0
  ax.grid(False)
  ax.spines['top'].set visible(False)
  ax.spines['right'].set visible(False)
  for rect in ax.patches:
    # If there's a value in the rect and we have defined a color
    if rect.get height() > 0 and w < len(colors):
       # Set up the color
       rect.set color(colors[w])
       # Increment the counter
```

```
w += 1
x.plot(kind='density', subplots=True, layout=(5,5), sharex=False, legend=True, fontsize=1, figsize=(20,25))
plt.suptitle('Density plot distrubution of data', size=20)
plt.show()
x train,x test,y train,y test=train test split(x,y,test size=0.2,random state=42)
pipe lreg = Pipeline([('scl', StandardScaler()),('clf', LogisticRegression(random state=42))])
pipe rfor=Pipeline([('scl',StandardScaler()),('clf',RandomForestClassifier(random state=42))])
pipe dt=Pipeline([('scl',StandardScaler()),('clf',DecisionTreeClassifier(random_state=42))])
pipe cnb=Pipeline([('scl',MinMaxScaler()),('clf',ComplementNB())])
pipe knn=Pipeline([('scl',StandardScaler()),('clf',KNeighborsClassifier())])
pipe svm=Pipeline([('scl',StandardScaler()),('clf',svm.SVC(random state=42))])
a=[pipe lreg,pipe rfor,pipe dt,pipe cnb,pipe knn,pipe svm]
dic={0:'Logistic Regression',1:'Random Forest',2:'Decision Tree',3:'Complement Naive Bayes'
for i,j in enumerate(a):
j.fit(x train,y train)
pred=j.predict(x test)
print(dic[i],':')
plot confusion matrix(j, x test, y test)
plt.show()
for i,j in enumerate(a):
j.fit(x train,y train)
pred=j.predict(x test)
print(dic[i],':')
print(accuracy score(y test,pred))
plt.show()
for i,j in enumerate(a):
j.fit(x train,y train)
pred=j.predict(x test)
print(dic[i],':')
plot precision recall curve(j,x test,y test)
plt.show()
for i,j in enumerate(a):
j.fit(x train,y train)
```

```
pred=j.predict(x test)
 print(dic[i],':')
 print(f1 score(y test,pred))
 print(classification report(y test,pred))
 plt.show()
param range = [1,2,4,7,9]
param range fl = [1.0, 0.5, 0.1, 0.0001, 0.001]
params_grid_lr = [{'clf__penalty': ['11', '12'],
                      'clf C': param range fl,
                      'clf solver': ['liblinear']}]
params grid rf = [{'clf criterion': ['gini', 'entropy'],
                      'clf min samples_leaf': param_range,
                      'clf max depth': param range,
                      'clf min samples split': param range[1:]}]
params grid svm = [{'clf kernel': ['linear', 'rbf'],
                      'clf C': param range}]
params grid dt=[{'clf criterion':['gini', 'entropy']
  ,'clf max depth': param range }]
params grid cnb = {'clf alpha': [0.1,0.3,0.8,1]}
params grid knn=[{'clf n neighbors':param range,'clf weights':['uniform','distance']
jobs = -1
gs lr = GridSearchCV(estimator=pipe lreg,
                                 param grid=params grid lr,
                                 scoring='f1',
                                 cv = 10)
gs rf = GridSearchCV(estimator=pipe rfor,
                                 param grid=params grid rf,
                                 scoring='f1',
                                 cv=10,
                                 n jobs=jobs)
gs svm = GridSearchCV(estimator=pipe svm,
                                 param grid=params grid svm,
                                 scoring='f1',
                                 cv=10,
                                 n jobs=jobs)
gs knn = GridSearchCV(estimator=pipe knn,
```

```
param grid=params grid knn,
                                 scoring='f1',
                                 cv=10,
                                 n jobs=jobs)
gs dt = GridSearchCV(estimator=pipe dt,
                                 param grid=params grid dt,
                                 scoring='f1',
                                 cv=10,
                                 n jobs=jobs)
gs cnb = GridSearchCV(estimator=pipe cnb,
                                 param grid=params grid cnb,
                                 scoring='f1',
                                 cv=10,
                                 n jobs=jobs)
grids = [gs lr,gs rf, gs dt,gs cnb,gs knn, gs svm]
for i,gs in enumerate(grids):
  print('Estimator',dic[i])
  gs.fit(x train,y train)
  print('Best params: %s' % gs.best params )
  ypred=gs.predict(x test)
pipe lreg1 = Pipeline([('scl', StandardScaler()),('clf', LogisticRegression(C=1.0, penalty='l2',
solver='liblinear',random_state=42))])
pipe rfor1=Pipeline([('scl',StandardScaler()),('clf',RandomForestClassifier(criterion='gini',max depth=9,
min samples leaf= 1,min samples split= 2,random state=42))])
pipe dt1=Pipeline([('scl',StandardScaler()),('clf',DecisionTreeClassifier(criterion='gini', max depth=
7,random state=42))])
pipe cnb1=Pipeline([('scl',MinMaxScaler()),('clf',ComplementNB(alpha= 0.1))])
pipe knn1=Pipeline([('scl',StandardScaler()),('clf,KNeighborsClassifier(metric='euclidean',n neighbors= 1,
weights='uniform'))])
pipe svm1=Pipeline([('scl',StandardScaler()),('clf',svm.SVC(C= 9, kernel='rbf',random state=42))])
b=[pipe lreg1,pipe rfor1,pipe dt1,pipe cnb1,pipe knn1,pipe svm1]
for i,j in enumerate(b):
j.fit(x train,y train)
pred1=j.predict(x test)
print(dic[i],':')
print(accuracy score(y test,pred1))
for i,j in enumerate(b):
j.fit(x train,y train)
```

```
pred1=j.predict(x_test)
print(dic[i],':')
print(plot_confusion_matrix(j,x_test,y_test))
plt.show()

for i,j in enumerate(b):
   j.fit(x_train,y_train)
   pred1=j.predict(x_test)
   print(dic[i],':')
   print(accuracy_score(y_test,pred1))
   print(f1_score(y_test,pred1))
   print(classification_report(y_test,pred1))
```