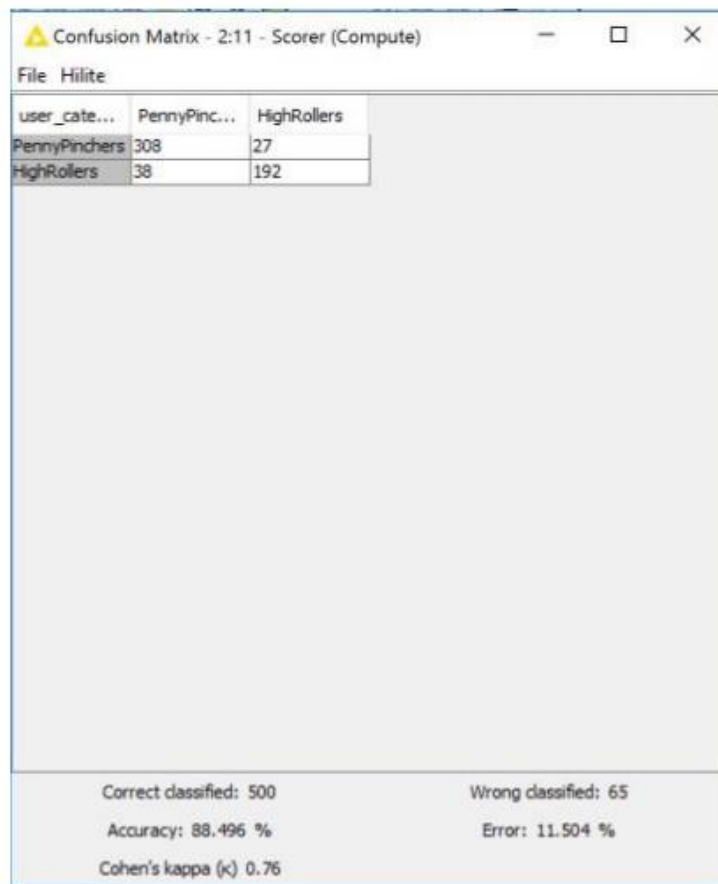


Step 3: Evaluation

A screenshot of the confusion matrix can be seen below:



The screenshot shows a window titled "Confusion Matrix - 2:11 - Scorer (Compute)". Inside, there is a table with the following data:

user_cate...	PennyPinc...	HighRollers
PennyPinchers	308	27
HighRollers	38	192

Below the table, the following statistics are displayed:

- Correct classified: 500
- Wrong classified: 65
- Accuracy: 88.496 %
- Error: 11.504 %
- Cohen's kappa (κ) 0.76

As seen in the screenshot above, the overall accuracy of the model is 88.496%.

- “308” & “38”: according to the model, we predict that 348(308+38) users are PennyPinchers, but among them 308 users are truly predicted, which means among these 348 users, 308 users are exactly PennyPinchers, 38 HighRollers are incorrectly predicted as PennyPinchers.
- “192” & “27”: according to the model, we predict that 219(192+27) users are HighRollers, but among them 192 users are truly predicted, which means among these 219 users, 192 users are exactly HighRollers, 27 PennyPinchers are incorrectly predicted as HighRollers.