

- 0:28:10 : and the way we do it is by minimizing the sum of the errors across **all the collected instances** in other words if we have thousand customers in the bank we want to make a small arrow since as possible over this collection of thousand instances so if we sum.
- 0:29:12 : **apapting your y head in a way that the difference between y and the estimated y het is a smallest possible** in other words we tried to **minimize loss function**.
- 0:29:27 : **by changing theta** and we also add this **regularization term to make our model immune to data** we will not discuss regular realizations in detail to date but is just for you to know that sometimes what we have is noise in the data and we want to control it so in essence.

=====0:30:00=====