Week 4 - Make Data Model Ready

```
In [1]: import pandas as pd
        import numpy as np
         # import dask.dataframe as dd
         import seaborn as sns
         import matplotlib.pyplot as plt
         # from sklearn.model_selection import train_test_split
In [2]: pd.set_option('display.max_columns', None)
        train = pd.read_csv('train_set.csv')
        C:\Users\MARIA\AppData\Local\Temp\ipykernel_1220\2926943440.py:3: DtypeWarning: Colum
        ns (12) have mixed types. Specify dtype option on import or set low_memory=False.
          train = pd.read csv('train set.csv')
        #Setting a variable for all products the bank offers
         products = ['savings_acct', 'guarantees', 'current_acct', 'derivada_acct', 'payroll_ac
                     'junior_acct', 'mas_particular_acct', 'particular_acct', 'particular_plus_
                     'short_term_depo', 'medium_term_depo', 'long_term_depo', 'e_acct', 'funds'
                     'mortgage', 'pension', 'loans', 'taxes', 'credit_card', 'securities',
                     'home_acct', 'payroll_acct', 'pensions_2', 'direct_debt']
        train.shape
        (8400805, 47)
Out[4]:
        train.head(10)
In [5]:
```

In [7]: train.info()

Out[5]:		Unnamed:	date	customer_code	employee_index	country	sex_H	age	first_contract_date	new_c
	0	679341	2015- 07-28	664160	N	ES	0	64	2006-12-21	
	1	8746819	2016- 04-28	557322	N	ES	0	66	2005-09-19	
	2	4652767	2015- 11-28	1359505	N	ES	0	22	2014-11-24	
	3	6752599	2016- 01-28	1076784	N	ES	0	23	2012-10-08	
	4	5540137	2015- 12-28	672465	N	ES	0	40	2007-01-28	
	5	3886068	2015- 10-28	774528	N	ES	0	41	2008-06-19	
	6	6966113	2016- 02-28	1516255	N	ES	0	32	2015-12-15	
	7	9683247	2016- 05-28	569598	N	ES	0	47	2005-10-19	
	8	7902877	2016- 03-28	1358634	N	ES	0	21	2014-11-21	
	9	2396364	2015- 09-28	464033	N	ES	1	57	2004-03-15	
4										•
In [6]:	n [6]: # Column 'Unnamed: 0' populated when we exported train set from last week. This is lik train = train.drop(columns=['Unnamed: 0'])									

<class 'pandas.core.frame.DataFrame'> RangeIndex: 8400805 entries, 0 to 8400804 Data columns (total 46 columns): Column --- -----0 date object 1 customer code int64 2 employee_index object 3 object country 4 int64 sex_H 5 age int64 6 first_contract_date object 7 int64 new_cust seniority_in_months int64 9 primary cust int64 10 last_date_primary object 11 cust_type object 12 cust_relationship object 13 residency_spain int64 14 birth_spain int64 join_channel object 15 16 deceased int64 17 province_name object 18 active_cust int64 19 income float64 20 segment object 21 savings_acct int64 22 guarantees int64 23 current_acct int64 24 derivada_acct int64 25 payroll_acct int64 26 junior_acct int64 27 mas_particular_acct int64 28 particular_acct int64 29 particular_plus_acct int64 30 short_term_depo int64 31 medium_term_depo int64 32 long_term_depo int64 33 e acct int64 34 funds int64 35 mortgage int64 36 pension int64 37 loans int64 38 taxes int64 39 credit_card int64 40 securities int64 41 home acct int64 42 payroll_acct.1 int64 43 pensions_2 int64 44 direct_debt int64 45 total_products int64 dtypes: float64(1), int64(35), object(10) memory usage: 2.9+ GB

Since we exported, we lost some of the types we had previously set

```
In [8]: dtype_mapping = {
    'date': 'datetime64[ns]',
    'customer_code': 'int',
```

```
'country': 'str',
   'first_contract_date': 'datetime64[ns]',
   'last_date_primary': 'object',
   'join_channel': 'str',
   'province_name': 'object'}

train = train.astype(dtype_mapping)
train = train.rename(columns={'sex_H': 'female'})
```

In [9]: train.describe().round(2)

sen	new_cust	first_contract_date	age	female	customer_code	date		Out[9]:	
	8400805.00	8400805	8400805.00	8400805.00	8400805.00	8400805	count		
	0.07	2009-04-12 19:52:06.461951744	40.09	0.46	851018.10	2015-12-20 07:09:03.262078464	mean		
	0.00	1995-01-16 00:00:00	2.00	0.00	15889.00	2015-06-28 00:00:00	min		
	0.00	2004-07-07 00:00:00	24.00	0.00	464392.00	2015-09-28 00:00:00	25%		
	0.00	2011-09-26 00:00:00	39.00	0.00	943495.00	2015-12-28 00:00:00	50%		
	0.00	2013-11-22 00:00:00	50.00	1.00	1220538.00	2016-03-28 00:00:00	75%		
	1.00	2016-05-31 00:00:00	164.00	1.00	1553687.00	2016-05-28 00:00:00	max		

Data Processing

NaN

std

The first problem we identified was: Non-primary and deceased are only 0.2% of the dataset which imbalances the dataset and may not produce significant results, so we decided to drop them.

0.50

17.23

NaN

0.26

In addition to that, since we will be working only with primary customers, the column last_date_primary is not helpful anymore, so we will drop it as well.

437194.93

Deceased clients have a few products, but they are not going to buy any more products -which is not valuable to our ultimate goal of predicting which products clients will buy, so we will drop the rows of deceased clients and drop the column

```
In [11]: #Dropping rows with deceased == 1
    train = train['deceased'] == 0]
    (train['deceased'] == 1).value_counts()
```

Out[11]: deceased

False 8363048

Name: count, dtype: int64

Name: count, dtype: int64

We will drop columns where age is 0 and over 100. We believe these clients are not going to be valuable on our model

We will drop the rows on column seniority_in_months with values -999999 and null values under province_name (that were previously filled up with 'other') since those variables cause some noise on the data

```
In [14]: train = train[train['seniority_in_months'] != -999999]
    train = train[train['province_name'] != 'other']
```

We had the impression the columns seniority in months and first contract date were giving us the same information and we decided to check the correlation. Turns out it is highly correlated, so we'll keep the column seniority in months.

```
In [15]: correlation = train[['seniority_in_months', 'first_contract_date']].corr()
    correlation
```

```
Out[15]: seniority_in_months first_contract_date
```

seniority_in_months	1.000000	-0.966175
first_contract_date	-0.966175	1.000000

Dropping primary_customer , last_date_primary, deceased and first_contract_date columns since after cleaning the dataset, they do not provide any additional information

```
In [16]: train = train.drop(columns=['primary_cust', 'last_date_primary', 'deceased', 'first_co
In [17]: (train['income'] == 0).value_counts()
```

Out[17]: income

False 6579717 True 1738614

Name: count, dtype: int64

There is a lot of missing values for the income variable. We will check it makes sense for us to fill those missing incomes with the median income per province.

We will check first if there is any province with a higher number of missing incomes compared to the others

```
In [18]: zero_income_per_province = train[train['income'] == 0].groupby('province_name').size()
    zero_income_per_province = zero_income_per_province.reset_index(name='count').sort_val
    zero_income_per_province
```

Out[18]:

	province_name	count
30	MADRID	324911
8	BARCELONA	130563
9	BIZKAIA	113416
48	VALENCIA	84683
18	CORUÑA, A	72586
33	MURCIA	71039
43	SEVILLA	58356
34	NAVARRA	54358
38	PONTEVEDRA	50738
31	MALAGA	49947
2	ALICANTE	49922
20	GIPUZKOA	43976
4	ASTURIAS	41162
12	CADIZ	40052
37	PALMAS, LAS	38119
7	BALEARS, ILLES	35883
51	ZARAGOZA	32590
13	CANTABRIA	27643
6	BADAJOZ	25887
22	GRANADA	25533
0	ALAVA	23210
47	TOLEDO	22113
40	SALAMANCA	20664
45	TARRAGONA	20341
17	CORDOBA	18729
14	CASTELLON	18720
11	CACERES	17702
29	LUGO	17417
49	VALLADOLID	16296
35	OURENSE	16260
21	GIRONA	13988
24	HUELVA	13609
41	SANTA CRUZ DE TENERIFE	13105
16	CIUDAD REAL	12096

	province_name	count
28	LERIDA	11482
1	ALBACETE	10462
10	BURGOS	10442
27	LEON	10209
23	GUADALAJARA	8748
3	ALMERIA	8725
50	ZAMORA	8156
19	CUENCA	8016
26	JAEN	7879
39	RIOJA, LA	7042
25	HUESCA	6343
36	PALENCIA	5792
42	SEGOVIA	5652
5	AVILA	4862
46	TERUEL	3715
44	SORIA	2776
15	CEUTA	1433
32	MELILLA	1266

```
In [19]: # Group by province_name and aggregate
    result = train.groupby('province_name').agg(
        zero_income_count=('income', lambda x: (x == 0).sum()), # Count where income is @
        zero_income_with_products=('total_products', lambda x: ((train['income'] == 0) & (
            max_total_products=('total_products', 'max') # Max total products consumed
      ).reset_index()

# Sort by zero_income_count in descending order
    result = result.sort_values(by='zero_income_count', ascending=False)

print(result)
```

	province_name	zero income count	zero_income_with_products
30	MADRID	324911	200604
8	BARCELONA	130563	83102
9	BIZKAIA	113416	82153
48	VALENCIA	84683	63114
18	CORUÑA, A	72586	61432
33	MURCIA	71039	58729
43	SEVILLA	58356	43061
34	NAVARRA	54358	39715
38	PONTEVEDRA	50738	42818
31	MALAGA	49947	38369
2	ALICANTE	49922	36911
20	GIPUZKOA	43976	31586
4	ASTURIAS	41162	33259
12	CADIZ	40052	31104
37	PALMAS, LAS	38119	30669
7	BALEARS, ILLES	35883	25644
51	ZARAGOZA	32590	25404
13	CANTABRIA	27643	21294
6	BADAJOZ	25887	21171
22	GRANADA	25533	17144
0	ALAVA	23210	17154
47	TOLEDO	22113	16594
40	SALAMANCA	20664	17784
45	TARRAGONA	20341	14926
17	CORDOBA	18729	15363
14	CASTELLON	18720	14621
11	CACERES	17702	15338
29	LUGO	17417	14820
49	VALLADOLID	16296	12902
35	OURENSE	16260	13805
21	GIRONA	13988	9567
24	HUELVA	13609	11132
41	SANTA CRUZ DE TENERIFE	13105	8627
16	CIUDAD REAL	12096	9580
28	LERIDA	11482	8128
1	ALBACETE	10462	8361
10	BURGOS	10442	8248
27	LEON	10209	7781
23	GUADALAJARA	8748	4443
3	ALMERIA	8725	5972
50	ZAMORA	8156	6762
19	CUENCA	8016	6735
26	JAEN	7879	5687
39	RIOJA, LA	7042	5450 5131
25	HUESCA	6343	5121
36	PALENCIA	5792	4712
42	SEGOVIA	5652	4052
5 46	AVILA TERUEL	4862 3715	3846 3104
44 15	SORIA CEUTA	2776 1433	2243 987
32	MELILLA	1266	863
22	MELILLA	1200	003
	max_total_products		
30	15		
8	12		
9	11		
48 18	13 11		
тδ	11		

```
33
                     10
43
                     13
34
                     11
38
                     11
31
                     13
2
                     12
20
                     10
4
                     12
12
                     12
37
                     13
7
                     12
51
                     13
13
                     12
6
                     10
22
                     12
0
                     12
47
                     10
40
                     11
45
                     12
17
                     12
                     12
14
11
                     10
29
                     10
49
                     12
35
                     10
21
                     10
24
                     10
41
                     11
16
                     10
28
                     10
                     11
1
10
                     11
27
                     10
23
                     12
3
                     12
50
                      9
19
                     10
26
                     12
39
                     11
25
                     11
36
                     11
42
                     10
5
                     10
46
                      9
44
                     13
15
                      9
32
                     10
```

There are many people with income == 0 but has multiple products. In that case, we will be looking in to deleting people with 0 income and 0 products and primary.

```
train = train[~((train['income'] == 0) &
In [21]:
                          (train['total_products'] == 0))]
         train.reset_index(drop=True, inplace=True)
         train.shape
         (7851708, 42)
Out[21]:
In [22]:
         (train['income'] == 0).value counts()
         income
Out[22]:
         False
                  6579717
         True
                  1271991
         Name: count, dtype: int64
In [23]:
         percentage_zero_income = ((train['income'] == 0).mean() * 100)
         print(f'{percentage_zero_income.round()}% of income data is still missing')
         16.0% of income data is still missing
In [24]:
         # One-hot encode province_name
         dummies = pd.get_dummies(train['province_name'], drop_first=True)
         # Combine the dummy variables with the original DataFrame
         train_with_dummies = pd.concat([train['income'], dummies], axis=1)
         # Calculate the correlation matrix
         correlation_matrix = train_with_dummies.corr()
         # Display the correlation with income
         income_correlation = correlation_matrix['income'].drop('income') # D
         print(income_correlation)
```

ALBACETE	-0.016871
ALICANTE	-0.030158
ALMERIA	-0.012723
ASTURIAS	-0.021192
AVILA	-0.012026
BADAJOZ	-0.029492
BALEARS, ILLES	-0.001865
BARCELONA	0.050475
BIZKAIA	-0.052565
BURGOS	-0.011116
CACERES	-0.023468
CADIZ	-0.021515
CANTABRIA	-0.009860
CASTELLON	-0.003000
CEUTA	0.003701
	-0.022515
CIUDAD REAL	
CORDOBA	-0.020134
CORUÑA, A	-0.022676
CUENCA	-0.016866
GIPUZKOA	-0.032458
GIRONA	0.002337
GRANADA	-0.016806
GUADALAJARA	-0.008941
HUELVA	-0.020739
HUESCA	-0.010680
JAEN	-0.014861
LEON	-0.012202
LERIDA	-0.015809
LUG0	-0.021256
MADRID	0.165661
MALAGA	-0.010159
MELILLA	0.001488
MURCIA	-0.042343
NAVARRA	-0.036447
OURENSE	-0.018993
PALENCIA	-0.009556
PALMAS, LAS	-0.021241
PONTEVEDRA	-0.019016
RIOJA, LA	-0.008646
SALAMANCA	-0.013254
SANTA CRUZ DE TENERIFE	-0.010572
SEGOVIA	-0.007628
SEVILLA	-0.007020
SORIA	-0.003242
TARRAGONA	-0.007227
TERUEL	-0.008433
TOLEDO	-0.023756
VALLADOLTD	-0.039163
VALLADOLID	-0.012371
ZAMORA	-0.013490
ZARAGOZA	-0.011894
Name: income, dtype: floa	t64

As visible, there is no strong correlation between province and state. So, imputing values w.r.t province might not be a good idea. Since we lack any good sources to impute the data, we will drop it the values.

```
train = train[train['income'] != 0]
In [25]:
         train.shape
```

```
(6579717, 42)
Out[25]:
         train.isnull().sum()
In [26]:
         date
                                  0
Out[26]:
         customer_code
                                  0
         employee_index
                                  0
         country
                                  0
         female
                                  0
                                  0
         age
         new_cust
         seniority_in_months
                                  0
         cust_type
                                  0
                                  0
         cust_relationship
         residency_spain
                                  0
         birth_spain
                                  0
                                  0
         join_channel
         province_name
                                  0
         active_cust
                                  0
         income
                                  0
                                  0
         segment
         savings_acct
                                  0
                                  0
         guarantees
         current_acct
                                  0
         derivada_acct
                                  0
                                  0
         payroll_acct
         junior_acct
         mas_particular_acct
                                  0
                                  0
         particular_acct
         particular_plus_acct
                                  0
         short_term_depo
         medium_term_depo
                                  0
         long_term_depo
                                  0
                                  0
         e_acct
         funds
                                  0
         mortgage
                                  0
         pension
                                  0
         loans
                                  0
                                  0
         taxes
         credit card
                                  0
         securities
                                  0
         home_acct
                                  0
                                  0
         payroll_acct.1
         pensions_2
                                  0
         direct_debt
         total_products
         dtype: int64
In [27]: # Checking unique variables for cust_type
          print(train['cust_type'].unique())
          print(train['cust_type'].isna().sum())
         ['1.0' '1' '0' '3.0' 'P' 1.0 0.0 3.0 '2' '3' '2.0' 2.0 '4' '4.0' 4.0 '0.0']
         0
In [28]:
         # Fixing cust_type variables so they are consistent across rows
         train['cust_type'] = train['cust_type'].astype(str).str.strip()
          cust_type_map = {'0.0': '0', '1.0': '1', '2.0': '2', '3.0': '3', '4.0': '4'}
          train['cust_type'] = train['cust_type'].replace(cust_type_map)
```

```
train['cust_type'] = train['cust_type'].astype(object)
         print(train['cust_type'].value_counts())
         print(train['cust_relationship'].value_counts())
         cust_type
         1
              6553268
                25345
         0
         3
                  726
         2
                  193
                   142
                   43
         Name: count, dtype: int64
         cust_relationship
         Ι
              3652879
              2900582
         Α
                25345
         Ρ
                   769
         R
                   142
         Name: count, dtype: int64
In [29]: train.describe().round(2)
```

#Chach for as outli

#Check for 0s, outliers - that are too different from the 4th quartile

Out[29]:		date	customer_code	female	age	new_cust	seniority_in_months	re
	count	6579717	6579717.00	6579717.00	6579717.00	6579717.00	6579717.00	
	mean	2015-12-16 16:20:53.392265216	812413.67	0.45	40.68	0.03	83.16	
	min	2015-06-28 00:00:00	15889.00	0.00	2.00	0.00	0.00	
	25%	2015-09-28 00:00:00	437616.00	0.00	25.00	0.00	26.00	
	50%	2015-12-28 00:00:00	909524.00	0.00	40.00	0.00	54.00	
	75%	2016-03-28 00:00:00	1180751.00	1.00	51.00	0.00	139.00	
	max	2016-05-28 00:00:00	1454620.00	1.00	100.00	1.00	256.00	
	std	NaN	423713.60	0.50	17.08	0.18	66.29	

Plotting outliers

```
In [30]: # Create a variable with numerical columns to plot them easier
numeric_col = train.select_dtypes(include=['int', 'float']).columns.tolist()
numeric_col = [col for col in numeric_col if col not in products]
numeric_col
```

```
['customer code',
Out[30]:
           'female',
           'age',
           'new_cust',
           'seniority_in_months',
           'residency_spain',
           'birth spain',
           'active_cust',
           'income',
           'payroll_acct.1',
           'total products']
In [31]: dummy = pd.DataFrame(columns=['age', 'seniority_in_months', 'income', 'product'])
         for col in products:
              df = pd.DataFrame({
                  'age': train.age[train[col] == 1],
                  'seniority_in_months': train.seniority_in_months[train[col] == 1],
                  'income': np.log1p(train.income[train[col] == 1]),
                  'product': col
              })
              dummy = pd.concat([dummy, df], ignore_index=True)
         C:\Users\MARIA\AppData\Local\Temp\ipykernel 1220\451807204.py:11: FutureWarning: The
         behavior of DataFrame concatenation with empty or all-NA entries is deprecated. In a
         future version, this will no longer exclude empty or all-NA columns when determining
         the result dtypes. To retain the old behavior, exclude the relevant entries before th
         e concat operation.
           dummy = pd.concat([dummy, df], ignore index=True)
In [32]: plt.figure(figsize=(15, 18))
         # Plot for Age
          plt.subplot(3, 1, 1)
          sns.boxplot(data=dummy, x='product', y='age', palette='rainbow')
          plt.title('Distribution of Age by Product')
          plt.xticks(rotation=90)
          # Plot for Seniority in Months
          plt.subplot(3, 1, 2)
          sns.boxplot(data=dummy, x='product', y='seniority_in_months', palette='rainbow')
          plt.title('Distribution of Seniority in Months by Product')
          plt.xticks(rotation=90)
          # Plot for Income
          plt.subplot(3, 1, 3)
          sns.boxplot(data=dummy, x='product', y='income', palette='rainbow')
          plt.title('Distribution of Log Income by Product')
          plt.xticks(rotation=90)
          plt.tight layout()
          plt.show()
```

C:\Users\MARIA\AppData\Local\Temp\ipykernel_1220\561250127.py:5: FutureWarning: Passing `palette` without assigning `hue` is deprecated and will be removed in v0.14. 0. Assign the `x` variable to `hue` and set `legend=False` for the same effect. sns.boxplot(data=dummy, x='product', y='age', palette='rainbow') c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn_bas e.py:949: FutureWarning: When grouping with a length-1 list-like, you will need to pa ss a length-1 tuple to get_group in a future version of pandas. Pass `(name,)` instea d of `name` to silence this warning. data_subset = grouped_data.get_group(pd_key) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn\cate gorical.py:640: FutureWarning: SeriesGroupBy.grouper is deprecated and will be remove d in a future version of pandas. positions = grouped.grouper.result_index.to_numpy(dtype=float) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn\ bas e.py:949: FutureWarning: When grouping with a length-1 list-like, you will need to pa ss a length-1 tuple to get_group in a future version of pandas. Pass `(name,)` instea d of `name` to silence this warning. data_subset = grouped_data.get_group(pd_key) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn\cate gorical.py:640: FutureWarning: SeriesGroupBy.grouper is deprecated and will be remove d in a future version of pandas. positions = grouped.grouper.result_index.to_numpy(dtype=float) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn_bas e.py:949: FutureWarning: When grouping with a length-1 list-like, you will need to pa ss a length-1 tuple to get group in a future version of pandas. Pass `(name,)` instea d of `name` to silence this warning. data_subset = grouped_data.get_group(pd_key) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn\cate gorical.py:640: FutureWarning: SeriesGroupBy.grouper is deprecated and will be remove d in a future version of pandas. positions = grouped.grouper.result_index.to_numpy(dtype=float) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn_bas e.py:949: FutureWarning: When grouping with a length-1 list-like, you will need to pa ss a length-1 tuple to get_group in a future version of pandas. Pass `(name,)` instea d of `name` to silence this warning. data_subset = grouped_data.get_group(pd_key) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn\cate gorical.py:640: FutureWarning: SeriesGroupBy.grouper is deprecated and will be remove d in a future version of pandas. positions = grouped.grouper.result_index.to_numpy(dtype=float) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn_bas e.py:949: FutureWarning: When grouping with a length-1 list-like, you will need to pa ss a length-1 tuple to get_group in a future version of pandas. Pass `(name,)` instea d of `name` to silence this warning. data_subset = grouped_data.get_group(pd_key) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn\cate gorical.py:640: FutureWarning: SeriesGroupBy.grouper is deprecated and will be remove d in a future version of pandas. positions = grouped.grouper.result_index.to_numpy(dtype=float) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn_bas e.py:949: FutureWarning: When grouping with a length-1 list-like, you will need to pa ss a length-1 tuple to get_group in a future version of pandas. Pass `(name,)` instea d of `name` to silence this warning. data_subset = grouped_data.get_group(pd_key) c:\Users\MARIA\AppData\Local\Programs\Python\Python311\Lib\site-packages\seaborn\cate gorical.py:640: FutureWarning: SeriesGroupBy.grouper is deprecated and will be remove d in a future version of pandas. positions = grouped.grouper.result_index.to_numpy(dtype=float)

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0. Assign the `x` variable to `hue` and set `legend=False` for the same effect.
  sns.boxplot(data=dummy, x='product', y='seniority_in_months', palette='rainbow')
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  sns.boxplot(data=dummy, x='product', y='income', palette='rainbow')
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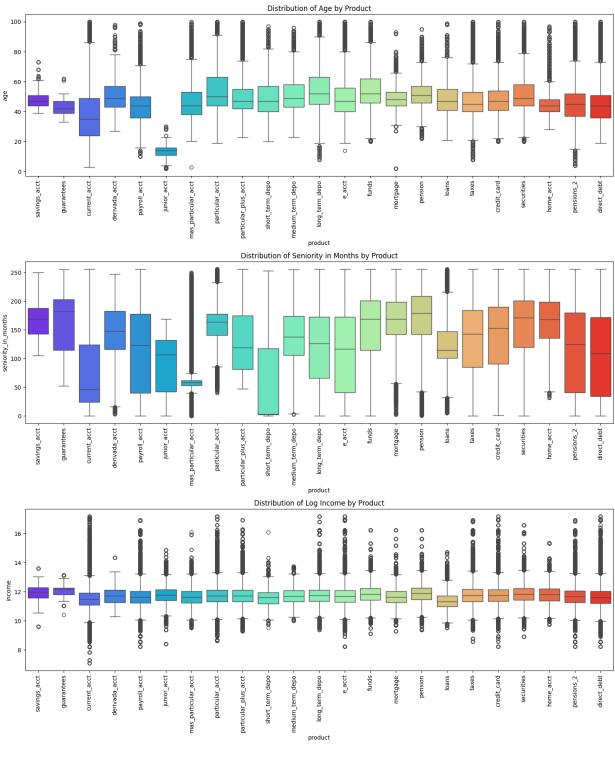
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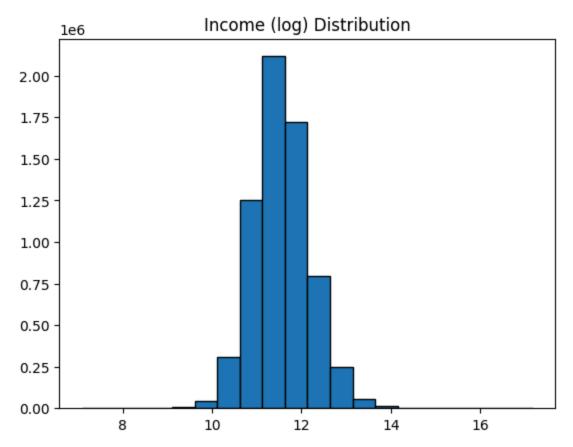
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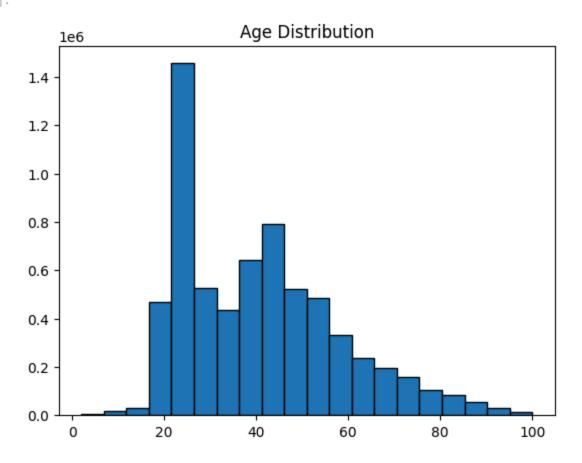
```
In [33]: plt.hist(np.log(train['income']), bins=20, edgecolor='black')
   plt.title('Income (log) Distribution')
```

Out[33]: Text(0.5, 1.0, 'Income (log) Distribution')



```
In [34]: plt.hist(train['age'], bins=20, edgecolor='black')
   plt.title('Age Distribution')
```

Out[34]: Text(0.5, 1.0, 'Age Distribution')



Transform categorical variables with label encoder to plot correlation. This will not be a final transformation, it is just to detect correlation

```
In [35]:
           from sklearn.preprocessing import LabelEncoder
            le = LabelEncoder()
            correlation = train.copy()
            columns_to_encode = ['employee_index', 'country', 'cust_type', 'cust_relationship',
                                      'join_channel', 'province_name', 'segment']
            for col in columns_to_encode:
                correlation[col] = le.fit_transform(correlation[col])
           plt.figure(figsize=(25,15))
In [36]:
            sns.heatmap(correlation.corr(),annot=True, cmap="YlGnBu", fmt= '.2f')
            plt.show()
               birth_spai
              savings_acc
              current acci
              payroll_acct
            nas_particular_acct
            articular plus acci
            edium_term_depo
               mortgage
               credit card
               home acct
               pensions 2
```

There are two correlations that draw attention to us. The first one is active_cust and cust_relationship, which is 0.81. The second one is payroll_acct and payroll_acct.1 which is 1. They will both be dropped, the payroll_acct.1 gives us the same information as the payroll_acct and we believe that having such a high correlation between active_cust and cust_relationship would hinder our model

```
In [37]: train = train.drop(columns=['payroll_acct.1', 'cust_relationship'])
```

Dealing with the categorical values

Since most of the data is from clients that comes from Spain, we will combine non-spanish clients into an "others" group so we will have only two variables: ES and others. After that we will transform the column in a dummy variable for Spain.

```
In [38]: train['country'] = np.where(train['country'] == 'ES', 1, 0)
```

We will transform the segment column using get_dummies to create two different binary columns for the variables

```
In [39]: segment_dummy = pd.get_dummies(train['segment'],drop_first=True)
    train = pd.concat([train, segment_dummy], axis=1)
```

Since total_products is a continuous variable representing how many products each customer has purchased, we will use it as a target for encoding the categorical variables join_channel and province_name, since those have many different variables. We chose target encoding because we would have a dimensionality problem if we chose to transform each variable in a dummy column, and we did not want to use label encoder since it is not an ordinal variable

```
# pip install category_encoders
In [40]:
In [50]:
          import category encoders as ce
          target_encoder = ce.TargetEncoder(cols=['join_channel', 'province_name', 'employee_ind
          train[['join_channel_encoded', 'province_name_encoded', 'employee_index_encoded']] = t
              train[['join_channel', 'province_name', 'employee_index']], train['total_products'
          train[['join_channel', 'province_name', 'join_channel_encoded', 'province_name_encoded'
Out[50]:
             join channel province name join channel encoded province name encoded employee index encod
          0
                    KAR
                               MADRID
                                                   1.424185
                                                                         1.749698
                                                                                                 1.4072
          1
                    KHE
                                LERIDA
                                                   0.886876
                                                                         1.006139
                                                                                                 1.4072
          2
                    KFC
                               SEVILLA
                                                   1.559984
                                                                         1.382030
                                                                                                 1.4072
          3
                    KFA
                               MURCIA
                                                   1.850124
                                                                         1.075147
                                                                                                 1.4072
          5
                    KAT
                               MADRID
                                                                                                 1.4072
                                                   1.942077
                                                                         1.749698
          train['cust_type'] = train['cust_type'].replace({"P": 5})
          train['cust_type'] = train['cust_type'].astype(int)
In [51]:
          train.columns
```

Normalization/Standartization of data

We will normalize data for age and seniority in months since it is not normally distributed We will standardize income since its log is normally distributed

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In [52]: # #Decide whether to do normalization or standartization
         from sklearn.preprocessing import MinMaxScaler, StandardScaler
         # Normalize using MinMaxScaler
         cols_to_normalize = ['age', 'seniority_in_months']
         scaler = MinMaxScaler(feature range=(0, 1))
         train[cols_to_normalize] = scaler.fit_transform(train[cols_to_normalize])
         # Standardize using StandardScaler
         cols to standardize = ['income']
         scaler = StandardScaler()
         train[cols_to_standardize] = scaler.fit_transform(train[cols_to_standardize])
         print(train[cols to normalize].head())
         print(train[cols_to_standardize].head())
                 age seniority_in_months
         0 0.632653
                                 0.402344
         1 0.214286
                                 0.152344
         2 0.387755
                                 0.417969
         3 0.397959
                                 0.343750
         5 0.459184
                                 0.496094
              income
         0 1.989686
         1 -0.306603
         2 -0.148205
         3 -0.228531
         5 0.588748
In [44]: train.to_csv('train_data.csv', index=False)
```