# Logistic Regression in R

# (defaulting on a loan depending on student status, bank balance, and income – train and test)

This exercise uses file R data set ISLR::Default.

Before a predictive model is used, it has to be tested, and its accuracy evaluated.

## Tasks to be performed:

1. Read the data into R.
2. Explore the dataset and change data types as necessary.
3. Split the available data into training and testing (hold out) set in ratio 80% : 20%.
4. Use the generalised linear model function in R to build a logistic regression model. Use only the training set.
5. Summarise your model and comment on the results. Are all independent variables statistically significant? If not, what should you do?
6. Use the logistic model for classification: estimate the classes from probabilities and threshold for the testing set.
7. Demonstrate the accuracy of the classification.