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★ Course / Unit 9: Integer Optimization / Final Exam

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PREDICTING BANK TELEMARKETING SUCCESS

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Final Exam due Dec 8, 2020 07:59 +08 Past due

PREDICTING BANK TELEMARKETING SUCCESS

The success of marketing campaigns can be highly specific to the product, the target audience, and the campaign methods. In this problem, we examine data from direct marketing campaigns of a Portuguese banking institution between May 2008 and November 2010. The marketing campaigns were based on phone calls. Often, more than one contact to the same client was required, in order to access if the product (bank term deposit) would be or not subscribed.

In this analysis, the goal would be predicting the dependent variable **y**, which takes value 1 if the the client subscribed to a term deposit, and 0 otherwise. The data we will be using <u>bank.csv</u> is a subset of the original data, containing 5000 examples and 20 input variables. The variable information is as follows:

- age
- job type of job
- marital marital status
- education Shows the level of education of each customer
- default Whether a customer has credit in default
- housing Does the customer have a housing loan?
- loan Does the customer have a personal loan?
- contact The contact communication type
- month Last contact month of year
- day_of_week Last contact day of Week
- **duration** Last contact duration in seconds (*Note: this variable is not known before making the call*)
- campaign Number of contact performed for the client during the campaign
- **pdays** number of days that passed by after the client was last contacted from a previous campaign (value of 999 means the client was not previously contacted)
- previous number of contacts performed before this campaign and for this client
- poutcome outcome of the previous marketing campaign
- emp.var.rate employment variation rate quarterly indicator
- cons.price.idx consumer price index monthly indicator
- cons.conf.idx consumer confidence index monthly indicator
- euribor3m euribor 3 month rate daily indicator
- nr.employed number of employees quarterly indicator

Problem 2 - Call Durations by Job

0.0/2.0 points (graded)

retired

Build a boxplot that shows the call duration distributions over different jobs. Which three jobs have the longest average call durations? (if it's hard to see from the boxplot, use tapply function.)

Па	dmin.
	olue-collar
Пе	entrepreneur
h	ousemaid •
n	nanagement

⊞ Calculator

✓	
□ self-employed ✓	
unemployed	
Explanation By examining tapply(bank\$duration, bank\$job, mean), we can see the three jobs with higher mean call durations. Submit You have used 0 of 2 attempts	est
Answers are displayed within the problem	
Problem 3 - Multicolinearity	
0.0/2.0 points (graded) As good practice, it is always helpful to first check for multicolinearity before running mode especially since this dataset contains macroeconomic indicators. Examine the correlation between the following variables: emp.var.rate, cons.price.idx, cons.conf.idx, euribor3m, and ar.employed. Which of the following statements are correct (limited to just these selected variables)?	·
cons.conf.idx does NOT seem to have severe multicolinearity with the other variables	
emp.var.rate and nr.employed have the highest correlation between two different variables.	
 □ cons.price.idx and cons.conf.idx have the lowest correlation between two different variables. 	
Explanation Use cor function to get the correlation matrix and inspect.	
Submit You have used 0 of 2 attempts	
Answers are displayed within the problem	
Problem 4 - Splitting into a Training and Testing Set	
0.0/5.0 points (graded) Obtain a random training/testing set split with:	
set.seed(201)	
ibrary(caTools)	
snl = samnle snlit(hank\$v 0.7)	₩ (

Snlit month	is into a training data frame called "training" using the observations for which spl is
•	a testing data frame called "testing" using the observations for which spl is FALSE.
Explanation	
	oset function to put the TRUE observations in the training set, and the FALSE ns in the test set.
Why do we	use the sample.split() function to split into a training and testing set?
O It is t	ne most convenient way to randomly split the data
O It bal	ances the independent variables between the training and testing sets
◯ It bal	ances the dependent variable between the training and testing sets
Submit	You have used 0 of 2 attempts
1 Answe	ers are displayed within the problem
robiem	5 - Training a Logistic Regression Model
0.0/2.0 point	
J	stic regression model using independent variables age, job, marital, education, default,
•	an, contact, month, day_of_week, campaign, pdays, previous, poutcome, emp.var.rate,
-	idx, and cons.conf.idx, using the training set to obtain the model. Notice that we have
	uration (since it's not available before the call, so shouldn't be used in a strictly
predictive	nodel), euribor3m and nr.employed (due to multicolinearity issue).
Mhich of th	ne following characteristics are statistically significantly POSITIVELY (at 0.05 level)
	with an increased chance of subscribing to the product?
☐ age	
defau	
	ılt is unknown
conta	Ilt is unknown ct via telephone
☐ mont	ct via telephone
☐ mont	ct via telephone h is August
☐ mont	ct via telephone h is August
mont mont day_c	ct via telephone n is August n is March
mont mont day_c	ct via telephone n is August n is March of_week is Monday

Problem 6 - Interpreting Model Coefficients point possible (graded) What is the meaning of the coefficient labeled "monthmar" in the logistic regression summary untput? When the month is March, the odds of subscribing to the product are 261.8% higher than an otherwise identical contact. When the month is March, the odds of subscribing to the product are 261.8% higher than the avarage contact. When the month is March, the odds of subscribing to the product are 28.6% higher than an otherwise identical contact. When the month is March, the odds of subscribing to the product are 28.6% higher than an otherwise identical contact. When the month is March, the odds of subscribing to the product are 28.6% higher than the avarage contact. **Submit** When the month is March, the odds of subscribing to the product are 28.6% higher than the avarage contact. **Submit** **Submit** **You have used 0 of 1 attempt* **Problem 9 - Interpreting AUC* *	e model can be trained with the glm function (remember the argument family="binomial") and mmarized with the summary function. Submit You have used 0 of 3 attempts Answers are displayed within the problem roblem 6 - Interpreting Model Coefficients oint possible (graded) nat is the meaning of the coefficient labeled "monthmar" in the logistic regression summary tput? When the month is March, the odds of subscribing to the product are 261.8% higher than an otherwise identical contact. When the month is March, the odds of subscribing to the product are 28.6% higher than the avarage contact. When the month is March, the odds of subscribing to the product are 28.6% higher than an otherwise identical contact. When the month is March, the odds of subscribing to the product are 28.6% higher than an otherwise identical contact. When the month is March, the odds of subscribing to the product are 28.6% higher than the avarage contact. planation the coefficients of the model are the log odds associated with that variable; so we see that the disc of subscribing are exp(1.286)=3.618284 those of an otherwise identical contact. This means the contact is predicted to have 3.618284-1=2.618284 higher odds of subscribing. Answers are displayed within the problem Toblem 9 - Interpreting AUC oint possible (graded) nat is the meaning of the AUC? The proportion of the time the model can differentiate between a randomly selected client	ons.c	conf.idx
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Explanation The AUC is the proportion of time the model can differentiate between a randomly selected to positive and true negative. Submit You have used 0 of 1 attempt Answers are displayed within the problem S. Moro, P. Cortez and P. Rita. A Data-Driven Approach to Predict the Success of Bank		on of the time the model co o a term deposit.	rrectly identifies whether or not a	client
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