

```
In [1]: import pandas as pd
import numpy as np
from sklearn import preprocessing
import matplotlib.pyplot as plt
plt.rc("font", size=14)
from sklearn.linear_model import LogisticRegression
from sklearn.model_selection import train_test_split
import seaborn as sns
sns.set(style="white")
sns.set(style="whitegrid", color_codes=True)
```

```
In [2]: data = pd.read_excel(r"C:\Users\djbro\OneDrive\Desktop\Logistic Regression Project\Bank.
data = data.dropna()
print(data.shape)
print(list(data.columns))

(41188, 21)
['age', 'job', 'marital', 'education', 'default', 'housing', 'loan', 'contact', 'month',
'day_of_week', 'duration', 'campaign', 'pdays', 'previous', 'poutcome', 'emp_var_rate',
'cons_price_idx', 'cons_conf_idx', 'euribor3m', 'nr_employed', 'y']
```

```
In [3]: data.head()
```

```
Out[3]:
```

	age	job	marital	education	default	housing	loan	contact	month	day_of_week	...	camp
0	44	blue-collar	married	basic.4y	unknown	yes	no	cellular	aug	thu	...	
1	53	technician	married	unknown	no	no	no	cellular	nov	fri	...	
2	28	management	single	university.degree	no	yes	no	cellular	jun	thu	...	
3	39	services	married	high.school	no	no	no	cellular	apr	fri	...	
4	55	retired	married	basic.4y	no	yes	no	cellular	aug	fri	...	

5 rows × 21 columns

```
In [4]: #education
data['education'].unique()
#reduce predictor variables by grouping
data['education']=np.where(data['education'] == 'basic.9y', 'Basic', data['education'])
data['education']=np.where(data['education'] == 'basic.6y', 'Basic', data['education'])
data['education']=np.where(data['education'] == 'basic.4y', 'Basic', data['education'])
```

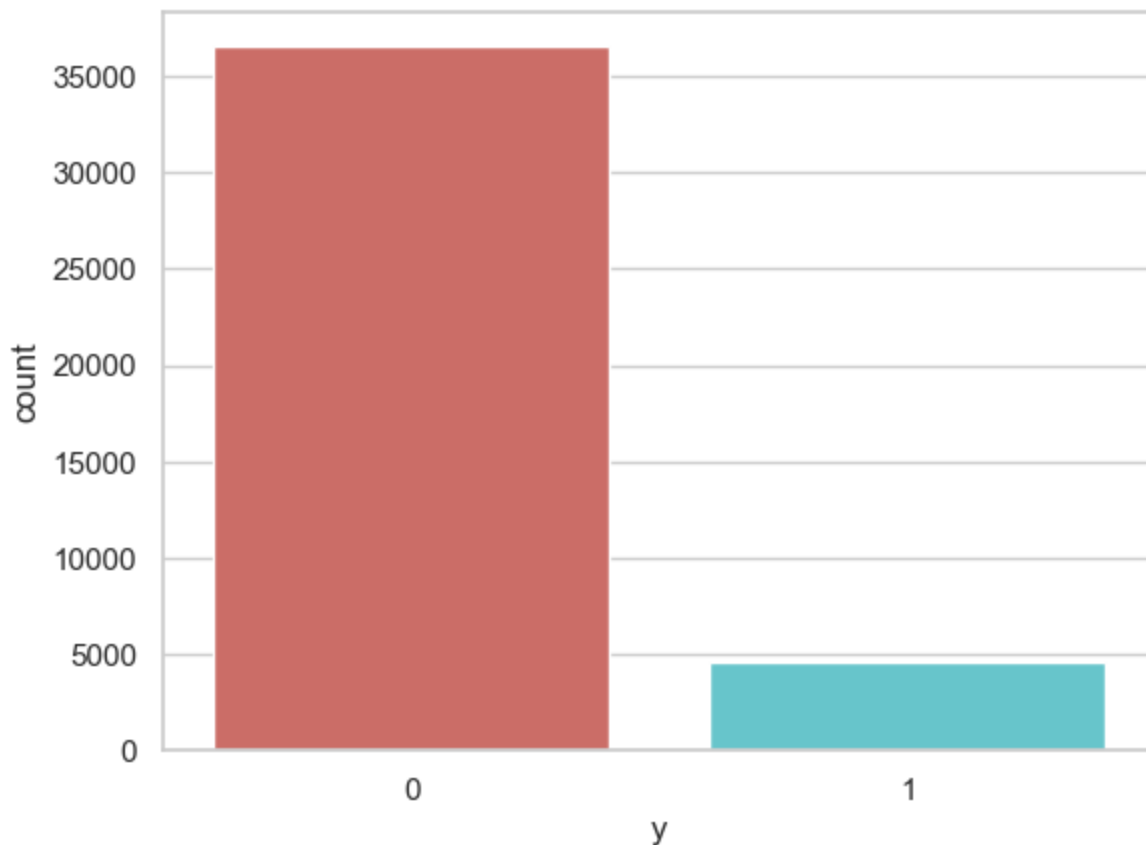
```
In [5]: data['education'].unique()
```

```
Out[5]: array(['Basic', 'unknown', 'university.degree', 'high.school',
'professional.course', 'illiterate'], dtype=object)
```

```
In [6]: #Data Exploration. y - has the client subscribed a term deposit
data['y'].value_counts()
```

```
Out[6]: 0    36548
1     4640
Name: y, dtype: int64
```

```
In [7]: sns.countplot(x='y', data=data, palette='hls')
plt.show()
plt.savefig
```



Out[7]: <function matplotlib.pyplot.savefig(\*args, \*\*kwargs)>

```
In [8]: #prints percentages
count_no_sub = len(data[data['y']==0])
count_sub = len(data[data['y']==1])
pct_of_no_sub = count_no_sub/(count_no_sub+count_sub)
print("percentage of no subscription is", pct_of_no_sub*100)
pct_of_sub = count_sub/(count_no_sub+count_sub)
print("percentage of subscription", pct_of_sub*100)

percentage of no subscription is 88.73458288821988
percentage of subscription 11.265417111780131
```

In [9]: *#classes are imbalanced, this could cause issues for out analysis. Address later*

```
In [10]: data.groupby('y').mean()
```

```
Out[10]:
```

	age	duration	campaign	pdays	previous	emp_var_rate	cons_price_idx	cons_conf_idx	euribor3m
<b>y</b>									
<b>0</b>	39.911185	220.844807	2.633085	984.113878	0.132374	0.248875	93.603757	-40.593097	3.811497
<b>1</b>	40.913147	553.191164	2.051724	792.035560	0.492672	-1.233448	93.354386	-39.789784	2.123131

```
In [11]: data.groupby('job').mean()
```

```
Out[11]:
```

	age	duration	campaign	pdays	previous	emp_var_rate	cons_price_idx	cons_conf_idx
<b>job</b>								
<b>admin.</b>	38.187296	254.312128	2.623489	954.319229	0.189023	0.015563	93.534054	-40.245433
<b>blue-collar</b>	39.555760	264.542360	2.558461	985.160363	0.122542	0.248995	93.656656	-41.375816
<b>entrepreneur</b>	41.723214	263.267857	2.535714	981.267170	0.138736	0.158723	93.605372	-41.283654

<b>housemaid</b>	45.500000	250.454717	2.639623	960.579245	0.137736	0.433396	93.676576	-39.495283
<b>management</b>	42.362859	257.058140	2.476060	962.647059	0.185021	-0.012688	93.522755	-40.489466
<b>retired</b>	62.027326	273.712209	2.476744	897.936047	0.327326	-0.698314	93.430786	-38.573081
<b>self-employed</b>	39.949331	264.142153	2.660802	976.621393	0.143561	0.094159	93.559982	-40.488107
<b>services</b>	37.926430	258.398085	2.587805	979.974049	0.154951	0.175359	93.634659	-41.290048
<b>student</b>	25.894857	283.683429	2.104000	840.217143	0.524571	-1.408000	93.331613	-40.187543
<b>technician</b>	38.507638	250.232241	2.577339	964.408127	0.153789	0.274566	93.561471	-39.927569
<b>unemployed</b>	39.733728	249.451677	2.564103	935.316568	0.199211	-0.111736	93.563781	-40.007594
<b>unknown</b>	45.563636	239.675758	2.648485	938.727273	0.154545	0.357879	93.718942	-38.797879

```
In [12]: data.groupby('marital').mean()
```

Out[12]:

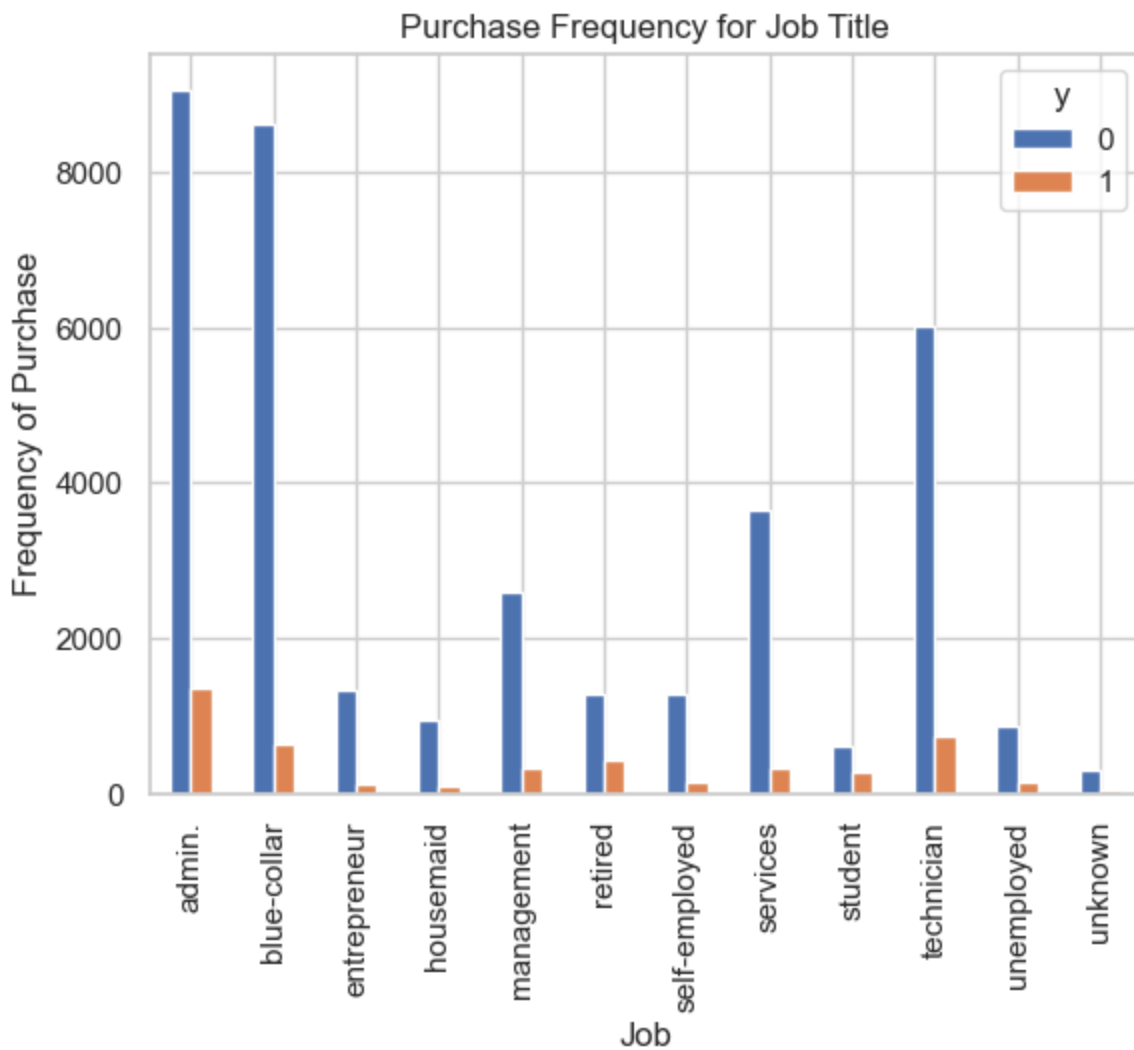
	age	duration	campaign	pdays	previous	emp_var_rate	cons_price_idx	cons_conf_idx	emp_var_rate
marital									
<b>divorced</b>	44.899393	253.790330	2.61340	968.639853	0.168690	0.163985	93.606563	-40.707069	
<b>married</b>	42.307165	257.438623	2.57281	967.247673	0.155608	0.183625	93.597367	-40.270659	
<b>single</b>	33.158714	261.524378	2.53380	949.909578	0.211359	-0.167989	93.517300	-40.918698	
<b>unknown</b>	40.275000	312.725000	3.18750	937.100000	0.275000	-0.221250	93.471250	-40.820000	

```
In [13]: data.groupby('education').mean()
```

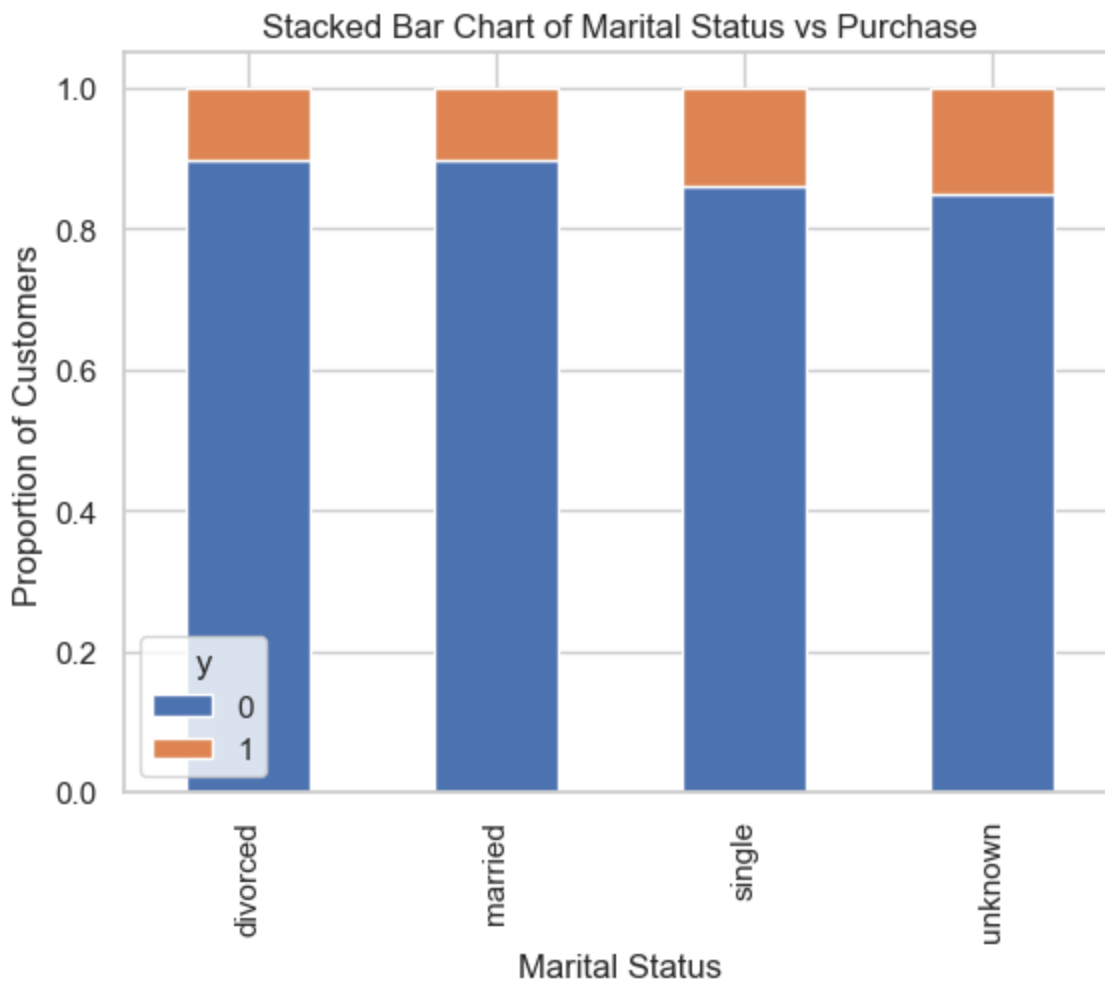
Out[13]:

	age	duration	campaign	pdays	previous	emp_var_rate	cons_price_idx	cons_co
education								
<b>Basic</b>	42.163910	263.043874	2.559498	974.877967	0.141053	0.191329	93.639933	-40.9
<b>high.school</b>	37.998213	260.886810	2.568576	964.358382	0.185917	0.032937	93.584857	-40.9
<b>illiterate</b>	48.500000	276.777778	2.277778	943.833333	0.111111	-0.133333	93.317333	-39.9
<b>professional.course</b>	40.080107	252.533855	2.586115	960.765974	0.163075	0.173012	93.569864	-40.1
<b>university.degree</b>	38.879191	253.223373	2.563527	951.807692	0.192390	-0.028090	93.493466	-39.9
<b>unknown</b>	43.481225	262.390526	2.596187	942.830734	0.226459	0.059099	93.658615	-39.8

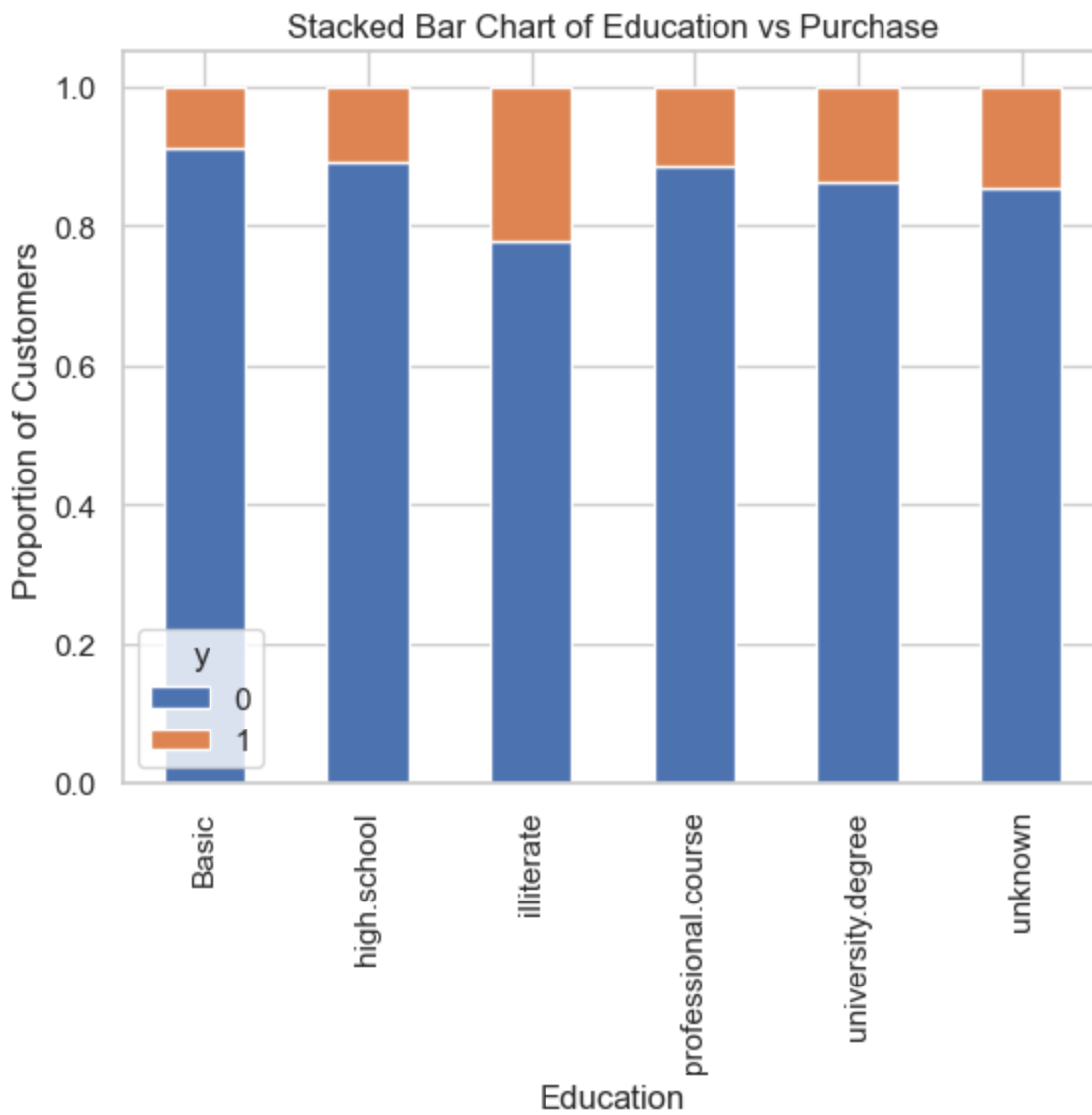
```
In [14]: %matplotlib inline
pd.crosstab(data.job,data.y).plot(kind='bar')
plt.title('Purchase Frequency for Job Title')
plt.xlabel('Job')
plt.ylabel('Frequency of Purchase')
plt.savefig('purchase_fre_job')
```



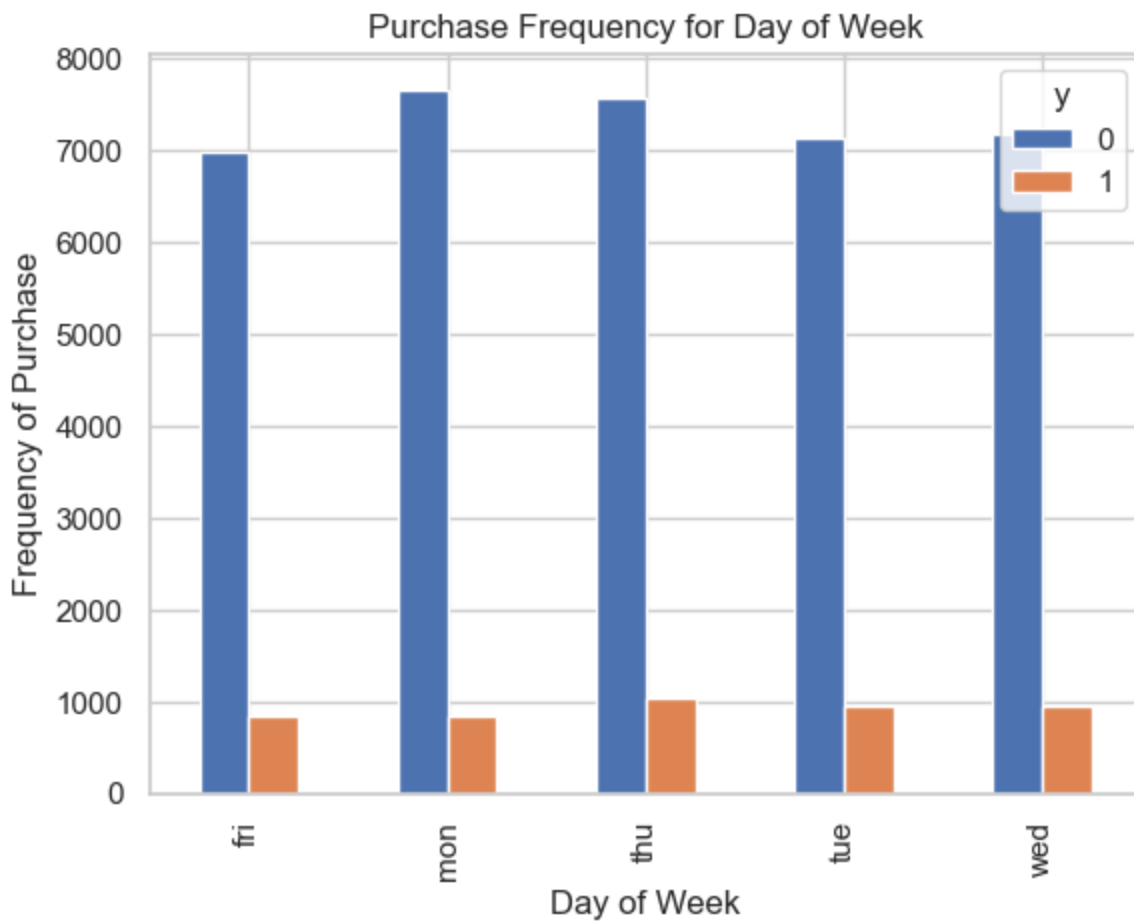
```
In [15]: table=pd.crosstab(data.marital,data.y)
table.div(table.sum(1).astype(float), axis=0).plot(kind='bar', stacked=True)
plt.title('Stacked Bar Chart of Marital Status vs Purchase')
plt.xlabel('Marital Status')
plt.ylabel('Proportion of Customers')
plt.savefig('mariral_vs_pur_stack')
```



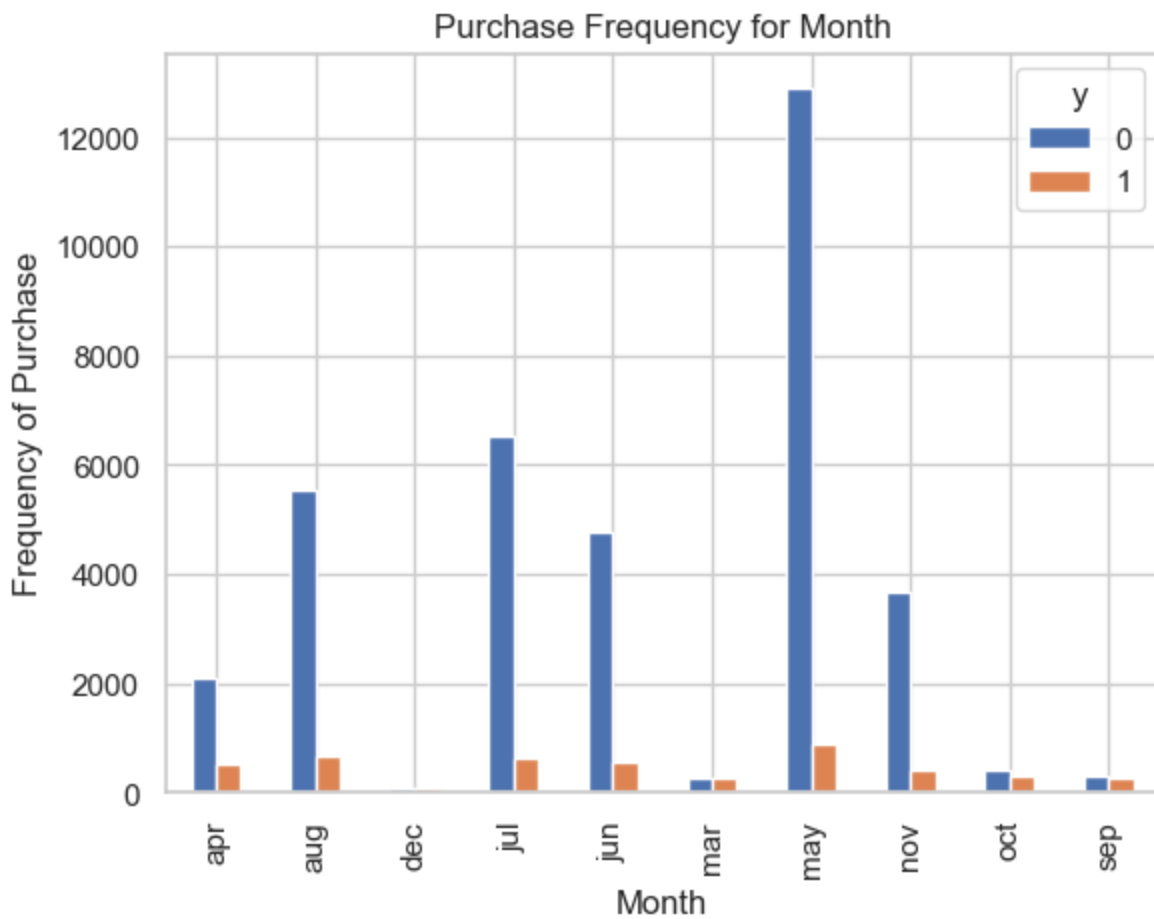
```
In [16]: table=pd.crosstab(data.education,data.y)
table.div(table.sum(1).astype(float), axis=0).plot(kind='bar', stacked=True)
plt.title('Stacked Bar Chart of Education vs Purchase')
plt.xlabel('Education')
plt.ylabel('Proportion of Customers')
plt.savefig('edu_vs_pur_stack')
```



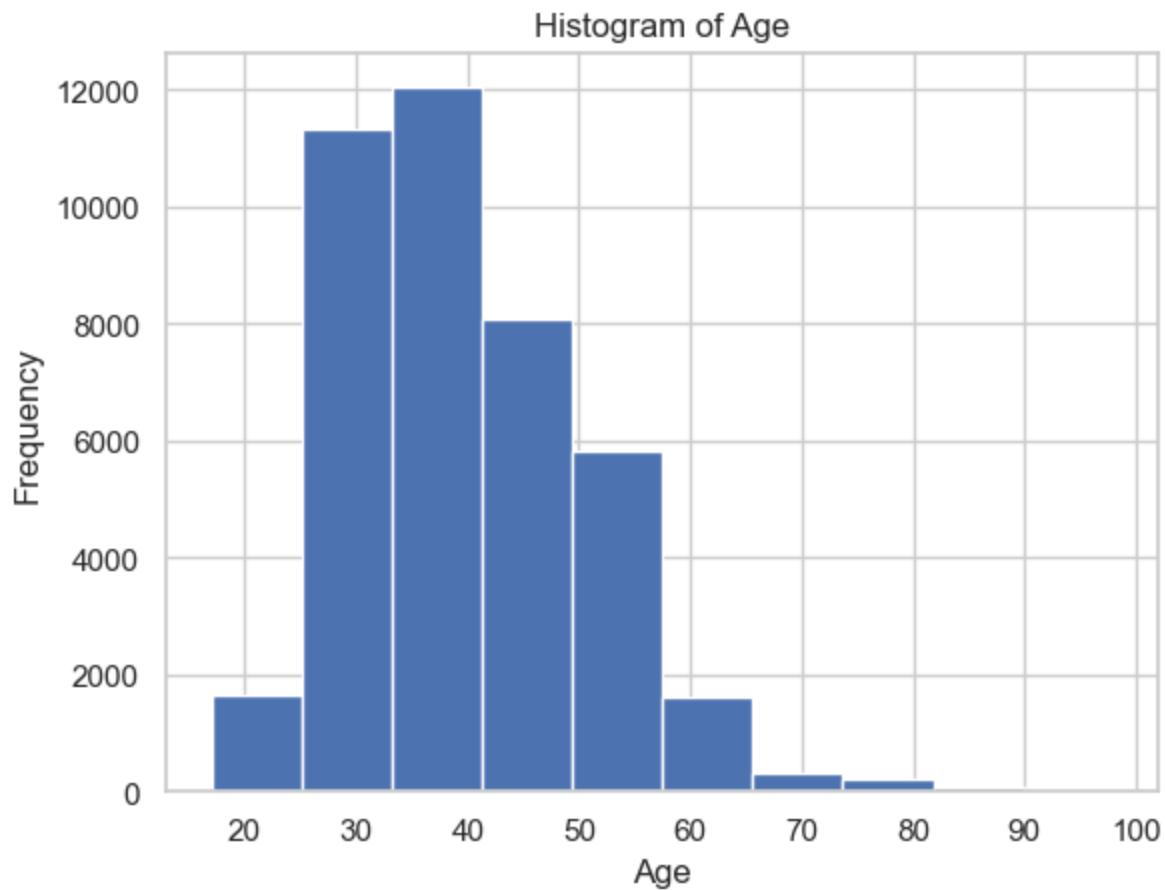
```
In [17]: pd.crosstab(data.day_of_week,data.y).plot(kind='bar')
plt.title('Purchase Frequency for Day of Week')
plt.xlabel('Day of Week')
plt.ylabel('Frequency of Purchase')
plt.savefig('pur_dayofweek_bar')
```



```
In [18]: pd.crosstab(data.month,data.y).plot(kind='bar')
plt.title('Purchase Frequency for Month')
plt.xlabel('Month')
plt.ylabel('Frequency of Purchase')
plt.savefig('pur_fre_month_bar')
```

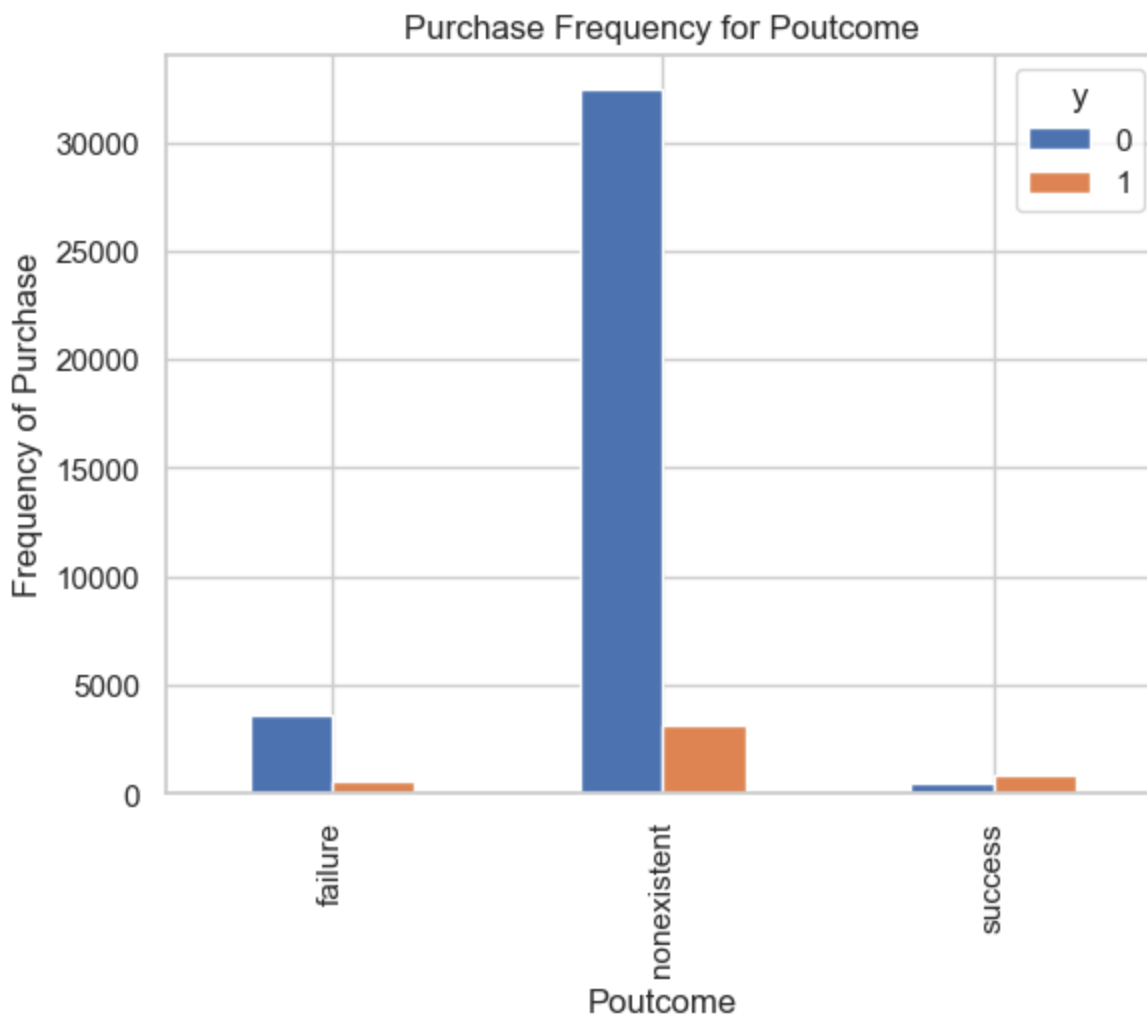


```
In [19]: data.age.hist()  
plt.title('Histogram of Age')  
plt.xlabel('Age')  
plt.ylabel('Frequency')  
plt.savefig('hist_age')
```





```
In [20]: pd.crosstab(data.poutcome, data.y).plot(kind='bar')
plt.title('Purchase Frequency for Poutcome')
plt.xlabel('Poutcome')
plt.ylabel('Frequency of Purchase')
plt.savefig('pur_fre_pout_bar')
```



```
In [21]: #create dummy variables, get ready for analysis
cat_vars=['job','marital','education','default','housing','loan','contact','month','day_
for var in cat_vars:
    cat_list='var'+ '_' +var
    cat_list = pd.get_dummies(data[var], prefix=var)
    data1=data.join(cat_list)
    data=data1
cat_vars=['job','marital','education','default','housing','loan','contact','month','day_
data_vars=data.columns.values.tolist()
to_keep=[i for i in data_vars if i not in cat_vars]
```

```
In [22]: data_final=data[to_keep]
data_final.columns.values
```

```
Out[22]: array(['age', 'duration', 'campaign', 'pdays', 'previous', 'emp_var_rate',
'cons_price_idx', 'cons_conf_idx', 'euribor3m', 'nr_employed', 'y',
'job_admin.', 'job_blue-collar', 'job_entrepreneur',
'job_housemaid', 'job_management', 'job_retired',
'job_self-employed', 'job_services', 'job_student',
'job_technician', 'job_unemployed', 'job_unknown',
'marital_divorced', 'marital_married', 'marital_single',
'marital_unknown', 'education_Basic', 'education_high.school',
'education_illiterate', 'education_professional.course',
'education_university.degree', 'education_unknown', 'default_no',
'default_unknown', 'default_yes', 'housing_no', 'housing_unknown',
'housing_yes', 'loan_no', 'loan_unknown', 'loan_yes',
```

```
'contact_cellular', 'contact_telephone', 'month_apr', 'month_aug',
'month_dec', 'month_jul', 'month_jun', 'month_mar', 'month_may',
'month_nov', 'month_oct', 'month_sep', 'day_of_week_fri',
'day_of_week_mon', 'day_of_week_thu', 'day_of_week_tue',
'day_of_week_wed', 'poutcome_failure', 'poutcome_nonexistent',
'poutcome_success'], dtype=object)
```

```
In [23]: #Over-sampling using SMOTE
#With our training data created, I'll up-sample the
#no-subscription using the SMOTE algorithm
#(Synthetic Minority Oversampling Technique). At a high level, SMOTE:

#Works by creating synthetic samples from the minor class
#(no-subscription) instead of creating copies.
#Randomly choosing one of the k-nearest-neighbors
#and using it to create a similar, but randomly tweaked, new observations.
```

```
In [24]: #!pip install imblearn
X = data_final.loc[:, data_final.columns != 'y']
y = data_final.loc[:, data_final.columns == 'y']
from imblearn.over_sampling import SMOTE
os = SMOTE(random_state=0)
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.3, random_state=0)
columns = X_train.columns
os_data_X, os_data_y = os.fit_resample(X_train, y_train)
os_data_X = pd.DataFrame(data=os_data_X, columns=columns)
os_data_y = pd.DataFrame(data=os_data_y, columns=['y'])
# we can Check the numbers of our data
print("length of oversampled data is ", len(os_data_X))
print("Number of no subscription in oversampled data", len(os_data_y[os_data_y['y']==0]))
print("Number of subscription", len(os_data_y[os_data_y['y']==1]))
print("Proportion of no subscription data in oversampled data is ", len(os_data_y[os_data_y['y']==0])/len(os_data_y))
print("Proportion of subscription data in oversampled data is ", len(os_data_y[os_data_y['y']==1])/len(os_data_y))

length of oversampled data is 51134
Number of no subscription in oversampled data 25567
Number of subscription 25567
Proportion of no subscription data in oversampled data is 0.5
Proportion of subscription data in oversampled data is 0.5
```

```
In [25]: #Recursive Feature Elimination
#Recursive Feature Elimination (RFE) is based on the
#idea to repeatedly construct a model and choose either
#the best or worst performing feature, setting the feature aside
#and then repeating the process with the rest of the features.
#This process is applied until all features in the dataset are exhausted.
#The goal of RFE is to select features by
#recursively considering smaller and smaller sets of features.
```

```
In [26]: data_final_vars = data_final.columns.values.tolist()
y = ['y']
X = [i for i in data_final_vars if i not in y]
from sklearn.feature_selection import RFE
from sklearn.linear_model import LogisticRegression
logreg = LogisticRegression()
rfe = RFE(logreg, n_features_to_select=20)
rfe = rfe.fit(os_data_X, os_data_y.values.ravel())
print(rfe.support_)
print(rfe.ranking_)
```

C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear\_model\\_logistic.py:814: ConvergenceWarning: lbfgs failed to converge (status=1):  
STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

```
https://scikit-learn.org/stable/modules/preprocessing.html
Please also refer to the documentation for alternative solver options:
https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression
n_iter_i = _check_optimize_result(
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```

```
genceWarning: lbfgs failed to converge (status=1):  
STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.
```

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

```
n_iter_i = _check_optimize_result(  
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
```

```
genceWarning: lbfgs failed to converge (status=1):
```

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

n\_iter\_i = \_check\_optimize\_result(

C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear\_model\\_logistic.py:814: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

n\_iter\_i = \_check\_optimize\_result(

C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear\_model\\_logistic.py:814: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

n\_iter\_i = \_check\_optimize\_result(

C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear\_model\\_logistic.py:814: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

n\_iter\_i = \_check\_optimize\_result(

C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear\_model\\_logistic.py:814: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

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[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

n\_iter\_i = \_check\_optimize\_result(

C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear\_model\\_logistic.py:814: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

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C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear\_model\\_logistic.py:814: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

n\_iter\_i = \_check\_optimize\_result(

C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear\_model\\_logistic.py:814: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

```
https://scikit-learn.org/stable/modules/preprocessing.html
Please also refer to the documentation for alternative solver options:
https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression
n_iter_i = _check_optimize_result(
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
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STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.
```

```
Increase the number of iterations (max_iter) or scale the data as shown in:
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Please also refer to the documentation for alternative solver options:
https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression
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```

```
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Please also refer to the documentation for alternative solver options:
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STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.
```

```
Increase the number of iterations (max_iter) or scale the data as shown in:
https://scikit-learn.org/stable/modules/preprocessing.html
Please also refer to the documentation for alternative solver options:
https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression
n_iter_i = _check_optimize_result(
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
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STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.
```

```
Increase the number of iterations (max_iter) or scale the data as shown in:
https://scikit-learn.org/stable/modules/preprocessing.html
Please also refer to the documentation for alternative solver options:
https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression
n_iter_i = _check_optimize_result(
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
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```

```
Increase the number of iterations (max_iter) or scale the data as shown in:
https://scikit-learn.org/stable/modules/preprocessing.html
Please also refer to the documentation for alternative solver options:
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C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
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```

```
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```
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https://scikit-learn.org/stable/modules/preprocessing.html
Please also refer to the documentation for alternative solver options:
https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression
```



```
n_iter_i = _check_optimize_result(  
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver  
genceWarning: lbfgs failed to converge (status=1):  
STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.
```

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

```
n_iter_i = _check_optimize_result(  
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
```

```
genceWarning: lbfgs failed to converge (status=1):  
STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.
```

Increase the number of iterations (max\_iter) or scale the data as shown in:

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[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

```
n_iter_i = _check_optimize_result(  
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
```

```
genceWarning: lbfgs failed to converge (status=1):  
STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.
```

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

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```
n_iter_i = _check_optimize_result(  
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
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```
genceWarning: lbfgs failed to converge (status=1):  
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Increase the number of iterations (max\_iter) or scale the data as shown in:

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```
n_iter_i = _check_optimize_result(  
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```
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```
n_iter_i = _check_optimize_result(  
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```

```
genceWarning: lbfgs failed to converge (status=1):  
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```
n_iter_i = _check_optimize_result(  
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
```

```
genceWarning: lbfgs failed to converge (status=1):  
STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.
```

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

```
n_iter_i = _check_optimize_result(  
C:\Users\djbro\anaconda3\lib\site-packages\sklearn\linear_model\_logistic.py:814: Conver
```

```
genceWarning: lbfgs failed to converge (status=1):
```

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

<https://scikit-learn.org/stable/modules/preprocessing.html>

Please also refer to the documentation for alternative solver options:

[https://scikit-learn.org/stable/modules/linear\\_model.html#logistic-regression](https://scikit-learn.org/stable/modules/linear_model.html#logistic-regression)

```
n_iter_i = _check_optimize_result(
[False False False False False False False False False False False False
 False False False False False False False False False False False True
 True
 True True True True False True True True False False False True
 True True True True True False False False False False False False
 False False False False False True True True True True False False
 False]
[36 38 31 40 32 28 30 34 37 35 15 8 9 11 14 19 13 12 18 10 16 17 1 1
 1 1 1 1 41 1 1 1 3 2 42 1 1 1 1 1 5 4 24 20 27 22 25
 33 23 21 39 29 1 1 1 1 1 7 6 26]
```

```
In [27]: cols=['euribor3m', 'job_blue-collar', 'job_housemaid', 'marital_unknown', 'education_ill
          'contact_cellular', 'contact_telephone', 'month_apr', 'month_aug', 'month_dec', 'm
          'month_may', 'month_nov', 'month_oct', "poutcome_failure", "poutcome_success"]
X=os_data_X[cols]
y=os_data_y['y']
```

```
In [28]: import statsmodels.api as sm
logit_model=sm.Logit(y,X)
result=logit_model.fit()
print(result.summary2())
```

Optimization terminated successfully.

Current function value: 0.455664

Iterations 7

Results: Logit

```
=====
Model:                Logit                Pseudo R-squared: 0.343
Dependent Variable:   y                    AIC:                46639.8230
Date:                2022-12-23 19:48       BIC:                46816.6671
No. Observations:    51134                 Log-Likelihood:      -23300.
Df Model:            19                    LL-Null:          -35443.
Df Residuals:        51114                 LLR p-value:        0.0000
Converged:           1.0000                 Scale:             1.0000
No. Iterations:      7.0000
```

```
-----
              Coef.  Std.Err.  z      P>|z|    [0.025   0.975]
-----
euribor3m      0.1612   0.0082  19.7747 0.0000   0.1452   0.1772
job_blue-collar -0.9965   0.0381 -26.1297 0.0000  -1.0713  -0.9218
job_housemaid  -1.6294   0.1377 -11.8333 0.0000  -1.8992  -1.3595
marital_unknown -1.1078   0.4206  -2.6341 0.0084  -1.9321  -0.2835
education_illiterate 0.2400   0.6653   0.3607 0.7183  -1.0640   1.5440
default_no      0.7992   0.0371  21.5471 0.0000   0.7265   0.8719
default_unknown -0.4594   0.0569  -8.0728 0.0000  -0.5710  -0.3479
contact_cellular 1.5089   0.0442  34.1712 0.0000   1.4224   1.5955
contact_telephone -0.3741   0.0574  -6.5139 0.0000  -0.4866  -0.2615
month_apr      -2.1779   0.0546 -39.8720 0.0000  -2.2849  -2.0708
month_aug      -3.6210   0.0529 -68.4507 0.0000  -3.7247  -3.5173
month_dec      -1.7432   0.1714 -10.1703 0.0000  -2.0792  -1.4073
month_jul      -3.4498   0.0529 -65.1525 0.0000  -3.5536  -3.3460
month_jun      -2.0963   0.0529 -39.5915 0.0000  -2.2001  -1.9925
month_mar      -1.0951   0.0955 -11.4692 0.0000  -1.2823  -0.9080
month_may      -2.5263   0.0441 -57.2399 0.0000  -2.6128  -2.4398
month_nov      -3.6154   0.0577 -62.6966 0.0000  -3.7285  -3.5024
month_oct      -1.0519   0.0856 -12.2918 0.0000  -1.2196  -0.8842
poutcome_failure -0.8995   0.0462 -19.4669 0.0000  -0.9901  -0.8090
poutcome_success 2.4584   0.0662  37.1260 0.0000   2.3286   2.5882
```



```
In [29]: cols=['euribor3m', 'job_blue-collar', 'job_housemaid', 'marital_unknown',
            'month_apr', 'month_aug', 'month_dec', 'month_jul', 'month_jun', 'month_mar',
            'month_may', 'month_nov', 'month_oct', "poutcome_failure", "poutcome_success"]
X=os_data_X[cols]
y=os_data_y['y']
logit_model=sm.Logit(y,X)
result=logit_model.fit()
print(result.summary2())
```

Optimization terminated successfully.

Current function value: 0.547517

Iterations 7

Results: Logit

```
=====
Model:                Logit                Pseudo R-squared: 0.210
Dependent Variable: y                AIC:                56023.4279
Date:                2022-12-23 19:48 BIC:                56156.0610
No. Observations:    51134                Log-Likelihood:    -27997.
Df Model:            14                LL-Null:            -35443.
Df Residuals:        51119                LLR p-value:        0.0000
Converged:            1.0000                Scale:            1.0000
No. Iterations:      7.0000
=====
```

	Coef.	Std.Err.	z	P> z	[0.025	0.975]
euribor3m	0.1726	0.0055	31.1226	0.0000	0.1617	0.1835
job_blue-collar	-1.0759	0.0360	-29.9188	0.0000	-1.1464	-1.0055
job_housemaid	-1.6935	0.1293	-13.1020	0.0000	-1.9468	-1.4401
marital_unknown	-1.1130	0.4136	-2.6909	0.0071	-1.9237	-0.3023
month_apr	-0.2659	0.0413	-6.4304	0.0000	-0.3469	-0.1848
month_aug	-1.6699	0.0393	-42.4910	0.0000	-1.7470	-1.5929
month_dec	-0.1384	0.1606	-0.8615	0.3889	-0.4532	0.1764
month_jul	-1.6077	0.0391	-41.1478	0.0000	-1.6843	-1.5311
month_jun	-1.3552	0.0394	-34.4030	0.0000	-1.4324	-1.2779
month_mar	0.7367	0.0859	8.5772	0.0000	0.5684	0.9050
month_may	-1.5298	0.0302	-50.7231	0.0000	-1.5889	-1.4707
month_nov	-1.7486	0.0467	-37.4203	0.0000	-1.8402	-1.6570
month_oct	0.4962	0.0751	6.6080	0.0000	0.3490	0.6434
poutcome_failure	0.0002	0.0419	0.0051	0.9960	-0.0819	0.0823
poutcome_success	3.1910	0.0595	53.6367	0.0000	3.0744	3.3076

```
=====
```

```
In [30]: #repeat until we have all p values <0.05
cols=['euribor3m', 'job_blue-collar', 'job_housemaid', 'marital_unknown',
      'month_apr', 'month_aug', 'month_jul', 'month_jun', 'month_mar',
      'month_may', 'month_nov', 'month_oct', "poutcome_success"]
X=os_data_X[cols]
y=os_data_y['y']
logit_model=sm.Logit(y,X)
result=logit_model.fit()
print(result.summary2())
```

Optimization terminated successfully.

Current function value: 0.547524

Iterations 7

Results: Logit

```
=====
Model:                Logit                Pseudo R-squared: 0.210
Dependent Variable: y                AIC:                56020.1698
Date:                2022-12-23 19:48 BIC:                56135.1184
No. Observations:    51134                Log-Likelihood:    -27997.
Df Model:            12                LL-Null:            -35443.
```

Df Residuals:	51121	LLR p-value:	0.0000
Converged:	1.0000	Scale:	1.0000
No. Iterations:	7.0000		

	Coef.	Std.Err.	z	P> z	[0.025	0.975]
euribor3m	0.1724	0.0055	31.4003	0.0000	0.1617	0.1832
job_blue-collar	-1.0762	0.0359	-29.9391	0.0000	-1.1466	-1.0057
job_housemaid	-1.6957	0.1293	-13.1138	0.0000	-1.9491	-1.4422
marital_unknown	-1.1129	0.4136	-2.6908	0.0071	-1.9235	-0.3023
month_apr	-0.2656	0.0406	-6.5373	0.0000	-0.3452	-0.1860
month_aug	-1.6692	0.0390	-42.7615	0.0000	-1.7457	-1.5927
month_jul	-1.6069	0.0389	-41.3527	0.0000	-1.6830	-1.5307
month_jun	-1.3545	0.0392	-34.5684	0.0000	-1.4312	-1.2777
month_mar	0.7370	0.0856	8.6103	0.0000	0.5692	0.9047
month_may	-1.5292	0.0295	-51.9183	0.0000	-1.5869	-1.4714
month_nov	-1.7479	0.0457	-38.2800	0.0000	-1.8374	-1.6584
month_oct	0.4965	0.0746	6.6582	0.0000	0.3503	0.6427
poutcome_success	3.1895	0.0594	53.7165	0.0000	3.0731	3.3059

```
In [31]: from sklearn.linear_model import LogisticRegression
from sklearn import metrics
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.3, random_state=0)
logreg = LogisticRegression()
logreg.fit(X_train, y_train)
```

```
Out[31]: LogisticRegression()
```

```
In [32]: y_pred = logreg.predict(X_test)
print('Accuracy of logistic regression classifier on test set: {:.2f}'.format(logreg.score(X_test, y_test)))

Accuracy of logistic regression classifier on test set: 0.83
```

```
In [33]: from sklearn.metrics import confusion_matrix
confusion_matrix = confusion_matrix(y_test, y_pred)
print(confusion_matrix)

[[6810  856]
 [1757 5918]]
```

```
In [34]: from sklearn.metrics import classification_report
print(classification_report(y_test, y_pred))
```

	precision	recall	f1-score	support
0	0.79	0.89	0.84	7666
1	0.87	0.77	0.82	7675
accuracy			0.83	15341
macro avg	0.83	0.83	0.83	15341
weighted avg	0.83	0.83	0.83	15341

```
In [35]: from sklearn.metrics import roc_auc_score
from sklearn.metrics import roc_curve
logit_roc_auc = roc_auc_score(y_test, logreg.predict(X_test))
fpr, tpr, thresholds = roc_curve(y_test, logreg.predict_proba(X_test)[:,1])
plt.figure()
plt.plot(fpr, tpr, label='Logistic Regression (area = %0.2f)' % logit_roc_auc)
plt.plot([0, 1], [0, 1], 'r--')
plt.xlim([0.0, 1.0])
plt.ylim([0.0, 1.05])
plt.xlabel('False Positive Rate')
plt.ylabel('True Positive Rate')
```

```
plt.title('Receiver operating characteristic')
plt.legend(loc="lower right")
plt.savefig('Log_ROC')
plt.show()
```

