CS412 - Machine Learning - 2020

Homework 2

100 pts

Goal

The goal of this homework is to get familiar feature handling and cross validation.

Dataset

German Credit Risk dataset, prepared by Prof. Hoffman, classifies each person as having a good or bad credit risk. The dataset that we use consists of both numerical and categorical features.

Task

Build a k-NN classifier with scikit-learn library to classify people as bad or good risks for the german credit dataset.

Software

Documentation for the necessary functions can be accessed from the link below.

http://scikit-learn.org/stable/supervised_learning.html

Submission

Follow the instructions at the end.

drive.mount('/content/drive')

→ 1) Initialize

First, make a copy of this notebook in your drive

```
# Mount to your drive, in this way you can reach files that are in your drive
# Run this cell
# Go through the link that will be showed below
# Select your google drive account and copy authorization code and paste here in output an
# You can also follow the steps from that link
# https://medium.com/ml-book/simplest-way-to-open-files-from-google-drive-in-google-colab-
from google.colab import drive
```

Drive already mounted at /content/drive; to attempt to forcibly remount, call drive.n

→ 2) Load Dataset

To start working for your homework, take a copy of the folder, given in the below link to your own google drive. You find the train and test data under this folder.

https://drive.google.com/drive/folders/1DbW6VxLKZv2oqFn9SwxAnVadmn1_nPXi?usp=sharing

After copy the folder, copy the path of the train and test dataset to paste them in the below cell to load your data.

```
import pandas as pd
train_df = pd.read_csv('/content/drive/My Drive/Copy of german_credit_train.csv')
test_df = pd.read_csv('/content/drive/My Drive/Copy of german_credit_test.csv')
```

3) Optional - Analyze the Dataset

You can use the functions of the pandas library to analyze your train dataset in detail - this part is OPTIONAL - look around the data as you wish.

- Display the number of instances and features in the train *(shape function can be used)
- Display 5 random examples from the train *(sample function can be used)
- Display the information about each features *(info method can be used)

```
# Print shape
print("Train data dimensionality: ", train_df.shape)
# Print random 5 rows
print("Examples from train data: ")
train df.sample(n = 5)
```

Train data dimensionality: (800, 13)

Examples from train data:

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	Employmen
142	A12	6	A33	1449	A62	
318	A12	20	A33	7057	A65	
714	A13	12	A34	1480	A63	
37	A11	12	A32	1274	A61	
595	A14	11	A34	1393	A61	

```
# Print the information about the dataset
    print("Information about train data ", train_df.info())
https://colab.research.google.com/drive/1ej0dfRkMVySusQRC7eSjxf6QJBY83Cfz#scrollTo=C5AuzuKliQiY&printMode=true
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 800 entries, 0 to 799
Data columns (total 13 columns):
    Column
                    Non-Null Count Dtype
                     -----
   AccountStatus
                                   object
                    800 non-null
  Duration
                    800 non-null
                                  int64
1
   CreditHistory
                   800 non-null object
2
3 CreditAmount
                    800 non-null int64
   SavingsAccount
4
                    800 non-null object
   EmploymentSince 800 non-null
5
                                   object
6
   PercentOfIncome 800 non-null
                                  int64
7 PersonalStatus 800 non-null object
8
   Property
                    800 non-null object
9
    Age
                     800 non-null
                                   int64
10 OtherInstallPlans 800 non-null
                                   object
11 Housing
                     720 non-null
                                   object
12 Risk
                     800 non-null
                                   int64
dtypes: int64(5), object(8)
memory usage: 81.4+ KB
```

Information about train data None

4) Define your train and test labels

- · Define labels for both train and test data in new arrays
- And remove the label column from both train and test sets do tht it is not used as a feature!

(you can use pop method)

```
# Define labels
train_label = train_df.pop("Risk")
test_label = test_df.pop("Risk")
train label
     0
     2
     3
     4
            2
     795
            1
     796
            1
     797
            2
     798
            1
     799
     Name: Risk, Length: 800, dtype: int64
```

→ 5) Handle missing values if any

Print the columns that have NaN values (isnull method can be used)

- · You can impute missing values with mode of that feature or remove samples or attributes
- To impute the test set, you should use the mode values that you obtain from **train** set, as you should not be looking at your test data to gain any information or advantage.

```
# Print columns with NaN values
print(train df.isnull().any())
print(train_df.isnull().sum())
     AccountStatus
                           False
     Duration
                           False
     CreditHistory
                           False
     CreditAmount
                           False
     SavingsAccount
                           False
     EmploymentSince
                           False
     PercentOfIncome
                           False
     PersonalStatus
                           False
                           False
     Property
     Age
                           False
     OtherInstallPlans
                           False
     Housing
                            True
     dtype: bool
                            0
     AccountStatus
     Duration
                            0
     CreditHistory
                            0
     CreditAmount
                            0
                            0
     SavingsAccount
     EmploymentSince
                            0
     PercentOfIncome
                            0
     PersonalStatus
                            0
     Property
                            0
                            0
     Age
     OtherInstallPlans
                            0
     Housing
                           80
     dtype: int64
print(train_df["Housing"])
train_df["Housing"].value_counts()
     0
            A152
     1
            A152
     2
            A153
     3
            A152
     4
            A152
            . . .
     795
             NaN
     796
             NaN
     797
            A153
     798
            A152
     799
            A152
     Name: Housing, Length: 800, dtype: object
     A152
             512
     A151
             130
```

78

Name: Housing, dtype: int64

A153

```
# Impute missing values by replacing with mode value
    train df["Housing"] = train df["Housing"].fillna(train df["Housing"].mode()[0])
https://colab.research.google.com/drive/1ej0dfRkMVySusQRC7eSjxf6QJBY83Cfz#scrollTo=C5AuzuKliQiY&printMode=true
```

```
test_df["Housing"] = test_df["Housing"].fillna(train_df["Housing"].mode()[0])
print(train_df.isnull().sum())
print(test_df.isnull().sum())
```

AccountStatus Duration CreditHistory CreditAmount SavingsAccount 0 EmploymentSince PercentOfIncome 0 PersonalStatus Property Age OtherInstallPlans Housing dtype: int64 AccountStatus a Duration CreditHistory CreditAmount SavingsAccount EmploymentSince PercentOfIncome 0 PersonalStatus 0 Property Age OtherInstallPlans Housing dtype: int64

→ 6) Transform categorical / ordinal features

- Transform all categorical / ordinal features using the methods that you have learnt in lectures and recitation 4 for both train and test data
- You saw the dictionary use for mapping in recitation. (You can use **replace function** to assign new values to the categories of a column).
- The class of the categorical attributes in the dataset are defined as follows:
 - Status of existing checking account
 - A11:...<0 DM
 - A12:0 <= ... < 200 DM
 - A13:...>= 200 DM / salary assignments for at least 1 year
 - A14 : no checking account
 - Credit history
 - A30 : no credits taken/all credits paid back duly
 - A31 : all credits at this bank paid back duly

- A32: existing credits paid back duly till now
- A33 : delay in paying off in the past
- A34 : critical account/other credits existing (not at this bank)

Savings account

- A61:...<100 DM
- A62:100 <= ... < 500 DM
- A63:500 <= ... < 1000 DM
- A64:..>= 1000 DM
- A65: unknown/ no savings account

Employment Since

- A71 : unemployed
- A72:...<1 year
- A73:1 <= ... < 4 years
- A74:4 <= ... < 7 years
- A75:..>= 7 years

Personal Status

- A91 : male : divorced/separated
- A92 : female : divorced/separated/married
- A93: male: single
- A94 : male : married/widowed
- A95 : female : single

Property

- A121 : real estate
- A122: if not A121: building society savings agreement/life insurance
- A123: if not A121/A122: car or other, not in attribute 6
- A124: unknown / no property

OtherInstallPlans

- A141 : bank
- A142: stores
- A143: none

Housing

- A151 : rent
- A152: own
- A153 : for free

train_df.head()

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	A14	12	A32	2859	A65	
1	A11	9	A32	2136	A61	
2	A11	18	A34	5302	A61	
3	A11	14	A32	8978	A61	
			• • • •		• • • •	

Transform the categorical / ordinal attributes
print(train_df["AccountStatus"].unique())
AccountStatusMap = {"A14":0, "A11":1, "A12":2, "A13":3}
train_df["AccountStatus"] = train_df["AccountStatus"].replace(AccountStatusMap)
train_df.head()

['A14' 'A11' 'A12' 'A13']

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0	12	A32	2859	A65	
1	1	9	A32	2136	A61	
2	1	18	A34	5302	A61	
3	1	14	A32	8978	A61	
4	0	15	A32	4623	A62	

print(train_df["CreditHistory"].unique())
CreditHistoryMap = {"A34":0, "A33":1, "A32":2, "A31":3, "A30":4}
train_df["CreditHistory"] = train_df["CreditHistory"].replace(CreditHistoryMap)
train_df.head()

['A32' 'A34' 'A33' 'A31' 'A30']

EmploymentS	SavingsAccount	CreditAmount	CreditHistory	Duration	AccountStatus	
	A65	2859	2	12	0	0
	A61	2136	2	9	1	1
	A61	5302	0	18	1	2
	A61	8978	2	14	1	3
	A62	4623	2	15	0	4

```
print(train_df["SavingsAccount"].unique())
SavingsAccountMap = {"A65":0,"A61":1,"A62":2,"A63":3, "A64":4}
train_df["SavingsAccount"] = train_df["SavingsAccount"].replace(SavingsAccountMap)
train_df.head()
```

['A65' 'A61' 'A62' 'A63' 'A64']

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0	12	2	2859	0	
1	1	9	2	2136	1	
2	1	18	0	5302	1	

print(train_df["EmploymentSince"].unique())
EmploymentSinceMap = {"A71":0,"A72":1,"A73":2,"A74":3, "A75":4}
train_df["EmploymentSince"] = train_df["EmploymentSince"].replace(EmploymentSinceMap)
train_df.head()

['A71' 'A73' 'A75' 'A74' 'A72']

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0	12	2	2859	0	
1	1	9	2	2136	1	
2	1	18	0	5302	1	
3	1	14	2	8978	1	
4	0	15	2	4623	2	

print(train_df["PersonalStatus"].unique())
dummies_status = pd.get_dummies(train_df['PersonalStatus'],prefix='status')
dummies_status.head()

['A93' 'A91' 'A92' 'A94']

	status_A91	status_A92	status_A93	status_A94
0	0	0	1	0
1	0	0	1	0
2	0	0	1	0
3	1	0	0	0
4	0	0	1	0

train_df = pd.merge(train_df,dummies_status,left_index=True,right_index=True)
train_df = train_df.drop(columns="PersonalStatus")
train_df.head()

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0	12	2	2859	0	

print(train_df["Property"].unique())
dummies_property = pd.get_dummies(train_df["Property"],prefix='property')
dummies_property.head()

['A124' 'A121' 'A122' 'A123']

	property_A121	property_A122	property_A123	property_A124
0	0	0	0	1
1	1	0	0	0
2	0	0	0	1
3	0	1	0	0
4	0	1	0	0

train_df = pd.merge(train_df,dummies_property,left_index=True,right_index=True)
train_df = train_df.drop(columns="Property")
train_df.head()

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0	12	2	2859	0	
1	1	9	2	2136	1	
2	1	18	0	5302	1	
3	1	14	2	8978	1	
4	0	15	2	4623	2	

print(train_df["OtherInstallPlans"].unique())
dummies_plans = pd.get_dummies(train_df["OtherInstallPlans"],prefix='plans')
dummies_plans.head()

['A143' 'A141' 'A142']

	plans_A141	plans_A142	plans_A143
0	0	0	1
1	0	0	1
2	0	0	1
3	0	0	1
4	0	0	1

train_df = pd.merge(train_df,dummies_plans,left_index=True,right_index=True)
train_df = train_df.drop(columns="OtherInstallPlans")

train_df.head()

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0	12	2	2859	0	
1	1	9	2	2136	1	
2	1	18	0	5302	1	
3	1	14	2	8978	1	
4	0	15	2	4623	2	

```
print(train_df["Housing"].unique())
dummies_housing = pd.get_dummies(train_df["Housing"],prefix='plans')
dummies_housing.head()
```

['A152' 'A153' 'A151']

	plans_A151	plans_A152	plans_A153
0	0	1	0
1	0	1	0
2	0	0	1
3	0	1	0
4	0	1	0

```
train_df = pd.merge(train_df,dummies_housing,left_index=True,right_index=True)
train_df = train_df.drop(columns="Housing")
train_df.head()
```

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0	12	2	2859	0	
1	1	9	2	2136	1	
2	1	18	0	5302	1	
3	1	14	2	8978	1	
4	0	15	2	4623	2	

```
print(test_df["AccountStatus"].unique())
AccountStatusMap = {"A14":0, "A11":1, "A12":2, "A13":3}
test_df["AccountStatus"] = test_df["AccountStatus"].replace(AccountStatusMap)
```

```
['A12' 'A11' 'A13' 'A14']
```

```
print(test_df["CreditHistory"].unique())
CreditHistoryMap = {"A34":0, "A33":1, "A32":2, "A31":3, "A30":4}
test_df["CreditHistory"] = test_df["CreditHistory"].replace(CreditHistoryMap)
     ['A31' 'A34' 'A32' 'A30' 'A33']
print(test_df["SavingsAccount"].unique())
SavingsAccountMap = {"A65":0,"A61":1,"A62":2,"A63":3, "A64":4}
test_df["SavingsAccount"] = test_df["SavingsAccount"].replace(SavingsAccountMap)
print(test_df["EmploymentSince"].unique())
EmploymentSinceMap = {"A71":0,"A72":1,"A73":2,"A74":3, "A75":4}
test_df["EmploymentSince"] = test_df["EmploymentSince"].replace(EmploymentSinceMap)
     ['A64' 'A61' 'A65' 'A63' 'A62']
     ['A73' 'A71' 'A72' 'A75' 'A74']
print(test_df["PersonalStatus"].unique())
dummies_status = pd.get_dummies(test_df['PersonalStatus'],prefix='status')
test_df = pd.merge(test_df,dummies_status,left_index=True,right_index=True)
test_df = test_df.drop(columns="PersonalStatus")
     ['A93' 'A92' 'A91' 'A94']
print(test_df["Property"].unique())
dummies_property = pd.get_dummies(test_df["Property"],prefix='property')
test_df = pd.merge(test_df,dummies_property,left_index=True,right_index=True)
test_df = test_df.drop(columns="Property")
     ['A123' 'A121' 'A124' 'A122']
print(test_df["OtherInstallPlans"].unique())
dummies_plans = pd.get_dummies(test_df["OtherInstallPlans"],prefix='plans')
test_df = pd.merge(test_df,dummies_plans,left_index=True,right_index=True)
test_df = test_df.drop(columns="OtherInstallPlans")
     ['A142' 'A143' 'A141']
print(test_df["Housing"].unique())
dummies_housing = pd.get_dummies(test_df["Housing"],prefix='plans')
test_df = pd.merge(test_df,dummies_housing,left_index=True,right_index=True)
test_df = test_df.drop(columns="Housing")
     ['A152' 'A151' 'A153']
test df.head()
 [→
```

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	2	30	3	3496	4	
1	1	12	0	3499	1	
2	0	20	0	0400	0	

7) Build a k-NN classifier on training data and perform models selection using 5 fold cross validation

- Initialize k-NN classifiers with k= 5, 10, 15
- Calculate the cross validation scores using cross_al_score method, number of folds is 5.
- Note: Xval is performed on training data! Do not use test data in any way and do not separate a hold-out validation set, rather use cross-validation.

Documentation of the cross_val_score method:

https://scikit-

<u>learn.org/stable/modules/generated/sklearn.model_selection.cross_val_score.html#sklearn.model_selection.cross_val_score</u>

- Stores the average accuracies of these folds
- Select the value of k using the cross validation results.

```
from sklearn.neighbors import KNeighborsClassifier
from sklearn.model_selection import cross_val_score
from statistics import mean
# k values
kVals = [5,10,15]
# Save the accuracies of each value of kVal in [accuracies] variable
accuracies = []
# Loop over values of k for the k-Nearest Neighbor classifier
for k in kVals:
  # Initialize a k-NN classifier with k neighbors
  my classifier = KNeighborsClassifier(n neighbors= k)
  # Calculate the 5 fold cross validation scores using cross_val_score
  # cv parameter: number of folds, in our case it must be 5
  scores = cross val score(my classifier, train df, train label, cv = 5)
  # Stores the average accuracies of the scores in accuracies variable, you can use mean m
  accuracies.append(mean(scores))
print(accuracies)
     [0.675, 0.7075, 0.71]
```

▼ 8) Retrain using all training data and test on test set

• Train a classifier with the chosen k value of the best classifier using all training data.

Note: k-NN training involves no explicit training, but this is what we would do after model selection with decision trees or any other ML approach (we had 5 diff. models -one for each fold - for each k in the previous step - dont know which one to submit. Even if we picked the best one, it does not use all training samples.

- · Predict the labels of testing data
- Report the accuracy

```
# Train the best classifier using all training set
my_best_classifier = KNeighborsClassifier(n_neighbors= 15)
my_best_classifier.fit(train_df, train_label)
# Estimate the prediction of the test data
pred = my_best_classifier.predict(test_df)

# Print accuracy of test data
accuracy = accuracy_score(test_label, pred)
print(accuracy)

0.665
```

→ 9) Bonus (5pts)

There is a limited bonus for any extra work that you may use and improve the above results.

You may try a larger k values, scale input features, remove some features, Please **do not overdo**, maybe spend another 30-60min on this. The idea is not do an exhaustive search (which wont help your understanding of ML process), but just to give some extra points to those who may look at the problem a little more comprehensively.

If you obtain better results than the above, please indicate the best model you have found and the corresponding accuracy.

E.g. using feature normalization and removing features and using a value k=...., I have obtained% accuracy.

```
train df.head()
```

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0	12	2	2859	0	
1	1	9	2	2136	1	

train_label.head()

```
0 1
1 1
2 1
3 2
```

342

Name: Risk, dtype: int64

```
#Make label as binary zeros and ones
Label = {1:1, 2:0}
train_label = train_label.replace(Label)
test_label = test_label.replace(Label)
train_label.head()
```

Name: Risk, dtype: int64

#Normalization of datasets

```
train_df = (train_df - train_df.min())/(train_df.max()-train_df.min())
test_df = (test_df - test_df.min())/(test_df.max()-test_df.min())
train_df.head()
```

	AccountStatus	Duration	CreditHistory	CreditAmount	SavingsAccount	EmploymentS
0	0.000000	0.117647	0.5	0.143557	0.00	
1	0.333333	0.073529	0.5	0.103775	0.25	
2	0.333333	0.205882	0.0	0.277980	0.25	
3	0.333333	0.147059	0.5	0.480247	0.25	
4	0.000000	0.161765	0.5	0.240618	0.50	

```
#Drop PERSONAL STATUS
train_df.pop("status_A91")
train_df.pop("status_A92")
train_df.pop("status_A93")
train_df.pop("status_A94")

test_df.pop("status_A91")
test_df.pop("status_A92")
test_df.pop("status_A92")
```

toot df man/"atatus 101"\

test_ar.pop(status_A94)

```
0
            0.0
     1
            0.0
     2
            0.0
     3
            0.0
            0.0
     195
            0.0
     196
            0.0
     197
            1.0
     198
            0.0
     199
            0.0
     Name: status_A94, Length: 200, dtype: float64
#Drop OtherInstallPlans
train df.pop("plans A141")
train_df.pop("plans_A142")
train_df.pop("plans_A143")
test_df.pop("plans_A141")
test_df.pop("plans_A142")
test_df.pop("plans_A143")
     0
            0.0
     1
            1.0
     2
            1.0
     3
            1.0
     4
           1.0
     195
            1.0
     196
            1.0
     197
            1.0
     198
            1.0
     199
     Name: plans_A143, Length: 200, dtype: float64
# k values
kVals = [5,10,15, 20]
# Save the accuracies of each value of kVal in [accuracies] variable
accuracies = []
# Loop over values of k for the k-Nearest Neighbor classifier
for k in kVals:
  # Initialize a k-NN classifier with k neighbors
  my_classifier = KNeighborsClassifier(n_neighbors= k)
  # Calculate the 5 fold cross validation scores using cross_val_score
  # cv parameter: number of folds, in our case it must be 5
  scores = cross_val_score(my_classifier, train_df, train_label, cv = 5)
  # Stores the average accuracies of the scores in accuracies variable, you can use mean m
  accuracies.append(mean(scores))
print(accuracies)
```

```
[0.7075, 0.705, 0.7225, 0.716249999999999]

deneme = KNeighborsClassifier(n_neighbors= 5)
deneme.fit(train_df, train_label)
# Estimate the prediction of the test data
new_pred = deneme.predict(test_df)

# Print accuracy of test data
accuracy = accuracy_score(test_label, new_pred)
print(accuracy)

0.705
```

10) Notebook & Report

Notebook: We may just look at your notebook results; so make sure each cell is run and outputs are there.

Report: Write an at most 1/2 page summary of your approach to this problem at the end of your notebook; this should be like an abstract of a paper or the executive summary.

Must include statements such as:

(Include the problem definition: 1-2 lines)

(Talk about any preprocessing you do, How you handle missing values and categorical features)

(Give the average validation accuracies for different k values and standard deviations between 5 folds of each k values, state which one you selected)

(State what your test results are with the chosen method, parameters: e.g. "We have obtained the best results with the classifier (parameters=....), giving classification accuracy of ...% on test data...""

State if there is any **bonus** work...

You will get full points from here as long as you have a good (enough) summary of your work, regardless of your best performance or what you have decided to talk about in the last few lines.

→ 11) Submission

Please submit your "share link" INLINE in Sucourse submissions. That is we should be able to click on the link and go there and run (and possibly also modify) your code.

For us to be able to modify, in case of errors etc, you should get your "share link" as **share with anyone in edit mode

Also submit your notebook as pdf as attachment, choose print and save as PDF, save with hw2-lastname-firstname.pdf to facilitate grading.

REPORT

Our task is building a k-NN classifier to classify people as bad or good risks for the german credit dataset in this assignment. Firstly, I loaded the datasets as training and test data. Then, I analyze the dataset by using ".shape(), .info() functions". I realized that there are both numerical and categorical features. Thus, I need to play these features to make them proper for our k-NN classifier. Before going that in part 4 I need to extract these labels from training and test data before training our classifier. In part 5, I checked our training data if it includes any missing value and I realized that there is a column "Housing" with missing values. I fill the missing values of training and test set with mode of training data for both of them. In part 6, I transformed categorical / ordinal features for appropriate way. I chose "Status of existing checking account", "Credit history", "Savings account", "Employment Since" as ordinal features so I gave them "orders" by using .replace() and dictionaries. On the other hand, I chose "Personal Status", "Property", "OtherInstallPlans", "Housing" as Categorical features and I used .getdummies() function. In part 7, I trained my model by using 5 fold cross validation with different k values and I recorded accuracies for each different k value. The result table is below:

Accuracy table for different k values

k value	Accurac
5	0.675
10	0.7075
15	0.71

I chose the k = 15 for testing my model. Before testing I trained my model again with my entire training set with k = 15. Then, I tested my model. The result:

k value	Accuracy
15	0.665

In Bonus Part, Firstly, I decided to "Personal Status" and "OtherInstallingPlans" are not related to credit card risk so, I removed these features from my training and test data. I also modified my label sets as binary classification "1" and "0" by using .replace() function. Then, I used **normalization** on my real numeric values to fit between 0 and 1. Then, I tried several different k values and I chose **k as 5. The result:**

k value	Accurac
5	0.705