

```

> library(caret)
> library(ISLR)
> library(FNN)
> library(gmodels)
> library(dummies)
> #UniversalBank<-read.csv("C:/Users/suman/Documents/Machine Learning/class_w
ork_probs/UniversalBank.csv")
> UniversalBank <- read_csv("C:/Users/Ghirghir/Desktop/Mashine Learning/Assig
nment/UniversalBank.csv")
Parsed with column specification:
cols(
  ID = col_double(),
  Age = col_double(),
  Experience = col_double(),
  Income = col_double(),
  ZIPCode = col_double(),
  Family = col_double(),
  CCAvg = col_double(),
  Education = col_double(),
  Mortgage = col_double(),
  PersonalLoan = col_double(),
  SecuritiesAccount = col_double(),
  CDAccount = col_double(),
  Online = col_double(),
  CreditCard = col_double()
)
>
> Elham<-UniversalBank[,c(-1,-5)]
> str(Elham)
Classes 'tbl_df', 'tbl' and 'data.frame':    5000 obs. of  12 variables:
 $ Age      : num  25 45 39 35 35 37 53 50 35 34 ...
 $ Experience : num  1 19 15 9 8 13 27 24 10 9 ...
 $ Income    : num  49 34 11 100 45 29 72 22 81 180 ...
 $ Family    : num  4 3 1 1 4 4 2 1 3 1 ...
 $ CCAvg     : num  1.6 1.5 1 2.7 1 0.4 1.5 0.3 0.6 8.9 ...
 $ Education : num  1 1 1 2 2 2 2 3 2 3 ...
 $ Mortgage  : num  0 0 0 0 0 155 0 0 104 0 ...
 $ PersonalLoan : num  0 0 0 0 0 0 0 0 0 1 ...
 $ SecuritiesAccount: num  1 1 0 0 0 0 0 0 0 0 ...
 $ CDAccount  : num  0 0 0 0 0 0 0 0 0 0 ...
 $ Online    : num  0 0 0 0 0 1 1 0 1 0 ...
 $ CreditCard : num  0 0 0 0 1 0 0 1 0 0 ...

```

```

> # Assignment 1
>
> # Dummies
>
> dummy_model <- dummyVars(~Education,data=Elham)
> head(predict(dummy_model,Elham))
Education
1      1
2      1
3      1
4      2
5      2
6      2

```

```

> # Normalization:
> norm_model<-preProcess(UniversalBank, method = c('range'))
> UniversalBank_normalized<-predict(norm_model,UniversalBank)
> UniversalBank_Predictors<-UniversalBank_normalized[, -10]
> UniversalBank_labels<-UniversalBank_normalized[,10]
>
>
> set.seed(123)
> Train = createDataPartition(UniversalBank_normalized$PersonalLoan,p=0.6, li
st=FALSE)
> Train_Data = UniversalBank_normalized[Train,]
> Val_Data = UniversalBank_normalized[-Train,]
> dim(Train_Data)

```

```
[1] 3000 14
```

```
> summary(Train_Data)
```

	ID	Family	Age	Experience	Income	ZIPCo
de						
Min.	:0.0000	Min.	:0.0000	Min.	:0.0000	Min.
0.9239	Min.	:0.0000				
1st Qu.:	:0.2514	1st Qu.:	:0.2955	1st Qu.:	:0.2826	1st Qu.:
0.9461	1st Qu.:	:0.0000				
Median	:0.5020	Median	:0.5227	Median	:0.5000	Median
0.9646	Median	:0.3333				
Mean	:0.5019	Mean	:0.5097	Mean	:0.5045	Mean
0.9603	Mean	:0.4663				
3rd Qu.:	:0.7542	3rd Qu.:	:0.7273	3rd Qu.:	:0.7174	3rd Qu.:
0.9766	3rd Qu.:	:1.0000				
Max.	:0.9998	Max.	:1.0000	Max.	:1.0000	Max.
1.0000	Max.	:1.0000				
	CCAvg	Education		Mortgage	PersonalLoan	Securi
tiesAccount						
Min.	:0.0000	Min.	:0.0000	Min.	:0.00000	Min.
:0.000						
1st Qu.:	:0.0700	1st Qu.:	:0.0000	1st Qu.:	:0.00000	1st Qu
.:0.000						
Median	:0.1500	Median	:0.5000	Median	:0.00000	Median
:0.000						
Mean	:0.1924	Mean	:0.4335	Mean	:0.08707	Mean
:0.103						
3rd Qu.:	:0.2600	3rd Qu.:	:1.0000	3rd Qu.:	:0.15433	3rd Qu
.:0.000						
Max.	:1.0000	Max.	:1.0000	Max.	:1.00000	Max.
:1.000						
	CDAccount	Online		CreditCard		
Min.	:0.000	Min.	:0.0000	Min.	:0.0000	
1st Qu.:	:0.000	1st Qu.:	:0.0000	1st Qu.:	:0.0000	
Median	:0.000	Median	:1.0000	Median	:0.0000	
Mean	:0.059	Mean	:0.5997	Mean	:0.2943	
3rd Qu.:	:0.000	3rd Qu.:	:1.0000	3rd Qu.:	:1.0000	
Max.	:1.000	Max.	:1.0000	Max.	:1.0000	

```
> summary(Val_Data)
```

	ID	Age	Experience	Income	ZI
PCode					
Min.	:0.0004001	Min.	:0.0000	Min.	:0.0000
:0.0000					
1st Qu.:	:0.2481496	1st Qu.:	:0.2727	1st Qu.:	:0.1435
u.:	:0.9457				

	Family	CCAvg	Education	Mortgage	PersonalLoan
Median	:0.4971994	:0.5000	:0.5000	:0.2546	:0.9595
Mean	:0.4971293	:0.5046	:0.4990	:0.3071	:0.9594
3rd Qu.	:0.7441488	:0.7273	:0.7174	:0.4259	:0.9766
Max.	:1.0000000	:1.0000	:1.0000	:0.9074	:1.0000
Min.	:0.0000	:0.0000	:0.0000	:0.000000	:0.0000
1st Qu.	:0.0000	:0.0700	:0.0000	:0.000000	:0.0000
Median	:0.3333	:0.1600	:0.5000	:0.000000	:0.0000
Mean	:0.4642	:0.1959	:0.4510	:0.09184	:0.1010
3rd Qu.	:0.6667	:0.2500	:1.0000	:0.16220	:0.0000
Max.	:1.0000	:1.0000	:1.0000	:0.94646	:1.0000
Min.	:0.0000	:0.0000	:0.0000	:0.000000	:0.0000
1st Qu.	:0.0000	:0.0000	:0.0000	:0.000000	:0.0000
Median	:0.0000	:1.0000	:0.0000	:0.000000	:0.0000
Mean	:0.0625	:0.5925	:0.2935	:0.000000	:0.0000
3rd Qu.	:0.0000	:1.0000	:1.0000	:0.000000	:0.0000
Max.	:1.0000	:1.0000	:1.0000	:0.000000	:0.0000

```

> Train_Predictors<-Train_Data[,-10]
> Val_Predictors<-Val_Data[,-10]
>
> Train_labels <-Train_Data[,10]
> Val_labels <-Val_Data[,10]
>
> Train_labels=as.factor(Train_labels$PersonalLoan)
> Val_labels=as.factor(Val_labels$PersonalLoan)
> UniversalBank_labels<-as.factor(UniversalBank_labels$PersonalLoan)

> #Knn method, k=1

> knn.pred <- knn(Train_Predictors,Val_Predictors,cl=Train_labels,k=1,prob =
TRUE)

> knn.pred

```

```

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```

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[1000,] 0.25233951
[ reached getOption("max.print") -- omitted 1000 rows ]
Levels: 0 1

```

>

```

> Q1 <- c(40, 10, 84, 2, 2, 0, 1, 0, 0, 0, 0, 1, 1)
> knn.pred1 <- knn(Train_Predictors, Q1, cl=Train_labels, k=1, prob = TRUE)
> knn.pred1

```

```

[1] 0
attr(,"prob")
[1] 1
attr(,"nn.index")
[1,]
[1,] 2679
attr(,"nn.dist")
[1,]
[1,] 92.24023
Levels: 0

```

```

> #Assignment 2
>
> accuracy.df <- data.frame(k = seq(1, 14, 1), accuracy = rep(0, 14))
>
> for(i in 1:14) {
+   knn <- knn(Train_Predictors, Val_Predictors, cl = Train_labels, k = i)
+   accuracy.df[i, 2] <- confusionMatrix(knn, Val_labels)$overall[1]
+ }
> accuracy.df
  k accuracy
1  1  0.9535
2  2  0.9440
3  3  0.9550

```

```

4 4 0.9385
5 5 0.9425
6 6 0.9375
7 7 0.9410
8 8 0.9335
9 9 0.9360
10 10 0.9280
11 11 0.9310
12 12 0.9265
13 13 0.9295
14 14 0.9250

```

```

>
> which.max( (accuracy.df$accuracy) )
[1] 3

```

```

> # Assignment 3
>
> knn.pred3 <- knn(Train_Predictors,Val_Predictors,cl=Train_labels,k=3,prob =
TRUE)
> confusionMatrix(knn.pred3,Val_labels)

```

#### Confusion Matrix and Statistics

```

      Reference
Prediction  0    1
      0 1794   86
      1    4  116

      Accuracy : 0.955
      95% CI : (0.945, 0.9637)
      No Information Rate : 0.899
      P-Value [Acc > NIR] : < 2.2e-16

      Kappa : 0.6977

      Mcnemar's Test P-Value : < 2.2e-16

      Sensitivity : 0.9978
      Specificity : 0.5743
      Pos Pred Value : 0.9543
      Neg Pred Value : 0.9667
      Prevalence : 0.8990
      Detection Rate : 0.8970
      Detection Prevalence : 0.9400
      Balanced Accuracy : 0.7860

      'Positive' Class : 0

```

```

> # Assignment 4
>
> knn.pred4 <- knn(Train_Predictors, Q1, cl=Train_labels, k=3, prob = TRUE)
> knn.pred4
[1] 0
attr(,"prob")
[1] 1
attr(,"nn.index")
[,1] [,2] [,3]

```

```
[1,] 2679 2618 3000
attr(,"nn.dist")
      [,1] [,2] [,3]
[1,] 92.24023 92.24131 92.24802
Levels: 0
```

```
>
> knn.pred4 <- knn(Val_Predictors, Q1, cl=val_labels, k=3, prob = TRUE)
> knn.pred4
```

```
[1] 0
attr(,"prob")
[1] 1
attr(,"nn.index")
      [,1] [,2] [,3]
[1,] 1973 1908 1905
attr(,"nn.dist")
      [,1] [,2] [,3]
[1,] 92.24308 92.2469 92.24862
Levels: 0
```

```
> # Assignment 5
>
>
> set.seed(123)
> Elham_Partition = createDataPartition(UniversalBank_normalized$PersonalLoan
,p=0.5, list=FALSE)
> Training_Data = UniversalBank_normalized[Elham_Partition,] #50% of total d
ata assigned to Test data
> Test_Valid_Data = UniversalBank_normalized[-Elham_Partition,]
>
> Test_Index = createDataPartition(Test_Valid_Data$PersonalLoan, p=0.6, list=
FALSE)
> Validation_Data = Test_Valid_Data[Test_Index,] # i partioned 60% test_v
alid_data to test and train to achieve 50:30:20 ratio
> Test_Data = Test_Valid_Data[-Test_Index,]
>
>
> Training_Predictors<-Training_Data[,-10]
> Test_Predictors<-Test_Data[,-10]
> Validation_Predictors<-Validation_Data[,-10]
>
>
> Training_labels <-Training_Data[,10]
> Test_labels <-Test_Data[,10]
> Validation_labels <-Validation_Data[,10]
>
> Training_labels=as.factor(Training_labels$PersonalLoan)
> Test_labels<-as.factor(Test_labels$PersonalLoan)
> Validation_labels=as.factor(Validation_labels$PersonalLoan)
```

```
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[illegible]



[illegible]

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Levels: 0 1

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Confusion Matrix and Statistics

	Reference	
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1	4	52

Accuracy : 0.94  
 95% CI : (0.9234, 0.9539)  
 No Information Rate : 0.892  
 P-Value [Acc > NIR] : 9.117e-08

Kappa : 0.605

McNemar's Test P-Value : 4.577e-11

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'Positive' Class : 0
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[illegible]



[illegible]



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[229,]	0.20466744	0.22592015	0.2942195
[230,]	0.15842405	0.19072431	0.1932990
[231,]	0.25651494	0.42996042	0.5082457
[232,]	0.17447950	0.18433988	0.2493228
[233,]	0.33444012	0.35382150	0.3919919
[234,]	0.59288544	0.68684551	0.7773180
[235,]	0.24610563	0.25292169	0.2536116
[236,]	0.28902378	0.44968249	0.4578115
[237,]	0.16081398	0.19932794	0.2031734
[238,]	0.24466811	0.24664123	0.2530828
[239,]	0.16738949	0.24565643	0.2582018
[240,]	0.24543712	0.29514266	0.4118827
[241,]	0.17374582	0.21580293	0.3147006
[242,]	0.20488951	0.24545349	0.2546405
[243,]	0.28284597	0.45078781	0.4556341
[244,]	0.23980047	0.31693167	0.3640522
[245,]	0.30272276	0.30337262	0.3469233
[246,]	0.28694185	0.33422672	0.3646639
[247,]	0.36446049	0.44684496	0.5846647
[248,]	0.46411394	0.55609367	0.6628598
[249,]	0.64553058	0.66555155	0.7260514
[250,]	0.23256694	0.24002564	0.2490992
[251,]	0.27461884	0.32600703	0.3645223
[252,]	0.38865161	0.64252427	0.7118401
[253,]	0.12089845	0.15577354	0.2126476
[254,]	0.23505015	0.28993558	0.3431242
[255,]	0.26268914	0.29346894	0.3734802
[256,]	0.20519983	0.35179482	0.3986305
[257,]	0.29264597	0.32896870	0.3736045
[258,]	0.09707408	0.23625609	0.2846336
[259,]	0.48367739	0.51148714	0.5900304
[260,]	0.21128428	0.24108815	0.2485655
[261,]	0.24110689	0.25881561	0.2843807
[262,]	0.27939990	0.29507540	0.3167492
[263,]	0.41741279	0.50290744	0.5143975
[264,]	0.15634031	0.21981593	0.2349887
[265,]	0.47069527	0.48473505	0.5648704
[266,]	0.20295983	0.22738767	0.2304730
[267,]	0.11085112	0.28815531	0.3370478
[268,]	0.33554025	0.34373088	0.3804673
[269,]	0.18267838	0.24717405	0.2939468
[270,]	0.15895447	0.33992602	0.3515944
[271,]	0.19635627	0.19965469	0.2985440

[272,]	0.34067743	0.36113572	0.3663160
[273,]	0.22091903	0.30922479	0.3198705
[274,]	0.57435049	0.70813684	0.7859792
[275,]	0.27014030	0.29831788	0.3096595
[276,]	0.24850140	0.28391669	0.3404176
[277,]	0.41736434	0.46672566	0.4852306
[278,]	0.30876427	0.34233281	0.3830034
[279,]	0.29734288	0.31290258	0.3671050
[280,]	0.25787809	0.29471412	0.3414008
[281,]	0.22975951	0.29700192	0.3247156
[282,]	0.14412045	0.24466066	0.2619533
[283,]	0.17205481	0.19747534	0.2785043
[284,]	0.21730240	0.24824211	0.3207288
[285,]	0.26677854	0.35801271	0.3827238
[286,]	0.54270230	0.59798448	0.6231163
[287,]	0.44229672	0.67990611	0.7086632
[288,]	0.76611005	0.92541734	0.9554092
[289,]	0.32932755	0.37436192	0.5072534
[290,]	0.17974918	0.20056263	0.3328285
[291,]	0.13337254	0.20833369	0.2316684
[292,]	0.21965012	0.22719190	0.2490006
[293,]	0.50740154	0.66568463	0.6884832
[294,]	0.54629135	0.87695801	0.8947024
[295,]	0.15763159	0.16038650	0.2002938
[296,]	0.38326516	0.49398511	0.6415218
[297,]	0.15818862	0.37590438	0.4174069
[298,]	0.29843473	0.30976000	0.4125338
[299,]	0.23175642	0.24029399	0.3126140
[300,]	0.33334255	0.53050844	0.5897748
[301,]	0.22910733	0.27466026	0.2816241
[302,]	0.23370537	0.24200939	0.2588220
[303,]	0.31786457	0.32303116	0.3455260
[304,]	0.53197548	0.65862003	0.6612325
[305,]	0.19058285	0.35760770	0.4145859
[306,]	0.21953937	0.27530927	0.3418209
[307,]	0.58613016	0.62099772	0.6417303
[308,]	0.05284661	0.11799593	0.2965546
[309,]	0.27146872	0.39705742	0.4660592
[310,]	0.15202911	0.17655669	0.2563308
[311,]	0.36842173	0.38304721	0.4547249
[312,]	0.33581477	0.35737158	0.3657868
[313,]	0.23370556	0.34944468	0.3701482
[314,]	0.26362069	0.50914115	0.5896185
[315,]	0.22787661	0.29622735	0.4730475
[316,]	0.13582965	0.23495122	0.2503672
[317,]	0.44091081	0.53470655	0.5406197
[318,]	0.40550796	0.47969186	0.6798060
[319,]	0.18253430	0.33985729	0.3488748
[320,]	0.08755257	0.17097802	0.1718344
[321,]	0.19242904	0.22729285	0.2384437
[322,]	0.05795974	0.11606781	0.1292860
[323,]	0.45034009	0.50229596	0.5817527
[324,]	0.18936358	0.40144271	0.4216529
[325,]	0.28583741	0.50512380	0.5063870
[326,]	0.23567656	0.28731933	0.3869430
[327,]	0.18903923	0.28497541	0.3742905
[328,]	0.18835814	0.24680145	0.3287025
[329,]	0.19921951	0.20635331	0.2635208
[330,]	0.17007288	0.20357749	0.2505152
[331,]	0.19898385	0.39820036	0.4033711
[332,]	0.20573858	0.22840123	0.2635263
[333,]	0.26192966	0.26878987	0.2886973

[ reached getOption("max.print") -- omitted 667 rows ]

Levels: 0 1

```
> confusionMatrix(knn.pred6,Test_labels)
Confusion Matrix and Statistics
```

	Reference	
Prediction	0	1
0	890	60
1	2	48

Accuracy : 0.938  
95% CI : (0.9212, 0.9521)  
No Information Rate : 0.892  
P-Value [Acc > NIR] : 3.24e-07

Kappa : 0.5788

McNemar's Test P-Value : 4.52e-13

Sensitivity : 0.9978  
Specificity : 0.4444  
Pos Pred Value : 0.9368  
Neg Pred Value : 0.9600  
Prevalence : 0.8920  
Detection Rate : 0.8900  
Detection Prevalence : 0.9500  
Balanced Accuracy : 0.7211

'Positive' Class : 0

```
> # 0.959 for knn.pred5 i.e., for Training set
> # 0.951 for knn.pred6 i.e., for Validation set
>
> # The Training set has more data compared to validation set. hence, Accuracy has improved because the data feed to the model.
```