

Market Analysis in Banking Domain

1. Load data and create a Spark data frame

```
scala> val mydf = spark.read.format("csv").
|                                     option("header", "true").
|                                     option("sep", ";").
|                                     load("/user/gopipranay1997gmail/market_analysis_projec
t/banking.csv")
21/03/28 17:40:46 WARN lineage.LineageWriter: Lineage directory /var/log/spark/lineage
doesn't exist or is not writable. Lineage for this application will be disabled.
mydf: org.apache.spark.sql.DataFrame = [age: string, job: string ... 15 more fields]

scala>

scala> mydf.printSchema
root
|-- age: string (nullable = true)
|-- job: string (nullable = true)
|-- marital: string (nullable = true)
|-- education: string (nullable = true)
|-- default: string (nullable = true)
|-- balance: string (nullable = true)
|-- housing: string (nullable = true)
|-- loan: string (nullable = true)
|-- contact: string (nullable = true)
|-- day: string (nullable = true)
|-- month: string (nullable = true)
|-- duration: string (nullable = true)
|-- campaign: string (nullable = true)
|-- pdays: string (nullable = true)
|-- previous: string (nullable = true)
|-- poutcome: string (nullable = true)
|-- y: string (nullable = true)
```

ANS:

```
scala> mydf.schema
res1: org.apache.spark.sql.types.StructType = StructType(StructField(age,StringType,true), StructField(job,StringType,true), StructField(marital,StringType,true), StructField(education,StringType,true), StructField(default,StringType,true), StructField(balance,StringType,true), StructField(housing,StringType,true), StructField(loan,StringType,true), StructField(contact,StringType,true), StructField(day,StringType,true), StructField(month,StringType,true), StructField(duration,StringType,true), StructField(campaign,StringType,true), StructField(pdays,StringType,true), StructField(previous,StringType,true), StructField(poutcome,StringType,true), StructField(y,StringType,true))
```

```
mysql> mydf.show
+----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+
|age|      job|marital|education|default|balance|housing|loan|contact|day|month|duration|campaign|pdays|previous|outcome|y|
+----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+
58|management|married|tertiary|no|2143|yes|no|unknown|5|maya|261|1|-1|0|unknown|no|
44|technician|single|secondary|no|29|yes|no|unknown|5|maya|139|1|-1|0|unknown|no|
33|entrepreneur|married|secondary|no|21|yes|yes|unknown|5|maya|76|1|-1|0|unknown|no|
47|blue-collar|married|unknown|no|1506|yes|no|unknown|5|maya|92|1|-1|0|unknown|no|
33|unknown|single|unknown|no|1|no|no|unknown|5|maya|198|1|-1|0|unknown|no|
35|management|married|tertiary|no|231|yes|no|unknown|5|maya|139|1|-1|0|unknown|no|
5|management|single|tertiary|no|447|yes|yes|unknown|5|maya|22|1|-1|0|unknown|no|
42|entrepreneur|divorced|tertiary|yes|21|yes|no|unknown|5|maya|380|1|-1|0|unknown|no|
58|retired|married|primary|no|121|yes|no|unknown|5|maya|50|1|-1|0|unknown|no|
43|technician|single|secondary|no|593|yes|no|unknown|5|maya|55|1|-1|0|unknown|no|
41|admin.|divorced|secondary|no|270|yes|no|unknown|5|maya|222|1|-1|0|unknown|no|
29|admin.|single|secondary|no|390|yes|no|unknown|5|maya|137|1|-1|0|unknown|no|
33|technician|married|secondary|no|6|yes|no|unknown|5|maya|517|1|-1|0|unknown|no|
58|technician|married|unknown|no|71|yes|no|unknown|5|maya|71|1|-1|0|unknown|no|
57|services|married|secondary|no|162|yes|no|unknown|5|maya|174|1|-1|0|unknown|no|
51|retired|married|primary|no|229|yes|no|unknown|5|maya|353|1|-1|0|unknown|no|
45|admin.|single|unknown|no|13|yes|no|unknown|5|maya|98|1|-1|0|unknown|no|
57|blue-collar|married|primary|no|52|yes|no|unknown|5|maya|38|1|-1|0|unknown|no|
60|retired|married|primary|no|60|yes|no|unknown|5|maya|219|1|-1|0|unknown|no|
33|services|married|secondary|no|0|yes|no|unknown|5|maya|54|1|-1|0|unknown|no|
only showing top 20 rows
```

```
scala> mydf.count
res3: Long = 45211
```

1. Give marketing success rate (No. of people subscribed / total no. of entries)

ANS:

```
scala> val suc = mydf.filter($"y" === "yes").count.toFloat/mydf.count.toFloat*100
suc: Float = 11.698481
```

- Give marketing failure rate

```
scala> val fail = mydf.filter($"y" === "no").count.toFloat /mydf.count.toFloat *100
fail: Float = 88.30152
```

2. Give the maximum, mean, and minimum age of the average targeted customer

ANS:

```
scala> import org.apache.spark.sql.functions.{min, max, avg}
import org.apache.spark.sql.functions.{min, max, avg}

scala> mydf.agg(max($"age"), min($"age"), avg($"age")).show()
+-----+-----+-----+
|max(age)|min(age)|      avg(age) |
+-----+-----+-----+
|      95|      18|40.93621021432837|
+-----+-----+-----+
```

```
scala> import org.apache.commons.math3.stat.descriptive
import org.apache.commons.math3.stat.descriptive

scala>

scala> mydf.createOrReplaceTempView("sample")

scala> val med = sql("SELECT max(age) as max, min(age) as min, avg(age) as average, percentile_approx(age, 0.5) as median FROM sample");
med: org.apache.spark.sql.DataFrame = [max: string, min: string ... 2 more fields]

scala>

scala> med.show()
+-----+-----+-----+
|max|min|      average|median|
+-----+-----+-----+
|  95|  18|40.93621021432837|  39.0|
+-----+-----+-----+
```

3. Check the quality of customers by checking average balance, median balance of customers

ANS:

```
scala> val medBal = sql("SELECT max(balance) as max, min(balance) as min, avg(balance) as average, percentile_approx(balance, 0.5) as median FROM sample");
medBal: org.apache.spark.sql.DataFrame = [max: string, min: string ... 2 more fields]

scala>

scala> medBal.show()
+-----+-----+-----+
|max|min|      average|median|
+-----+-----+-----+
|9997|-1|1362.2720576850766| 448.0|
+-----+-----+-----+
```

4. Check if age matters in marketing subscription for deposit

```
scala> sql("select age,count(*) from banking where y='yes' group by age order by 2 desc").show()
+-----+
|age|count(1)|
+-----+
| 32|    221|
| 30|    217|
| 33|    210|
| 35|    209|
| 31|    206|
| 34|    198|
| 36|    195|
| 29|    171|
| 37|    170|
| 28|    162|
| 38|    144|
| 39|    143|
| 27|    141|
| 26|    134|
| 41|    120|
| 46|    118|
| 40|    116|
| 25|    113|
| 47|    113|
| 42|    111|
+-----+
```

ANS: only showing top 20 rows

5. Check if marital status mattered for a subscription to deposit

```
scala> sql("select marital,count(*) from banking where y='yes' group by marital order by 2 desc").show()
+-----+
|marital|count(1)|
+-----+
| married|    2755|
|  single|    1912|
|divorced|     622|
+-----+
```

ANS:

6. Check if age and marital status together mattered for a subscription to deposit scheme

```
scala> mydf.select("marital","age").filter('y=="yes").groupBy('marital,'age).count.sort(desc("count")).show
+-----+
|marital|age|count|
+-----+
| single| 30|    151|
| single| 28|    138|
| single| 29|    133|
| single| 32|    124|
| single| 26|    121|
| married| 34|    118|
| single| 31|    111|
| single| 27|    110|
| married| 35|    101|
| married| 36|    100|
| single| 25|     99|
| married| 37|     98|
| married| 33|     97|
| single| 33|     97|
| married| 32|     87|
| married| 39|     87|
| married| 38|     86|
| single| 35|     84|
| married| 47|     83|
| married| 46|     80|
+-----+
```

ANS: only showing top 20 rows

7. Do feature engineering for the bank and find the right age effect on the campaign.

```

scala> import org.apache.spark.sql.functions.udf
import org.apache.spark.sql.functions.udf

scala>

scala> def ageToCategory = udf((age:Int) => {
  |   age match {
  |     case t if t < 25 => "young"
  |     case t if t > 60 => "Old"
  |     case _ => "mid"
  |   }
  | })
ageToCategory: org.apache.spark.sql.expressions.UserDefinedFunction

scala>

scala> val newmydf =mydf.withColumn("agecat",ageToCategory(mydf("age"))) // create newcolumn
newmydf: org.apache.spark.sql.DataFrame = [age: string, job: string ... 16 more fields]

scala> newmydf.groupBy("agecat","y").count().sort($"count".desc).show
+-----+-----+
|agecat| y|count|
+-----+-----+
| mid| no| 38634|
| mid| yes| 4580|
| Old| no| 686|
| young| no| 602|
| Old| yes| 502|
| young| yes| 207|
+-----+-----+

```

ANS: