

output:

word_document: default

html_document:

df_print: paged

``{r}

#Variable Description

#age: age of client

#job : type of job

#marital : marital status

#education: highest educational achievement

#default: has credit in default?

#housing: has housing loan?

#loan: has personal loan?

#contact: contact communication type

#month: last contact month of year

#day_of_week: last contact day of the week

#duration: last contact duration, in seconds

#campaign: number of contacts performed during this campaign and for this client

#pdays: number of days that passed by after the client was last contacted from a previous campaign

(999 means 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

#y - has the client subscribed a term deposit?

The data set can be obtained from <http://archive.ics.uci.edu/ml/datasets/Bank+Marketing>

DATASET UNDERSTANDING

```

library(readr)

bank_full <- read_delim("C:/Users/Seshan/Desktop/Bank/bank-full.csv",
",", escape_double = FALSE, trim_ws = TRUE)

#Lets look at dataset and generate initial understanding about the column types
str(bank_full)

#A deep check for NA in a particular column let say age
if(length(which(is.na(bank_full$age)==TRUE)>0)){
print("Missing Value found in the specified column")
} else
print("All okay: No Missing Value found in the specified column")

# Check another example say
if(length(which(is.na(bank_full$campaign)==TRUE)>0)){print("Missing Value found in the specified
column"}} else
print("All okay: No Missing Value found in the specified column")

head(bank_full) ## Displays first 6 rows for each variable
str(bank_full) ## Describes each variables
summary(bank_full) ## Provides basic statistical information of each variable

## DATA EXPLORATION - Check for Missing Data

## Option 1
is.na(bank_full) ## Displays True for a missing value

## Since it is a large dataset, graphical display of missing values will prove to be easier

##Option 2
require(Amelia)
missmap(bank_full,main="Missing Data - Bank ", col=c("red","grey"),legend=FALSE)

## No red colour stripes are visible. hence no missing values.

summary(bank_full) ## displays missing values if any under every variable

#The Pearson's chi-squared test of independence is one of the most basic and common hypothesis
tests

in the statistical analysis of categorical data. It is a significance test. Given two categorical random
variables, X and Y, the chi-squared test of independence determines whether or not there exists a
statistical dependence between them. Formally, it is a hypothesis test. The chi-squared test assumes
a

```

null hypothesis and an alternate hypothesis. The general practice is, if the p-value that comes out in the

result is less than a pre-determined significance level, which is 0.05 usually, then we reject the null hypothesis.

#H0: The two variables are independent

#H1: The two variables are dependent

#The null hypothesis of the chi-squared test is that the two variables are independent and the alternate

hypothesis is that they are related.

#To establish that two categorical variables (or predictors) are dependent, the chi-squared statistic must

have a certain cutoff. This cutoff increases as the number of classes within the variable (or predictor) increases.

#i. Pearson's chi-squared test of independence (significance test)

Is there any association between Job and default?

```
with(bank_full, chisq.test( job, default))
```

```
with(bank_full, table( job, default) )
```

OR

```
with(bank_full, prop.table(table( job,default)))
```

#Pearson's Chi-squared test

```
data: job and default
X-squared = 60.343, df = 11, p-value = 8.008e-09
```

job	default	
	no	yes
admin.	5097	74
blue-collar	9531	201
entrepreneur	1432	55
housemaid	1218	22
management	9294	164
retired	2238	26
self-employed	1546	33
services	4079	75
student	935	3
technician	7467	130
unemployed	1273	30
unknown	286	2

job	default	
	no	yes
admin.	1.127381e-01	1.636770e-03
blue-collar	2.108115e-01	4.445821e-03
entrepreneur	3.167371e-02	1.216518e-03
housemaid	2.694035e-02	4.866072e-04
management	2.055694e-01	3.627436e-03
retired	4.950123e-02	5.750813e-04
self-employed	3.419522e-02	7.299109e-04
services	9.022141e-02	1.658888e-03
student	2.068081e-02	6.635553e-05
technician	1.651589e-01	2.875406e-03

p-value = 8.008e-09 #Pearson's Chi-squared test #since the p-value is < 2.2e-16 is less than the cut-off value of 0.05, we can reject the null hypothesis in

favor of alternative hypothesis and conclude, that the variables,(job & default- p-value = 8.008e-09) are

dependent to each other.

b. Is there any significant difference in duration of last call between people having housing loan or not?

```
with(bank_additional_full, chisq.test(duration, housing))
```

```
with(bank_additional_full, table( duration, housing) )
```

```
# OR
```

```
with(bank_additional_full, prop.table(table(duration, housing)))
```

```
#data: duration and housing
```

```
#X-squared = 3162.3, df = 3086, p-value = 0.1657
```

```
#P value is above 0.05#
```

```
Chi-squared approximation may be incorrect
Pearson's Chi-squared test

data: duration and housing
X-squared = 3162.3, df = 3086, p-value = 0.1657
```

	housing		
duration	no	unknown	yes
0	1	0	3
1	2	0	1
2	1	0	0
3	2	0	1
4	2	0	10
5	16	0	14
6	13	0	24
7	22	1	31
8	27	3	39
9	33	2	42
10	36	1	35
11	34	2	45
12	24	2	39
13	44	0	33
14	25	2	43
15	34	1	33
16	35	1	44
17	34	1	41
18	43	1	40

19	24	3	34
20	29	0	32
21	30	1	42
22	35	2	39
23	21	5	39
24	30	2	32
25	25	2	38
26	23	1	37
27	31	1	33
28	25	0	24
29	31	0	36
30	17	2	35
31	28	3	32
32	20	1	21
33	19	0	27
34	31	3	34
35	34	3	30
36	42	1	39
37	32	2	36
38	26	2	32
39	32	0	39
40	26	2	38
41	33	2	55
42	35	1	45
43	31	2	46
44	33	3	49
45	28	3	39
46	37	3	37
47	25	3	45
48	43	3	46
49	49	3	44
50	41	3	52
51	41	1	59
52	48	4	50
53	49	0	44
54	46	2	58
55	48	4	69
56	51	2	57
57	41	3	65
58	44	0	66
59	53	6	72
60	47	1	57
61	49	6	68
62	49	0	59
63	55	1	71
64	63	2	74
65	57	2	64
66	57	3	48
67	65	6	76
68	68	5	67

67	65	6	76
68	68	5	67
69	63	3	64
70	59	3	67
71	76	9	67
72	63	7	91
73	74	8	85
74	64	3	69
75	65	0	73

77	56	3	87
78	56	3	86
79	71	0	67
80	69	3	76
81	69	6	72
82	57	3	94
83	59	6	84
84	66	6	59
85	85	1	84
86	55	3	70
87	70	3	89
88	64	5	81
89	68	3	82
90	73	3	94
91	75	2	70
92	72	7	77
93	76	6	69
94	66	2	68
95	63	5	80
96	86	2	67
97	79	3	76
98	70	2	72
99	55	3	71
100	61	2	82
101	62	3	80
102	64	4	73
103	68	1	78
104	70	10	81
105	62	4	79
106	67	4	88
107	60	6	84
108	62	2	73
109	66	1	91
110	71	3	68
111	72	2	86
112	61	3	80
113	62	1	79
114	74	6	76
115	58	1	76
116	62	5	59
117	64	2	68
118	49	1	81
119	72	4	79
120	52	2	68
121	61	4	76
122	69	4	84
123	69	6	74
124	65	5	94
125	67	5	80
126	62	2	88
127	68	3	75

128	70	4	73
129	64	2	70
130	62	4	76
131	69	5	60
132	56	3	53

134	74	1	58
135	78	9	69
136	77	8	83
137	61	6	56
138	51	4	64
139	87	5	63
140	64	2	79
141	52	4	62
142	57	1	58
143	63	5	65
144	64	2	71
145	59	3	68
146	54	3	45
147	56	7	68
148	51	6	66
149	51	0	68
150	49	2	82
151	56	3	70
152	49	2	64
153	47	6	67
154	62	8	66
155	63	5	68
156	47	5	76
157	71	4	70
158	43	4	82
159	65	4	71
160	48	4	85
161	57	3	69
162	46	3	57
163	46	3	64
164	55	4	71
165	66	3	67
166	73	1	68
167	44	4	57
168	59	1	71
169	50	3	53
170	37	3	60
171	59	3	53
172	53	2	68
173	51	3	71
174	57	2	63
175	48	2	65
176	39	4	58
177	47	3	56
178	59	5	63
179	46	7	55
180	58	3	56
181	49	1	63
182	39	5	57
183	39	1	50
184	56	3	54
185	56	3	55
186	37	1	48
187	54	2	52
188	58	1	55
189	63	2	49

190	54	2	40
191	54	2	53
192	49	4	51
193	45	3	58
194	40	0	54
195	31	3	54
196	40	0	48
197	50	0	57
198	56	2	49
199	49	2	44
200	60	1	47
201	41	2	67
202	45	4	47
203	50	3	40
204	47	2	42
205	41	0	46
206	50	1	41
207	54	2	58
208	46	3	41
209	45	2	47
210	42	2	56
211	50	1	57
212	44	3	46
213	47	3	40
214	39	2	50
215	38	4	49
216	33	3	44
217	41	2	49
218	36	1	39
219	40	0	45
220	37	1	48
221	45	1	43
222	52	2	39
223	38	0	31
224	30	1	42
225	42	3	45
226	29	3	61
227	39	4	39
228	28	1	44
229	26	3	40
230	36	6	40
231	34	0	45
232	38	1	36
233	26	1	34
234	37	4	37
235	29	3	30
236	27	1	44
237	31	1	34
238	32	1	43
239	35	2	55
240	31	4	52
241	36	1	37
242	23	3	32
243	34	0	45
244	34	0	41
245	49	2	40
246	39	3	37

249	33	2	41
250	40	1	39
251	34	1	48
252	36	1	43
253	31	1	33
254	27	4	41
255	38	1	33
256	25	1	39
257	36	3	32
258	29	1	38
259	33	2	36
260	23	0	38
261	29	1	32
262	35	3	34
263	37	1	36
264	31	0	30
265	23	0	43
266	26	0	32
267	33	1	38
268	35	4	32
269	23	0	31
270	38	1	18
271	27	5	25
272	26	5	36
273	23	0	37
274	23	1	32
275	21	1	34
276	23	2	24
277	33	1	29
278	27	1	25
279	19	2	22
280	27	0	30
281	30	0	31
282	21	4	31
283	31	1	30
284	27	0	26
285	29	1	30
286	19	0	29
287	25	0	21
288	24	2	31
289	23	2	28
290	29	1	26
291	29	2	28
292	18	0	35
293	28	0	34
294	24	1	35
295	35	4	28
296	33	1	23
297	28	3	32
298	29	1	25
299	22	1	24
300	18	0	28
301	35	2	25
302	20	1	25
303	16	0	23

```

304 25 0 29
305 26 1 35
306 23 0 35
307 18 0 19
308 16 4 21
309 16 1 27
310 10 0 23
311 24 5 16
312 25 1 23
313 20 3 27
314 27 1 27
315 18 2 19
316 23 2 20
317 21 3 33
318 18 1 37
319 28 2 16
320 16 1 30
321 14 0 21
322 31 1 25
323 20 1 27
324 20 0 33
325 17 0 25
326 19 0 31
327 24 1 16
328 19 1 29
329 25 1 34
330 10 0 18
331 18 1 16
332 27 2 24
[ reached getOption("max.print") -- omitted 1211 rows
housing
duration no unknown yes
0 2.427892e-05 0.000000e+00 7.283675e-05
1 4.855783e-05 0.000000e+00 2.427892e-05
2 2.427892e-05 0.000000e+00 0.000000e+00
3 4.855783e-05 0.000000e+00 2.427892e-05
4 4.855783e-05 0.000000e+00 2.427892e-04
5 3.884627e-04 0.000000e+00 3.399048e-04
6 3.156259e-04 0.000000e+00 5.826940e-04
7 5.341362e-04 2.427892e-05 7.526464e-04
8 6.555307e-04 7.283675e-05 9.468777e-04
9 8.012042e-04 4.855783e-05 1.019714e-03
10 8.740410e-04 2.427892e-05 8.497621e-04
11 8.254832e-04 4.855783e-05 1.092551e-03
12 5.826940e-04 4.855783e-05 9.468777e-04
13 1.068272e-03 0.000000e+00 8.012042e-04
14 6.069729e-04 4.855783e-05 1.043993e-03
15 8.254832e-04 2.427892e-05 8.012042e-04
16 8.497621e-04 2.427892e-05 1.068272e-03
17 8.254832e-04 2.427892e-05 9.954356e-04
18 1.043993e-03 2.427892e-05 9.711566e-04
19 5.826940e-04 7.283675e-05 8.254832e-04
20 7.040886e-04 0.000000e+00 7.769253e-04
21 7.283675e-04 2.427892e-05 1.019714e-03
22 8.497621e-04 4.855783e-05 9.468777e-04
23 5.098572e-04 1.213946e-04 9.468777e-04
24 7.283675e-04 4.855783e-05 7.769253e-04

```


25	6.069729e-04	4.855783e-05	9.225988e-04
26	5.584151e-04	2.427892e-05	8.983199e-04
27	7.526464e-04	2.427892e-05	8.012042e-04
28	6.069729e-04	0.000000e+00	5.826940e-04
29	7.526464e-04	0.000000e+00	8.740410e-04
30	4.127416e-04	4.855783e-05	8.497621e-04
31	6.798097e-04	7.283675e-05	7.769253e-04
32	4.855783e-04	2.427892e-05	5.098572e-04
33	4.612994e-04	0.000000e+00	6.555307e-04
34	7.526464e-04	7.283675e-05	8.254832e-04
35	8.254832e-04	7.283675e-05	7.283675e-04
36	1.019714e-03	2.427892e-05	9.468777e-04
37	7.769253e-04	4.855783e-05	8.740410e-04
38	6.312518e-04	4.855783e-05	7.769253e-04
39	7.769253e-04	0.000000e+00	9.468777e-04
40	6.312518e-04	4.855783e-05	9.225988e-04
41	8.012042e-04	4.855783e-05	1.335340e-03
42	8.497621e-04	2.427892e-05	1.092551e-03
43	7.526464e-04	4.855783e-05	1.116830e-03
44	8.012042e-04	7.283675e-05	1.189667e-03
45	6.798097e-04	7.283675e-05	9.468777e-04
46	8.983199e-04	7.283675e-05	8.983199e-04
47	6.069729e-04	7.283675e-05	1.092551e-03
48	1.043993e-03	7.283675e-05	1.116830e-03
49	1.189667e-03	7.283675e-05	1.068272e-03
50	9.954356e-04	7.283675e-05	1.262504e-03
51	9.954356e-04	2.427892e-05	1.432456e-03
52	1.165388e-03	9.711566e-05	1.213946e-03
53	1.189667e-03	0.000000e+00	1.068272e-03
54	1.116830e-03	4.855783e-05	1.408177e-03
55	1.165388e-03	9.711566e-05	1.675245e-03
56	1.238225e-03	4.855783e-05	1.383898e-03
57	9.954356e-04	7.283675e-05	1.578130e-03
58	1.068272e-03	0.000000e+00	1.602408e-03
59	1.286783e-03	1.456735e-04	1.748082e-03
60	1.141109e-03	2.427892e-05	1.383898e-03
61	1.189667e-03	1.456735e-04	1.650966e-03
62	1.189667e-03	0.000000e+00	1.432456e-03
63	1.335340e-03	2.427892e-05	1.723803e-03
64	1.529572e-03	4.855783e-05	1.796640e-03
65	1.383898e-03	4.855783e-05	1.553851e-03
66	1.383898e-03	7.283675e-05	1.165388e-03
67	1.578130e-03	1.456735e-04	1.845198e-03
68	1.650966e-03	1.213946e-04	1.626687e-03
69	1.529572e-03	7.283675e-05	1.553851e-03
70	1.432456e-03	7.283675e-05	1.626687e-03
71	1.845198e-03	2.185102e-04	1.626687e-03
72	1.529572e-03	1.699524e-04	2.209381e-03
73	1.796640e-03	1.942313e-04	2.063708e-03
74	1.553851e-03	7.283675e-05	1.675245e-03
75	1.578130e-03	0.000000e+00	1.772361e-03
76	1.626687e-03	0.000000e+00	2.087987e-03
77	1.359619e-03	7.283675e-05	2.112266e-03
78	1.359619e-03	7.283675e-05	2.087987e-03
79	1.723803e-03	0.000000e+00	1.626687e-03
80	1.675245e-03	7.283675e-05	1.845198e-03
81	1.675245e-03	1.456735e-04	1.748082e-03

83	1.432456e-03	1.456735e-04	2.039429e-03
84	1.602408e-03	1.456735e-04	1.432456e-03
85	2.063708e-03	2.427892e-05	2.039429e-03
86	1.335340e-03	7.283675e-05	1.699524e-03
87	1.699524e-03	7.283675e-05	2.160824e-03
88	1.553851e-03	1.213946e-04	1.966592e-03
89	1.650966e-03	7.283675e-05	1.990871e-03
90	1.772361e-03	7.283675e-05	2.282218e-03
91	1.820919e-03	4.855783e-05	1.699524e-03
92	1.748082e-03	1.699524e-04	1.869477e-03
93	1.845198e-03	1.456735e-04	1.675245e-03
94	1.602408e-03	4.855783e-05	1.650966e-03
95	1.529572e-03	1.213946e-04	1.942313e-03
96	2.087987e-03	4.855783e-05	1.626687e-03
97	1.918034e-03	7.283675e-05	1.845198e-03
98	1.699524e-03	4.855783e-05	1.748082e-03
99	1.335340e-03	7.283675e-05	1.723803e-03
100	1.481014e-03	4.855783e-05	1.990871e-03
101	1.505293e-03	7.283675e-05	1.942313e-03
102	1.553851e-03	9.711566e-05	1.772361e-03
103	1.650966e-03	2.427892e-05	1.893755e-03
104	1.699524e-03	2.427892e-04	1.966592e-03
105	1.505293e-03	9.711566e-05	1.918034e-03
106	1.626687e-03	9.711566e-05	2.136545e-03
107	1.456735e-03	1.456735e-04	2.039429e-03
108	1.505293e-03	4.855783e-05	1.772361e-03
109	1.602408e-03	2.427892e-05	2.209381e-03
110	1.723803e-03	7.283675e-05	1.650966e-03
111	1.748082e-03	4.855783e-05	2.087987e-03
112	1.481014e-03	7.283675e-05	1.942313e-03
113	1.505293e-03	2.427892e-05	1.918034e-03
114	1.796640e-03	1.456735e-04	1.845198e-03
115	1.408177e-03	2.427892e-05	1.845198e-03
116	1.505293e-03	1.213946e-04	1.432456e-03
117	1.553851e-03	4.855783e-05	1.650966e-03
118	1.189667e-03	2.427892e-05	1.966592e-03
119	1.748082e-03	9.711566e-05	1.918034e-03
120	1.262504e-03	4.855783e-05	1.650966e-03
121	1.481014e-03	9.711566e-05	1.845198e-03
122	1.675245e-03	9.711566e-05	2.039429e-03
123	1.675245e-03	1.456735e-04	1.796640e-03
124	1.578130e-03	1.213946e-04	2.282218e-03
125	1.626687e-03	1.213946e-04	1.942313e-03
126	1.505293e-03	4.855783e-05	2.136545e-03
127	1.650966e-03	7.283675e-05	1.820919e-03
128	1.699524e-03	9.711566e-05	1.772361e-03
129	1.553851e-03	4.855783e-05	1.699524e-03
130	1.505293e-03	9.711566e-05	1.845198e-03
131	1.675245e-03	1.213946e-04	1.456735e-03
132	1.359619e-03	7.283675e-05	1.286783e-03
133	1.383898e-03	9.711566e-05	1.990871e-03
134	1.796640e-03	2.427892e-05	1.408177e-03
135	1.893755e-03	2.185102e-04	1.675245e-03
136	1.869477e-03	1.942313e-04	2.015150e-03
137	1.481014e-03	1.456735e-04	1.359619e-03
138	1.238225e-03	9.711566e-05	1.553851e-03

139	2.112266e-03	1.213946e-04	1.529572e-03
140	1.553851e-03	4.855783e-05	1.918034e-03
141	1.262504e-03	9.711566e-05	1.505293e-03
142	1.383898e-03	2.427892e-05	1.408177e-03
143	1.529572e-03	1.213946e-04	1.578130e-03
144	1.553851e-03	4.855783e-05	1.723803e-03
145	1.432456e-03	7.283675e-05	1.650966e-03
146	1.311061e-03	7.283675e-05	1.092551e-03
147	1.359619e-03	1.699524e-04	1.650966e-03
148	1.238225e-03	1.456735e-04	1.602408e-03
149	1.238225e-03	0.000000e+00	1.650966e-03
150	1.189667e-03	4.855783e-05	1.990871e-03
151	1.359619e-03	7.283675e-05	1.699524e-03
152	1.189667e-03	4.855783e-05	1.553851e-03
153	1.141109e-03	1.456735e-04	1.626687e-03
154	1.505293e-03	1.942313e-04	1.602408e-03
155	1.529572e-03	1.213946e-04	1.650966e-03
156	1.141109e-03	1.213946e-04	1.845198e-03
157	1.723803e-03	9.711566e-05	1.699524e-03
158	1.043993e-03	9.711566e-05	1.990871e-03
159	1.578130e-03	9.711566e-05	1.723803e-03
160	1.165388e-03	9.711566e-05	2.063708e-03
161	1.383898e-03	7.283675e-05	1.675245e-03
162	1.116830e-03	7.283675e-05	1.383898e-03
163	1.116830e-03	7.283675e-05	1.553851e-03
164	1.335340e-03	9.711566e-05	1.723803e-03
165	1.602408e-03	7.283675e-05	1.626687e-03
166	1.772361e-03	2.427892e-05	1.650966e-03
167	1.068272e-03	9.711566e-05	1.383898e-03
168	1.432456e-03	2.427892e-05	1.723803e-03
169	1.213946e-03	7.283675e-05	1.286783e-03
170	8.983199e-04	7.283675e-05	1.456735e-03
171	1.432456e-03	7.283675e-05	1.286783e-03
172	1.286783e-03	4.855783e-05	1.650966e-03
173	1.238225e-03	7.283675e-05	1.723803e-03
174	1.383898e-03	4.855783e-05	1.529572e-03
175	1.165388e-03	4.855783e-05	1.578130e-03
176	9.468777e-04	9.711566e-05	1.408177e-03
177	1.141109e-03	7.283675e-05	1.359619e-03
178	1.432456e-03	1.213946e-04	1.529572e-03
179	1.116830e-03	1.699524e-04	1.335340e-03
180	1.408177e-03	7.283675e-05	1.359619e-03
181	1.189667e-03	2.427892e-05	1.529572e-03
182	9.468777e-04	1.213946e-04	1.383898e-03
183	9.468777e-04	2.427892e-05	1.213946e-03
184	1.359619e-03	7.283675e-05	1.311061e-03
185	1.359619e-03	7.283675e-05	1.335340e-03
186	8.983199e-04	2.427892e-05	1.165388e-03
187	1.311061e-03	4.855783e-05	1.262504e-03
188	1.408177e-03	2.427892e-05	1.335340e-03
189	1.529572e-03	4.855783e-05	1.189667e-03
190	1.311061e-03	4.855783e-05	9.711566e-04
191	1.311061e-03	4.855783e-05	1.286783e-03
192	1.189667e-03	9.711566e-05	1.238225e-03
193	1.092551e-03	7.283675e-05	1.408177e-03
194	9.711566e-04	0.000000e+00	1.311061e-03

198	1.359619e-03	4.855783e-05	1.189667e-03
199	1.189667e-03	4.855783e-05	1.068272e-03
200	1.456735e-03	2.427892e-05	1.141109e-03
201	9.954356e-04	4.855783e-05	1.626687e-03
202	1.092551e-03	9.711566e-05	1.141109e-03
203	1.213946e-03	7.283675e-05	9.711566e-04
204	1.141109e-03	4.855783e-05	1.019714e-03
205	9.954356e-04	0.000000e+00	1.116830e-03
206	1.213946e-03	2.427892e-05	9.954356e-04
207	1.311061e-03	4.855783e-05	1.408177e-03
208	1.116830e-03	7.283675e-05	9.954356e-04
209	1.092551e-03	4.855783e-05	1.141109e-03
210	1.019714e-03	4.855783e-05	1.359619e-03
211	1.213946e-03	2.427892e-05	1.383898e-03
212	1.068272e-03	7.283675e-05	1.116830e-03
213	1.141109e-03	7.283675e-05	9.711566e-04
214	9.468777e-04	4.855783e-05	1.213946e-03
215	9.225988e-04	9.711566e-05	1.189667e-03
216	8.012042e-04	7.283675e-05	1.068272e-03
217	9.954356e-04	4.855783e-05	1.189667e-03
218	8.740410e-04	2.427892e-05	9.468777e-04
219	9.711566e-04	0.000000e+00	1.092551e-03
220	8.983199e-04	2.427892e-05	1.165388e-03
221	1.092551e-03	2.427892e-05	1.043993e-03
222	1.262504e-03	4.855783e-05	9.468777e-04
223	9.225988e-04	0.000000e+00	7.526464e-04
224	7.283675e-04	2.427892e-05	1.019714e-03
225	1.019714e-03	7.283675e-05	1.092551e-03
226	7.040886e-04	7.283675e-05	1.481014e-03
227	9.468777e-04	9.711566e-05	9.468777e-04
228	6.798097e-04	2.427892e-05	1.068272e-03
229	6.312518e-04	7.283675e-05	9.711566e-04
230	8.740410e-04	1.456735e-04	9.711566e-04
231	8.254832e-04	0.000000e+00	1.092551e-03
232	9.225988e-04	2.427892e-05	8.740410e-04
233	6.312518e-04	2.427892e-05	8.254832e-04
234	8.983199e-04	9.711566e-05	8.983199e-04
235	7.040886e-04	7.283675e-05	7.283675e-04
236	6.555307e-04	2.427892e-05	1.068272e-03
237	7.526464e-04	2.427892e-05	8.254832e-04
238	7.769253e-04	2.427892e-05	1.043993e-03
239	8.497621e-04	4.855783e-05	1.335340e-03
240	7.526464e-04	9.711566e-05	1.262504e-03
241	8.740410e-04	2.427892e-05	8.983199e-04
242	5.584151e-04	7.283675e-05	7.769253e-04
243	8.254832e-04	0.000000e+00	1.092551e-03
244	8.254832e-04	0.000000e+00	9.954356e-04
245	1.189667e-03	4.855783e-05	9.711566e-04
246	9.468777e-04	7.283675e-05	8.983199e-04
247	7.526464e-04	4.855783e-05	1.262504e-03
248	5.826940e-04	7.283675e-05	1.043993e-03
249	8.012042e-04	4.855783e-05	9.954356e-04
250	9.711566e-04	2.427892e-05	9.468777e-04
251	8.254832e-04	2.427892e-05	1.165388e-03
252	8.740410e-04	2.427892e-05	1.043993e-03

254 6.555307e-04 9.711566e-05 9.954356e-04
255 9.225988e-04 2.427892e-05 8.012042e-04
256 6.069729e-04 2.427892e-05 9.468777e-04
257 8.740410e-04 7.283675e-05 7.769253e-04
258 7.040886e-04 2.427892e-05 9.225988e-04
259 8.012042e-04 4.855783e-05 8.740410e-04
260 5.584151e-04 0.000000e+00 9.225988e-04
261 7.040886e-04 2.427892e-05 7.769253e-04
262 8.497621e-04 7.283675e-05 8.254832e-04
263 8.983199e-04 2.427892e-05 8.740410e-04
264 7.526464e-04 0.000000e+00 7.283675e-04
265 5.584151e-04 0.000000e+00 1.043993e-03
266 6.312518e-04 0.000000e+00 7.769253e-04
267 8.012042e-04 2.427892e-05 9.225988e-04
268 8.497621e-04 9.711566e-05 7.769253e-04
269 5.584151e-04 0.000000e+00 7.526464e-04
270 9.225988e-04 2.427892e-05 4.370205e-04
271 6.555307e-04 1.213946e-04 6.069729e-04
272 6.312518e-04 1.213946e-04 8.740410e-04
273 5.584151e-04 0.000000e+00 8.983199e-04
274 5.584151e-04 2.427892e-05 7.769253e-04
275 5.098572e-04 2.427892e-05 8.254832e-04
276 5.584151e-04 4.855783e-05 5.826940e-04
277 8.012042e-04 2.427892e-05 7.040886e-04
278 6.555307e-04 2.427892e-05 6.069729e-04
279 4.612994e-04 4.855783e-05 5.341362e-04
280 6.555307e-04 0.000000e+00 7.283675e-04
281 7.283675e-04 0.000000e+00 7.526464e-04
282 5.098572e-04 9.711566e-05 7.526464e-04
283 7.526464e-04 2.427892e-05 7.283675e-04
284 6.555307e-04 0.000000e+00 6.312518e-04
285 7.040886e-04 2.427892e-05 7.283675e-04
286 4.612994e-04 0.000000e+00 7.040886e-04
287 6.069729e-04 0.000000e+00 5.098572e-04
288 5.826940e-04 4.855783e-05 7.526464e-04
289 5.584151e-04 4.855783e-05 6.798097e-04
290 7.040886e-04 2.427892e-05 6.312518e-04
291 7.040886e-04 4.855783e-05 6.798097e-04
292 4.370205e-04 0.000000e+00 8.497621e-04
293 6.798097e-04 0.000000e+00 8.254832e-04
294 5.826940e-04 2.427892e-05 8.497621e-04
295 8.497621e-04 9.711566e-05 6.798097e-04
296 8.012042e-04 2.427892e-05 5.584151e-04
297 6.798097e-04 7.283675e-05 7.769253e-04
298 7.040886e-04 2.427892e-05 6.069729e-04
299 5.341362e-04 2.427892e-05 5.826940e-04
300 4.370205e-04 0.000000e+00 6.798097e-04
301 8.497621e-04 4.855783e-05 6.069729e-04
302 4.855783e-04 2.427892e-05 6.069729e-04
303 3.884627e-04 0.000000e+00 5.584151e-04
304 6.069729e-04 0.000000e+00 7.040886e-04
305 6.312518e-04 2.427892e-05 8.497621e-04
306 5.584151e-04 0.000000e+00 8.497621e-04
307 4.370205e-04 0.000000e+00 4.612994e-04
308 3.884627e-04 9.711566e-05 5.098572e-04
309 3.884627e-04 2.427892e-05 6.555307e-04

```

310 2.427892e-04 0.000000e+00 5.584151e-04
311 5.826940e-04 1.213946e-04 3.884627e-04
312 6.069729e-04 2.427892e-05 5.584151e-04
313 4.855783e-04 7.283675e-05 6.555307e-04
314 6.555307e-04 2.427892e-05 6.555307e-04
315 4.370205e-04 4.855783e-05 4.612994e-04
316 5.584151e-04 4.855783e-05 4.855783e-04
317 5.098572e-04 7.283675e-05 8.012042e-04
318 4.370205e-04 2.427892e-05 8.983199e-04
319 6.798097e-04 4.855783e-05 3.884627e-04
320 3.884627e-04 2.427892e-05 7.283675e-04
321 3.399048e-04 0.000000e+00 5.098572e-04
322 7.526464e-04 2.427892e-05 6.069729e-04
323 4.855783e-04 2.427892e-05 6.555307e-04
324 4.855783e-04 0.000000e+00 8.012042e-04
325 4.127416e-04 0.000000e+00 6.069729e-04
326 4.612994e-04 0.000000e+00 7.526464e-04
327 5.826940e-04 2.427892e-05 3.884627e-04
328 4.612994e-04 2.427892e-05 7.040886e-04
329 6.069729e-04 2.427892e-05 8.254832e-04
330 2.427892e-04 0.000000e+00 4.370205e-04
331 4.370205e-04 2.427892e-05 3.884627e-04
332 6.555307e-04 4.855783e-05 5.826940e-04
[ reached getOption("max.print") -- omitted 1211 rows ]

```

Is there any association between consumer price index and consumer?

#Is there any association between consumer price index and consumer?

```
with(bank_additional_full, chisq.test(cons.price.idx, cons.conf.idx))
```

```
with(bank_additional_full, table(cons.price.idx, cons.conf.idx))
```

OR

```
with(bank_additional_full, prop.table(table(cons.price.idx, cons.conf.idx)))
```

#p-value < 2.2e-16 and it is very much less than 0.05. we can reject the null hypothesis in favor

of alternative hypothesis and conclude, that the variables, (job & Marital-p-value <

2.2e16), (cons.price.idx

, consumer- are dependent to each other.

```

chi-squared approximation may be incorrect
Pearson's Chi-squared test

data:  cons.price.idx and cons.conf.idx
X-squared = 1029700, df = 625, p-value < 2.2e-16

      cons.conf.idx
cons.price.idx -50.8 -50 -49.5 -47.1 -46.2 -45.9 -42.7 -42 -41.8 -40.8 -
40.4

```


0	92.649	0	0	0	0	0	0	0	0	0	0
172	92.713	0	0	0	0	0	0	0	0	0	0
0	92.756	0	0	0	0	0	0	0	0	0	0
0	92.843	0	0	0	0	0	0	0	0	0	0
0	92.893	0	0	0	0	0	0	0	0	0	0
0	92.963	0	0	0	0	0	0	0	0	0	0
0	93.075	0	0	0	0	0	0	0	0	0	0
0	93.2	0	0	0	0	0	0	0	0	0	0
0	93.369	0	0	0	0	0	0	0	264	0	0
0	93.444	0	0	0	0	0	0	5175	0	0	0
0	93.749	0	0	0	0	0	0	0	0	174	0
0	93.798	0	0	0	0	0	0	0	0	0	0
0	93.876	0	212	0	0	0	0	0	0	0	0
0	93.918	0	0	0	0	0	0	0	0	0	0
0	93.994	0	0	0	0	0	7763	0	0	0	0
0	94.027	0	0	0	233	0	0	0	0	0	0
0	94.055	0	0	229	0	0	0	0	0	0	0
0	94.199	0	0	0	0	303	0	0	0	0	0
0	94.215	311	0	0	0	0	0	0	0	0	0
0	94.465	0	0	0	0	0	0	0	0	0	0
0	94.601	0	0	0	0	0	0	0	0	0	0
0	94.767	0	0	0	0	0	0	0	0	0	0
0											
		cons.conf.idx									
	cons.price.idx	-31.4	-30.1	-29.8	-26.9						
	92.201	770	0	0	0						
	92.379	0	0	267	0						
	92.431	0	0	0	447						
	92.469	0	0	0	0						
	92.649	0	357	0	0						
	92.713	0	0	0	0						
	92.756	0	0	0	0						
	92.843	0	0	0	0						
	92.893	0	0	0	0						
	92.963	0	0	0	0						
	93.075	0	0	0	0						
	93.2	0	0	0	0						
	93.369	0	0	0	0						
	93.444	0	0	0	0						
	93.749	0	0	0	0						
	93.798	0	0	0	0						
	93.876	0	0	0	0						
	93.918	0	0	0	0						

93.994	0	0	0	0				
94.027	0	0	0	0				
94.055	0	0	0	0				
94.199	0	0	0	0				
94.215	0	0	0	0				
94.465	0	0	0	0				
94.601	0	0	0	0				
94.767	0	0	0	0				
	cons.conf.idx							
cons.price.idx	-50.8		-50		-49.5		-47.1	-
46.2								
92.201	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
92.379	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
92.431	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
92.469	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
92.649	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
92.713	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
92.756	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
92.843	0.0000000000	0.0068466544	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
92.893	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.1406720404								
92.963	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
93.075	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0596775760			
0.0000000000								
93.2	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
93.369	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
93.444	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
93.749	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
93.798	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
93.876	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
93.918	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
93.994	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
94.027	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
94.055	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
94.199	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
94.215	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
94.465	0.0000000000	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								
94.601	0.0000000000	0.0000000000	0.0049528989	0.0000000000	0.0000000000			
0.0000000000								
94.767	0.0031077013	0.0000000000	0.0000000000	0.0000000000	0.0000000000			
0.0000000000								

cons.price.idx		-45.9	-42.7	-42	-41.8
40.8					
	92.201	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.379	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.431	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.469	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.649	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.713	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.756	0.0002427892	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.843	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.893	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.963	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0173594251					
	93.075	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	93.2	0.0000000000	0.0000000000	0.0877925609	0.0000000000
0.0000000000					
	93.369	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	93.444	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	93.749	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	93.798	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	93.876	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	93.918	0.0000000000	0.1623045547	0.0000000000	0.0000000000
0.0000000000					
	93.994	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	94.027	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	94.055	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	94.199	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	94.215	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	94.465	0.0000000000	0.0000000000	0.0000000000	0.1061959794
0.0000000000					
	94.601	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	94.767	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	cons.conf.idx				
cons.price.idx		-40.4	-40.3	-40	-39.8
38.3					
	92.201	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.379	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	92.431	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					

92.469	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.649	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.713	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.756	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.843	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.893	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.963	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
93.075	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
93.2	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
93.369	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
93.444	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
93.749	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
93.798	0.0016266874	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
93.876	0.0000000000	0.0000000000	0.0051471302	0.0000000000
0.0000000000				
93.918	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
93.994	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
94.027	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0056569875				
94.055	0.0000000000	0.0000000000	0.0000000000	0.0055598718
0.0000000000				
94.199	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
94.215	0.0000000000	0.0075507429	0.0000000000	0.0000000000
0.0000000000				
94.465	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
94.601	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
94.767	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
cons.conf.idx				
cons.price.idx	-37.5	-36.4	-36.1	-34.8
34.6				
92.201	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.379	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.431	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.469	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.649	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.713	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				
92.756	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000				

0.0000000000	92.843	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	92.893	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	92.963	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	93.075	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	93.2	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	93.369	0.0000000000	0.0000000000	0.0000000000	0.0064096339
0.0000000000	93.444	0.0000000000	0.0000000000	0.1256433913	0.0000000000
0.0000000000	93.749	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0042245314	93.798	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	93.876	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	93.918	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	93.994	0.0000000000	0.1884772264	0.0000000000	0.0000000000
0.0000000000	94.027	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	94.055	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	94.199	0.0073565116	0.0000000000	0.0000000000	0.0000000000
0.0000000000	94.215	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	94.465	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	94.601	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	94.767	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					
	cons.conf.idx				
cons.price.idx	-33.6	-33	-31.4	-30.1	
29.8	92.201	0.0000000000	0.0000000000	0.0186947655	0.0000000000
0.0000000000	92.379	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0064824706	92.431	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	92.469	0.0043216471	0.0000000000	0.0000000000	0.0000000000
0.0000000000	92.649	0.0000000000	0.0000000000	0.0000000000	0.0086675731
0.0000000000	92.713	0.0000000000	0.0041759736	0.0000000000	0.0000000000
0.0000000000	92.756	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	92.843	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	92.893	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	92.963	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000	93.075	0.0000000000	0.0000000000	0.0000000000	0.0000000000
0.0000000000					


```

93.369 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
93.444 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
93.749 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
93.798 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
93.876 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
93.918 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
93.994 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
94.027 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
94.055 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
94.199 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
94.215 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
94.465 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
94.601 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
94.767 0.0000000000 0.0000000000 0.0000000000 0.0000000000
0.0000000000
cons.conf.idx
cons.price.idx -26.9
92.201 0.0000000000
92.379 0.0000000000
92.431 0.0108526755
92.469 0.0000000000
92.649 0.0000000000
92.713 0.0000000000
92.756 0.0000000000
92.843 0.0000000000
92.893 0.0000000000
92.963 0.0000000000
93.075 0.0000000000
93.2 0.0000000000
93.369 0.0000000000
93.444 0.0000000000
93.749 0.0000000000
93.798 0.0000000000
93.876 0.0000000000
93.918 0.0000000000
93.994 0.0000000000
94.027 0.0000000000
94.055 0.0000000000
94.199 0.0000000000
94.215 0.0000000000
94.465 0.0000000000
94.601 0.0000000000
94.767 0.0000000000

```

Is

the employment variation rate consistent across job types?

```
#
```

```
with(bank_additional_full, chisq.test( job,emp.var.rate))
```

```
with(bank_additional_full, table( job,emp.var.rate) )
```

```
# OR
```

```
with(bank_additional_full, prop.table(table( job,emp.var.rate)))
```

#p-value < 2.2e-16 is very much less than 0.05

```

Pearson's Chi-squared test

data:  job and emp.var.rate
X-squared = 4676.8, df = 99, p-value < 2.2e-16

      job      emp.var.rate
      -3.4      -3      -2.9      -1.8      -1.7      -1.1      -0.2      -0.1      1.1      1.4
admin.      321      47      562      2231      246      187      3      940      1601      4284
blue-collar      64      9      99      2519      58      33      3      575      2295      3599
entrepreneur      24      1      38      306      14      7      0      265      289      512
housemaid      32      9      41      120      18      16      1      70      229      524
management      98      12      121      593      47      38      0      522      553      940
retired      193      33      181      338      96      83      0      72      215      509
self-employed      40      6      60      287      24      12      0      187      253      552
services      32      2      88      1040      47      40      0      311      932      1477
student      62      20      144      311      72      73      0      21      66      106
technician      145      22      234      1243      110      115      2      575      1060      3237
unemployed      44      9      76      164      31      28      1      141      171      349
unknown      16      2      19      32      10      3      0      4      99      145

      job      emp.var.rate
      -3.4      -3      -2.9      -1.8
1.7 admin.      7.793532e-03 1.141109e-03 1.364475e-02 5.416626e-02
5.972613e-03 blue-collar      1.553851e-03 2.185102e-04 2.403613e-03 6.115859e-02
1.408177e-03 entrepreneur      5.826940e-04 2.427892e-05 9.225988e-04 7.429348e-03
3.399048e-04 housemaid      7.769253e-04 2.185102e-04 9.954356e-04 2.913470e-03
4.370205e-04 management      2.379334e-03 2.913470e-04 2.937749e-03 1.439740e-02
1.141109e-03 retired      4.685831e-03 8.012042e-04 4.394484e-03 8.206274e-03
2.330776e-03 self-employed      9.711566e-04 1.456735e-04 1.456735e-03 6.968049e-03
5.826940e-04 services      7.769253e-04 4.855783e-05 2.136545e-03 2.525007e-02
1.141109e-03 student      1.505293e-03 4.855783e-04 3.496164e-03 7.550743e-03
1.748082e-03 technician      3.520443e-03 5.341362e-04 5.681266e-03 3.017869e-02
2.670681e-03 unemployed      1.068272e-03 2.185102e-04 1.845198e-03 3.981742e-03
7.526464e-04

```

unknown	3.884627e-04	4.855783e-05	4.612994e-04	7.769253e-04
2.427892e-04				
	emp.var.rate			
job	-1.1	-0.2	-0.1	1.1
1.4				
admin.	4.540157e-03	7.283675e-05	2.282218e-02	3.887054e-02
1.040109e-01				
blue-collar	8.012042e-04	7.283675e-05	1.396038e-02	5.572011e-02
8.737982e-02				
entrepreneur	1.699524e-04	0.000000e+00	6.433913e-03	7.016607e-03
1.243081e-02				
housemaid	3.884627e-04	2.427892e-05	1.699524e-03	5.559872e-03
1.272215e-02				
management	9.225988e-04	0.000000e+00	1.267359e-02	1.342624e-02
2.282218e-02				
retired	2.015150e-03	0.000000e+00	1.748082e-03	5.219967e-03
1.235797e-02				
self-employed	2.913470e-04	0.000000e+00	4.540157e-03	6.142566e-03
1.340196e-02				
services	9.711566e-04	0.000000e+00	7.550743e-03	2.262795e-02
3.585996e-02				
student	1.772361e-03	0.000000e+00	5.098572e-04	1.602408e-03
2.573565e-03				
technician	2.792075e-03	4.855783e-05	1.396038e-02	2.573565e-02
7.859085e-02				
unemployed	6.798097e-04	2.427892e-05	3.423327e-03	4.151695e-03
8.473342e-03				
unknown	7.283675e-05	0.000000e+00	9.711566e-05	2.403613e-03
3.520443e-03				

Is the employment variation rate same across education?

Which group is more confident?

```
with(bank_additional_full, chisq.test( education,emp.var.rate))
```

```
with(bank_additional_full, table( education, emp.var.rate) )
```

OR

```
with(bank_additional_full, prop.table(table( education,emp.var.rate)))
```

Pearson's Chi-squared test

data: education and emp.var.rate

X-squared = 1451.6, df = 63, p-value < 2.2e-16

		emp.var.rate									
education		-3.4	-3	-2.9	-1.8	-1.7	-1.1	-0.2	-0.1	1.1	1.4
basic.4y		141	17	106	843	75	59	3	238	993	1701
basic.6y		36	0	35	584	18	9	0	154	592	864
basic.9y		69	16	110	1628	53	27	0	504	1428	2210
high.school		216	36	358	2366	183	143	4	809	1857	3543
illiterate		0	0	3	3	0	0	0	3	2	7
professional.course		131	19	196	1041	93	113	3	470	887	2290
university.degree		411	70	758	2403	301	242	0	1414	1627	4942

unknown	67	14	97	316	50	42	0	91	377	677
	emp.var.rate									
education		-3.4			-3		-2.9			-1.8
basic.4y	3.423327e-03		4.127416e-04		2.573565e-03		2.046713e-02			
basic.6y	8.740410e-04		0.000000e+00		8.497621e-04		1.417889e-02			
basic.9y	1.675245e-03		3.884627e-04		2.670681e-03		3.952608e-02			
high.school	5.244246e-03		8.740410e-04		8.691852e-03		5.744392e-02			
illiterate	0.000000e+00		0.000000e+00		7.283675e-05		7.283675e-05			
professional.course	3.180538e-03		4.612994e-04		4.758668e-03		2.527435e-02			
university.degree	9.978635e-03		1.699524e-03		1.840342e-02		5.834224e-02			
unknown	1.626687e-03		3.399048e-04		2.355055e-03		7.672138e-03			
	emp.var.rate									
education		-1.7			-1.1		-0.2			-0.1
basic.4y	1.820919e-03		1.432456e-03		7.283675e-05		5.778382e-03			
basic.6y	4.370205e-04		2.185102e-04		0.000000e+00		3.738953e-03			
basic.9y	1.286783e-03		6.555307e-04		0.000000e+00		1.223657e-02			
high.school	4.443042e-03		3.471885e-03		9.711566e-05		1.964164e-02			
illiterate	0.000000e+00		0.000000e+00		0.000000e+00		7.283675e-05			
professional.course	2.257939e-03		2.743518e-03		7.283675e-05		1.141109e-02			
university.degree	7.307954e-03		5.875498e-03		0.000000e+00		3.433039e-02			
unknown	1.213946e-03		1.019714e-03		0.000000e+00		2.209381e-03			
	emp.var.rate									
education		1.1			1.4					
basic.4y	2.410896e-02		4.129844e-02							
basic.6y	1.437312e-02		2.097698e-02							
basic.9y	3.467029e-02		5.365640e-02							
high.school	4.508595e-02		8.602020e-02							
illiterate	4.855783e-05		1.699524e-04							
professional.course	2.153540e-02		5.559872e-02							
university.degree	3.950180e-02		1.199864e-01							

```
bank_marketing_data <- read_delim("C:/Users/Seshan/Desktop/bank_marketing_data.csv",
```

```
";", escape_double = FALSE, trim_ws = TRUE)
```

```
head(bank_marketing_data)
```

```
# We look at difference between mean and median in summary if it's more there might be
outliers
```

```
boxplot(bank_marketing_data$age, main="Age Box plot", yaxt="n", xlab="Age",
```

```
horizontal=TRUE, col=terrain.colors(2))
```

```
# By plotting histogram we can ensure if there are outliers or not
```

```
## DATA VISUALISATION
```

```
## Use Box plots (Only for continuous variables)- To Check Ouliers
```

```
boxplot(bank_marketing_data$age~bank_marketing_data$contact, main=" AGE",ylab="age of
customers",xlab="contact")
```

```
boxplot(bank_marketing_data$age~bank_marketing_data$job, main=" AGE",ylab="age of
customers",xlab="job")
```

```
boxplot(bank_marketing_data$age~bank_marketing_data$education, main=" AGE",ylab="age
of customers",xlab="education")
```

```
boxplot(bank_marketing_data$age~bank_marketing_data$marital, main=" AGE",ylab="age of
```

```
customers",xlab="marital")
```

```
## Barplots for Categorical Variables
```

```
barplot(table(bank_marketing_data$job),col="red",main="JOB")
```

```
barplot(table(bank_marketing_data$marital),col="green",main="Marital")
```

```
barplot(table(bank_marketing_data$education),col="red",main="Education")
```

```
barplot(table(bank_marketing_data$emp.var.rate ),col="red",main="emp.var.rate")
```

```
hist(bank_marketing_data$age,col=terrain.colors(10))
```

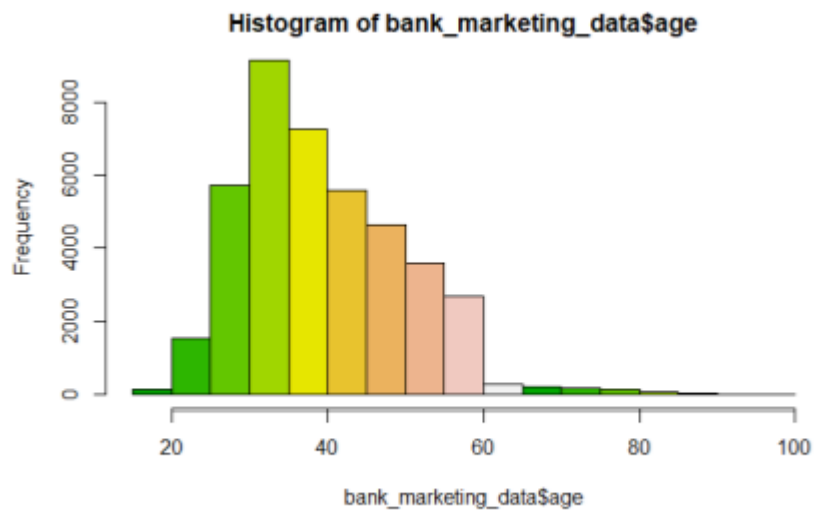
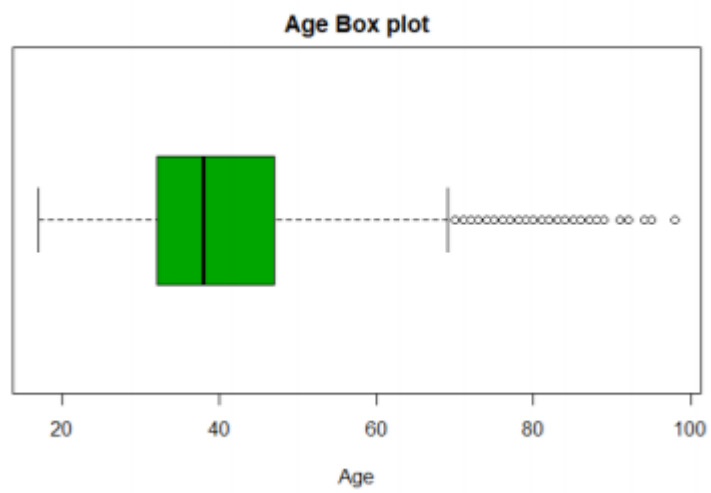
#Correlation Analysis What we saw in the box plot can be emphasized by correlation plot, It can tell if predictor is a good predictor or not a good predictor. This analysis can help us decide if we can drop some columns/predictors depending upon its correlation with the outcome variable.

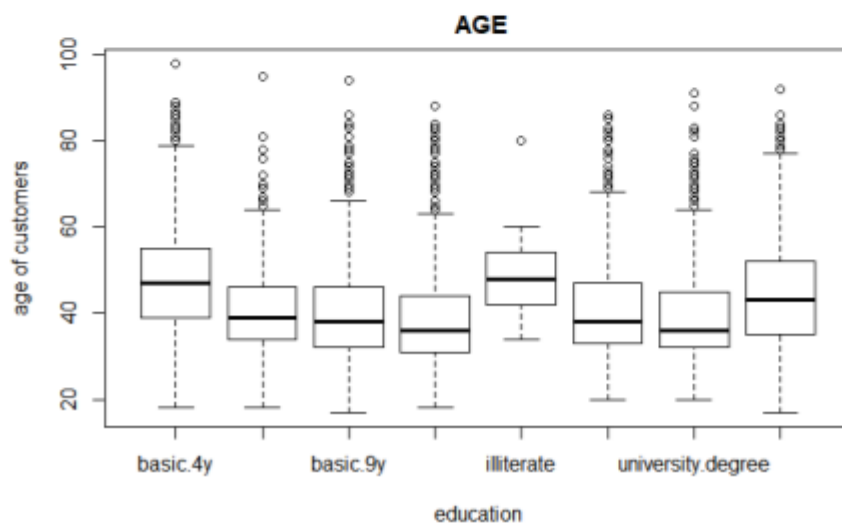
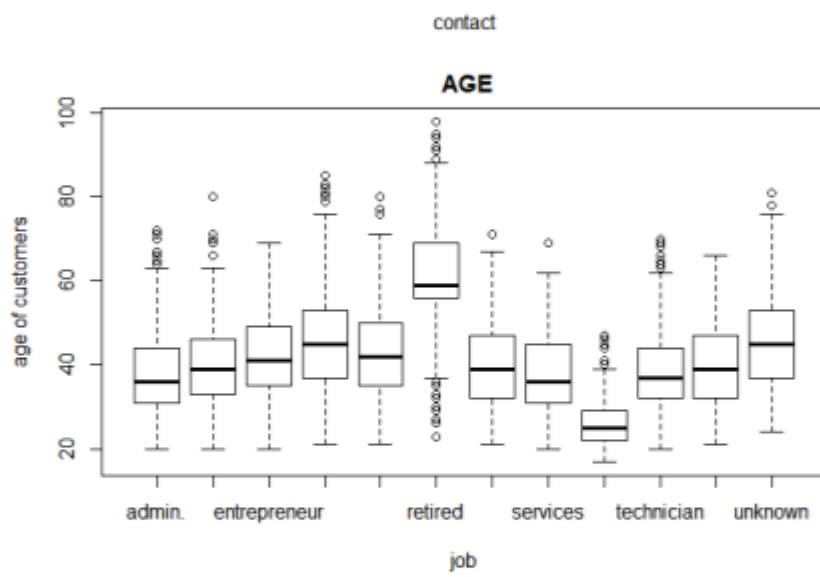
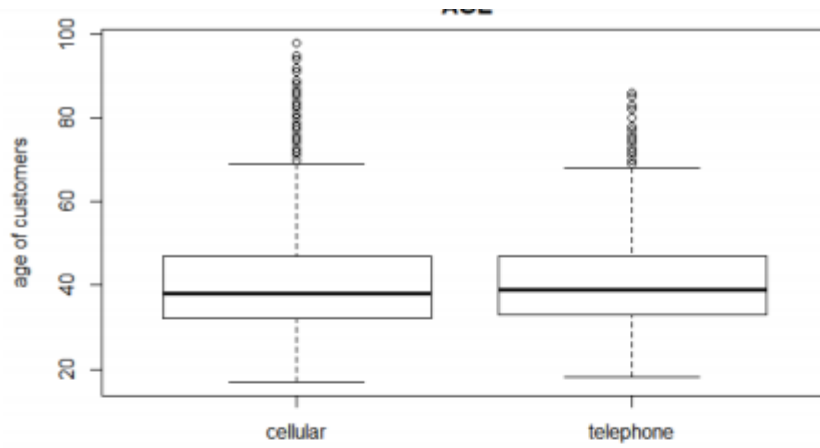
```
library(psych)
```

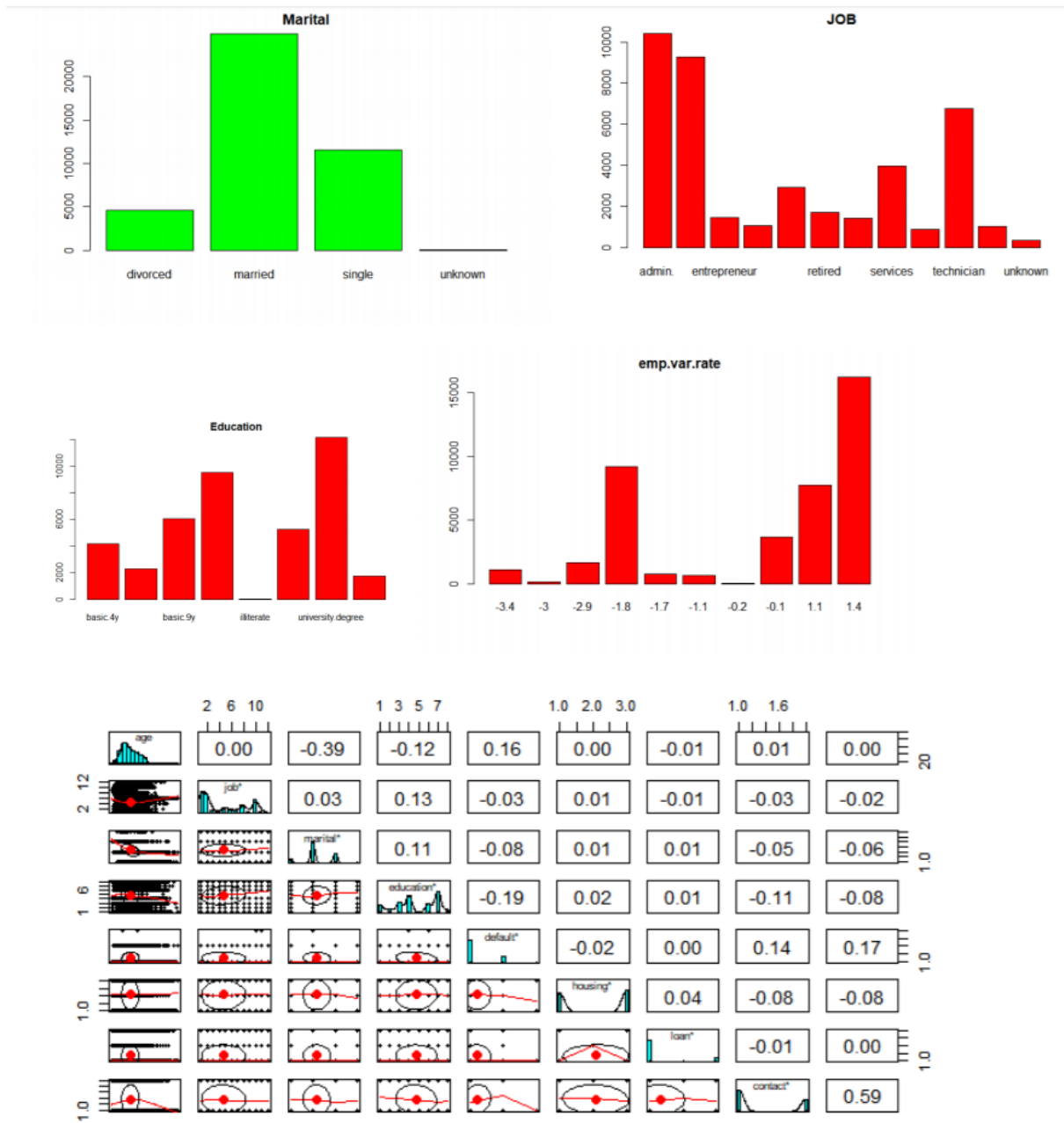
```
pairs.panels(bank_marketing_data[, c(1:8,17)])
```

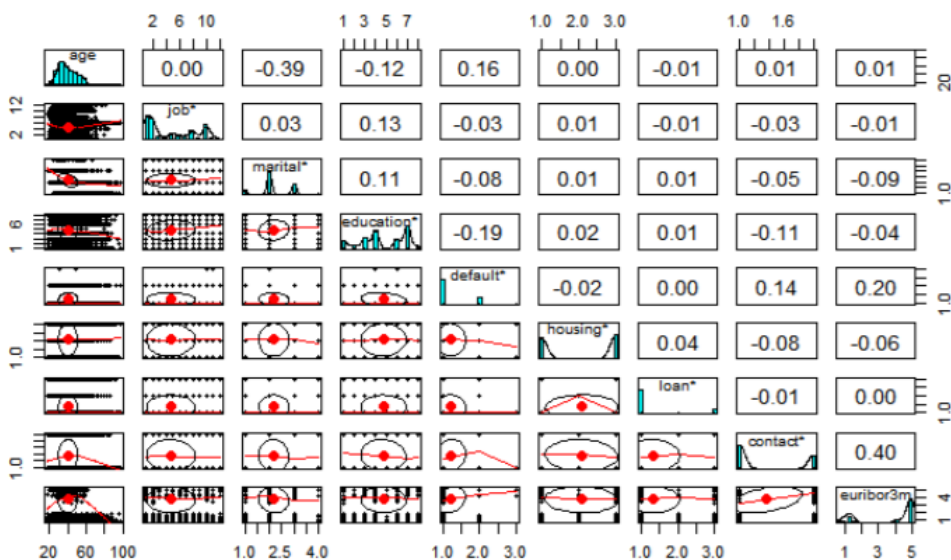
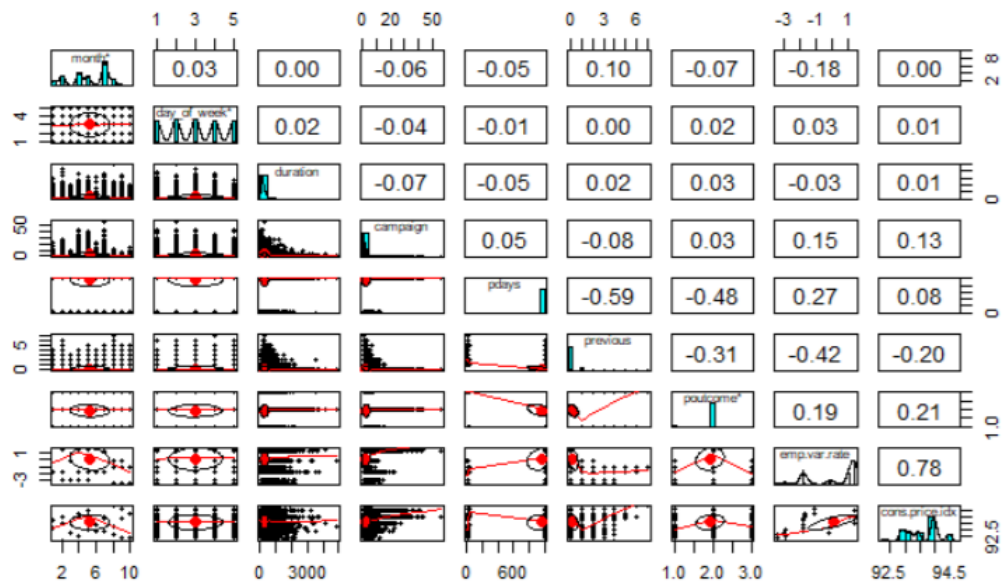
```
pairs.panels(bank_marketing_data[, c(9:17)])
```

```
pairs.panels(bank_marketing_data[, c(1:8,19)])
```









Subset Selection/ Feature-space reduction: Features-space can be reduced by selecting subsets

based upon correlation values obtained

#####Subset Selection##### lib

```
bank_marketing_data_sub<-bank_marketing_data[, c(1:4,7:9,12,14,15,17)]
```

```
str(bank_marketing_data_sub)
```

```
pairs.panels(bank_marketing_data_sub)
```

#3.4. Data transformation and Binning We do data transformation and binning for better modeling. We convert categorical variable into numerical using binning.

#####Binning and Data Transformation#####

```
#bank_marketing_data_sub$age <- cut(bank_marketing_data_sub$age, c(1,20,40,60,100))

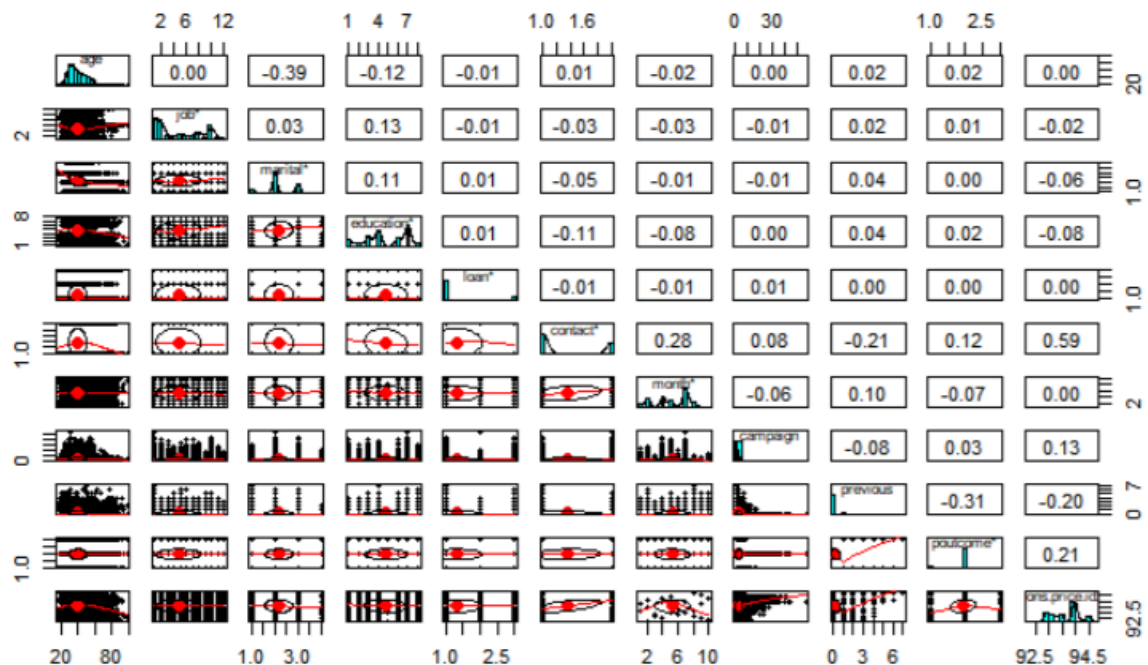
#bank_marketing_data_sub$is_divorced <- ifelse( bank_marketing_data_sub$marital ==
"divorced", 1, 0)

bank_marketing_data_sub$is_nr.employed <- ifelse( bank_marketing_data_sub$education ==
"employed", 1, 0)

#bank_marketing_data_sub$is_single <- ifelse( bank_marketing_data_sub$marital == "single",
1, 0)

bank_marketing_data_sub$nr.employed <- NULL

str(bank_marketing_data_sub)
```



```
#scatter.smooth(x=bank_marketing_data$job, y=bank_marketing_data$emp.var.rate,
main="emp.var.rate ~ job") # scatterplot

# load library

library(corrplot)

# load the data

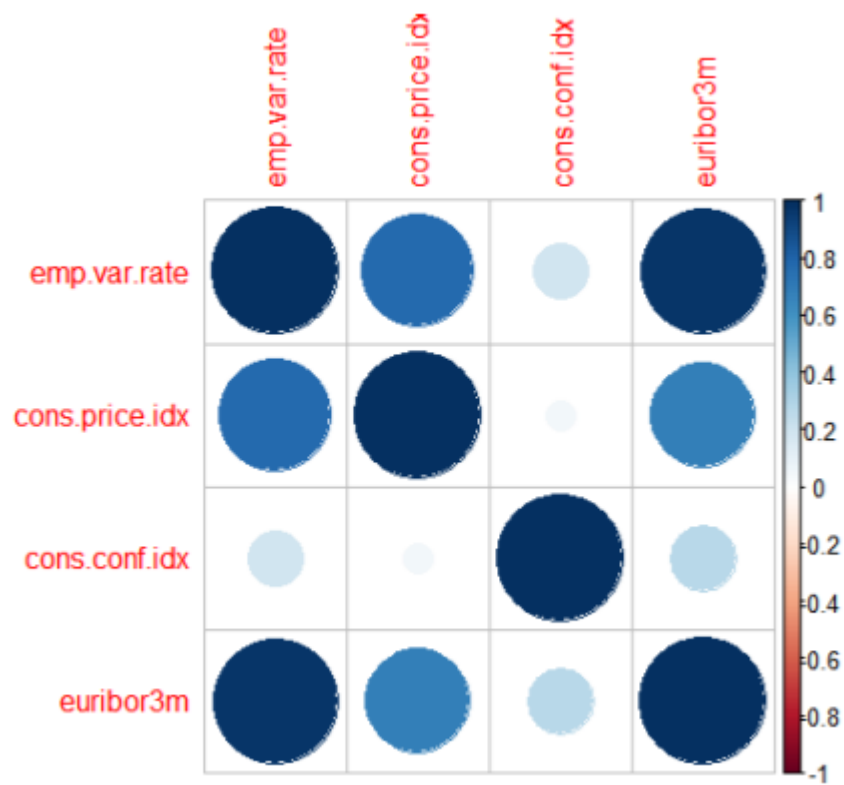
data<-bank_marketing_data

data(bank_marketing_data_sub)

# calculate correlations

correlations <- cor(bank_marketing_data[,16:19])
```

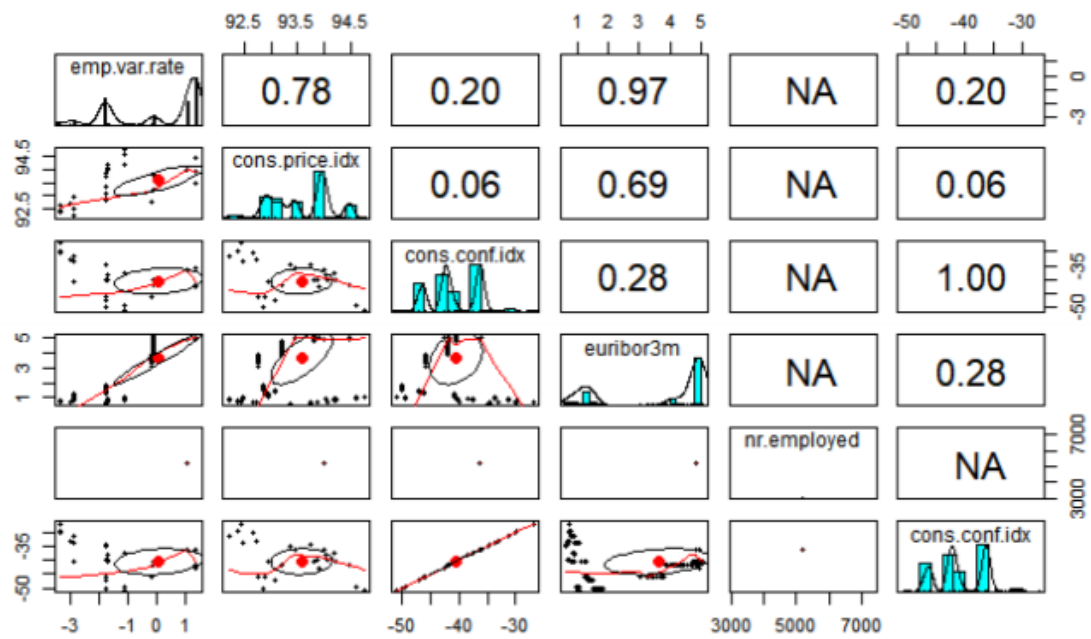
```
# create correlation plot corrplot(correlations, method="circle")
```

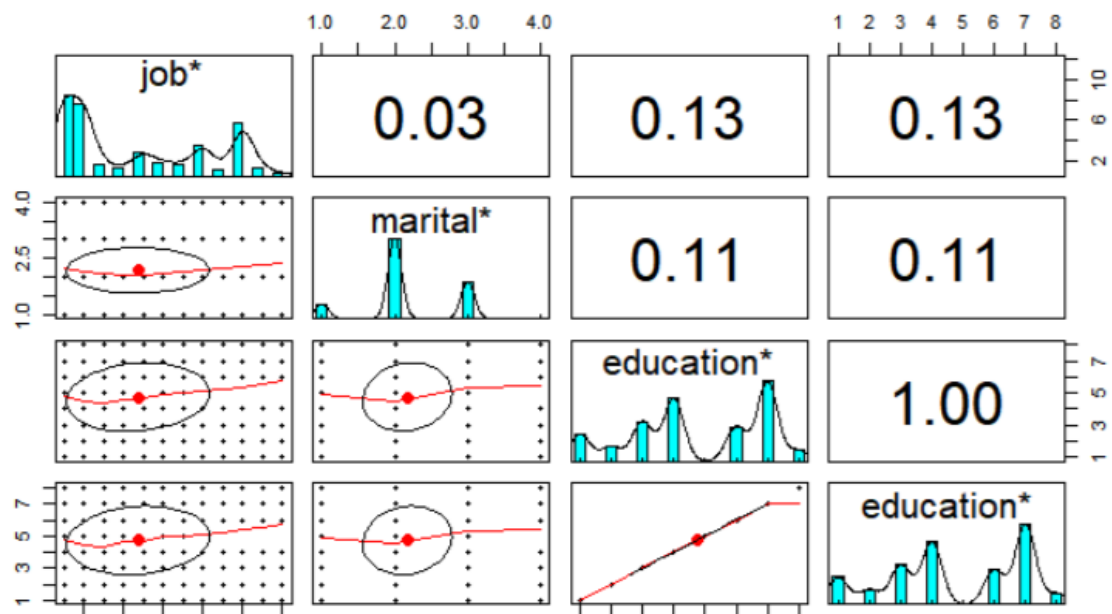
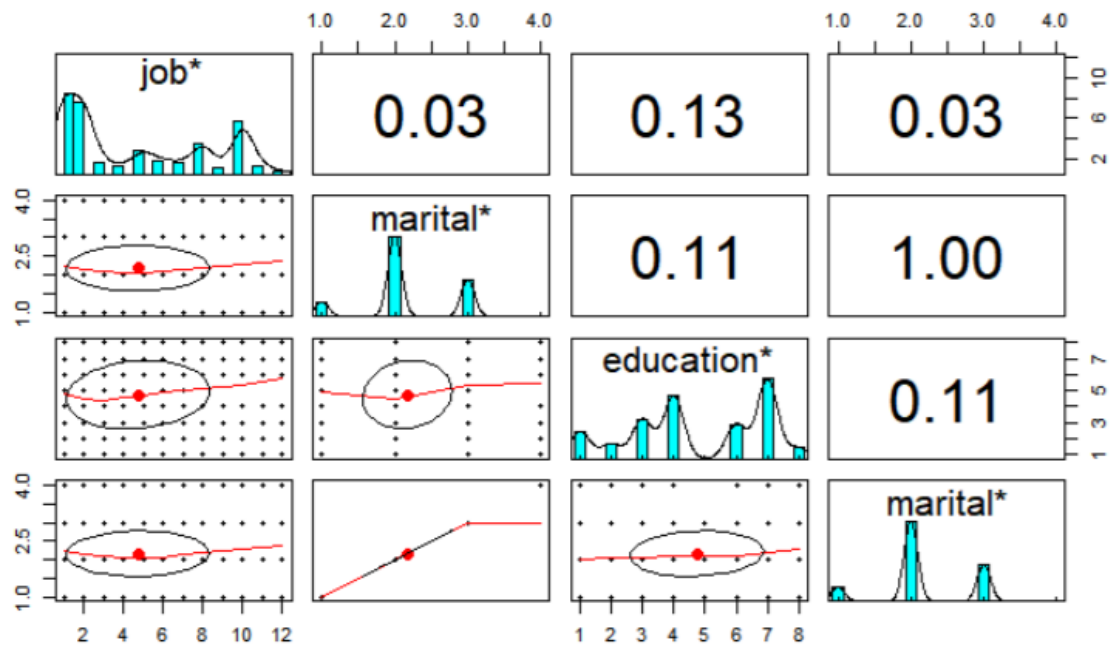


```
airs.panels(bank_marketing_data[, c(16:20,18)])
```

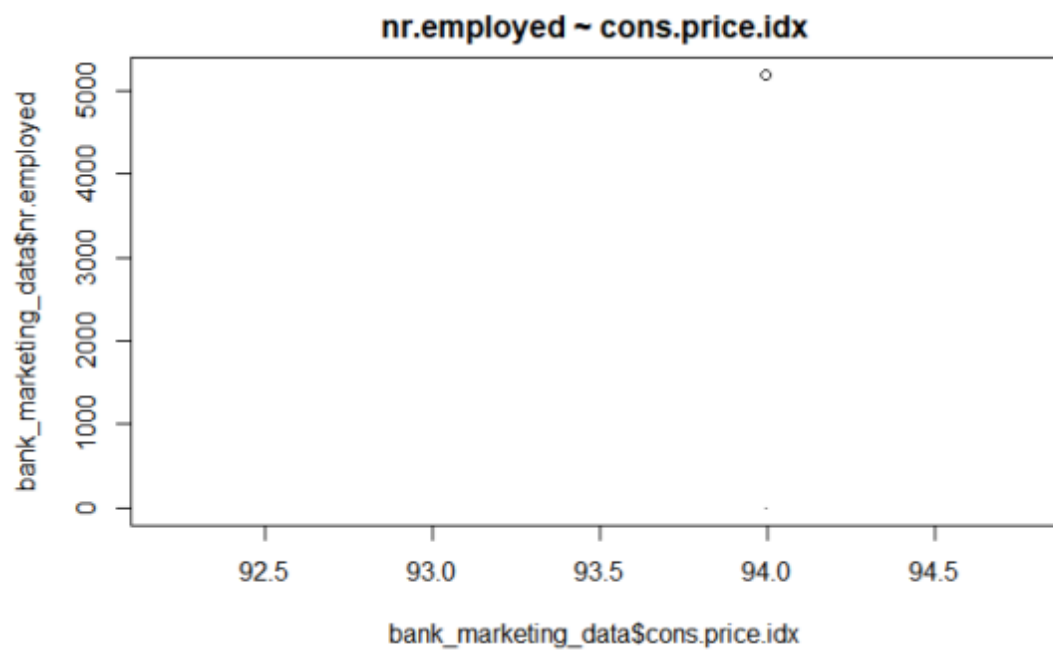
```
pairs.panels(bank_marketing_data[, c(2:4,3)])
```

```
pairs.panels(bank_marketing_data[, c(2:4,4)])
```





```
scatter.smooth(x=bank_marketing_data$cons.price.idx, y=bank_marketing_data$nr.employed,
main="nr.employed ~ cons.price.idx")
```



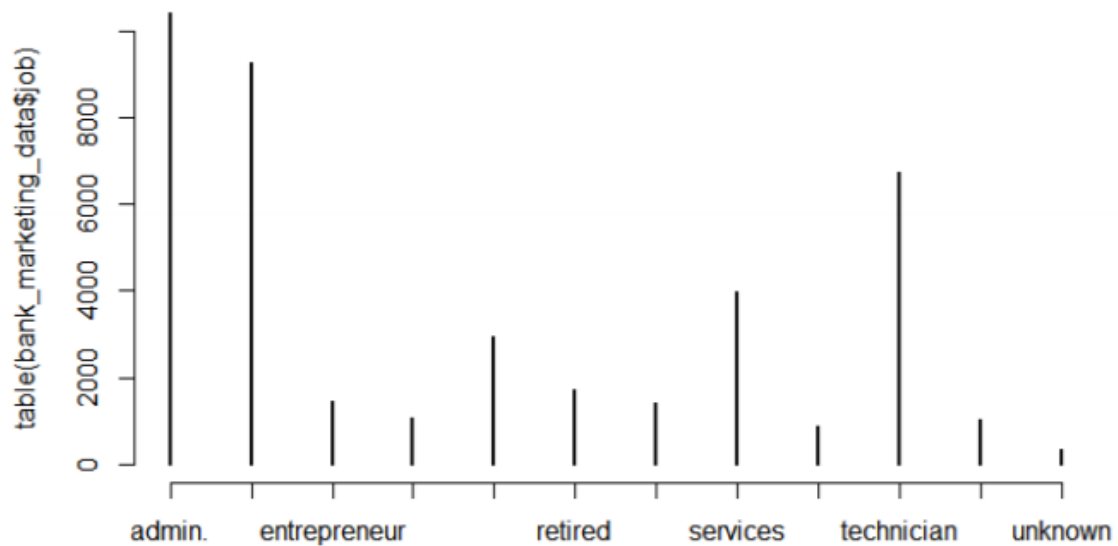
```
#cor(bank_marketing_data$age, bank_marketing_data$emp.var.rate)
```

```
head(bank_marketing_data)
```

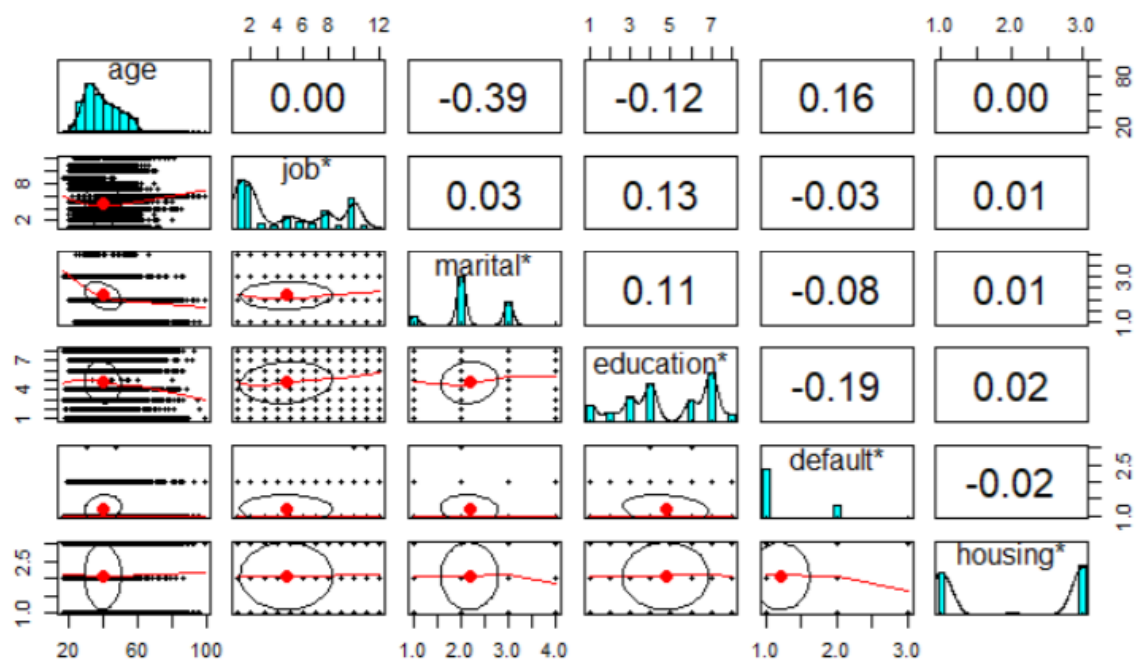
```
table(bank_marketing_data$job)
```

```
table(bank_marketing_data$marital)
```

```
plot(table(bank_marketing_data$job))
```



```
library(psych) pairs.panels(bank_marketing_data[,1:6])
```



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