# DSB

#### R Markdown

This is an R Markdown document. Markdown is a simple formatting syntax for authoring HTML, PDF, and MS Word documents. For more details on using R Markdown see http://rmarkdown.rstudio.com.

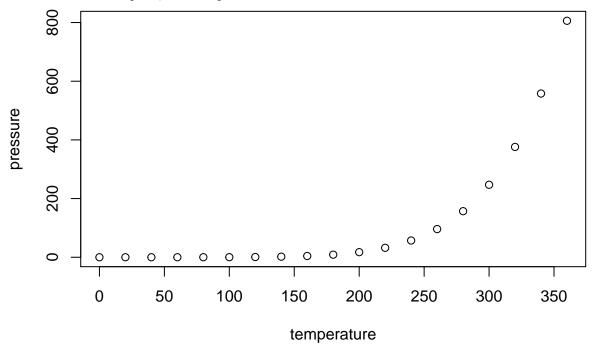
When you click the **Knit** button a document will be generated that includes both content as well as the output of any embedded R code chunks within the document. You can embed an R code chunk like this:

### summary(cars)

```
##
        speed
                          dist
##
            : 4.0
                               2.00
                    Min.
                    1st Qu.: 26.00
    1st Qu.:12.0
##
    Median:15.0
                    Median : 36.00
##
                            : 42.98
##
    Mean
            :15.4
                    Mean
##
    3rd Qu.:19.0
                    3rd Qu.: 56.00
            :25.0
                            :120.00
##
    Max.
                    Max.
```

# **Including Plots**

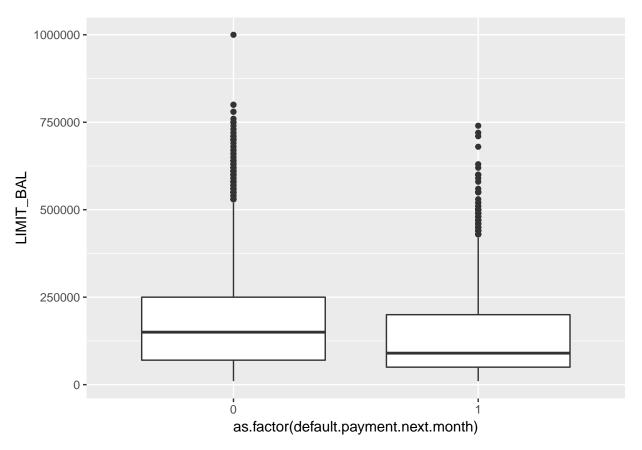
You can also embed plots, for example:



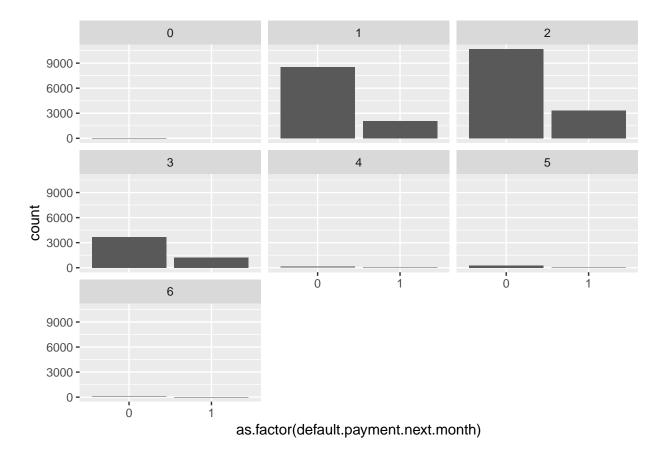
Note that the echo = FALSE parameter was added to the code chunk to prevent printing of the R code that generated the plot.

```
source("DataAnalyticsFunctions.R")
##Load dataset in h and clean the dataset
h <- read.csv("UCI_Credit_Card.csv")</pre>
h \leftarrow h[,-1]
str(h)
## 'data.frame':
                   30000 obs. of 24 variables:
## $ LIMIT BAL
                              : num 20000 120000 90000 50000 50000 50000 100000 140000 20000
## $ SEX
                               : int 2 2 2 2 1 1 1 2 2 1 ...
## $ EDUCATION
                              : int 2 2 2 2 2 1 1 2 3 3 ...
## $ MARRIAGE
                              : int 1 2 2 1 1 2 2 2 1 2 ...
## $ AGE
                              : int 24 26 34 37 57 37 29 23 28 35 ...
## $ PAY 0
                             : int 2 -1 0 0 -1 0 0 0 0 -2 ...
## $ PAY 2
                              : int 2 2 0 0 0 0 0 -1 0 -2 ...
## $ PAY_3
                              : int -1 0 0 0 -1 0 0 -1 2 -2 ...
## $ PAY_4
                             : int -1 0 0 0 0 0 0 0 0 -2 ...
## $ PAY 5
                              : int -2 0 0 0 0 0 0 0 0 -1 ...
## $ PAY 6
                              : int -2 2 0 0 0 0 0 -1 0 -1 ...
## $ BILL_AMT1
                              : num 3913 2682 29239 46990 8617 ...
## $ BILL_AMT2
                             : num 3102 1725 14027 48233 5670 ...
## $ BILL_AMT3
                              : num 689 2682 13559 49291 35835 ...
## $ BILL_AMT4
                              : num 0 3272 14331 28314 20940 ...
## $ BILL_AMT5
                             : num 0 3455 14948 28959 19146 ...
## $ BILL AMT6
                             : num 0 3261 15549 29547 19131 ...
## $ PAY_AMT1
                              : num 0 0 1518 2000 2000 ...
## $ PAY AMT2
                              : num 689 1000 1500 2019 36681 ...
## $ PAY_AMT3
                             : num 0 1000 1000 1200 10000 657 38000 0 432 0 ...
## $ PAY AMT4
                              : num 0 1000 1000 1100 9000 ...
## $ PAY_AMT5
                              : num 0 0 1000 1069 689 ...
## $ PAY AMT6
                              : num 0 2000 5000 1000 679 ...
## $ default.payment.next.month: int 1 1 0 0 0 0 0 0 0 0 ...
for(i in c(2:4,6:11,24)){
 h[,i] \leftarrow as.factor(h[,i])
}
str(h)
## 'data.frame':
                   30000 obs. of 24 variables:
## $ LIMIT_BAL
                               : num 20000 120000 90000 50000 50000 50000 100000 140000 20000
## $ SEX
                               : Factor w/ 2 levels "1", "2": 2 2 2 2 1 1 1 2 2 1 ...
                               : Factor w/ 7 levels "0","1","2","3",...: 3 3 3 3 3 2 2 3 4 4 ...
## $ EDUCATION
## $ MARRIAGE
                              : Factor w/ 4 levels "0","1","2","3": 2 3 3 2 2 3 3 3 2 3 ...
## $ AGE
                              : int 24 26 34 37 57 37 29 23 28 35 ...
## $ PAY 0
                             : Factor w/ 11 levels "-2","-1","0",..: 5 2 3 3 2 3 3 3 1 ...
                              : Factor w/ 11 levels "-2","-1","0",..: 5 5 3 3 3 3 3 2 3 1 ...
## $ PAY 2
                             : Factor w/ 11 levels "-2","-1","0",..: 2 3 3 3 2 3 3 2 5 1 ...
## $ PAY 3
                             : Factor w/ 11 levels "-2","-1","0",..: 2 3 3 3 3 3 3 3 3 1 ...
## $ PAY 4
## $ PAY 5
                             : Factor w/ 10 levels "-2","-1","0",..: 1 3 3 3 3 3 3 3 3 2 ...
                              : Factor w/ 10 levels "-2","-1","0",...: 1 4 3 3 3 3 3 2 3 2 ...
## $ PAY_6
## $ BILL_AMT1
                             : num 3913 2682 29239 46990 8617 ...
## $ BILL_AMT2
                             : num 3102 1725 14027 48233 5670 ...
```

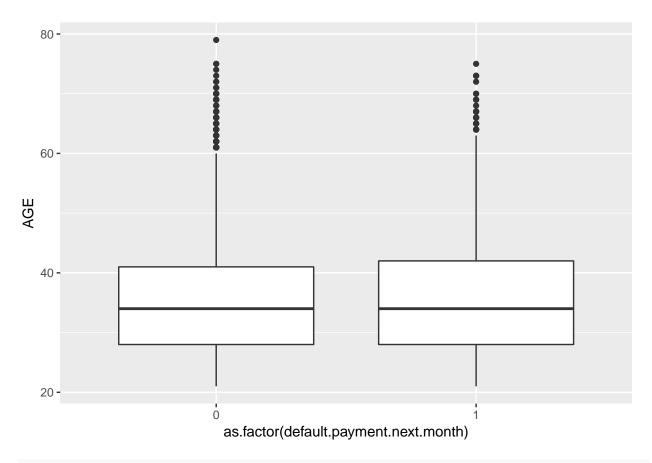
```
## $ BILL_AMT3
                                      689 2682 13559 49291 35835 ...
                              : num
## $ BILL_AMT4
                               : num 0 3272 14331 28314 20940 ...
                               : num 0 3455 14948 28959 19146 ...
## $ BILL AMT5
## $ BILL_AMT6
                               : num 0 3261 15549 29547 19131 ...
## $ PAY_AMT1
                               : num 0 0 1518 2000 2000 ...
## $ PAY AMT2
                               : num 689 1000 1500 2019 36681 ...
## $ PAY AMT3
                               : num 0 1000 1000 1200 10000 657 38000 0 432 0 ...
## $ PAY_AMT4
                                      0 1000 1000 1100 9000 ...
                               : num
## $ PAY_AMT5
                               : num 0 0 1000 1069 689 ...
## $ PAY_AMT6
                               : num 0 2000 5000 1000 679 ...
## $ default.payment.next.month: Factor w/ 2 levels "0","1": 2 2 1 1 1 1 1 1 1 1 ...
hwop<- h[,-c(7:11)]
##EDA Visualizations
ggplot(h, aes(x=as.factor(default.payment.next.month),y=LIMIT_BAL))+geom_boxplot()
```



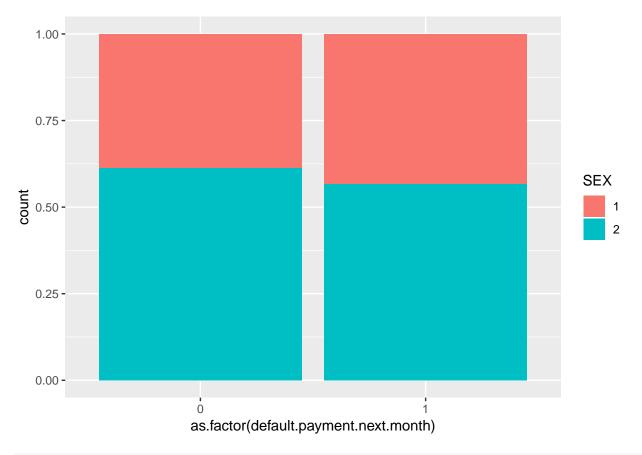
```
ggplot(h, aes(x=as.factor(default.payment.next.month),fill=drv))+geom_bar(position = "fill")+facet_wrap
## Error in FUN(X[[i]], ...): object 'drv' not found
ggplot(h, aes(x=as.factor(default.payment.next.month)))+geom_bar()+facet_wrap(~EDUCATION)
```



ggplot(h, aes(x=as.factor(default.payment.next.month),y=AGE))+geom\_boxplot()



ggplot(data=h)+geom\_bar(mapping=aes(x=as.factor(default.payment.next.month),fill= SEX), position="fill"



```
#Sex, Education and Default Payment status visualizations
d2 <- ggplot(ccdata2, aes(x=default.payment.next.month),aes(y=stat_count(gender))) +
    geom_bar(aes(fill=factor(ccdata2$educationH))) +
    xlab("Default Payment Status")+ylab("Customer Count") +
    facet_wrap(~genderH)+
    scale_fill_discrete(name="Education")</pre>
```

## Error in subset(ccdata2, !is.na(AGE.bucket)): object 'ccdata2' not found

coord\_cartesian(ylim = c(0,500)) +
scale\_fill\_brewer(palette = "Accent")

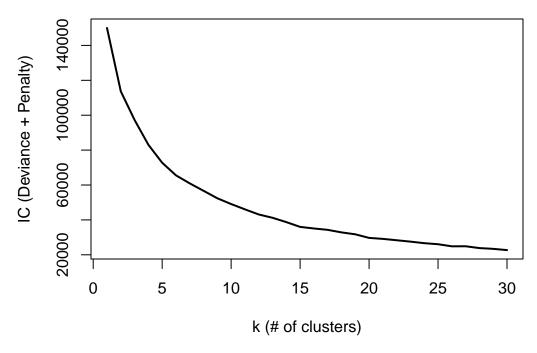
```
##Default Payemnt status among people with different limit balances
ggplot(aes(x = ccdata2$LIMIT_BAL/1000), data = ccdata2) +
   geom_histogram(aes(fill = ccdata2$default.payment.next.month)) +
   xlab("Balance Limit x 1000") +
   ylab("Count") +
   scale_fill_discrete(name="Default Payment Next Month",
```

```
breaks=c(0, 1),
                      labels=c("No", "Yes")) + xlim(c(0,750))
## Error in ggplot(aes(x = ccdata2$LIMIT_BAL/1000), data = ccdata2): object 'ccdata2' not found
##Age binning
p<-bin(h$AGE,nbin =6 )</pre>
## Error in bin(h$AGE, nbin = 6): could not find function "bin"
## Error in eval(expr, envir, enclos): object 'p' not found
##Proportion of defaulters in different age buckets
myage <- table(h$default.payment.next.month,p)</pre>
## Error in table(h$default.payment.next.month, p): object 'p' not found
prop.table(myage,2)*100
## Error in sweep(x, margin, margin.table(x, margin), "/", check.margin = FALSE): object 'myage' not fo
{\it \#Proportion of defaulters in different education buckets}
my <-table(h$default.payment.next.month,h$EDUCATION)</pre>
prop.table(my,2)*100
##
##
                                                 3
                           1
##
     0 100.000000 80.765234 76.265146 74.842384 94.308943 93.571429
##
     1 0.000000 19.234766 23.734854 25.157616 5.691057
                                                                 6.428571
##
##
##
     0 84.313725
     1 15.686275
##
#Payment Status correlation
pay <-h[,(6:11)]
corh<-cor(pay)</pre>
## Error in cor(pay): 'x' must be numeric
corrplot(corh)
## Error in corrplot(corh): could not find function "corrplot"
```

```
#Bill Amount Correlation
bill \leftarrow h[,(12:17)]
corb<-cor(bill)</pre>
corrplot(corb)
## Error in corrplot(corb): could not find function "corrplot"
##Kmeans Clustering
\#\#Load the same dataset in k and use it for clustering
k <- read.csv("UCI_Credit_Card.csv")</pre>
Ssimple <- scale(k[,c(2:6)])</pre>
head(Ssimple)
                       SEX EDUCATION MARRIAGE
       LIMIT BAL
## [2,] -0.3659744  0.8101472  0.1858252  0.858543 -1.0290300
## [5,] -0.9054832 -1.2343024 0.1858252 -1.057277 2.3339904
## [6,] -0.9054832 -1.2343024 -1.0794392 0.858543 0.1642998
kfit <- lapply(1:30, function(k) kmeans(Ssimple,k,nstart=10))</pre>
## Warning: did not converge in 10 iterations
## Warning: did not converge in 10 iterations
## Warning: did not converge in 10 iterations
kaic <- sapply(kfit,kIC)</pre>
kbic <- sapply(kfit,kIC,"B")</pre>
kHDic <- sapply(kfit,kIC,"A")</pre>
par(mar=c(1,1,1,1))
par(mai=c(1,1,1,1))
plot(kaic, xlab="k (# of clusters)", ylab="IC (Deviance + Penalty)", main=paste("THE ELBOW METHOD"),
    ylim=range(c(kaic,kbic,kHDic)),
```

type="1", 1wd=2)

# THE ELBOW METHOD



```
#Number of clusters determined by elbow method = 7

##Cluster features and centers
simple_kmeans <- kmeans(Ssimple,7,nstart=5)
colorcluster <- 1+simple_kmeans$cluster
simple_kmeans$centers</pre>
```

```
##
     LIMIT_BAL
                             EDUCATION
                                         MARRIAGE
                                                          AGE
                      SEX
## 1 1.4767819 0.2167069 -0.622666586 0.8769949 -0.18197877
## 2 -0.3150709 -1.2343024 0.210006187 -1.0087756
                                                  0.69700222
## 3 1.7097714 -0.1181804 -0.510564304 -1.0451655
                                                   0.74686458
## 4 -0.4315374 0.8101472 -0.262257430 0.8950293 -0.75337502
## 5 -0.3593916 0.5924210 1.654555900 -0.2989743
## 6 -0.2294465   0.8101472 -0.006766253 -1.0697548
                                                  0.03195435
## 7 -0.4894294 -1.2343024 -0.089272583 0.8974625 -0.48358949
```

#### simple\_kmeans\size

## [1] 3011 4029 2689 6616 2817 5374 5464

#### simple\_kmeans\$cluster

```
## [1] 6 4 4 6 6 2 7 1 4 6 7 5 1 1 7 7 4 7 3 3 4 5 6 4 3 7 7 7 4 5 7 4 7 7 3 ## [35] 3 7 2 4 7 1 1 4 7 6 4 7 4 5 1 7 7 4 3 4 4 3 6 6 4 3 3 2 7 6 6 2 2 4 ## [69] 4 5 7 7 6 1 1 7 7 3 4 1 1 1 7 3 5 7 3 4 6 7 2 1 4 6 4 7 3 7 6 2 7 1 ## [103] 3 4 4 4 6 1 7 3 3 2 2 4 7 6 3 2 7 1 3 4 2 4 4 2 2 7 7 2 6 6 4 1 2 6 4
```

```
##
      [171] 7 1 4 4 1 2 7 7 4 6 7 5 3 6 7 6 1 5 6 4 1 4 4 4 2 4 6 4 3 4 6 7 4 7
      [205] 3 2 2 6 4 3 7 6 5 7 1 2 6 7 6 1 3 5 1 1 5 4 2 2 7 4 4 7 2 7 6 7 4 4
##
##
      [239] 5 4 4 7 4 4 4 4 5 4 1 2 4 7 4 4 1 2 6 6 5 2 1 7 6 1 4 6 7 5 4 7 7 2
##
      [273] 1 4 1 4 3 4 2 6 4 2 4 4 6 6 7 3 4 6 1 4 2 7 7 7 6 6 6 1 7 1 5 4 4 4
##
      [307] 3 6 2 4 3 6 7 5 7 7 4 5 5 7 7 1 7 6 1 7 6 6 3 2 6 4 4 3 7 4 1 4 6 4
      [341] 4 7 4 2 4 4 4 4 4 4 7 2 1 4 2 2 4 1 5 3 1 1 7 2 1 3 5 7 3 6 2 7 4 7
##
      [375] 2 2 2 4 7 7 4 6 2 4 7 5 4 5 2 3 3 6 2 4 3 4 7 4 6 4 7 4 7 2 4 2 6 3
##
      [409] 1 1 4 6 6 4 3 5 4 4 2 1 7 1 4 2 3 6 5 4 7 4 4 1 4 3 2 6 4 2 6 4 7 7
##
##
      [443] 4 4 7 7 4 6 5 6 3 3 7 4 7 7 7 7 6 2 6 6 1 4 5 2 7 7 3 6 1 1 2 2 6 4
##
      [477] 7 6 3 7 6 7 4 2 6 2 6 3 6 6 4 6 7 4 6 2 5 7 3 2 6 6 5 6 5 7 1 4 6 7
##
      [511] \ 2 \ 4 \ 1 \ 7 \ 4 \ 2 \ 2 \ 2 \ 4 \ 6 \ 6 \ 1 \ 1 \ 6 \ 4 \ 4 \ 7 \ 3 \ 1 \ 4 \ 7 \ 7 \ 7 \ 5 \ 7 \ 7 \ 1 \ 2 \ 4 \ 6 \ 4 \ 4 \ 6 \ 4
      [545] 3 1 6 4 4 7 2 4 2 6 4 3 6 4 7 5 7 1 6 1 1 5 4 1 7 3 4 4 1 5 5 3 1 7
##
##
      [579] 7 2 7 7 7 5 7 4 2 7 4 6 6 7 2 2 5 2 1 4 4 6 3 2 2 4 4 7 6 4 3 6 7 1
      [613] 2 7 6 7 6 3 7 6 6 4 4 3 4 4 2 2 2 5 5 4 6 6 2 5 5 2 1 7 2 6 4 1 6 7
##
##
      [647] 2 4 6 5 7 4 4 3 7 2 4 4 4 1 6 2 4 7 6 5 6 6 5 6 4 2 4 7 3 7 7 7 1 4
##
      [681] 4 4 6 1 3 3 5 4 2 7 7 7 6 7 3 4 6 4 3 1 1 6 4 4 4 7 2 5 7 7 7 6 3 2
      [715] 1 6 4 6 6 5 4 7 4 3 4 2 1 1 1 7 4 2 7 6 2 5 4 1 4 4 6 4 6 7 6 7 6 6
##
##
      [749] 4 4 6 4 7 1 3 2 4 6 1 4 5 4 6 4 6 1 6 4 2 6 1 1 2 6 4 4 7 7 6 4 7 2
      [783] 4 6 6 1 1 6 7 4 5 7 1 5 6 6 4 4 4 6 1 7 5 4 7 3 4 5 4 6 4 3 4 6 2 6
##
##
      [817] 2 4 6 7 5 4 2 4 7 4 6 7 5 6 1 6 3 4 4 5 4 5 3 3 4 3 6 4 3 3 6 7 2 5
##
      [851] 4 7 2 4 5 4 4 5 7 4 7 3 5 6 7 6 4 7 6 1 4 5 3 2 5 6 7 4 6 6 7 6 1 5
      [885] 5 4 1 6 4 1 6 1 6 1 6 7 7 4 5 2 1 6 7 2 4 4 7 4 7 1 4 1 5 2 2 2 3 7
##
      [919] 7 4 1 4 2 4 4 7 2 4 4 2 4 3 4 7 6 7 4 7 6 6 4 2 3 4 4 1 6 2 1 5 2 6
##
      [953] 1 7 6 2 4 6 1 7 1 7 7 7 7 3 7 6 6 6 3 6 5 4 2 4 7 7 7 5 4 7 1 2 4 7
##
##
      [987] 6 3 1 2 5 3 4 1 1 7 2 3 4 7 2 6 6 1 4 7 4 6 7 4 1 3 1 7 3 6 4 5 5 6
##
     [1021] 7 4 5 6 7 2 7 1 7 5 3 7 4 4 4 7 7 2 4 7 7 5 6 4 4 4 2 4 3 2 7 4 2 7
     [1055] 2 7 4 6 5 2 6 2 3 3 5 6 7 7 7 4 2 6 1 5 4 5 1 1 5 3 4 2 4 4 4 6 3 6
##
##
     [1089] 5 1 4 7 2 3 7 1 7 2 7 2 5 4 6 4 6 3 6 6 2 4 7 5 6 7 2 7 4 7 5 6 4 7
     \begin{smallmatrix} 11123 \end{smallmatrix} \begin{smallmatrix} 7 & 6 & 4 & 3 & 1 & 3 & 4 & 4 & 6 & 4 & 3 & 6 & 7 & 4 & 7 & 2 & 5 & 5 & 7 & 4 & 6 & 6 & 2 & 4 & 1 & 4 & 2 & 6 & 7 & 4 & 4 & 2 & 6 \\ \end{smallmatrix} 
##
##
    [1157] \ 4\ 3\ 3\ 7\ 7\ 6\ 6\ 6\ 7\ 4\ 2\ 5\ 4\ 5\ 4\ 2\ 5\ 4\ 6\ 7\ 4\ 4\ 7\ 7\ 2\ 1\ 5\ 4\ 1\ 7\ 2\ 6\ 3\ 4
##
    [1191] 4 7 1 2 5 6 6 2 5 3 5 7 1 4 6 6 5 2 6 2 6 4 6 6 1 7 2 3 4 7 4 4 7 6
##
     \begin{smallmatrix} 1 & 225 \end{smallmatrix} ] \ 7 \ 7 \ 5 \ 3 \ 6 \ 5 \ 4 \ 1 \ 2 \ 6 \ 1 \ 2 \ 7 \ 2 \ 2 \ 6 \ 3 \ 6 \ 6 \ 5 \ 7 \ 7 \ 2 \ 4 \ 5 \ 3 \ 7 \ 4 \ 4 \ 7 \ 3 \ 7 \ 7 \ 4 
##
     \begin{smallmatrix} 1259 \end{smallmatrix} ] \ 7 \ 7 \ 3 \ 2 \ 5 \ 7 \ 5 \ 6 \ 4 \ 7 \ 4 \ 5 \ 4 \ 3 \ 4 \ 2 \ 7 \ 3 \ 7 \ 7 \ 1 \ 4 \ 1 \ 5 \ 2 \ 1 \ 3 \ 6 \ 3 \ 5 \ 4 \ 4 \ 5 
    [1293] 6 1 7 1 7 6 4 2 7 4 4 7 7 2 4 6 4 2 2 7 7 1 6 2 3 2 3 3 1 6 3 7 2 2
##
    [1327] 2 4 2 6 7 4 6 2 4 4 4 1 4 5 5 6 4 4 2 4 6 1 1 5 7 3 7 6 6 5 7 6 3 1
##
    [1361] 4 4 6 4 2 6 5 7 4 5 3 4 3 7 7 5 5 3 2 7 6 2 4 1 6 1 1 6 2 4 2 4 6 4
##
##
    [1395] 4 1 4 3 2 4 6 2 6 1 3 3 4 6 4 1 1 3 2 2 1 4 4 4 7 7 7 4 4 4 4 7 7 4
    [1429] 6 4 6 6 7 2 7 7 4 7 2 4 4 6 2 2 7 4 6 4 7 5 6 1 2 7 7 2 4 3 4 7 6 7
##
    [1463] 4 3 4 2 4 6 3 4 2 7 3 7 4 7 7 7 4 1 3 4 3 1 4 4 7 2 7 4 5 5 5 7 4 2
##
##
    [1497] 1 6 5 7 6 6 2 2 3 3 4 6 3 6 4 2 7 4 4 6 4 2 1 3 1 7 4 4 6 7 6 7 7 3
##
    [1531] 4 3 7 4 2 2 4 6 4 4 7 7 6 7 1 6 7 4 1 6 2 6 5 6 7 3 7 3 6 5 6 4 7 5
    [1565] 6 7 6 4 6 4 2 2 6 7 5 4 4 7 6 6 6 7 5 5 6 5 3 1 1 6 5 4 2 7 1 3 6 4
##
##
    [1599] 7 7 7 6 5 1 4 4 2 6 1 6 4 6 5 6 3 3 7 3 4 4 4 7 4 7 7 2 5 6 6 7 7 6
     \begin{smallmatrix} 1633 \end{smallmatrix} \begin{smallmatrix} 1 & 4 & 6 & 7 & 2 & 5 & 4 & 5 & 2 & 4 & 7 & 7 & 5 & 2 & 4 & 2 & 5 & 2 & 3 & 7 & 2 & 3 & 7 & 6 & 4 & 7 & 4 & 4 & 5 & 6 & 4 & 1 & 3 & 2 \\ \end{smallmatrix} 
##
##
    [1667] 6 2 7 7 2 4 7 1 3 7 1 3 3 4 4 4 7 2 4 3 6 7 7 2 1 5 4 5 4 2 2 5 7 1
    [1701] 5 6 4 1 4 7 7 6 1 6 4 3 2 3 4 6 7 7 6 5 1 7 2 4 1 1 5 6 5 2 6 4 6 7
##
##
    [1735] 6 7 4 1 4 7 2 7 4 7 7 4 4 6 4 4 6 7 6 6 7 2 7 1 6 7 6 2 7 1 4 4 4 4
##
    [1769] 7 6 3 5 6 7 4 6 3 2 7 2 3 5 2 4 3 2 6 4 4 7 6 4 1 1 5 7 2 4 6 7 6 2
##
    [1803] 6 4 1 2 5 4 7 1 7 2 7 4 4 7 2 6 6 4 2 4 5 4 6 1 6 2 3 7 2 5 1 7 6 4
##
    [1837] 4 6 4 5 6 1 4 7 7 5 7 7 7 7 3 1 4 4 5 5 1 7 7 2 4 7 3 4 1 4 1 2 5 6
    [1871] 6 4 4 4 2 6 2 2 6 5 5 6 7 5 4 7 7 6 6 5 4 2 4 6 7 2 7 3 7 6 4 4 3 1
##
##
    [1905] 3 3 3 1 7 4 3 4 2 1 1 4 4 4 4 2 6 1 7 1 7 1 4 4 7 3 2 4 1 2 1 1 4 1
##
    [1939] 3 2 4 2 2 7 7 4 1 3 7 2 4 2 3 7 6 7 6 4 6 5 4 5 6 7 6 4 2 5 7 1 2 2
    [1973] 2 7 7 4 7 4 5 3 6 5 2 7 4 5 7 4 7 7 7 3 3 3 5 4 4 5 6 2 7 2 4 4 1 7
```

```
[2007] 2 3 3 6 4 2 4 5 6 3 4 2 5 6 6 4 2 6 7 6 7 1 7 6 3 1 3 6 4 6 1 6 4 5
    [2041] 4 2 3 4 7 7 5 4 4 6 2 7 4 2 2 2 4 5 2 2 6 1 6 2 2 7 7 7 2 6 4 2 7 2
##
     \begin{smallmatrix} 2075 \end{smallmatrix} ] \ 7 \ 4 \ 2 \ 2 \ 7 \ 2 \ 4 \ 6 \ 6 \ 2 \ 5 \ 7 \ 2 \ 6 \ 5 \ 6 \ 3 \ 7 \ 7 \ 5 \ 7 \ 6 \ 5 \ 6 \ 1 \ 4 \ 6 \ 4 \ 5 \ 7 \ 3 \ 7 \ 7 \ 6 
##
     \begin{smallmatrix} 2109 \end{smallmatrix} ] \; 6 \; 4 \; 7 \; 3 \; 6 \; 7 \; 6 \; 6 \; 7 \; 7 \; 5 \; 1 \; 4 \; 6 \; 7 \; 4 \; 1 \; 4 \; 4 \; 6 \; 5 \; 1 \; 2 \; 7 \; 7 \; 4 \; 2 \; 7 \; 7 \; 6 \; 4 \; 3 \; 4 \; 2 
##
##
    [2143] 5 2 6 2 5 7 2 4 7 7 2 7 4 4 1 1 6 2 5 3 3 7 1 3 3 3 2 4 4 2 2 1 1 3
    [2177] 1 1 6 5 1 4 1 6 2 2 5 2 7 4 2 4 3 2 2 7 7 3 5 2 4 6 2 7 2 6 4 4 2 6
##
##
    [2211] 1 1 7 7 7 6 1 7 2 3 6 5 3 7 3 7 3 6 4 6 6 1 4 5 7 6 7 6 5 1 3 4 4 4
    [2245] 2 6 7 2 4 3 4 6 6 5 6 4 4 4 4 4 4 7 7 4 1 4 3 6 2 4 4 6 1 5 7 5 2 5
##
##
    [2279] 5 6 4 3 5 4 5 2 7 4 7 7 7 2 5 3 4 6 5 3 7 4 6 6 6 7 2 6 6 4 7 2 6 7
##
    [2313] 2 4 4 5 6 2 1 5 2 6 4 7 4 5 4 4 4 6 7 4 7 6 4 6 6 5 4 2 7 4 2 5 3 7
##
    [2347] \ 1 \ 4 \ 7 \ 7 \ 3 \ 3 \ 2 \ 4 \ 4 \ 7 \ 3 \ 3 \ 7 \ 7 \ 6 \ 4 \ 7 \ 7 \ 6 \ 5 \ 3 \ 4 \ 3 \ 6 \ 7 \ 4 \ 5 \ 1 \ 4 \ 2 \ 2 \ 7 \ 7 \ 3
    [2381] 4 3 3 2 2 1 4 6 3 4 7 1 2 5 4 6 2 6 7 7 2 3 4 1 7 5 5 1 4 6 4 1 7 7
##
##
    [2415] 2 4 4 4 7 3 4 6 5 6 7 7 5 7 2 4 2 7 6 4 4 6 6 7 4 5 4 3 2 5 2 7 4 4
    [2449] 6 3 5 2 4 4 1 3 3 6 4 6 1 4 7 7 5 6 7 4 7 4 4 7 5 5 1 4 2 7 7 6 7 2
##
    [2483] 4 6 4 1 2 2 6 7 7 1 3 6 2 3 1 5 2 1 3 4 4 7 7 2 5 7 7 2 4 3 3 2 5 4
##
##
    [2551] 4 7 6 4 6 6 7 4 7 4 1 7 2 6 4 1 1 2 2 5 4 4 6 4 6 2 5 2 7 4 1 4 5 3
##
    [2585] 4 7 7 4 4 6 1 4 3 5 6 7 4 4 5 3 5 2 7 1 7 2 7 3 6 3 1 7 4 2 4 3 3 6
##
    [2619] 4 6 4 1 4 7 3 5 7 4 3 6 7 5 1 2 6 6 7 1 2 6 5 5 7 3 6 7 1 7 2 4 2 1
##
##
    [2653] 4 1 4 6 7 6 6 2 7 3 1 2 4 4 4 6 7 5 1 3 4 1 5 2 2 4 4 7 5 4 7 1 2 2
##
    [2687] 1 3 1 4 2 6 3 6 7 3 5 4 5 2 7 5 4 4 4 4 2 4 7 4 1 3 6 4 7 6 4 1 4 2
    [2721] 4 4 7 5 5 4 6 7 2 1 7 7 4 4 1 6 6 6 3 2 6 7 6 4 2 1 6 6 2 2 6 1 5 4
##
    [2755] 7 4 2 7 4 4 6 4 2 6 7 2 6 4 3 6 4 2 4 2 3 5 6 3 6 4 6 4 1 3 4 6 2 4
##
     [2789] 4 7 6 7 5 1 6 7 6 2 6 7 7 7 2 7 6 6 7 4 3 3 6 4 4 7 4 5 2 4 4 6 2 5
##
##
    [2823] 3 5 6 6 3 5 4 6 2 6 7 5 6 2 1 4 4 4 4 1 6 4 4 4 1 4 4 7 5 6 6 3 4 3
##
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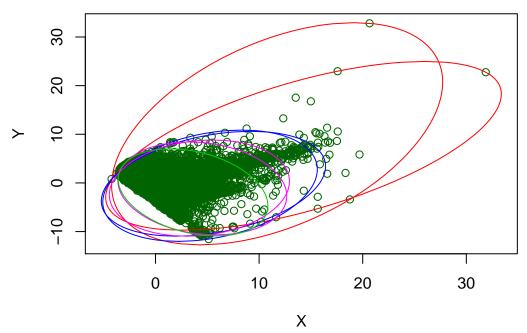
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library(cluster)
clusplot(k,simple\_kmeans\$cluster,lines=0,color=TRUE,plotchar = FALSE,span=TRUE,main=paste("Clusters"),x

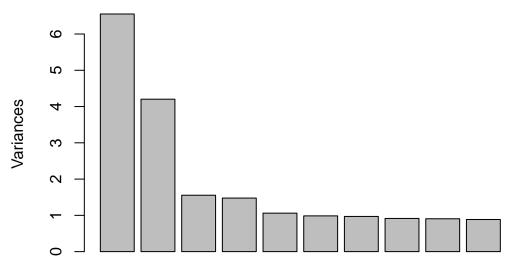
# **Clusters**



These two components explain 43.02 % of the point variability.

```
##PCA - Latent features
pca.h <- prcomp(k, scale=TRUE)
plot(pca.h,main="PCA: Variance Explained by Factors")
mtext(side=1, "Factors", line=1, font=2)</pre>
```

# **PCA: Variance Explained by Factors**



### **Factors**

```
loadings <- pca.h$rotation[,1:4]
v<-loadings[order(abs(loadings[,1]), decreasing=TRUE)[1:27],1]
loadingfit <- lapply(1:27, function(k) ( t(v[1:k])%*%v[1:k] - 3/4 )^2)
v[1:which.min(loadingfit)]</pre>
```

## BILL\_AMT4 BILL\_AMT5 BILL\_AMT3 BILL\_AMT2 BILL\_AMT6 BILL\_AMT1 PAY\_5 ## 0.3522465 0.3501291 0.3481048 0.3441620 0.3429270 0.3327495 0.2135893

```
v2<-loadings[order(abs(loadings[,2]), decreasing=TRUE)[1:27],2]
loadingfit <- lapply(1:27, function(k) ( t(v2[1:k])%*%v2[1:k] - 3/4 )^2)
v2[1:which.min(loadingfit)]</pre>
```

```
##
                         PAY_3
                                                       PAY_4
                                                 -0.3343807
##
                    -0.3349820
##
                         PAY_2
                                                       PAY_5
##
                    -0.3279053
                                                 -0.3213180
##
                     LIMIT BAL
                                                       PAY 0
##
                     0.3115198
                                                 -0.2966875
##
                         PAY_6 default.payment.next.month
##
                    -0.2959196
                                                 -0.1763267
##
                      PAY AMT3
##
                     0.1500399
```

h\$default.payment.next.month

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   [26997] 1 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 0 0 1 0 0 0 0 0 1 1 0
   [27031] 0 0 0 0 1 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 1 0 0 0 1 0 1 0 0 0 1 0 1 0 0 0
## [27065] 0 0 1 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 1 0 1 0 0 0 1 0 0 1 0 0 0 0 0
## [27133] 0 0 0 0 1 0 0 1 0 0 0 0 0 1 0 0 0 1 0 0 0 1 0 1 1 1 1 1 1 0 0 0 0 0
## [27167] 0 1 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 1 1 0 1 1 0 1 1 0 1 0
## [27201] 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0 1 0 0 1 1 0 0 0 1 1 0 1 0 0 0 1 0 1 0 0 0 0 1 0 1 0 1 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1
## [27235] 0 0 1 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 1 0 0 0 0 0 1 0 0 1 1 0 0 0 1
## [27269] 0 0 0 0 0 1 0 0 1 0 1 0 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0 0 1 0 1 1 0 0 0
## [27303] 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 1 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0
## [27337] 1 0 0 0 0 0 0 0 0 1 0 1 0 0 1 0 0 1 1 0 0 0 0 0 0 1 0 0 0 0 0 0
## [27371] 0 0 1 0 1 1 0 0 0 0 0 0 0 1 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0
## [27405] 0 0 0 0 0 0 0 0 0 0 0 1 1 0 0 1 0 0 0 0 1 1 0 1 1 0 1 1 0 0 1 0 0 0
## [27439] 0 0 1 1 0 0 0 0 0 0 1 0 0 0 1 1 0 0 0 1 0 0 0 0 0 0 0 0 0 1 0 0 1 0
## [27507] 1 1 0 1 0 1 0 0 0 0 0 0 0 1 0 1 1 0 0 1 1 0 0 0 0 1 0 1 1 0 0 1
## [27575] 0 0 0 1 0 1 1 0 0 0 1 1 0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 1 0
## [27609] 0 0 0 0 1 1 0 1 0 0 1 1 0 0 0 1 0 0 0 1 0 0 1 1 0 0 0 1 0 0 0 0 0
```

```
## [27711] 0 0 0 0 0 0 0 0 1 0 1 1 0 0 0 0 0 1 0 1 0 0 0 0 0 1 0 0 1 0 0 0 0 0 1 0 0 1
## [27745] 0 0 0 1 1 0 0 0 0 0 1 0 0 1 0 1 0 0 0 0 0 0 1 0 0 0 0 1 1 0 0 0 0
## [27779] 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 0 0 1 0 0 0 0
## [27915] 0 1 0 1 0 0 0 0 1 0 0 0 0 0 1 0 0 1 0 0 1 0 0 0 0 1 0 0 0 0 0 0 0 0 0
[27983] 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 1
 ## [28051] 0 0 1 0 1 0 0 1 0 1 0 1 0 1 0 1 0 0 0 0 0 0 0 0 0 1 0 0 1 0 1 0 0 1 0 0
 [28153] 0 0 0 0 0 1 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 1 0 1 0 1 0 0 0 0 0 1 0 0 1
 [28187] 0 1 0 0 0 0 0 0 0 0 0 0 0 1 1 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0
 [28289] 0 1 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 1 0 0 0 0 0 1 0 0 0 0 1 0 0 0 0 0 1
 ## [28391] 0 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 1 0 1 0 0 0
## [28459] 0 1 1 0 0 0 0 1 0 0 0 0 0 0 0 0 0 1 0 1 0 0 0 0 0 0 0 1 0 1 0 1 0 0 0 0 0 0 1 0 1 0
 ## [28663] 1 1 0 1 1 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 1 0 1 0 1 0 0 0 0 0 0 1 0 0
## [28697] 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 1 0 0 0 0 0 0 1 0 0 0 0 0 1 0 0 0
 [28731] 0 1 0 0 0 0 1 0 0 0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 1 0 1
 [28867] 0 0 0 0 1 0 0 0 0 0 0 0 1 1 0 1 0 0 0 0 0 0 0 1 0 0 0 0 0 1
## [28969] 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 0 0 0 1 0 0 0 1 0 1 0 1 0 0 0 0 1
 ## [29139] 1 0 0 0 0 0 0 1 0 0 0 0 1 1 1 0 1 1 0 0 0 0 0 1 0 1 0 1 0 1 0 1 1 0
## [29173] 0 0 0 0 1 0 0 1 1 0 0 0 1 0 0 0 1 0 0 1 1 0 0 0 0 0 1 1 0 0 0 0 0 1 1 0 0 0
## [29241] 1 0 1 0 0 0 0 1 1 1 1 0 0 0 1 1 0 0 0 0 1 0 0 0 0 0 0 0 1 0 1 0 0 0
## [29275] 0 0 0 0 1 0 0 1 0 0 0 0 1 0 0 0 1 0 0 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
## [29343] 1 0 0 1 0 0 0 0 0 0 1 0 1 1 1 0 0 0 1 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0
```

```
## [29581] 0 0 0 0 1 1 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0 0 0 1 0 1 1 0 1 1 0
## [29649] 0 0 1 1 0 0 1 0 0 1 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 1 0 0 1
## [29683] 0 0 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 1 0 0 0 0 1
## [29717] 1 1 0 0 0 0 0 1 0 0 1 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 0 0 0 0 1 0 1 1 0 0
## [29751] 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 1 1 0 0 1 0 0 1 1 0 0 0 0
## [29819] 0 1 0 0 0 1 1 0 0 1 1 0 1 0 0 1 0 0 0 0 1 0 1 0 0 1 0 1 0 0 1 0 0 0
## [29853] 0 1 0 0 0 0 0 1 0 0 1 0 0 1 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 1 0 0 0 1
## [29887] 0 0 0 0 0 0 0 0 1 0 1 1 0 1 1 0 0 0 1 1 0 1 1 0 0 1 0 0 0 0 1 0 1
## [29921] 1 1 0 0 0 0 0 0 0 1 0 0 1 0 0 1 0 0 0 0 0 1 0 1 0 0 0 0 0 0 0 0
## [29955] 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 1 1 0 1 0 0 0 0 0 1 0 0 0 0
## [29989] 0 0 0 1 0 0 1 0 0 1 1 1
## Levels: 0 1
### Causal Analysis #######
### Causality of different variables ############
#### Causality of SEX ########
y <- h$default.payment.next.month
x <- model.matrix( default.payment.next.month ~ . -SEX, data = h)
d <- h$SEX
##LASSO
### Step 1
## we set penalty level using the theoretical choice
w < -sd(y)
## Warning in var(if (is.vector(x) || is.factor(x)) x else as.double(x), na.rm = na.rm): Calling var(x)
   Use something like 'all(duplicated(x)[-1L])' to test for a constant vector.
lambda.theory <- 2*w*sqrt(log(num.features/0.01)/num.n)</pre>
## Error in eval(expr, envir, enclos): object 'num.features' not found
## call Lasso
lassoTheory <- glmnet(x,y,lambda = lambda.theory,family="binomial")</pre>
## Error in glmnet(x, y, lambda = lambda.theory, family = "binomial"): could not find function "glmnet"
## get the support
supp1 <- support(lassoTheory$beta)</pre>
## Error in support(lassoTheory$beta): object 'lassoTheory' not found
### Step 1 selected
length(supp1)
## Error in eval(expr, envir, enclos): object 'supp1' not found
```

```
colnames(x[,supp1])
## Error in is.data.frame(x): object 'supp1' not found
### controls
###
### Step 2
w < -sd(d)
## Warning in var(if (is.vector(x) || is.factor(x)) x else as.double(x), na.rm = na.rm): Calling var(x)
    Use something like 'all(duplicated(x)[-1L])' to test for a constant vector.
lambda.theory <- 2*w*sqrt(log(num.features/0.05)/num.n)</pre>
## Error in eval(expr, envir, enclos): object 'num.features' not found
lassoTheory <- glmnet(x,d,lambda = lambda.theory, family ="binomial")</pre>
## Error in glmnet(x, d, lambda = lambda.theory, family = "binomial"): could not find function "glmnet"
supp2<-support(lassoTheory$beta)</pre>
## Error in support(lassoTheory$beta): object 'lassoTheory' not found
### Step 2 selected
length(supp2)
## Error in eval(expr, envir, enclos): object 'supp2' not found
### controls
colnames(x[,supp2])
## Error in is.data.frame(x): object 'supp2' not found
###
### Step 3
inthemodel <- unique(c(supp1,supp2)) # unique grabs union</pre>
## Error in unique(c(supp1, supp2)): object 'supp1' not found
selectdata <- cBind(d,x[,inthemodel])</pre>
## Error in cBind(d, x[, inthemodel]): could not find function "cBind"
```

```
selectdata <- as.data.frame(as.matrix(selectdata)) # make it a data.frame
## Error in as.matrix(selectdata): object 'selectdata' not found
dim(selectdata) ## p about half n
## Error in eval(expr, envir, enclos): object 'selectdata' not found
## run a a linear regression of Y on d and all selected
causal_glm <- glm(y~., data=selectdata, family="binomial")</pre>
## Error in is.data.frame(data): object 'selectdata' not found
## The theory actually says that the standard SE calc for gamma is correct!
## despite the model selection
summary(causal_glm)$coef["d",]
## Error in summary(causal_glm): object 'causal_glm' not found
##### Causality of EDUCATION ######
y <- h$default.payment.next.month
x <- model.matrix( default.payment.next.month ~ . -EDUCATION, data = h)
d <- as.factor(h$EDUCATION)</pre>
##LASSO
### Step 1
## we set penalty level using the theoretical choice
w < -sd(y)
## Warning in var(if (is.vector(x) || is.factor(x)) x else as.double(x), na.rm = na.rm): Calling var(x)
   Use something like 'all(duplicated(x)[-1L])' to test for a constant vector.
lambda.theory <- 2*w*sqrt(log(num.features/0.01)/num.n)</pre>
## Error in eval(expr, envir, enclos): object 'num.features' not found
## call Lasso
lassoTheory <- glmnet(x,y,lambda = lambda.theory,family="binomial")</pre>
## Error in glmnet(x, y, lambda = lambda.theory, family = "binomial"): could not find function "glmnet"
## get the support
supp1 <- support(lassoTheory$beta)</pre>
## Error in support(lassoTheory$beta): object 'lassoTheory' not found
```

```
### Step 1 selected
length(supp1)
## Error in eval(expr, envir, enclos): object 'supp1' not found
colnames(x[,supp1])
## Error in is.data.frame(x): object 'supp1' not found
### controls
###
### Step 2
w < -sd(d)
## Warning in var(if (is.vector(x) || is.factor(x)) x else as.double(x), na.rm = na.rm): Calling var(x)
   Use something like 'all(duplicated(x)[-1L])' to test for a constant vector.
lambda.theory <- 2*w*sqrt(log(num.features/0.05)/num.n)</pre>
## Error in eval(expr, envir, enclos): object 'num.features' not found
lassoTheory <- glmnet(x,d,lambda = lambda.theory, family ="binomial")</pre>
## Error in glmnet(x, d, lambda = lambda.theory, family = "binomial"): could not find function "glmnet"
supp2<-support(lassoTheory$beta)</pre>
## Error in support(lassoTheory$beta): object 'lassoTheory' not found
### Step 2 selected
length(supp2)
## Error in eval(expr, envir, enclos): object 'supp2' not found
### controls
colnames(x[,supp2])
## Error in is.data.frame(x): object 'supp2' not found
###
### Step 3
inthemodel <- unique(c(supp1,supp2)) # unique grabs union</pre>
## Error in unique(c(supp1, supp2)): object 'supp1' not found
```

```
selectdata <- cBind(d,x[,inthemodel])</pre>
## Error in cBind(d, x[, inthemodel]): could not find function "cBind"
selectdata <- as.data.frame(as.matrix(selectdata)) # make it a data.frame</pre>
## Error in as.matrix(selectdata): object 'selectdata' not found
dim(selectdata) ## p about half n
## Error in eval(expr, envir, enclos): object 'selectdata' not found
## run a a linear regression of Y on d and all selected
causal_glm <- glm(y~., data=selectdata, family="binomial")</pre>
## Error in is.data.frame(data): object 'selectdata' not found
## The theory actually says that the standard SE calc for gamma is correct!
## despite the model selection
summary(causal_glm)$coef["d",]
## Error in summary(causal_glm): object 'causal_glm' not found
############ AGE ######
y <- h$default.payment.next.month
x <- model.matrix( default.payment.next.month ~ . -AGE, data = h)
d <- h$AGE
##LASSO
### Step 1
## we set penalty level using the theoretical choice
w < -sd(y)
## Warning in var(if (is.vector(x) || is.factor(x)) x else as.double(x), na.rm = na.rm): Calling var(x)
    Use something like 'all(duplicated(x)[-1L])' to test for a constant vector.
lambda.theory <- 2*w*sqrt(log(num.features/0.01)/num.n)</pre>
## Error in eval(expr, envir, enclos): object 'num.features' not found
## call Lasso
lassoTheory <- glmnet(x,y,lambda = lambda.theory,family="binomial")</pre>
## Error in glmnet(x, y, lambda = lambda.theory, family = "binomial"): could not find function "glmnet"
```

```
## get the support
supp1 <- support(lassoTheory$beta)</pre>
## Error in support(lassoTheory$beta): object 'lassoTheory' not found
### Step 1 selected
length(supp1)
## Error in eval(expr, envir, enclos): object 'supp1' not found
colnames(x[,supp1])
## Error in is.data.frame(x): object 'supp1' not found
### controls
###
### Step 2
w < -sd(d)
lambda.theory <- 2*w*sqrt(log(num.features/0.05)/num.n)</pre>
## Error in eval(expr, envir, enclos): object 'num.features' not found
lassoTheory <- glmnet(x,d,lambda = lambda.theory, family ="binomial")</pre>
## Error in glmnet(x, d, lambda = lambda.theory, family = "binomial"): could not find function "glmnet"
supp2<-support(lassoTheory$beta)</pre>
## Error in support(lassoTheory$beta): object 'lassoTheory' not found
### Step 2 selected
length(supp2)
## Error in eval(expr, envir, enclos): object 'supp2' not found
### controls
colnames(x[,supp2])
## Error in is.data.frame(x): object 'supp2' not found
### Step 3
inthemodel <- unique(c(supp1,supp2)) # unique grabs union</pre>
## Error in unique(c(supp1, supp2)): object 'supp1' not found
```

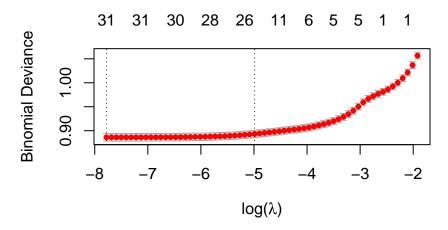
```
selectdata <- cBind(d,x[,inthemodel])</pre>
## Error in cBind(d, x[, inthemodel]): could not find function "cBind"
selectdata <- as.data.frame(as.matrix(selectdata)) # make it a data.frame</pre>
## Error in as.matrix(selectdata): object 'selectdata' not found
dim(selectdata) ## p about half n
## Error in eval(expr, envir, enclos): object 'selectdata' not found
## run a a linear regression of Y on d and all selected
causal_glm <- glm(y~., data=selectdata, family="binomial")</pre>
## Error in is.data.frame(data): object 'selectdata' not found
## The theory actually says that the standard SE calc for gamma is correct!
## despite the model selection
summary(causal_glm)$coef["d",]
## Error in summary(causal_glm): object 'causal_glm' not found
###################################
####### MARRIAGE ###########
y <- h$default.payment.next.month
x <- model.matrix( default.payment.next.month ~ . -MARRIAGE, data = h)
d <- h$MARRIAGE
##LASSO
### Step 1
## we set penalty level using the theoretical choice
w < -sd(y)
## Warning in var(if (is.vector(x) || is.factor(x)) x else as.double(x), na.rm = na.rm): Calling var(x)
    Use something like 'all(duplicated(x)[-1L])' to test for a constant vector.
lambda.theory <- 2*w*sqrt(log(num.features/0.01)/num.n)</pre>
## Error in eval(expr, envir, enclos): object 'num.features' not found
## call Lasso
lassoTheory <- glmnet(x,y,lambda = lambda.theory,family="binomial")</pre>
## Error in glmnet(x, y, lambda = lambda.theory, family = "binomial"): could not find function "glmnet"
```

```
## get the support
supp1 <- support(lassoTheory$beta)</pre>
## Error in support(lassoTheory$beta): object 'lassoTheory' not found
### Step 1 selected
length(supp1)
## Error in eval(expr, envir, enclos): object 'supp1' not found
colnames(x[,supp1])
## Error in is.data.frame(x): object 'supp1' not found
### controls
###
### Step 2
w < -sd(d)
## Warning in var(if (is.vector(x) || is.factor(x)) x else as.double(x), na.rm = na.rm): Calling var(x)
    Use something like 'all(duplicated(x)[-1L])' to test for a constant vector.
lambda.theory <- 2*w*sqrt(log(num.features/0.05)/num.n)</pre>
## Error in eval(expr, envir, enclos): object 'num.features' not found
lassoTheory <- glmnet(x,d,lambda = lambda.theory, family ="binomial")</pre>
## Error in glmnet(x, d, lambda = lambda.theory, family = "binomial"): could not find function "glmnet"
supp2<-support(lassoTheory$beta)</pre>
## Error in support(lassoTheory$beta): object 'lassoTheory' not found
### Step 2 selected
length(supp2)
## Error in eval(expr, envir, enclos): object 'supp2' not found
### controls
colnames(x[,supp2])
## Error in is.data.frame(x): object 'supp2' not found
###
### Step 3
inthemodel <- unique(c(supp1,supp2)) # unique grabs union</pre>
## Error in unique(c(supp1, supp2)): object 'supp1' not found
```

```
selectdata <- cBind(d,x[,inthemodel])</pre>
## Error in cBind(d, x[, inthemodel]): could not find function "cBind"
selectdata <- as.data.frame(as.matrix(selectdata)) # make it a data.frame</pre>
## Error in as.matrix(selectdata): object 'selectdata' not found
dim(selectdata) ## p about half n
## Error in eval(expr, envir, enclos): object 'selectdata' not found
## run a a linear regression of Y on d and all selected
causal_glm <- glm(y~., data=selectdata, family="binomial")</pre>
## Error in is.data.frame(data): object 'selectdata' not found
## The theory actually says that the standard SE calc for gamma is correct!
## despite the model selection
summary(causal_glm)$coef["d",]
## Error in summary(causal_glm): object 'causal_glm' not found
#################
##############
####
##Regressions
#Lasso
library(glmnet)
## Loading required package: Matrix
## Loading required package: foreach
## Loaded glmnet 2.0-18
Mx<- model.matrix(default.payment.next.month ~., data=hwop)[,-1]</pre>
My<- hwop$default.payment.next.month
lasso <- glmnet(Mx,My,family="binomial")</pre>
lassoCV <- cv.glmnet(Mx,My,family="binomial")</pre>
par(mar=c(1.5,1.5,2,1.5))
par(mai=c(1.5,1.5,2,1.5))
plot(lassoCV, main="Fitting Graph for CV Lasso \n \n # of non-zero coefficients ", xlab = expression(p
```

## **Fitting Graph for CV Lasso**

## # of non-zero coefficients



```
features.min <- support(lasso$beta[,which.min(lassoCV$cvm)])
length(features.min)</pre>
```

## ## [1] 21

```
features.1se <- support(lasso$beta[,which.min( (lassoCV$lambda-lassoCV$lambda.1se)^2)])
length(features.1se)</pre>
```

## ## [1] 14

```
data.min <- data.frame(Mx[,features.min],My)
data.1se <- data.frame(Mx[,features.1se],My)
head(data.1se)</pre>
```

```
SEX2 EDUCATION4 EDUCATION5 MARRIAGE1 MARRIAGE2 AGE PAY_00 PAY_01 PAY_02
##
## 1
                     0
                                  0
                                             1
                                                         0
                                                            24
                                                                     0
                                                                             0
## 2
         1
                     0
                                  0
                                             0
                                                         1
                                                            26
                                                                     0
                                                                             0
                                                                                     0
## 3
                     0
                                  0
                                             0
                                                            34
                                                                             0
                                                                                     0
         1
                                                         1
                                                                     1
## 4
         1
                     0
                                  0
                                             1
                                                         0
                                                            37
                                                                     1
                                                                              0
                                                                                     0
## 5
         0
                     0
                                  0
                                             1
                                                         0
                                                            57
                                                                     0
                                                                              0
                                                                                     0
                     0
## 6
                                                            37
     PAY_03 PAY_04 PAY_05 PAY_07 PAY_08 My
##
## 1
                   0
                           0
                                   0
           0
## 2
           0
                           0
                                   0
                                              1
                   0
## 3
           0
                   0
                           0
                                   0
                                              0
                   0
                           0
                                   0
                                           0
                                              0
## 4
           0
## 5
                   0
                           0
                                   0
                                           0
                                              0
           0
## 6
                           0
```

head(data.min)

```
SEX2 EDUCATION2 EDUCATION3 EDUCATION4 EDUCATION5 EDUCATION6 MARRIAGE1
## 1
        1
                    1
                               0
                                           0
                                                       0
                                                                  0
## 2
                    1
                               0
                                                       0
                                                                             0
        1
                                           0
                                                                  0
## 3
                               0
                                           0
                                                       0
                                                                   0
                                                                             0
                    1
        1
## 4
                    1
                               0
                                           0
                                                       0
                                                                   0
                                                                             1
## 5
        0
                    1
                               0
                                           0
                                                       0
                                                                   Ω
                                                                             1
                               0
     MARRIAGE3 AGE PAY_0.1 PAY_00 PAY_01 PAY_02 PAY_03 PAY_04 PAY_05 PAY_06
##
## 1
             0
                24
                          0
                                 0
                                         0
                                                1
## 2
                26
                                  0
                                         0
                                                0
                                                        0
                                                                       0
                                                                              0
             0
                          1
                                                               0
## 3
             0
                34
                          0
                                  1
                                         0
                                                0
                                                        0
                                                               0
                                                                       0
                                                                              0
                37
                                         0
                                                        0
                                                                       0
## 4
             0
                          0
                                                0
                                                               0
                                                                              0
                                  1
                57
## 5
             0
                          1
                                  0
                                         0
                                                0
                                                        0
                                                               0
                                                                       0
                                                                              0
                37
                          0
                                                0
                                                        0
                                                               0
                                                                       0
                                                                              0
## 6
             0
                                  1
     PAY_07 PAY_08 PAY_AMT1 PAY_AMT2 My
## 1
          0
                 0
                           0
                                   689
                                       1
## 2
          0
                 0
                           0
                                  1000 1
## 3
          0
                  0
                        1518
                                  1500 0
## 4
          0
                 0
                        2000
                                  2019 0
## 5
          0
                 0
                        2000
                                 36681 0
## 6
          0
                 0
                        2500
                                 1815 0
#Insample R squared and Accuracy values forLogistic, Logistic interaction, classification tree, null an
library(tree)
library(SDMTools)
## Error in library(SDMTools): there is no package called 'SDMTools'
inlogint <- glm(default.payment.next.month~.^2, data=hwop,family="binomial")</pre>
## Warning: glm.fit: algorithm did not converge
## Warning: glm.fit: fitted probabilities numerically 0 or 1 occurred
inlog <-glm(default.payment.next.month~., data=hwop,family="binomial")</pre>
## Warning: glm.fit: fitted probabilities numerically 0 or 1 occurred
inloglasso <- glm(My~., data=data.1se,family="binomial")</pre>
inctree <- tree(default.payment.next.month~., data=hwop)</pre>
inlnull <- glm(default.payment.next.month ~1,data=hwop,family="binomial")</pre>
summary(inlog)
##
## Call:
## glm(formula = default.payment.next.month ~ ., family = "binomial",
##
       data = hwop)
##
## Deviance Residuals:
                      Median
                 1Q
                                     3Q
                                             Max
## -1.9062 -0.6069 -0.5265 -0.2964
                                          3.6965
```

```
## Coefficients:
                Estimate Std. Error z value Pr(>|z|)
## (Intercept) -1.321e+01 8.421e+01 -0.157 0.87535
## LIMIT_BAL
              -2.326e-06 1.666e-07 -13.959
                                            < 2e-16 ***
## SEX2
              -1.672e-01 3.186e-02 -5.248 1.54e-07 ***
## EDUCATION1
              1.085e+01 8.420e+01
                                      0.129 0.89744
## EDUCATION2
               1.088e+01 8.420e+01
                                      0.129 0.89718
## EDUCATION3
               1.083e+01 8.420e+01
                                      0.129 0.89770
## EDUCATION4
               9.642e+00 8.421e+01
                                      0.115 0.90883
## EDUCATION5
               9.450e+00 8.421e+01
                                      0.112 0.91065
## EDUCATION6
               1.048e+01
                         8.421e+01
                                      0.124 0.90098
## MARRIAGE1
               1.270e+00 5.011e-01
                                      2.534 0.01128 *
               1.111e+00 5.012e-01
                                      2.217 0.02661 *
## MARRIAGE2
## MARRIAGE3
               1.281e+00 5.201e-01
                                      2.463 0.01376 *
## AGE
               3.494e-03
                          1.942e-03
                                      1.800
                                             0.07191 .
## PAY_0-1
               1.644e-01
                         6.775e-02
                                      2.426 0.01525 *
## PAY 00
              -4.496e-01
                         6.819e-02
                                     -6.593 4.30e-11 ***
## PAY_01
               8.233e-01 6.942e-02 11.859
                                            < 2e-16 ***
## PAY_02
               2.160e+00 7.668e-02
                                     28.170 < 2e-16 ***
## PAY_03
               2.423e+00 1.455e-01 16.656 < 2e-16 ***
## PAY 04
                                     7.610 2.74e-14 ***
               1.960e+00 2.576e-01
## PAY_05
               1.242e+00 4.053e-01
                                      3.063 0.00219 **
## PAY 06
               1.372e+00 6.126e-01
                                      2.239 0.02516 *
## PAY 07
               2.259e+00 8.072e-01
                                      2.799 0.00513 **
## PAY_08
               1.332e+00 4.720e-01
                                      2.822 0.00477 **
## BILL_AMT1
              -1.961e-06
                         1.112e-06
                                     -1.763 0.07783
## BILL_AMT2
               2.179e-06 1.479e-06
                                      1.473 0.14064
## BILL_AMT3
               1.869e-06 1.339e-06
                                      1.396 0.16274
                          1.367e-06
## BILL_AMT4
               1.472e-07
                                      0.108 0.91430
## BILL_AMT5
               2.966e-07
                          1.545e-06
                                      0.192
                                             0.84779
## BILL_AMT6
               7.079e-07
                         1.204e-06
                                      0.588 0.55669
## PAY_AMT1
              -1.279e-05
                         2.261e-06
                                     -5.658 1.53e-08 ***
## PAY_AMT2
                                     -5.167 2.38e-07 ***
                          2.164e-06
              -1.118e-05
## PAY_AMT3
              -3.529e-06
                          1.745e-06
                                     -2.022
                                            0.04313 *
## PAY_AMT4
              -4.256e-06 1.832e-06
                                     -2.323
                                            0.02019 *
## PAY AMT5
              -4.185e-06 1.813e-06
                                     -2.308
                                            0.02100 *
## PAY_AMT6
              -2.684e-06 1.343e-06 -1.998 0.04569 *
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
## (Dispersion parameter for binomial family taken to be 1)
##
##
      Null deviance: 31705
                                      degrees of freedom
                            on 29999
## Residual deviance: 26493 on 29965
                                      degrees of freedom
## AIC: 26563
## Number of Fisher Scoring iterations: 11
inlogintr <- R2(y=hwop$default.payment.next.month, pred=inlogint$fitted.values,family="binomial")
inlogr <- R2(y=hwop$default.payment.next.month, pred=inlog$fitted.values,family="binomial")
inloglassor <- R2(y=data.1se$My, pred=inloglasso$fitted.values,family="binomial")
inctreer <- R2(y=hwop$default.payment.next.month, pred=predict(inctree, newdata=hwop, type="vector")[,2
innullr <- R2(y=hwop$default.payment.next.month, pred=inlnull$fitted.values,family="binomial")
```

```
##Accuracy calculated at a threshold value of 0.75
Acclogint <-accuracy(hwop$default.payment.next.month,inlogint$fitted.values,threshold = 0.75)$prop.corr
## Error in accuracy(hwop$default.payment.next.month, inlogint$fitted.values, : could not find function
Acclog <- accuracy(hwop$default.payment.next.month, pred=inlog$fitted.values,threshold = 0.75)$prop.cor.
## Error in accuracy(hwop$default.payment.next.month, pred = inlog$fitted.values, : could not find func
Accloglasso <- accuracy(data.1se$My, pred=inloglasso$fitted.values,threshold = 0.75)$prop.correct
## Error in accuracy(data.1se$My, pred = inloglasso$fitted.values, threshold = 0.75): could not find fu
Accetree <- accuracy(hwop$default.payment.next.month,pred=predict(inctree, newdata=hwop, type="vector")
## Error in accuracy(hwop$default.payment.next.month, pred = predict(inctree, : could not find function
According to accuracy (hwop$default.payment.next.month, pred=inlnull$fitted.values,threshold = 0.75)$prop.
## Error in accuracy(hwop$default.payment.next.month, pred = inlnull$fitted.values, : could not find fu
##kfold for OOS R squared and Accuracy
nfold < -5
n <- nrow(hwop)</pre>
foldid <- rep(1:nfold,each=ceiling(n/nfold))[sample(1:n)]</pre>
### create an empty dataframe of results to store the OOS R-squared and Accuracy
OOS <- data.frame(logint=rep(NA,nfold),log=rep(NA,nfold),null=rep(NA,nfold),loglasso=rep(NA,nfold),ctre
Acc <- data.frame(logint=rep(NA,nfold),log=rep(NA,nfold),null=rep(NA,nfold),loglasso=rep(NA,nfold),ctre
### Use a for loop to run through the nfold trails
for(k in 1:nfold){
  traink <- which(foldid!=k)</pre>
  logint <- glm(default.payment.next.month~.^2, data=hwop,subset=traink,family="binomial")</pre>
  log <-glm(default.payment.next.month~., data=hwop,subset=traink,family="binomial")
  loglasso <- glm(My~., data=data.1se,family="binomial",subset=traink)</pre>
  ctree <- tree(default.payment.next.month~., data=hwop,subset=traink)</pre>
  lnull <- glm(default.payment.next.month ~1,data=hwop,subset=traink,family="binomial")</pre>
  ## get predictions
  oologint <- predict(logint, newdata=hwop[-traink,],type="response")</pre>
         <- predict(log, newdata=hwop[-traink,],type="response")</pre>
  oologlasso <- predict(loglasso, newdata=data.1se[-traink,],type="response")</pre>
  ooctree <- predict(ctree, newdata=hwop[-traink,],type="vector")</pre>
  oolnull <- predict(lnull, newdata=hwop[-traink,],type="response")</pre>
  ## calculate and log OOS R2 for each fold k
  OOS$logint[k] <- R2(y=hwop$default.payment.next.month[-traink], pred=oologint,family="binomial")
  OOS$log[k] <- R2(y=hwop$default.payment.next.month[-traink], pred=oolog,family="binomial")
  OOS$ctree[k] <- R2(y=hwop$default.payment.next.month[-traink], pred=ooctree, family="binomial")
  OOS$loglasso[k] <- R2(y=data.1se$My[-traink], pred=oologlasso,family="binomial")
```

```
00S$null[k] <- R2(y=hwop$default.payment.next.month[-traink], pred=oolnull,family="binomial")
  ##Accuracy for each fold k
  Acc$logint[k] <-accuracy(hwop$default.payment.next.month[-traink],oologint,threshold = 0.75)$prop.cor.
  Acc$log[k] <- accuracy(hwop$default.payment.next.month[-traink], pred=oolog,threshold = 0.75)$prop.co.
  Acc$loglasso[k] <- accuracy(data.1se$My[-traink], pred=oologlasso,threshold = 0.75)$prop.correct
  Acc$ctree[k] <- accuracy(hwop$default.payment.next.month[-traink],pred=ooctree[,2],threshold = 0.75)$
  Acc$null[k] <- accuracy(hwop$default.payment.next.month[-traink], pred=oolnull,threshold = 0.75)$prop
  ## We will loop this nfold times
  ## this will print the progress (iteration that finished)
  print(paste("Iteration",k,"of",nfold))
}
## Warning: glm.fit: algorithm did not converge
## Warning: glm.fit: fitted probabilities numerically 0 or 1 occurred
## Warning: glm.fit: fitted probabilities numerically 0 or 1 occurred
## Warning in predict.lm(object, newdata, se.fit, scale = 1, type =
## ifelse(type == : prediction from a rank-deficient fit may be misleading
## Error in accuracy(hwop$default.payment.next.month[-traink], oologint, : could not find function "acc
## 00S R- squared matrix for all the different models and fqolds
colMeans(OOS)
##
     logint
                 log
                         null loglasso
                                           ctree
##
                  NA
                           NA
                                             NA
                                    NA
colMeans(Acc)
##
     logint
                 log
                         null loglasso
                                           ctree
##
         NA
                  NA
                           NA
                                              NA
m.00S <- as.matrix(00S)</pre>
rownames(m.00S) <- c(1:nfold)</pre>
barplot(t(as.matrix(00S)), beside=TRUE, legend=TRUE, args.legend=c(xjust=1, yjust=-0.03),
        ylab= bquote( "Out of Sample " ~ R^2), xlab="Fold", names.arg = c(1:5), ylim=c(-2,0.3))
```

```
■ logint
                                                    log
                                                    null
                                                loglasso
Out of Sample R<sup>2</sup>
                                                □ ctree
                                                         5
                                    Fold
m.ACC <- as.matrix(Acc)</pre>
rownames(m.ACC) <- c(1:nfold)</pre>
barplot(t(as.matrix(Acc)), beside=TRUE, legend=TRUE, args.legend=c(xjust=1, yjust=-0.01),
        ylab= bquote( "Out of Sample " ~ Accuracy), xlab="Fold", names.arg = c(1:5),ylim=c(0,1))
                                                logint
                                                ■ log
                                                    null
Out of Sample Accuracy
                                                □ loglasso
                                                □ ctree
                  1
                            2
                                     3
                                                         5
                                    Fold
## ######### XGBoost
## Data balancing using SMOTE method
set.seed(1900)
inTrain <- createDataPartition(y=ccdata_Total$Target, p=0.6, list=F)</pre>
```

## Error in createDataPartition(y = ccdata\_Total\$Target, p = 0.6, list = F): could not find function "could not find function" could not find f

```
train <- ccdata_Total[inTrain,]</pre>
## Error in eval(expr, envir, enclos): object 'ccdata_Total' not found
table(train$Target)
## Error in table(train$Target): object 'train' not found
testcv <- ccdata_Total[-inTrain,]</pre>
## Error in eval(expr, envir, enclos): object 'ccdata_Total' not found
inTest <- createDataPartition(y=testcv$Target, p=0.5, list=F)</pre>
## Error in createDataPartition(y = testcv$Target, p = 0.5, list = F): could not find function "createD
test <- testcv[inTest,]</pre>
## Error in eval(expr, envir, enclos): object 'testcv' not found
cv <- testcv[-inTest,]</pre>
## Error in eval(expr, envir, enclos): object 'testcv' not found
rm(inTrain, inTest, testcv)
## Warning in rm(inTrain, inTest, testcv): object 'inTrain' not found
## Warning in rm(inTrain, inTest, testcv): object 'inTest' not found
## Warning in rm(inTrain, inTest, testcv): object 'testcv' not found
i <- grep("Target", colnames(train)) # Get index Class column</pre>
## Error in is.data.frame(x): object 'train' not found
train_smote <- SMOTE(Target~., as.data.frame(train),perc.over=2500, perc.under=100)</pre>
## Error in SMOTE(Target ~ ., as.data.frame(train), perc.over = 2500, perc.under = 100): could not find
table(train_smote$Target)
```

## Error in table(train\_smote\$Target): object 'train\_smote' not found

```
# Back to numeric
train$Target <- as.numeric(levels(train$Target))[train$Target]</pre>
## Error in levels(train$Target): object 'train' not found
train_smote$Target <- as.numeric(levels(train_smote$Target))[train_smote$Target]</pre>
## Error in levels(train_smote$Target): object 'train_smote' not found
# As Matrix
train <- Matrix(as.matrix(train), sparse = TRUE)</pre>
## Error in as.matrix(train): object 'train' not found
train_smote <- Matrix(as.matrix(train_smote), sparse = TRUE)</pre>
## Error in as.matrix(train_smote): object 'train_smote' not found
test <- Matrix(as.matrix(test), sparse = TRUE)</pre>
## Error in as.matrix(test): object 'test' not found
cv <- Matrix(as.matrix(cv), sparse = TRUE)</pre>
## Error in as.matrix(cv): object 'cv' not found
# Create XGB Matrices
train_xgb <- xgb.DMatrix(data = train[,-i], label = train[,i])</pre>
## Error in xgb.DMatrix(data = train[, -i], label = train[, i]): could not find function "xgb.DMatrix"
train_smote_xgb <- xgb.DMatrix(data = train_smote[,-i], label = train_smote[,i])</pre>
## Error in xgb.DMatrix(data = train_smote[, -i], label = train_smote[, i]): could not find function "x
test_xgb <- xgb.DMatrix(data = test[,-i], label = test[,i])</pre>
## Error in xgb.DMatrix(data = test[, -i], label = test[, i]): could not find function "xgb.DMatrix"
cv_xgb <- xgb.DMatrix(data = cv[,-i], label = cv[,i])</pre>
## Error in xgb.DMatrix(data = cv[, -i], label = cv[, i]): could not find function "xgb.DMatrix"
```

```
# Watchlist
watchlist <- list(train = train_xgb, cv = cv_xgb)</pre>
## Error in eval(expr, envir, enclos): object 'train_xgb' not found
# set parameters:
parameters <- list(</pre>
  # General Parameters
                    = "gbtree",
 booster
  silent
                     = 0,
  # Booster Parameters
                     = 0.3,
                     = 0,
  gamma
 max_depth
                     = 6,
 min_child_weight = 1,
 subsample
                     = 1,
  colsample_bytree = 1,
 colsample_bylevel = 1,
 lambda
                     = 1,
 alpha
                     = 0,
  # Task Parameters
               = "binary:logistic",
= "auc",
 objective
  eval_metric
                     = 1900
  seed
# Train model
# Original
xgb.model <- xgb.train(parameters, train_xgb, nrounds = 50, watchlist)</pre>
## Error in xgb.train(parameters, train_xgb, nrounds = 50, watchlist): could not find function "xgb.tra
#Plot:
melted <- melt(xgb.model$evaluation_log, id.vars="iter")</pre>
## Error in melt(xgb.model$evaluation_log, id.vars = "iter"): could not find function "melt"
ggplot(data=melted, aes(x=iter, y=value, group=variable, color = variable)) + geom_line()
## Error in ggplot(data = melted, aes(x = iter, y = value, group = variable, : object 'melted' not foun
# Smote
xgb_smote.model <- xgb.train(parameters, train_smote_xgb, nrounds = 50, watchlist)</pre>
## Error in xgb.train(parameters, train_smote_xgb, nrounds = 50, watchlist): could not find function "x
#Plot:
melted <- melt(xgb smote.model$evaluation log, id.vars="iter")</pre>
```

## Error in melt(xgb\_smote.model\$evaluation\_log, id.vars = "iter"): could not find function "melt"

```
ggplot(data=melted, aes(x=iter, y=value, group=variable, color = variable)) + geom_line()
```

## Error in ggplot(data = melted, aes(x = iter, y = value, group = variable, : object 'melted' not found for the state of the state of