databricks Memudu_Sadia_BigData_Project2

(https://databricks.com)

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Big Data Project

Dataset Description

Dataset: https://www.kaggle.com/datasets/shelvigarg/creditcard-buyers

This dataset is a zip file composed of 2 csv files, test data credit card.csv and train data credit card.csv however only the train data credit card.csv will be used for this project.

Happy Customer Bank is a mid-sized private bank that deals in all kinds of banking products, like Savings accounts, Current accounts, investment products, credit products, among other offerings. The bank also cross-sells products to its existing customers and to do so they use different kinds of communication like tele-calling, e-mails, recommendations on net banking, mobile banking, etc. In this case, the Happy Customer Bank wants to cross sell its credit cards to its existing customers. The bank has identified a set of customers that are eligible for taking these credit cards. Now, the bank is looking for your help in identifying customers that could show higher intent towards a recommended credit card.

Data Variables

ID: Unique Identifier for a row

Gender: Gender of the Customer

Age: Age of the Customer (in Years)

Region_Code: Code of the Region for the customers

Occupation: Occupation Type for the customer

Channel_Code: Acquisition Channel Code for the Customer (Encoded)

Vintage: Vintage for the Customer (In Months)

Credit_Product: If the Customer has any active credit product (Home loan, Personal loan, Credit Card etc.)

AvgAccountBalance: Average Account Balance for the Customer in last 12 Months

Is_Active: If the Customer is Active in last 3 Months

Is_Lead(Target): If the Customer is interested for the Credit Card

0: Customer is not interested

1: Customer is interested

Goal:

Build a full machine learning pipeline to predict if the customers will be interested in getting a credit card using PySpark.

Data Collection

Importing libraries

```
import pyspark
from pyspark.sql import SparkSession
from pyspark import pandas as pd
from pyspark.sql.functions import col, isnan, when, count
from pyspark.sql.functions import count_distinct
from pyspark.sql import SparkSession
from pyspark import pandas as pd
from pyspark.ml import Pipeline
from pyspark.ml.feature import
(OneHotEncoder, StandardScaler, StringIndexer, VectorAssembler)
from pyspark.ml.stat import Correlation
from pyspark.ml.tuning import ParamGridBuilder, TrainValidationSplit
from pyspark.ml.classification import LogisticRegression, GBTClassifier,
RandomForestClassifier
from pyspark.ml.evaluation import BinaryClassificationEvaluator
from pyspark.ml.tuning import CrossValidator, CrossValidatorModel,
ParamGridBuilder
#pip install kaggle
#import kaggle
# copying my kaggle.json file to kaggle local folder
# src_path = r"C:\Users\Alimat sadia\Downloads\kaggle.json"
# dst_path = r"C:\Users\Alimat sadia\.kaggle\kaggle.json"
# shutil.copy(src_path, dst_path)
# print('Copied')
# dbutils.fs.cp("dbfs:///FileStore/tables/kaggle_token/kaggle.json",
"file:/root/.kaggle/")
# !kaggle datasets download -d shelvigarg/credit-card-buyers
# # # unzipping data
# !unzip /databricks/driver/credit-card-buyers.zip
spark=SparkSession.builder.getOrCreate()
spark
```

SparkSession - hive

SparkContext

Spark UI

```
Version
v3.3.0
Master
local[8]
AppName
Databricks Shell
```

Data Exploration

```
# Read data file
df = spark.read.csv("/FileStore/tables/dataset/train_data_credit_card.csv",
header=True, inferSchema=True)
# to check all the columns and their datatype
df.printSchema()
root
 |-- ID: string (nullable = true)
 |-- Gender: string (nullable = true)
 |-- Age: integer (nullable = true)
 |-- Region_Code: string (nullable = true)
 |-- Occupation: string (nullable = true)
 |-- Channel_Code: string (nullable = true)
 |-- Vintage: integer (nullable = true)
 |-- Credit_Product: string (nullable = true)
 |-- Avg_Account_Balance: integer (nullable = true)
 |-- Is_Active: string (nullable = true)
 |-- Is_Lead: integer (nullable = true)
#Number of rows and columns
print("The shape of the data is ",(df.count(), len(df.columns)))
The shape of the data is (245725, 11)
# statistical summary of the data columns
df.describe().toPandas().transpose()
```

	0	1	2	3	
summary	count	mean	stddev	min	_
ID	245725	None	None	222A8XWS	ZZZZ
Gender	245725	None	None	Female	
Age	245725	43.85630684708516	14.828671804648	23	
Region_Code	245725	None	None	RG250	ſ
Occupation	245725	None	None	Entrepreneur	Self_Em
Channel_Code	245725	None	None	X1	
Vintage	245725	46.95914131651236	32.35313570875409	7	
Credit_Product	216400	None	None	No	
Avg_Account_Balance	245725	1128403.1010194323	852936.3560692756	20790	103
Is_Active	245725	None	None	No	
ls_Lead	245725	0.23720826126767727	0.4253718824871881	0	

viewing dataset
df.show(15)

+			+	+
ID Gender Age Regio			nel_Code Vin	tage Credit_P
roduct Avg_Account_Balance	e Is_Active	e Is_Lead	·	
+				+
NNVBBKZB Female 73			X3	43
No 1045696	No	0		
IDD62UNG Female 30	RG277	Salaried	X1	32
No 581988	No	Θ		
HD3DSEMC Female 56	RG268 Se	lf_Employed	X3	26
No 1484315	Yes	0		
BF3NC7KV Male 34	RG270	Salaried	X1	19
No 470454	No	0		
TEASRWXV Female 30	RG282	Salaried	X1	33
No 886787	No	Θ		
ACUTYTWS Male 56	RG261 Se	lf_Employed	X1	32
No 544163	Yes	Θ		
ETQCZFEJ Male 62	RG282	Other	X3	20
null 1056750	Yes	1		
JJNJUQMQ Female 48	RG265 Se	lf_Employed	X3	13 //

```
# Displaying uniques values of each column
for col name in df.columns:
    unique_val = df.select(col_name).distinct().collect()
    print(f" {col_name}")
    print(f"Unique values count: {len(unique_val)}")
 ID
Unique values count: 245725
 Gender
Unique values count: 2
 Age
Unique values count: 63
 Region_Code
Unique values count: 35
 Occupation
Unique values count: 4
 Channel_Code
Unique values count: 4
 Vintage
Unique values count: 66
 Credit Product
Unique values count: 3
 Avg_Account_Balance
Unique values count: 135292
 Is_Active
Unique values count: 2
 Is_Lead
```

Number of unique value per columns

```
# checking for missing value
# Find Count of Null, None, NaN of All DataFrame Columns
df.select([count(when(isnan(c) | col(c).isNull(), c)).alias(c) for c in
df.columns]
 ).show()
----+
| ID|Gender|Age|Region_Code|Occupation|Channel_Code|Vintage|Credit_Product|A
vg_Account_Balance|Is_Active|Is_Lead|
----+
    0| 0|
             0 |
                 0 |
                     0 | 0 |
0 |
    0 |
       0 |
```

----+

Credict Product has the highest number of missing value and is the only column with missing value

Now we can see the most refrequent value of this columns is No, so we can replace the missing values by the most frequent one instead of deleting the rows

```
df = df.fillna({"Credit_Product":'No'})
df.show()
```

+		+	+	+	
	+	-++			
ID Gender Age Regi	ion_Code	Occupation Chan	nel_Code Vin	tage Credi	t_P
roduct Avg_Account_Balanc	•	·			
+	•	•	+	+	
	+	-++			
NNVBBKZB Female 73	RG268	Other	X3	43	
No 1045696	No	0			
IDD62UNG Female 30	RG277	Salaried	X1	32	
No 581988	No	0			
HD3DSEMC Female 56	RG268 Se	lf_Employed	X3	26	
No 1484315	Yes	0			
BF3NC7KV Male 34	RG270	Salaried	X1	19	
No 470454	No	0			
TEASRWXV Female 30	RG282	Salaried	X1	33	
No 886787	No	0			
ACUTYTWS Male 56	RG261 Se	lf_Employed	X1	32	
No 544163	Yes	0			
ETQCZFEJ Male 62	RG282	Other	X3	20	
No 1056750	Yes	1			
JJNJUQMQ Female 48	RG265 Se	lf_Employed	X3	13	/1

Great News! our data is free of missing values

Information Extraction With Spark SQL

+	+	+		+	
NNVBBKZB Female 73			X3	43	
No 1045696	No	•	٨٥١	13	
IDD62UNG Female 30	•	•	X1	32	
No 581988	No	0		·	
HD3DSEMC Female 56	RG268 Se	lf_Employed	X3	26	
No 1484315	Yes	0			
BF3NC7KV Male 34	RG270	Salaried	X1	19	
No 470454	No	0			
TEASRWXV Female 30	RG282	Salaried	X1	33	
No 886787	No	0			
ACUTYTWS Male 56	RG261 Se	lf_Employed	X1	32	
No 544163	Yes	0			
ETQCZFEJ Male 62	RG282	Other	X3	20	
No 1056750	Yes	1			
JJNJUQMQ Female 48	RG265 Se	lf_Employed	X3	13	//

Number of male with active credict card

spark.sql("SELECT count(DISTINCT ID) as Number_of_male_active FROM data
where data.Credit_Product='Yes' and data.Gender='Male'").show()

```
+-----+
|Number_of_male_active|
+-----+
| 41738|
```

Percentage of male and female users who has been Active in the last 3 Months

spark.sql("SELECT data.Gender,ROUND((SUM(CASE WHEN data.Is_Active='Yes'
THEN 1 ELSE 0 END) / COUNT(*))* 100,2) as percentage FROM data GROUP BY
data.Gender").show()

```
+----+
|Gender|percentage|
+----+
|Female| 35.41|
| Male| 41.69|
```

Target variable Is_Lead Distribution

spark.sql("SELECT data.Is_Lead, COUNT(data.Is_lead) as distinct ,
(COUNT(data.Is_lead) / (SELECT COUNT(data.Is_lead) FROM data))*100 as
percentage FROM data GROUP BY data.Is_Lead").show()

+	+-		+
Is_L	ead d	istinct	percentage
+	+-		+
	1	58288 23.	720826126767726
	0	187437 76	.27917387323228
+	+_		+

Our data is imbalanced, the number of 1 is more larger than the number of 0.

```
# Average account balance per region
spark.sql("SELECT data.Region_Code , (AVG(data.Avg_Account_Balance)) as
Average_account_balance from data Group By data.Region_Code order by
Average_account_balance desc").show()
```

```
+----+
|Region_Code|Average_account_balance|
      RG283|
               1475574.2942276313
      RG284|
              1473165.5680641823
      RG268|
              1463900.0817610063
               1407392.135394933
      RG254|
               1374248.0543595264
      RG253|
      RG262|
               1200158.0458612975
      RG276|
               1059816.6505065123
      RG269|
              1027003.1523591505
      RG274|
               996307.0546727204
      RG277|
                 983289.3474972711
      RG261|
                 981286.4003668282
                 953867.7062961056
      RG282|
      RG278|
                 913786.0779363337
      RG281|
                 889643.6980168859
      RG272
                 885223.5024752475
      RG255|
                 868249.742814668
      RG257
                 858105.4543517457
      RG273|
                 856303.2921947965
```

RG283 is the region with highest average account balance

Data Preprocessing

The ID column is not necessary in this data let's remove it

```
df= df.drop("ID")
df.show()
```

```
-----
|Gender|Age|Region_Code| Occupation|Channel_Code|Vintage|Credit_Product|Av
g Account Balance|Is Active|Is Lead|
----+
|Female| 73|
           RG268
                    Other|
                               X3|
                                    43|
                                              Nol
1045696
         No | 0 |
|Female| 30|
          RG277
                  Salaried|
                               X1|
                                    32|
                                              No|
581988
         No
              0 |
           RG268|Self_Employed|
                               X3|
                                    26
|Female| 56|
                                              No
1484315|
         Yes | 0|
          RG270|
                  Salaried|
| Male| 34|
                               X1|
                                    19|
                                              No l
470454
         No
              0 |
           RG282
                  Salaried|
|Female| 30|
                               X1|
                                    33|
                                              No|
886787
         No
               0 |
| Male| 56|
          RG261|Self_Employed|
                               X1|
                                    32
                                              No l
       Yes|
544163
              0 |
| Male| 62|
           RG282|
                    Other|
                               X3|
                                    20|
                                              Nol
         Yes|
1056750
               1|
|Female| 48| RG265|Self_Employed|
                               X3|
                                    13|
                                              No /
```

```
#Float type columns of this data frame are:
target_col='Is_Lead'
numerical_cols = [df.dtypes[i][0] for i in range(len(df.dtypes)) if
df.dtypes[i][1]=='int']
numerical_cols.pop(-1)
numerical cols
Out[23]: ['Age', 'Vintage', 'Avg_Account_Balance']
#Define string-type columns:
string_cols = [df.dtypes[i][0] for i in range(len(df.dtypes)) if
df.dtypes[i][1]=='string']
string_cols
Out[24]: ['Gender',
 'Region_Code',
 'Occupation',
 'Channel_Code',
 'Credit_Product',
 'Is_Active']
```

In order to feed this data to a model we have to transform the categorical features into number using OneHotEncoder

```
# string columns encoding
string_cols_indexer = [f"{string_col}_indexer" for string_col in
string_cols]
string_cols_vector = [f"{string_col}_vector" for string_col in
string_cols_indexer]
string_cols_encode_stage= [
     StringIndexer(
 inputCols=string_cols,
 outputCols=string_cols_indexer,
 ),
 OneHotEncoder(
 inputCols=string_cols_indexer,
 outputCols=string_cols_vector)]
# numerical data scaling
numerical_scale_stage = [
 VectorAssembler(
 inputCols=numerical_cols,
 outputCol="assembled_numeric_cols",
 ),
 StandardScaler(
 inputCol="assembled_numeric_cols",
 outputCol="scaled_numeric_cols",
 ),
]
# group all the features into one columns
features_assembler = [
 VectorAssembler(
 inputCols=string_cols_vector + ["scaled_numeric_cols"],
 outputCol="features",
1
```

```
target_stage = [StringIndexer(inputCol=target_col, outputCol="label")]
# Display effect on the whole data
Pipeline(stages=target stage).fit(df).transform(df).show(5)
-----
|Gender|Age|Region_Code| Occupation|Channel_Code|Vintage|Credit_Product|Av
g_Account_Balance|Is_Active|Is_Lead|label|
|Female| 73| RG268| Other|
                              X3| 43|
                                                    No
1045696|
          No| 0| 0.0|
|Female| 30|
            RG277
                    Salaried| X1| 32|
                                                    No|
                0| 0.0|
          No
581988
|Female| 56|
           RG268|Self_Employed| X3| 26|
                                                    Nol
1484315|
          Yes| 0| 0.0|
            RG270
                    Salaried|
| Male| 34|
                                   X1|
                                         19
                                                    No
470454
          No
               0| 0.0|
|Female| 30|
             RG282
                     Salaried|
                                   X1|
                                         33|
                                                    Nol
              0| 0.0|
886787
          No
-----
only showing top 5 rows
# Splitting the data into train and test data
train, test = df.randomSplit(weights=[0.8, 0.2], seed=42)
print(f"Number of data in the train set: {train.count()}")
print(f"Number of data in the test set: {test.count()}")
Number of data in the train set: 196584
Number of data in the test set: 49141
# combining all the stages displayed above into a single pipeline
pipe = Pipeline(stages=string_cols_encode_stage + numerical_scale_stage +
features_assembler + target_stage)
data_preprocessing = pipe.fit(train)
data_preprocessing_train =
data_preprocessing.transform(train).select("features", "label")
data_preprocessing_train.show(5, truncate=False)
```

```
-----+
|features
|label|
+-----
-----+
[(46,[12,35,40,42,43,44,45],[1.0,1.0,1.0,1.0,1.5527608114781,0.4327398259957
207,1.1804160076654502]) |0.0 |
[(46, [26, 36, 38, 41, 43, 44, 45], [1.0, 1.0, 1.0, 1.0, 1.6202721511075826, 0.4018298384]
245978,0.4340912254307288])|0.0 |
[46, [26, 36, 38, 42, 43, 44, 45], [1.0, 1.0, 1.0, 1.6202721511075826, 0.4018298384]
245978,1.5836082643242448])|0.0 |
[(46, [26, 36, 38, 41, 43, 44, 45], [1.0, 1.0, 1.0, 1.0, 1.6202721511075826, 0.4327398259]
957207,0.6636636693035469])|0.0 |
| (46, [26, 36, 38, 42, 43, 44, 45], [1.0, 1.0, 1.0, 1.6202721511075826, 0.4327398259
957207,0.7558367647533992])|0.0
+----
only showing top 5 rows
data_preprocessing_test =
data preprocessing.transform(test).select("features", "label")
data_preprocessing_test.show(5, truncate=False)
|features
|label|
+-----
-----+
[(46, [26, 36, 38, 42, 43, 44, 45], [1.0, 1.0, 1.0, 1.0, 1.6202721511075826, 0.4018298384]
245978,0.6337383310425381]) | 0.0 |
[(46,[26,36,38,42,43,44,45],[1.0,1.0,1.0,1.0,1.6202721511075826,0.4636498135]
668436,0.6812042865299271])
                          0.0
[(46,[26,36,38,42,43,44,45],[1.0,1.0,1.0,1.0,1.6202721511075826,0.4636498135]
668436,0.9455009278527056])
                          0.0
[(46,[11,36,38,41,43,44,45],[1.0,1.0,1.0,1.0,1.6202721511075826,0.4327398259
957207,0.6210376792389842])
                          0.0
[(46,[17,37,38,41,42,43,44,45],[1.0,1.0,1.0,1.0,1.0,1.6202721511075826,0.432]
7398259957207,1.2018123896293065])|0.0
+-----
-----+
only showing top 5 rows
```

Model Building and Cross Validation

Logistic Regression

```
lr_model = LogisticRegression()
# hyperparameter tuning
paramGrid = (
 ParamGridBuilder()
 .addGrid(lr_model.maxIter, [50, 100,150])
 .addGrid(lr_model.regParam, [0.0,0.5, 1.0])
 .addGrid(lr_model.elasticNetParam, [0.0, 0.5,1.0])
 .build()
)
# Create a CrossValidator
evaluator = BinaryClassificationEvaluator()
cv = CrossValidator(
 estimator=lr_model,
 estimatorParamMaps=paramGrid,
 evaluator=evaluator,
 parallelism=8,
 numFolds=5,
)
cross_val_model = cv.fit(data_preprocessing_train)
```

```
# Extract the best model
best_model_lr = cross_val_model.bestModel
print(best model lr)
predictions_lr=best_model_lr.transform(data_preprocessing_test)
# evalutae best result result
print( "Logistic regression accuracy score on the test
set:",evaluator.evaluate(predictions_lr),"\n")
print("Logistic Regression Prediction Table")
predictions_lr.select('label', 'prediction', 'probability').show(20)
LogisticRegressionModel: uid=LogisticRegression_73cebbe1b8bc, numClasses=2,
numFeatures=46
Logistic regression accuracy score on the test set: 0.7341620461882972
Logistic Regression Prediction Table
+----+
|label|prediction|
                          probability|
+----+
  0.0
             0.0|[0.89483941713461...|
  0.0
             0.0|[0.89282481916175...|
  0.0
             0.0 | [0.89285797885386... |
  0.0
             0.0 | [0.90262157197535... |
  0.0
             0.0 | [0.96799815751839...|
  0.0|
             0.0 | [0.91890817892784... |
  0.0
             0.0 | [0.91673685764783... |
  0.0
             0.0 | [0.96909688418369... |
  0.0
             0.0 | [0.89521304444288...|
  0.0
             0.0 | [0.89528125833428... |
  0.0
             0.0 | [0.92154765495802...|
   0.0
             0.0|[0.91794971142531...|
   0.0
             0.0 | [0.91798555104292...|
```

Gradient-Boosted Tree

```
cv = CrossValidator(
 estimator=gbt_model,
 estimatorParamMaps=paramGrid,
 evaluator=evaluator,
 parallelism=8,
 numFolds=5,
)
cross_val_model = cv.fit(data_preprocessing_train)
# Extract the best model
best_model_gbt = cross_val_model.bestModel
print(best_model_gbt)
predictions_gbt=best_model_gbt.transform(data_preprocessing_test)
# evalutae best result result
print( "GBTClassifier accuracy score on the test
set:",evaluator.evaluate(predictions_gbt),"\n")
print("GBTClassifier Prediction Table")
predictions_gbt.select('label', 'prediction', 'probability').show(20)
GBTClassificationModel: uid = GBTClassifier_df12f6811d27, numTrees=20, numCl
asses=2, numFeatures=46
GBTClassifier accuracy score on the test set: 0.7888099034858672
GBTClassifier Prediction Table
+----+
                          probability|
|label|prediction|
+----+
             0.0|[0.89088839340541...|
   0.0
  0.0
             0.0 | [0.88507501011413...|
  0.0|
             0.0 | [0.88698151346515... |
  0.0
             0.0 | [0.91464453799921... |
  0.0
             0.0 | [0.93863371810767... |
   0.0
             0.0 | [0.91464453799921... |
  0.0
             0.0 | [0.91464453799921... |
  0.0
             0.0 | [0.94204513281611... |
  0.0
             0.0 | [0.90268628663352...]
  0.0
             0.0 | [0.90268628663352...|
  0.0
             0.0 | [0.91813274435838... |
   0.0
             0.0 | [0.92035135496544...|
   0.0
              0.0|[0.92035135496544...|
```

Random Forest

```
# randomForest
rf model = RandomForestClassifier()
# hyperparameter tuning
paramGrid = (
 ParamGridBuilder()
 .addGrid(rf_model.maxDepth, [5, 7, 10])
 .addGrid(rf_model.numTrees, [30,50,100])
 .build()
# Create a CrossValidator
evaluator = BinaryClassificationEvaluator()
cv = CrossValidator(
 estimator=rf_model,
 estimatorParamMaps=paramGrid,
 evaluator=evaluator,
 parallelism=8,
 numFolds=5,
)
cross_val_model = cv.fit(data_preprocessing_train)
# Extract the best model
best_model_rf = cross_val_model.bestModel
print(best_model_rf)
predictions_rf=best_model_rf.transform(data_preprocessing_test)
# evalutae best result result
print( "RandomForestClassifier accuracy score on the test
set:",evaluator.evaluate(predictions_rf),"\n")
print("RandomForestClassifier Prediction Table")
predictions_rf.select('label', 'prediction', 'probability').show(20)
RandomForestClassificationModel: uid=RandomForestClassifier_9dd4dd3636fa, nu
mTrees=100, numClasses=2, numFeatures=46
RandomForestClassifier accuracy score on the test set: 0.7786447919491395
RandomForestClassifier Prediction Table
+----+
|label|prediction|
                          probability|
```

```
0.0
            0.0 | [0.90150021148626...|
            0.0|[0.90208502185240...|
0.0
0.0
            0.0 | [0.90152274208503... |
0.0
            0.0 | [0.92797679267685... |
0.0
            0.0 | [0.94355516985084...|
0.0|
            0.0 | [0.92950653515829...|
0.0
            0.0 | [0.92475646105034...|
0.0
            0.0 | [0.94692517148005...|
0.0
            0.0 | [0.90534943231272...|
0.0
            0.0|[0.90528069876450...|
0.0
            0.0 | [0.93199627291390... |
0.0
            0.0 | [0.93122995403098... |
```

Summary

We got close prediction results between Linear Regression, GBTClassifier, and Random Forest model, however the GBTClassifier is the best model for this project with the highest accuracy of 0.78.