

	Reference	
Prediction	0	1
0	1721	89
1	106	84

Accuracy : 0.9025
 95% CI : (0.8887, 0.9152)
 No Information Rate : 0.9135
 P-Value [Acc > NIR] : 0.9614

Kappa : 0.4093

Mcnemar's Test P-Value : 0.2519

Sensitivity : 0.9420
 Specificity : 0.4855
 Pos Pred Value : 0.9508
 Neg Pred Value : 0.4421
 Prevalence : 0.9135
 Detection Rate : 0.8605
 Detection Prevalence : 0.9050
 Balanced Accuracy : 0.7138

'Positive' Class : 0

```
> confusionMatrix(factor(rep(0,nrow(test))),factor(test$Personal.Loan))
Confusion Matrix and Statistics
```

	Reference	
Prediction	0	1
0	1810	190
1	0	0

Accuracy : 0.905
 95% CI : (0.8913, 0.9175)
 No Information Rate : 0.905
 P-Value [Acc > NIR] : 0.5193

Kappa : 0

Mcnemar's Test P-Value : <2e-16

Sensitivity : 1.000
 Specificity : 0.000
 Pos Pred Value : 0.905
 Neg Pred Value : NaN
 Prevalence : 0.905
 Detection Rate : 0.905
 Detection Prevalence : 1.000
 Balanced Accuracy : 0.500

'Positive' Class : 0

	[,1]	[,2]	[,3]	[,4]	[,5]	[,6]	[,7]	[,8]	[,9]	[,10]	[,11]
Sensitivity	0.9419814	0.9359956	0.9380771	0.9404046	0.9325054	0.9330092	0.9291085	0.9308682	0.9324397	0.9314041	0.9330477
Specificity	0.4855491	0.4244186	0.4779874	0.4736842	0.4391892	0.4429530	0.4202899	0.4552239	0.4740741	0.4626866	0.4887218
Pos Pred Value	0.9508287	0.9453039	0.9541436	0.9502762	0.9541436	0.9541436	0.9558011	0.9596685	0.9607735	0.9602210	0.9624309
Neg Pred Value	0.4421053	0.3842105	0.4000000	0.4263158	0.3421053	0.3473684	0.3052632	0.3210526	0.3368421	0.3263158	0.3421053
Precision	0.9508287	0.9453039	0.9541436	0.9502762	0.9541436	0.9541436	0.9558011	0.9596685	0.9607735	0.9602210	0.9624309
Recall	0.9419814	0.9359956	0.9380771	0.9404046	0.9325054	0.9330092	0.9291085	0.9308682	0.9324397	0.9314041	0.9330477
F1	0.9463844	0.9406267	0.9460422	0.9453146	0.9432004	0.9434581	0.9422658	0.9450490	0.9463946	0.9455930	0.9475116
Prevalence	0.9135000	0.9140000	0.9205000	0.9145000	0.9260000	0.9255000	0.9310000	0.9330000	0.9325000	0.9330000	0.9335000
Detection Rate	0.8605000	0.8555000	0.8635000	0.8600000	0.8635000	0.8635000	0.8650000	0.8685000	0.8695000	0.8690000	0.8710000
Detection Prevalence	0.9050000	0.9050000	0.9050000	0.9050000	0.9050000	0.9050000	0.9050000	0.9050000	0.9050000	0.9050000	0.9050000
Balanced Accuracy	0.7137653	0.6802071	0.7080323	0.7070444	0.6858473	0.6879811	0.6746992	0.6930460	0.7032569	0.6970453	0.7108847
	[,12]	[,13]	[,14]	[,15]							
Sensitivity	0.9341542	0.9308878	0.9309612	0.9303932							
Specificity	0.5075758	0.5042017	0.5128205	0.5000000							
Pos Pred Value	0.9640884	0.9674033	0.9685083	0.9674033							
Neg Pred Value	0.3526316	0.3157895	0.3157895	0.3105263							
Precision	0.9640884	0.9674033	0.9685083	0.9674033							
Recall	0.9341542	0.9308878	0.9309612	0.9303932							
F1	0.9488853	0.9487944	0.9493637	0.9485374							
Prevalence	0.9340000	0.9405000	0.9415000	0.9410000							
Detection Rate	0.8725000	0.8755000	0.8765000	0.8755000							
Detection Prevalence	0.9050000	0.9050000	0.9050000	0.9050000							
Balanced Accuracy	0.7208650	0.7175448	0.7218909	0.7151966							

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