

In [1]:

```
import pandas as pd
import numpy as np
```

In [9]:

```
bank=pd.read_csv('bank_data.csv')
bank
```

Out[9]:

	age	default	balance	housing	loan	duration	campaign	pdays	previous	poutfailure
0	58	0	2143	1	0	261	1	-1	0	0
1	44	0	29	1	0	151	1	-1	0	0
2	33	0	2	1	1	76	1	-1	0	0
3	47	0	1506	1	0	92	1	-1	0	0
4	33	0	1	0	0	198	1	-1	0	0
...
45206	51	0	825	0	0	977	3	-1	0	0
45207	71	0	1729	0	0	456	2	-1	0	0
45208	72	0	5715	0	0	1127	5	184	3	0
45209	57	0	668	0	0	508	4	-1	0	0
45210	37	0	2971	0	0	361	2	188	11	0

45211 rows × 11 columns

In [10]:

```
bank.shape
```

Out[10]:

(45211, 11)

In [11]:

```
bank.isna().sum()
```

Out[11]:

age	0
default	0
balance	0
housing	0
loan	0
duration	0
campaign	0
pdays	0
previous	0
poutfailure	0
poutother	0
poutsuccess	0
poutunknown	0
con_cellular	0
con_telephone	0
con_unknown	0
divorced	0
married	0
single	0
joadmin.	0
jobblue.collar	0
joentrepreneur	0
johousemaid	0
jomanagement	0
joretired	0
joself.employed	0
joservices	0
jostudent	0
jotechnician	0
jounemployed	0
jounknown	0
y	0
dtype:	int64

In [13]:

```
bank_new = bank[['age', 'joadmin.', 'married', 'education', 'default', 'balance', 'housing', 'loan', 'con_telephone', 'duration', 'camp']  
bank_new
```

Out[13]:

	age	joadmin.	married	default	balance	housing	loan	con_telephone	duration	camp
0	58	0	1	0	2143	1	0	0	261	
1	44	0	0	0	29	1	0	0	151	
2	33	0	1	0	2	1	1	0	76	
3	47	0	1	0	1506	1	0	0	92	
4	33	0	0	0	1	0	0	0	198	
...
45206	51	0	1	0	825	0	0	0	977	
45207	71	0	0	0	1729	0	0	0	456	
45208	72	0	1	0	5715	0	0	0	1127	
45209	57	0	1	0	668	0	0	1	508	
45210	37	0	1	0	2971	0	0	0	361	

45211 rows × 14 columns

In [14]:

```
# initial analysis  
bank_new.shape
```

Out[14]:

(45211, 14)

In [15]:

```
bank_new.isna().sum()
```

Out[15]:

```
age                0
joadmin.           0
married            0
default            0
balance            0
housing            0
loan               0
con_telephone      0
duration           0
campaign           0
pdays             0
previous           0
poutsuccess        0
y                  0
dtype: int64
```

In [16]:

```
bank_new.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 45211 entries, 0 to 45210
Data columns (total 14 columns):
 #   Column                Non-Null Count  Dtype
---  -
 0   age                   45211 non-null  int64
 1   joadmin.              45211 non-null  int64
 2   married               45211 non-null  int64
 3   default               45211 non-null  int64
 4   balance               45211 non-null  int64
 5   housing               45211 non-null  int64
 6   loan                  45211 non-null  int64
 7   con_telephone         45211 non-null  int64
 8   duration              45211 non-null  int64
 9   campaign              45211 non-null  int64
10   pdays                 45211 non-null  int64
11   previous              45211 non-null  int64
12   poutsuccess           45211 non-null  int64
13   y                     45211 non-null  int64
dtypes: int64(14)
memory usage: 4.8 MB
```

In [17]:

bank_new.dtypes

Out[17]:

```

age                int64
joadmin.           int64
married            int64
default            int64
balance            int64
housing            int64
loan               int64
con_telephone      int64
duration           int64
campaign           int64
pdays             int64
previous           int64
poutsuccess        int64
y                  int64
dtype: object

```

In [18]:

bank_new.describe()

Out[18]:

	age	joadmin.	married	default	balance	housing	
count	45211.000000	45211.000000	45211.000000	45211.000000	45211.000000	45211.000000	45211.000000
mean	40.936210	0.114375	0.601933	0.018027	1362.272058	0.555838	
std	10.618762	0.318269	0.489505	0.133049	3044.765829	0.496878	
min	18.000000	0.000000	0.000000	0.000000	-8019.000000	0.000000	
25%	33.000000	0.000000	0.000000	0.000000	72.000000	0.000000	
50%	39.000000	0.000000	1.000000	0.000000	448.000000	1.000000	
75%	48.000000	0.000000	1.000000	0.000000	1428.000000	1.000000	
max	95.000000	1.000000	1.000000	1.000000	102127.000000	1.000000	

Model Building

In [19]:

```

X = bank_new.drop(labels = 'y', axis=1)
y= bank_new[['y']]

```

In [20]:

X

Out[20]:

	age	joadmin.	married	default	balance	housing	loan	con_telephone	duration	camp
0	58	0	1	0	2143	1	0	0	261	
1	44	0	0	0	29	1	0	0	151	
2	33	0	1	0	2	1	1	0	76	
3	47	0	1	0	1506	1	0	0	92	
4	33	0	0	0	1	0	0	0	198	
...
45206	51	0	1	0	825	0	0	0	977	
45207	71	0	0	0	1729	0	0	0	456	
45208	72	0	1	0	5715	0	0	0	1127	
45209	57	0	1	0	668	0	0	1	508	
45210	37	0	1	0	2971	0	0	0	361	

45211 rows × 13 columns

In [21]:

y

Out[21]:

	y
0	0
1	0
2	0
3	0
4	0
...	...
45206	1
45207	1
45208	1
45209	0
45210	0

45211 rows × 1 columns

Train-Test split

In [22]:

```
from sklearn.model_selection import train_test_split
X_train,X_test, y_train,y_test = train_test_split(X,y, test_size=0.20, random_state=12)
```

In [23]:

```
X_train.shape , y_train.shape
```

Out[23]:

```
((36168, 13), (36168, 1))
```

In [25]:

```
X_test.shape , y_test.shape
```

Out[25]:

```
((9043, 13), (9043, 1))
```

Model Training

In [28]:

```
import warnings
warnings.filterwarnings('ignore')
```

In [30]:

```
from sklearn.linear_model import LogisticRegression
logic_model = LogisticRegression()
logic_model.fit(X_train,y_train)
```

Out[30]:

```
LogisticRegression()
```

Model Testing

In [31]:

```
y_train_pred = logic_model.predict(X_train)
y_train_pred
```

Out[31]:

```
array([0, 0, 0, ..., 0, 0, 1], dtype=int64)
```

In [32]:

```
y_test_pred = logic_model.predict(X_test)
y_test_pred
```

Out[32]:

```
array([0, 0, 0, ..., 0, 0, 0], dtype=int64)
```

Model Evaluation

In [33]:

```
from sklearn.metrics import accuracy_score, confusion_matrix, precision_score, recall_score, cl
```

Training data

In [34]:

```
accuracy_score(y_train, y_train_pred)
```

Out[34]:

```
0.8923634151736342
```

In [35]:

```
confusion_matrix(y_train, y_train_pred)
```

Out[35]:

```
array([[31216,   713],
       [ 3180, 1059]], dtype=int64)
```

In [36]:

```
precision_score(y_train, y_train_pred)
```

Out[36]:

```
0.5976297968397292
```

In [37]:

```
recall_score(y_train, y_train_pred)
```

Out[37]:

```
0.24982307147912244
```

In [38]:

```
print(classification_report(y_train, y_train_pred))
```

	precision	recall	f1-score	support
0	0.91	0.98	0.94	31929
1	0.60	0.25	0.35	4239
accuracy			0.89	36168
macro avg	0.75	0.61	0.65	36168
weighted avg	0.87	0.89	0.87	36168

In [39]:

```

from sklearn.metrics import roc_curve, roc_auc_score
fpr, tpr, thresholds = roc_curve(y, logic_model.predict_proba (X)[: ,1])

auc = roc_auc_score(y_train,y_train_pred)
print(auc)

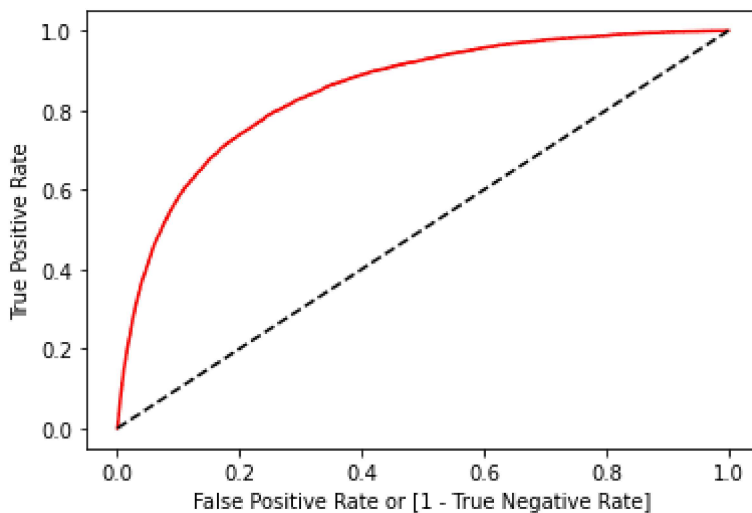
import matplotlib.pyplot as plt
plt.plot(fpr, tpr, color='red', label='logit model ( area = %0.2f)'%auc)
plt.plot([0, 1], [0, 1], 'k--')
plt.xlabel('False Positive Rate or [1 - True Negative Rate]')
plt.ylabel('True Positive Rate')

```

0.6137461375122444

Out[39]:

Text(0, 0.5, 'True Positive Rate')

**Test data**

In [40]:

```
accuracy_score(y_test, y_test_pred)
```

Out[40]:

0.8932876257879022

In [41]:

```
confusion_matrix(y_test, y_test_pred)
```

Out[41]:

```

array([[7811, 182],
       [ 783, 267]], dtype=int64)

```

In [42]:

```
precision_score(y_test, y_test_pred)
```

Out[42]:

0.5946547884187082

In [43]:

```
recall_score(y_test, y_test_pred)
```

Out[43]:

0.2542857142857143

In [44]:

```
print(classification_report(y_test,y_test_pred))
```

	precision	recall	f1-score	support
0	0.91	0.98	0.94	7993
1	0.59	0.25	0.36	1050
accuracy			0.89	9043
macro avg	0.75	0.62	0.65	9043
weighted avg	0.87	0.89	0.87	9043

In [45]:

```

from sklearn.metrics import roc_curve, roc_auc_score
fpr, tpr, thresholds = roc_curve(y, logic_model.predict_proba (X)[: ,1])

auc = roc_auc_score(y_test,y_test_pred)
print(auc)

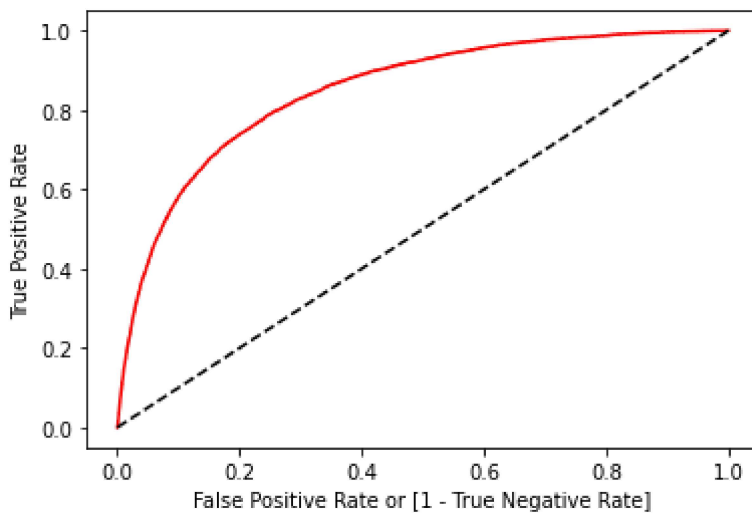
import matplotlib.pyplot as plt
plt.plot(fpr, tpr, color='red', label='logit model ( area = %0.2f)'%auc)
plt.plot([0, 1], [0, 1], 'k--')
plt.xlabel('False Positive Rate or [1 - True Negative Rate]')
plt.ylabel('True Positive Rate')

```

0.6157578953012457

Out[45]:

Text(0, 0.5, 'True Positive Rate')



Model Deployment

In [46]:

```
from pickle import dump
```

In [49]:

```
dump(logic_model,open('logic_model.pkl','wb'))
```

In [50]:

```
from pickle import load
```

In [51]:

```
logistic_model_pickle = load(open('logic_model.pkl','rb'))
```

In [53]:

```
pickle_pred = logistic_model_pickle.predict(X_test)
```

In []:

Decision Tree Performance

In [54]:

```
from sklearn.tree import DecisionTreeClassifier
dt_model = DecisionTreeClassifier()
dt_model.fit(X_train,y_train)
```

Out[54]:

```
DecisionTreeClassifier()
```

Model testing

In [56]:

```
y_train_pred =dt_model.predict(X_train) #training data
```

In [57]:

```
y_test_pred = dt_model.predict(X_test) #test data
```

Model Evaluation

In [58]:

```
from sklearn.metrics import accuracy_score,confusion_matrix,precision_score,recall_score,cl
```

In [59]:

```
accuracy_score(y_train,y_train_pred)
```

Out[59]:

```
1.0
```

In [60]:

```
confusion_matrix(y_train,y_train_pred)
```

Out[60]:

```
array([[31929,    0],
       [    0,  4239]], dtype=int64)
```

In [61]:

```
precision_score(y_train,y_train_pred)
```

Out[61]:

```
1.0
```

In [62]:

```
recall_score(y_train,y_train_pred)
```

Out[62]:

1.0

In [63]:

```
from sklearn.metrics import roc_curve,roc_auc_score
fpr, tpr, thresholds = roc_curve(y, dt_model.predict_proba (X)[: ,1])

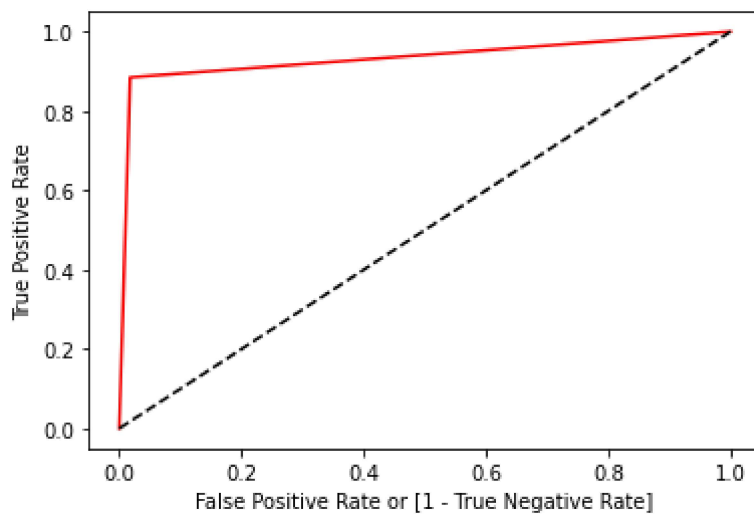
auc = roc_auc_score(y_train,y_train_pred)
print(auc)

import matplotlib.pyplot as plt
plt.plot(fpr, tpr, color='red', label='logit model ( area = %0.2f)'%auc)
plt.plot([0, 1], [0, 1], 'k--')
plt.xlabel('False Positive Rate or [1 - True Negative Rate]')
plt.ylabel('True Positive Rate')
```

1.0

Out[63]:

Text(0, 0.5, 'True Positive Rate')



In []:

In [64]:

```
accuracy_score(y_test, y_test_pred)
```

Out[64]:

0.8544730730952118

In [65]:

```
confusion_matrix(y_test, y_test_pred)
```

Out[65]:

```
array([[7287,  706],
       [ 610,  440]], dtype=int64)
```

In [66]:

```
precision_score(y_test, y_test_pred)
```

Out[66]:

```
0.38394415357766143
```

In [67]:

```
recall_score(y_test, y_test_pred)
```

Out[67]:

```
0.41904761904761906
```

In [68]:

```
print(classification_report(y_test,y_test_pred))
```

	precision	recall	f1-score	support
0	0.92	0.91	0.92	7993
1	0.38	0.42	0.40	1050
accuracy			0.85	9043
macro avg	0.65	0.67	0.66	9043
weighted avg	0.86	0.85	0.86	9043

In [69]:

```
from sklearn.metrics import roc_curve, roc_auc_score
fpr, tpr, thresholds = roc_curve(y, logic_model.predict_proba (X)[: ,1])

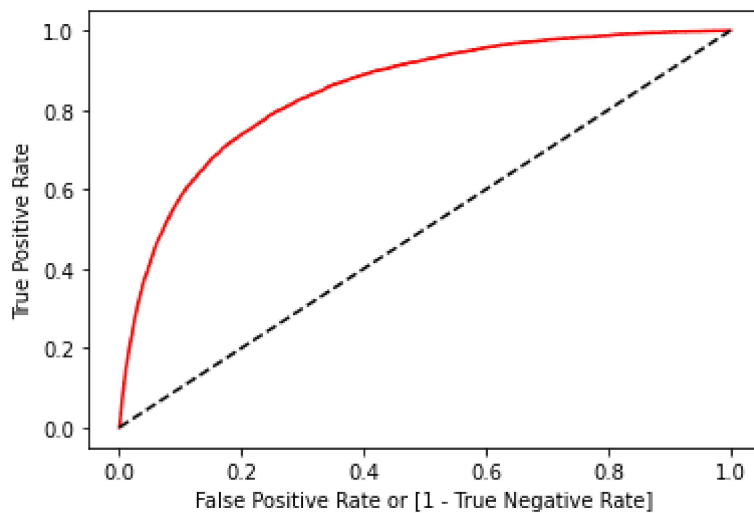
auc = roc_auc_score(y_test,y_test_pred)
print(auc)

import matplotlib.pyplot as plt
plt.plot(fpr, tpr, color='red', label='logit model ( area = %0.2f)'%auc)
plt.plot([0, 1], [0, 1], 'k--')
plt.xlabel('False Positive Rate or [1 - True Negative Rate]')
plt.ylabel('True Positive Rate')
```

0.6653601663360202

Out[69]:

Text(0, 0.5, 'True Positive Rate')



In []: