Results

Relationship: correlation matrix

Coeffs for all variables and model

Table 1: Coefficient Estimates for all models

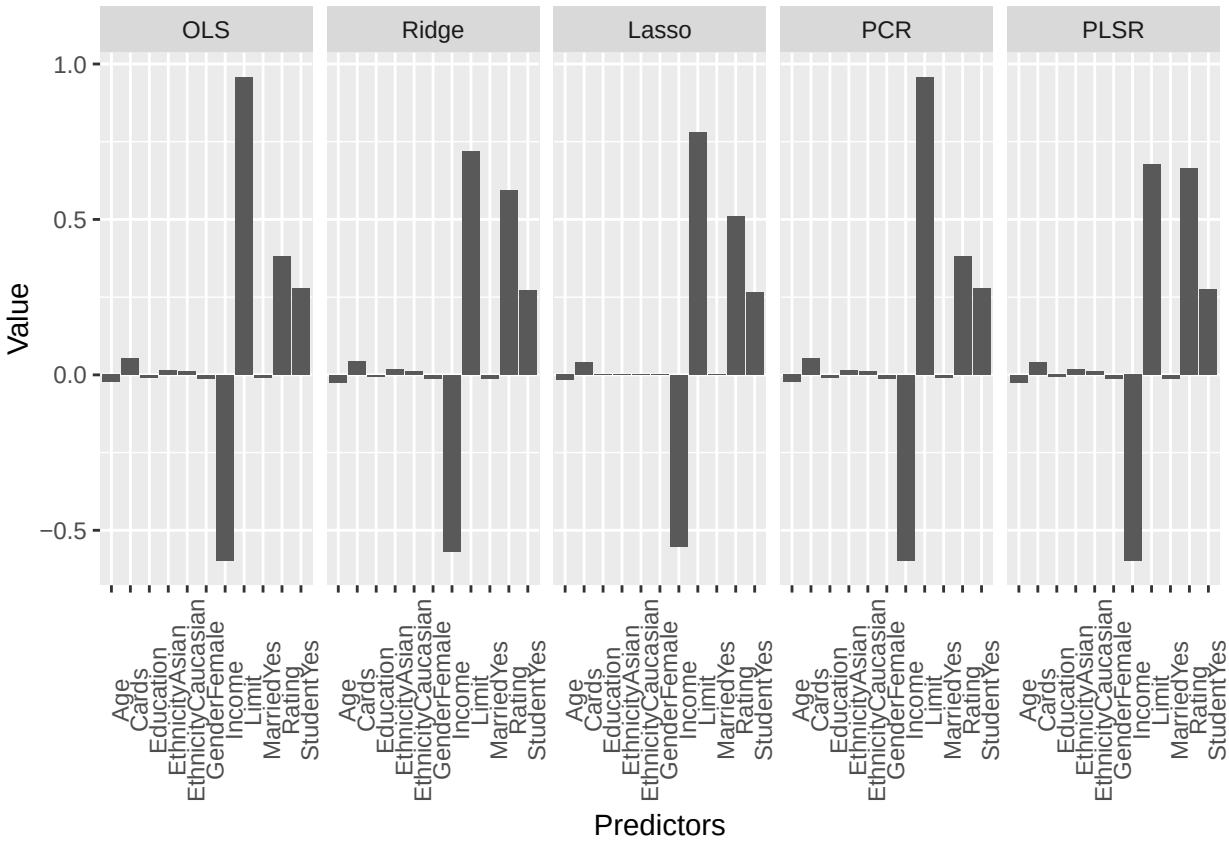
	variables	OLS	Ridge	Lasso	PCR	PLSR
1	Income	-0.5982	-0.5687	-0.5514	-0.5982	-0.5989
2	Limit	0.9584	0.7187	0.7816	0.9584	0.6781
3	Rating	0.3825	0.5931	0.5111	0.3825	0.6641
4	Cards	0.0529	0.0443	0.0388	0.0529	0.0406
5	Age	-0.0230	-0.0254	-0.0168	-0.0230	-0.0238
6	Education	-0.0075	-0.0059	0.0000	-0.0075	-0.0065
7	GenderFemale	-0.0116	-0.0107	-0.0000	-0.0116	-0.0112
8	StudentYes	0.2782	0.2732	0.2661	0.2782	0.2760
9	MarriedYes	-0.0091	-0.0110	0.0000	-0.0091	-0.0114
10	EthnicityAsian	0.0160	0.0164	0.0000	0.0160	0.0165
11	EthnicityCaucasian	0.0110	0.0110	0.0000	0.0110	0.0102

When looking at the training set mean squared errors for each model from the table produced below,

Table 2: MSE for all models test

	Model	MSE
1	OLS	0.0448
2	Ridge	0.0412
3	Lasso	0.0417
4	PCR	0.0397
5	PLS	0.0397

we can see that the


OLS
Ridge
Lasso
PCR
PLSR
Value
1.0
0.5
0.0
−0.5
Age
Cards
Education
EthnicityAsian
EthnicityCaucasian
GenderFemale
Income
Limit
MarriedYes
Rating
StudentYes
Predictors