



in collaboration with



STW7082CEM: Big Data Management and Data Visualization

Submitted To:

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Link to github: <https://github.com/sandeepstha184/Big-data-management-and-data-visualization.git>

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Project Proposal:

Project Title: Binary Classification of Bank Marketing Data Using Pyspark.

Module: STW7082CEM: Big Data Management and Data Visualization

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Introduction

The data relates to a Portuguese financial institution's direct marketing initiatives. The Bank Marketing Dataset, which is being made accessible here, covers a broad spectrum of attributes and variables meant to provide insight into customer demographics, financial practices, and the effectiveness of marketing campaigns. The primary objective of this dataset is to provide analysis aimed at enhancing operational efficiency. Predicting whether a consumer will open a term deposit is the aim of classification.

Objective

The dataset is a valuable tool for understanding customer behavior and transaction dynamics, essential for banking sector decision-making, with the classification goal of predicting term deposit openings.

Dataset Name

bank.csvs

Data Sources

The data has been obtained from Kaggle where we can find numerous data sets.

Dataset Link

<https://www.kaggle.com/code/palmer0/binary-classification-with-pyspark-and-mllib/notebook#Machine-Learning-with-PySpark-and-MLlib:-Solving-a-Binary-Classification-Problem>

Dataset Description

The chosen "bank.csv" file has marketing campaign data in it. The dataset has the following fields: campaign, pdays, previpous, poutcome, deposit, age, job, education, balance, housing, loan, contact, day, month, duration, and campaign. The dataset includes the following datatypes: date, float, string, and integer. There are 11163 rows and 17 columns in all.

Introduction.

Big data has revolutionized the way organizations operate, make decisions, and formulate long-term plans in the current digital transformation age. In the financial sector, big data may be applied in several significant ways. Data-driven insights can significantly enhance marketing strategies, customer relationship management, and overall business performance. Big Data management and data visualization are key components of this change because they provide the techniques and tools needed to process massive amounts of data and identify important patterns and trends.

Every organization is seeking data to analyze and forecast the trends and further decisions for an organization. A dataset from a Portuguese financial institution's direct marketing campaigns is the main subject of this study, which explores the fields of big data management and data visualization. A wealth of customer-related information is included in the Bank Marketing Dataset, which is a diverse collection of unique characteristics. Examples of this include financial practices, consumer demographics, and the results of different marketing strategies. The organization hopes to improve its comprehension of consumer behavior and optimize its marketing efforts by organizing and displaying this data in an efficient manner.

This analysis aims to predict customer subscription to a term deposit by analyzing historical data and identifying key trends. Using advanced machine learning algorithms and binary classification along with data visualization tools, the institution aims to develop a robust model that accurately predicts customer behavior, improving marketing efforts.

Hence, this study highlights the transformational potential of data-driven decision-making in improving marketing outcomes and provides insight on the complex dynamics of customer interactions through a rigorous examination of the Bank Marketing Dataset.

Tools and Technology.

This study utilizes advanced tools like Apache spark and PySpark for efficient Big Data Management, while also utilizing visualization tools like Tableau and Python's Matplotlib libraries to create insightful data representations and communicate key findings.

Apache spark:

Big data processing and machine learning are the two main applications of Apache Spark, a potent open-source unified analytics platform. When comparing data processing tasks to conventional disk-based approaches, its in-memory calculation capabilities result in considerable speed increases. Large-scale data analysis may be easily handled with Spark because of its broad support for many operations such as SQL queries, streaming data, machine learning, and graph processing. Further enhancing its usefulness in a wide range of big data applications is its smooth integration with several data sources and language compatibility with Scala, Java, and Python.

PYSPARK

PySpark is the Python programming language interface for Apache Spark, which allows Python programmers to fully utilize Spark's large data processing capabilities. Data scientists and engineers that prefer Python over other programming languages may now develop Spark applications with PySpark because to its user-friendly syntax and features. All of Spark's essential features, such as data processing, streaming, machine learning, and SQL operations, are supported. Utilizing PySpark, users may leverage Spark's in-memory computing to obtain notable speed advantages when doing distributed data processing on huge datasets. PySpark, a powerful tool for big data analytics and machine learning, is enhanced by its integration with popular Python libraries like Pandas and NumPy, enabling seamless data manipulation and analysis.

Tableau

Tableau is a powerful data visualization tool that enables users to transform unprocessed data into engaging visuals. Its user-friendly interface makes data analysis accessible to a wide range of users, including data scientists and business analysts. Tableau supports connections to various data sources, allowing users to generate dashboards and reports. Its visualization features allow for the creation of maps, graphs, and charts that reveal hidden patterns and trends. Tableau is particularly useful for organizations seeking data-driven decisions due to its robust sharing and collaboration capabilities, large data volumes, and user-friendly interface.

Installation process.

Here, I have described the method of installing the software in the windows operating system along with the screenshot.

The java file has been downloaded and installed.

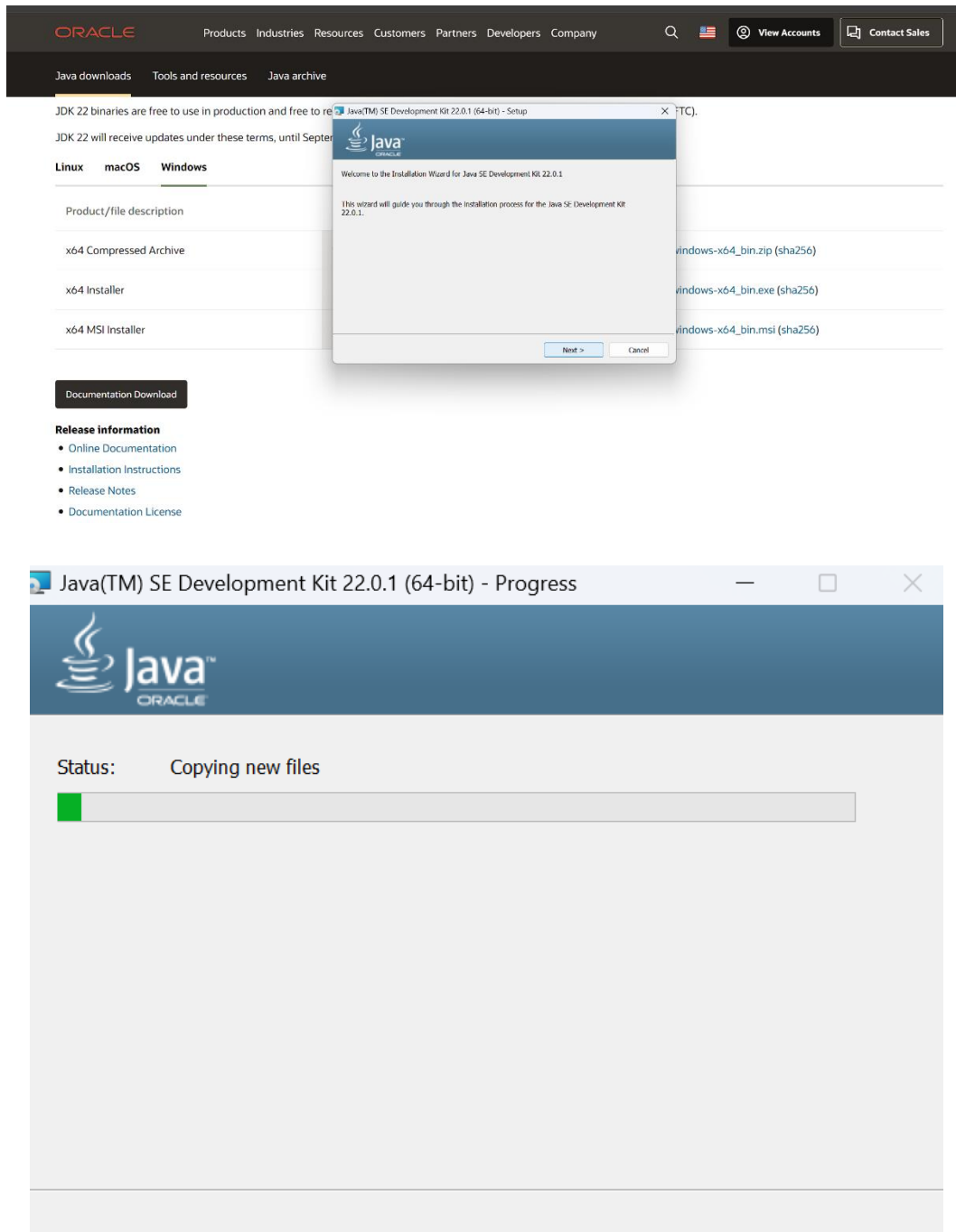
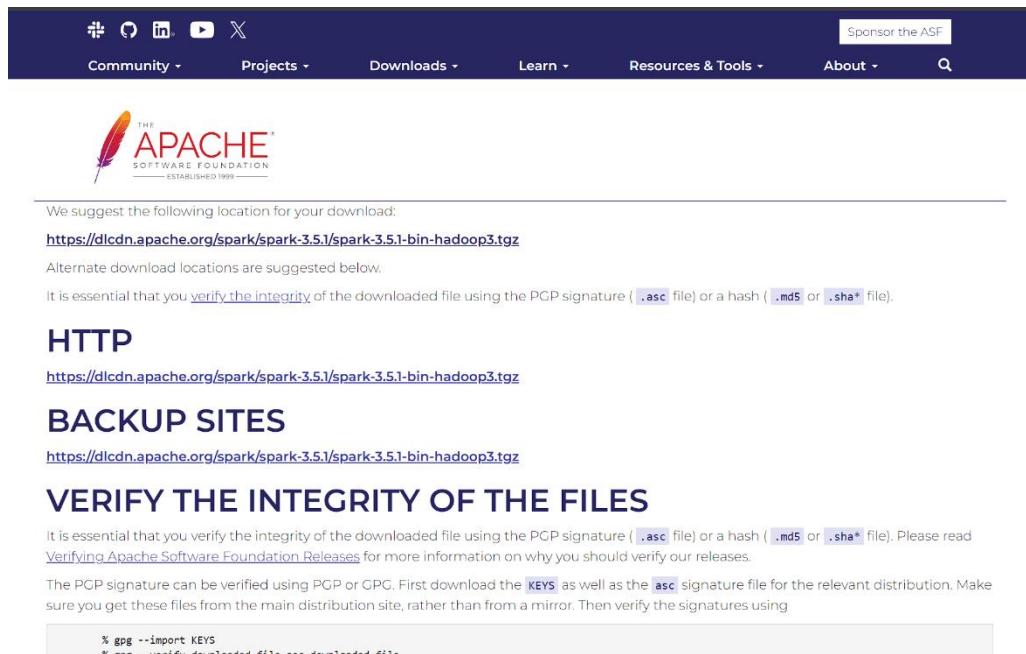


Figure 1: Java install.

The Apache spark has been downloaded from its site and the environmental setup which includes creating a new or editing environment is done and using the powershell it has been installed.



We suggest the following location for your download:

<https://dlcdn.apache.org/spark/spark-3.5.1/spark-3.5.1-bin-hadoop3.tgz>

Alternate download locations are suggested below.

It is essential that you [verify the integrity](#) of the downloaded file using the PGP signature (`.asc` file) or a hash (`.md5` or `.sha*` file).

HTTP

<https://dlcdn.apache.org/spark/spark-3.5.1/spark-3.5.1-bin-hadoop3.tgz>

BACKUP SITES

<https://dlcdn.apache.org/spark/spark-3.5.1/spark-3.5.1-bin-hadoop3.tgz>

VERIFY THE INTEGRITY OF THE FILES

It is essential that you verify the integrity of the downloaded file using the PGP signature (`.asc` file) or a hash (`.md5` or `.sha*` file). Please read [Verifying Apache Software Foundation Releases](#) for more information on why you should verify our releases.

The PGP signature can be verified using PGP or GPG. First download the [KEYS](#) as well as the `.asc` signature file for the relevant distribution. Make sure you get these files from the main distribution site, rather than from a mirror. Then verify the signatures using

```
% gpg --import KEYS
% gpg --verify downloaded-file.asc downloaded-file
```

Figure 2: Downloading the Apache spark.

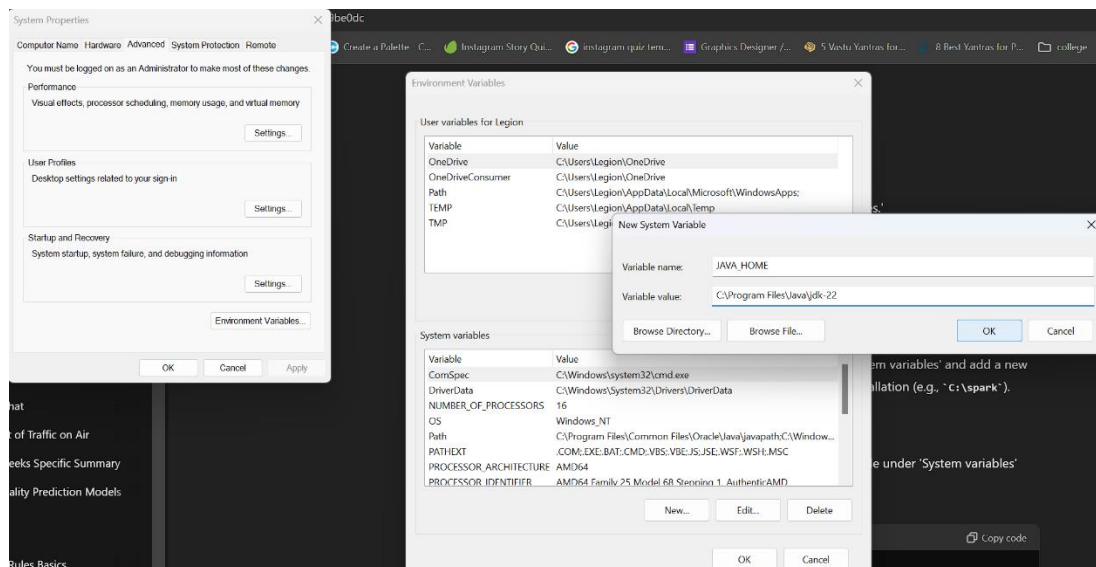


Figure 3: environment setup.

Following by the application Tableau has also been installed. Registration is required to use tableau, after signing up with username, id, number, location the tableau desktop application has been downloaded and installed.

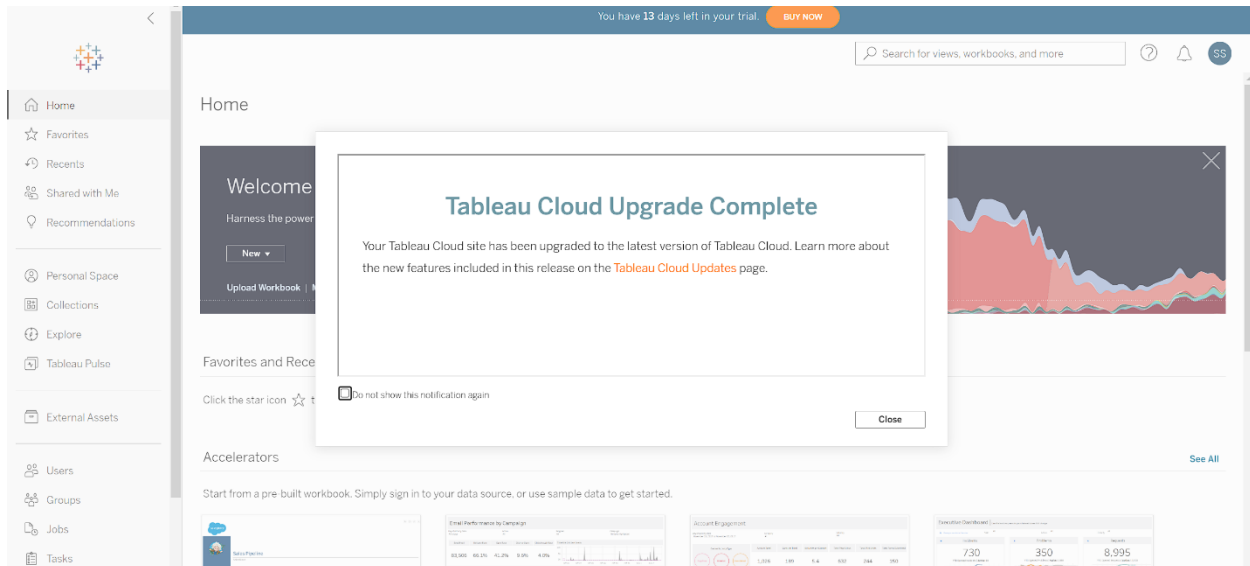


Figure 7: Installation of Tableau.

Name	Age	Job	Marital	Education	Default	Balance	Housing	Loan	Contact	Duration	Campaign
lr_preds.csv	33	management	married	secondary	no	333	no	no	cellular	80	6
lr_preds.csv	49	management	married	secondary	no	1,601	no	no	cellular	47	5
lr_preds.csv	52	management	married	secondary	no	5,193	no	no	cellular	477	2
lr_preds.csv	53	management	married	secondary	no	2,693	no	no	cellular	140	1
lr_preds.csv	58	management	married	secondary	no	37	no	no	cellular	84	11
lr_preds.csv	32	management	married	secondary	no	0	no	no	cellular	162	4
lr_preds.csv	57	management	married	secondary	no	0	no	no	cellular	132	1
lr_preds.csv	52	management	married	secondary	no	173	no	no	unknown	48	5
lr_preds.csv	46	management	married	secondary	no	0	no	no	unknown	155	1
lr_preds.csv	31	management	married	secondary	no	1,064	no	no	telephone	60	1
lr_preds.csv	50	management	married	secondary	no	2,910	no	no	telephone	433	1
lr_preds.csv	40	management	married	secondary	no	-240	no	yes	unknown	160	3
lr_preds.csv	34	management	married	secondary	no	1,007	yes	no	cellular	240	2
lr_preds.csv	35	management	married	secondary	no	53	yes	no	cellular	378	1
lr_preds.csv	46	management	married	secondary	no	10	yes	no	cellular	122	7
lr_preds.csv	46	management	married	secondary	no	21	yes	no	cellular	124	1
lr_preds.csv	28	management	married	secondary	no	3	yes	no	cellular	112	2
lr_preds.csv	34	management	married	secondary	no	-311	yes	no	unknown	305	2

Figure 6: snapshot of dataset.

Following this, we then proceeded with the preliminary data study. The figure above provides the parts of our data set object.

DATASET, ANALYSIS AND IMPLEMENTATION

The dataset provides a useful example of using machine learning models on actual financial data. An indirect marketing effort by a Portuguese financial institution provided the dataset used in the Kaggle notebook "Binary Classification with PySpark and MLlib". It contains information about a range of consumer characteristics, including age, employment, marital status, degree of education, and the outcomes of previous marketing initiatives. Using binary classification algorithms from PySpark and MLlib, the main goal is to forecast, based on these attributes, if a client would subscribe to a term deposit. This dataset provides a realistic example of using machine learning models on actual financial data. The dataset contains integer, string, float, and date as datatypes. There are 17 total columns and 11163 rows. The dataset includes several key fields, each providing essential information:

- **Age:** Represents the age of the customer. It is presented as an integer.
- **Job:** Specifies the customer's occupation, categorized into various types such as 'admin.', 'technician', 'services', etc. It is presented as a string.
- **Marital:** Indicates the marital status of the customer, such as 'married', 'single', or 'divorced'. It is presented as a string.
- **Education:** Represents the customer's level of education, categorized into 'primary', 'secondary', 'tertiary', etc. It is presented as a string.
- **Default:** Indicates whether the customer has credit in default. This field is presented as a string with possible values such as 'yes' or 'no'.
- **Balance:** Shows the average yearly balance of the customer in euros. It is presented as an integer.
- **Housing:** Specifies whether the customer has a housing loan. This field is presented as a string with possible values such as 'yes' or 'no'.
- **Loan:** Indicates whether the customer has a personal loan. This field is presented as a string with possible values such as 'yes' or 'no'.
- **Contact:** Type of communication contact used during the marketing campaign, such as 'cellular' or 'telephone'. It is presented as a string.
- **Day:** The last contact day of the month when the customer was contacted. It is presented as an integer.
- **Month:** The last contact month of the year when the customer was contacted, such as 'jan', 'feb', etc. It is presented as a string.
- **Duration:** Duration of the last contact with the customer, in seconds. It is presented as an integer.

- **Campaign:** Number of contacts performed during this marketing campaign with the customer. It is presented as an integer.
- **Pdays:** Number of days that passed since the customer was last contacted from a previous campaign. It is presented as an integer.
- **Previous:** Number of contacts performed before this campaign with the customer. It is presented as an integer.
- **Poutcome:** Outcome of the previous marketing campaign, categorized into 'success', 'failure', 'nonexistent'. It is presented as a string.
- **Deposit:** Indicates whether the customer subscribed to a term deposit. This is the target variable and is presented as a string with possible values such as 'yes' or 'no'.

To sum up, the dataset offers an extensive description of the financial behavior and demographics of the client base gathered via marketing initiatives by a Portuguese bank. For financial marketing analytics, the main objective is to forecast the likelihood that a consumer would sign up for a term deposit, allowing for exploratory data analysis and predictive modeling.

To better understand the variables affecting term deposit subscriptions, this dataset will be analyzed to identify patterns and trends in consumer behavior. This thorough research offers insightful information that will help the banking industry's future consumer targeting and marketing operations. To assure data integrity, I have used PySpark for preprocessing and data cleaning. For the best processing, PySpark's effectiveness with big datasets is utilized. Following that, Tableau does exploratory data analysis and provides a user-friendly interface for displaying trends and patterns in the dataset. To provide insights into potential future sales patterns, the last phase is applying linear regression modeling for predictive analysis using PySpark.

Investigate the data sets format and the kind of data in each field before starting the basic data analysis. Below, I have displayed the data schema.

```
5 sdf.printSchema()

root
 |-- age: integer (nullable = true)
 |-- job: string (nullable = true)
 |-- marital: string (nullable = true)
 |-- education: string (nullable = true)
 |-- default: string (nullable = true)
 |-- balance: integer (nullable = true)
 |-- housing: string (nullable = true)
 |-- loan: string (nullable = true)
 |-- contact: string (nullable = true)
 |-- day: integer (nullable = true)
 |-- month: string (nullable = true)
 |-- duration: integer (nullable = true)
 |-- campaign: integer (nullable = true)
 |-- pdays: integer (nullable = true)
 |-- previous: integer (nullable = true)
 |-- poutcome: string (nullable = true)
 |-- deposit: string (nullable = true)
```

Figure 8: Data schema.

Data processing.

Data processing is the systematic approach of transforming raw data into meaningful information. It involves a series of steps that include data collection, cleaning, validation, transformation, and analysis. A crucial step in the data analysis process is data preparation, which entails cleaning and transforming raw data to improve its quality and suitability for further analysis.

This procedure deals with several issues, including inconsistent datasets, outliers, and missing values. Data cleansing is a crucial step that involves addressing missing or incorrect numbers and properly identifying and managing outliers. Standardizing or normalizing features, translating categorical variables into numerical representations, and resolving skewness are all aspects of data transformation.

Initially, raw data is gathered from various sources, which may include databases, sensors, or user inputs. This data often contains inconsistencies, duplicates, or errors, necessitating a cleaning process to ensure accuracy and quality. Validation checks are then performed to verify data integrity. The last objective is to ensure that the data complies with the specifications of the selected analytical methods and minimizes any potential biases before analyzing it. Accurate and significant discoveries in later phases of the data analysis process are based on effective data preparation.

Transforming cleansed data into a desired format or structure is known as data transformation, and it frequently entails normalization, aggregation, or other changes. After the data has been translated, it is examined using statistical techniques, machine learning algorithms, or other analytical tools to produce reports and extract insights. This processed data can assist a variety of applications in diverse sectors, corporate strategies, and decision-making.

```
In [7]: 1 numeric_features = [t[0] for t in sdf.dtypes if t[1] == 'int']
        2 sdf.select(numeric_features).describe().toPandas().transpose()
```

Out[7]:

		0	1	2	3	4
summary		count	mean	stddev	min	max
age	11162	41.231947679627304	11.913369192215518		18	95
balance	11162	1528.5385235620856	3225.413325946149		-6847	81204
day	11162	15.658036194230425	8.420739541006462		1	31
duration	11162	371.99381831213043	347.12838571630687		2	3881
campaign	11162	2.508421429851281	2.7220771816614824		1	63
pdays	11162	51.33040673714388	108.75828197197717		-1	854
previous	11162	0.8325568894463358	2.292007218670508		0	58

Figure 9: Summary statistics for numeric variables.

The figure above is a statistical summary of the numeric features in the Data Frame was generated, including age, balance, day, duration, campaign, pdays, and previous. The summary provides key statistics such as count, mean, standard deviation, minimum, and maximum values.

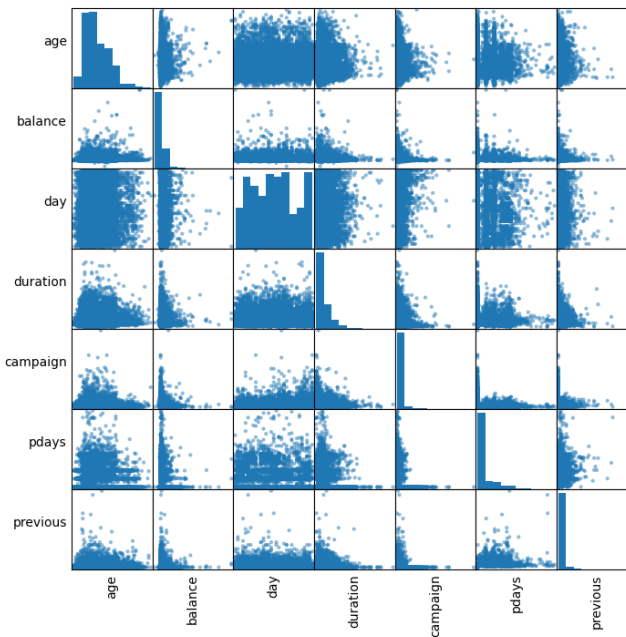


Figure 10: Correlations between independent variables.

In the figure above, scatter matrix plot has been created for the numeric features (age, balance, day, duration, campaign, pdays, and previous) of the DataFrame. This plot visualizes the pairwise relationships and distributions of these features, providing insights into potential correlations and data patterns.

```
In [15]: 1 from pyspark.ml import Pipeline
2
3 pipeline = Pipeline(stages = stages)
4 pipelineModel = pipeline.fit(sdf)
5 sdf = pipelineModel.transform(sdf)
6 selectedCols = ['label', 'features'] + cols
7 sdf = sdf.select(selectedCols)
8 sdf.printSchema()

root
|-- label: double (nullable = false)
|-- features: vector (nullable = true)
|-- age: integer (nullable = true)
|-- job: string (nullable = true)
|-- marital: string (nullable = true)
|-- education: string (nullable = true)
|-- default: string (nullable = true)
|-- balance: integer (nullable = true)
|-- housing: string (nullable = true)
|-- loan: string (nullable = true)
|-- contact: string (nullable = true)
|-- duration: integer (nullable = true)
|-- campaign: integer (nullable = true)
|-- pdays: integer (nullable = true)
|-- previous: integer (nullable = true)
|-- poutcome: string (nullable = true)
|-- deposit: string (nullable = true)
```

Figure 11: features column and label column.

Pipeline has been used to chain multiple Transformers and Estimators together to specify the Machine Learning workflow. A Pipeline's stages are specified as an ordered array. The pipeline stages included StringIndexer and OneHotEncoder for encoding categorical columns (job, marital, education, etc.), and VectorAssembler to combine feature columns into a single vector. The label column deposit was indexed for binary classification. The pipeline was fitted and applied to the DataFrame, resulting in a transformed schema with label and features columns added alongside the original columns, ready for machine learning model training.

EXPLORATORY DATA ANALYSIS AND VISUALIZATION.

Exploratory Data Analysis (EDA) aims to identify patterns, trends, and correlations in raw data using Tableau data visualization. EDA's discovery-oriented design simplifies feature engineering by identifying essential structure, patterns, and relationships. It also helps avoid common statistical issues by examining specific assumptions required by most statistical approaches before being used. This intuitive platform allows analysts to examine data in real-time, creating engaging and intelligent representations.

Tableau converts complex datasets into visual representations, enhancing understanding of patterns. Users can dynamically engage with visual representations, allowing for deeper exploration of data points. This interactive investigation enhances EDA effectiveness, enabling quick identification of patterns, outliers, and correlations, enhancing its effectiveness.

Tableau is a powerful tool for exploratory data analysis (EDA) due to its visually appealing data representations, interactive features, and user-friendly interface. It allows analysts to quickly extract valuable insights, making complex information more accessible and intuitive. Tableau has been used for the visualization for the data set.

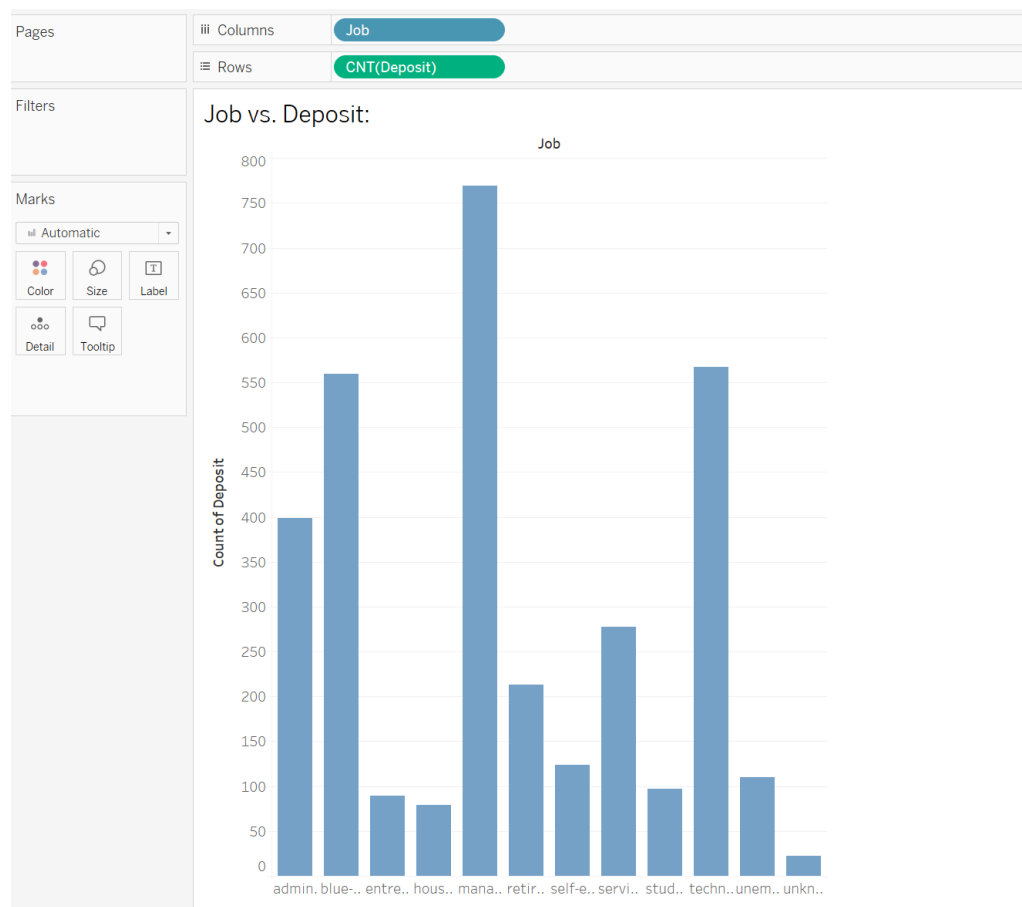


Figure 12: Job vs. deposit.

The graph displayed above shows the association between employment types and deposit count is represented visually by the bar chart. According to the statistics, those who work in positions like "management" and "blue-collar" have more deposits than people who work in positions like "entrepreneur" and "self-employed." The study offers significant information for targeted marketing initiatives by identifying the job types that have a higher likelihood of depositing money.

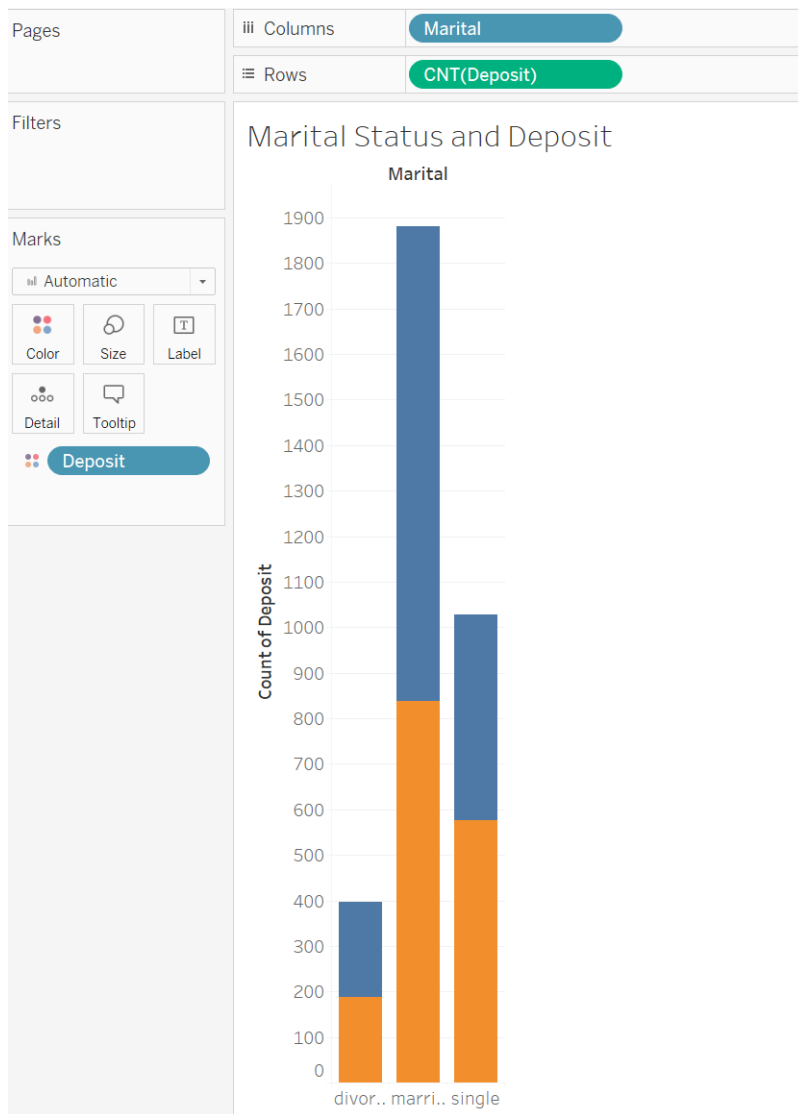


Figure 13: Marital Status and Deposit.

The bar chart shows that married individuals have the highest deposit count, followed by singles, and divorced individuals have the lowest count. This visualization helps understand the impact of marital status on the likelihood of making a deposit.

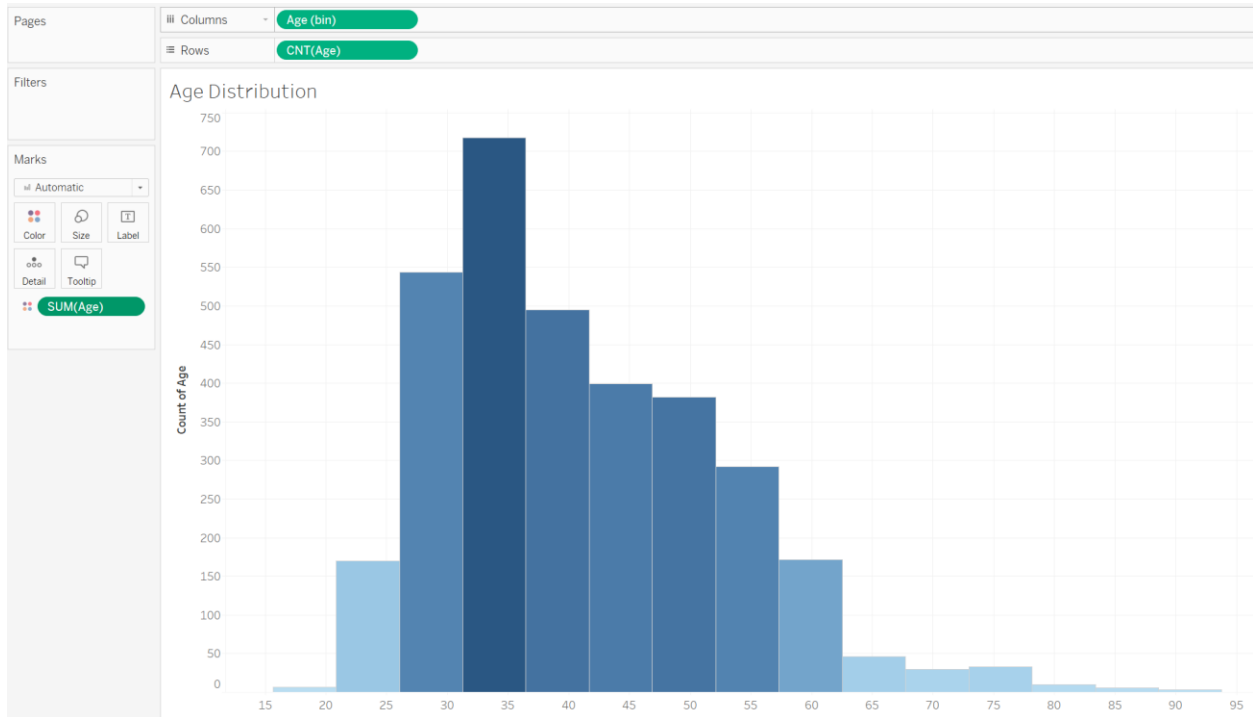


Figure 14: Age distribution.

The histogram shows that the majority of individuals in the dataset are between 25-45 years old, with the highest count in the 30-35 age group, indicating a high concentration of this age group. This understanding can be useful for tailoring services or marketing efforts to these age groups.

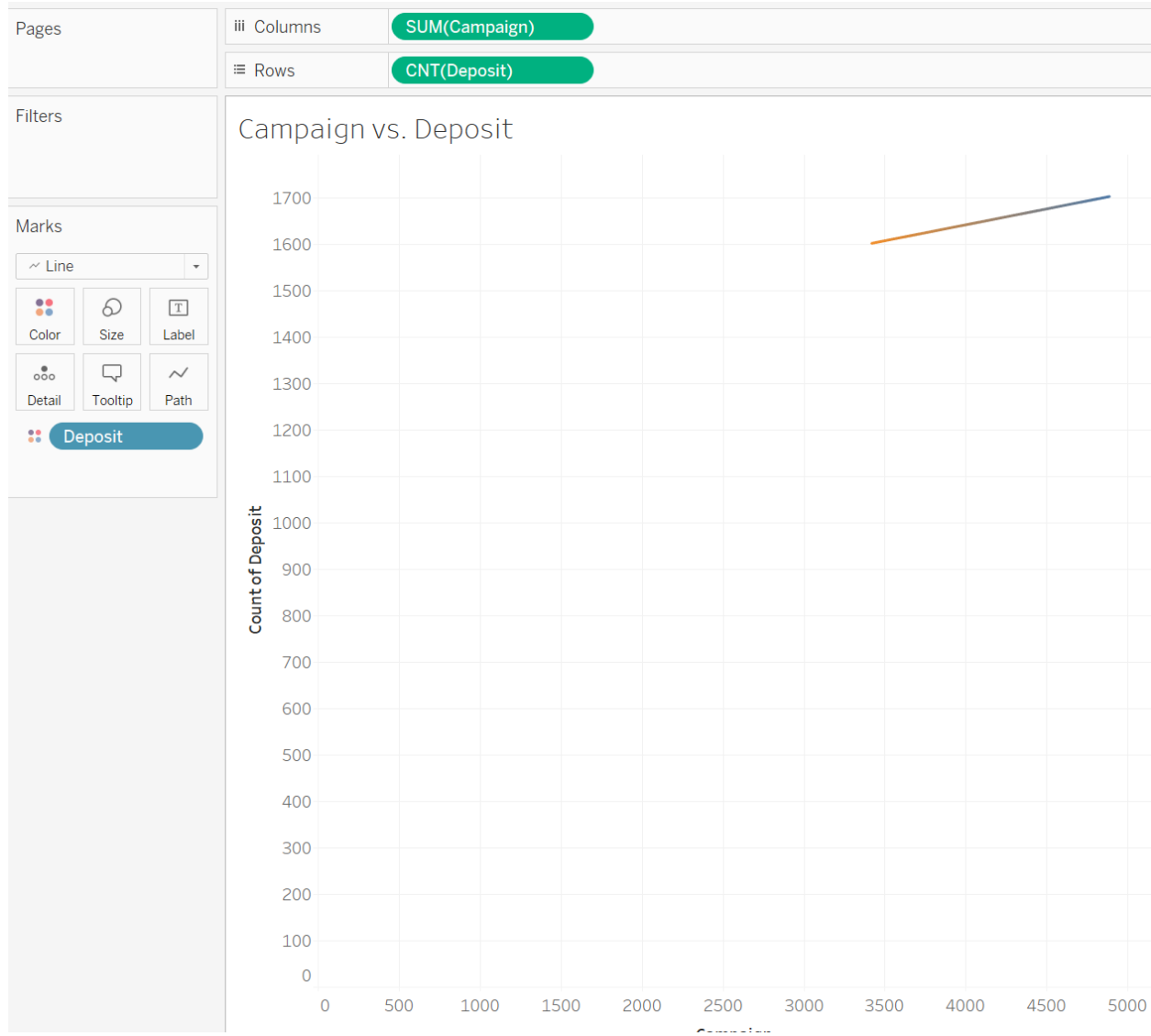


Figure 15: campaign vs deposit.

The line chart depicts the relationship between the total number of campaigns and the count of deposits. The chart indicates a positive trend, suggesting that as the number of campaigns increases, the count of deposits also rises. Therefore, this relationship highlights the effectiveness of campaign efforts in driving deposit activities.

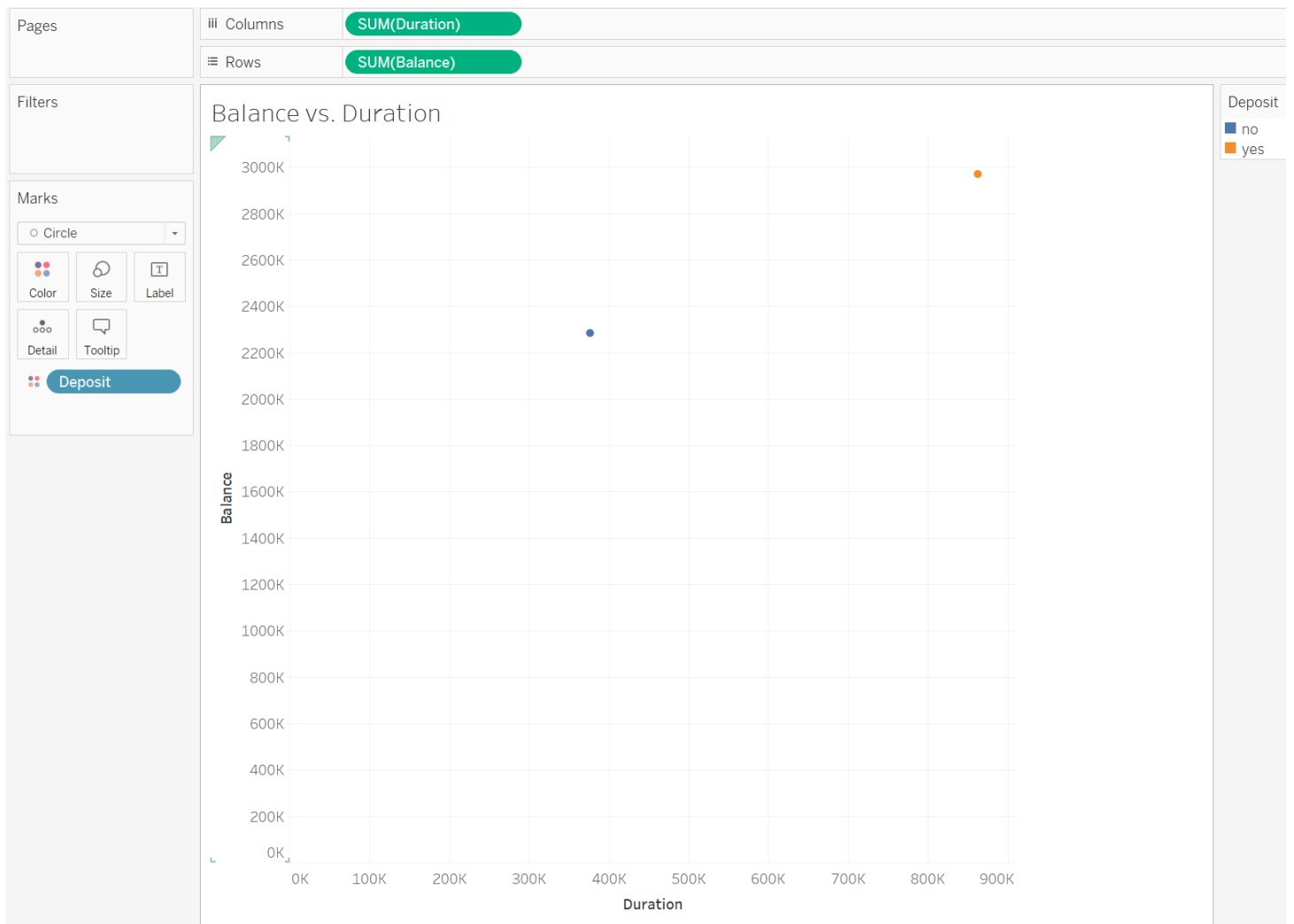
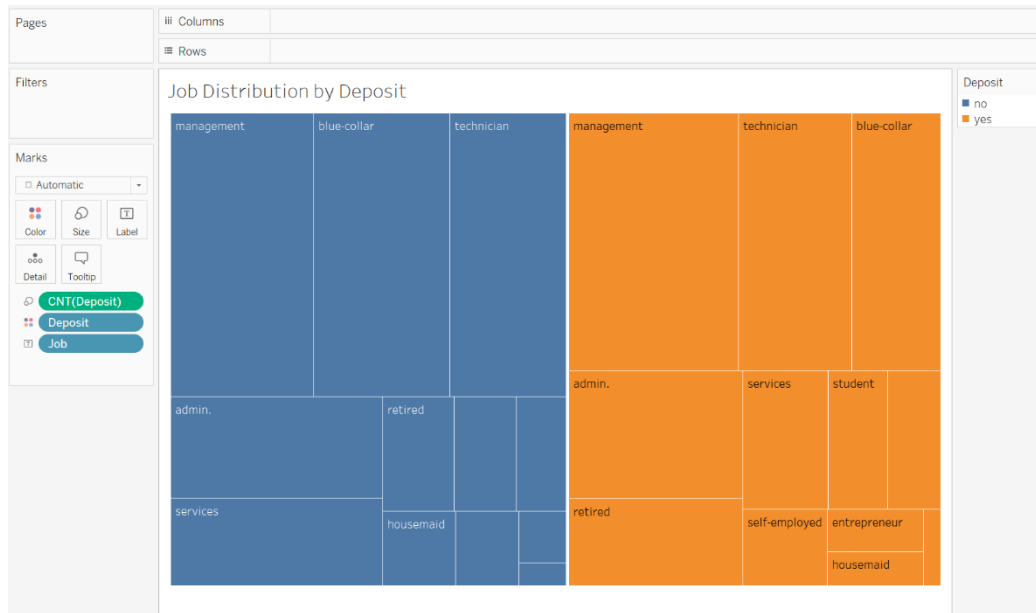


Figure 16: Balance vs duration.

The scatter figure shows how the balance and interaction length for deposits relate to one another. Every point is a deposit, and each point is colored according to whether or not a deposit was made ('yes' or 'no'). Plotting demonstrates that longer duration and larger balances are linked to successful deposits, suggesting that these variables have a beneficial impact on deposit outcomes. This graphic identifies important factors that need be addressed to raise deposit rates.



The tree map shows job categories and deposit statuses, with management, blue-collar, and technician job categories showing significant variations. This analysis helps identify deposit-prone job categories, aiding in targeted financial strategies.

Figure 20: job distribution by deposit.



Figure 19: Trend of deposit over time.

The graph displays deposit patterns over time, categorized by age and job type. It reveals that different age groups and job categories exhibit distinct deposit patterns, suggesting that certain job types and demographics respond better to deposit campaigns. This data will be utilized in future marketing strategies to optimize marketing strategies based on age and employment demographics.

Data modeling.

Data modeling is crucial for structuring and organizing data to accurately reflect real-world entities and relationships, facilitating effective analysis and decision-making.

```
1 train, test = sdf.randomSplit([0.7, 0.3], seed = 2018)
2 print("Training Dataset Count: " + str(train.count()))
3 print("Test Dataset Count: " + str(test.count()))
```

Training Dataset Count: 7855
Test Dataset Count: 3307

Figure 21: train and test.

The dataset was split into training and test sets using a 70-30 split ratio, ensuring reproducibility and allowing robust model training and performance validation on unseen data.

```
1 #Logistic Regression Model
```

```
1 from pyspark.ml.classification import LogisticRegression
2
3 lr = LogisticRegression(featuresCol = 'features', labelCol = 'label', maxIter=10)
4 lrModel = lr.fit(train)
```

```
1 import matplotlib.pyplot as plt
2 import numpy as np
3
4 beta = np.sort(lrModel.coefficients)
5 plt.plot(beta)
6 plt.ylabel('Beta Coefficients')
7 plt.show()
```

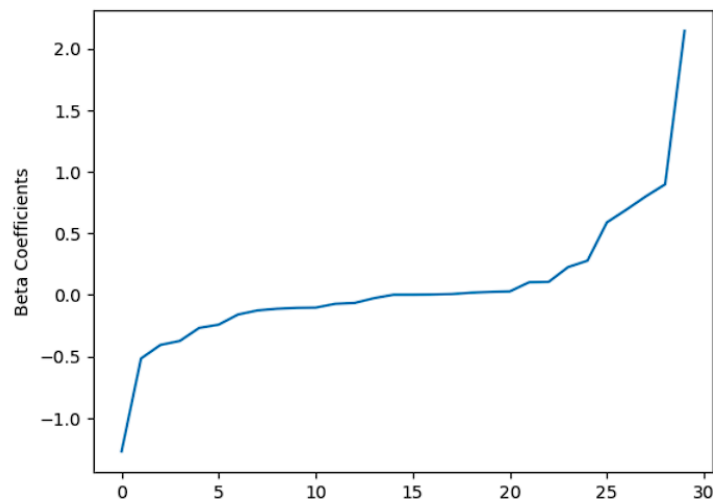


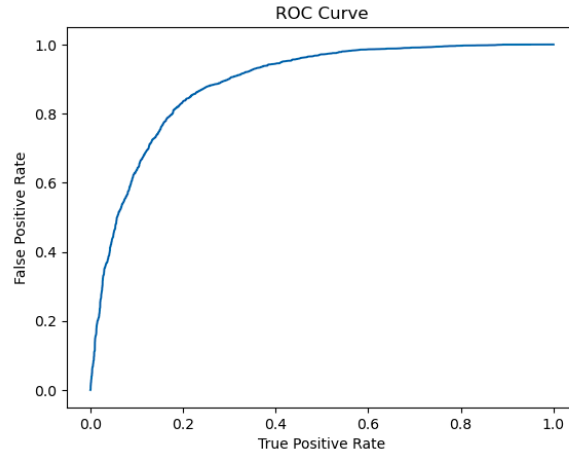
Figure 22: logistic regression model.

A logistic regression model is trained using PySpark ML library, fitted to a training dataset, and beta coefficient plots were used to understand feature impact on target variable prediction.

```

1 trainingSummary = lrModel.summary
2 lrROC = trainingSummary.roc.toPandas()
3
4 plt.plot(lrROC['FPR'],lrROC['TPR'])
5 plt.ylabel('False Positive Rate')
6 plt.xlabel('True Positive Rate')
7 plt.title('ROC Curve')
8 plt.show()
9
10 print('Training set areaUnderROC: ' + str(trainingSummary.areaUnderROC))

```



Training set areaUnderROC: 0.8877385690600346

Figure 24: roc curve with train set.

The logistic regression model demonstrated high discrimination between positive and negative classes, with an AUC of 0.887, indicating good predictive capability.

```

1 pr = trainingSummary.pr.toPandas()
2 plt.plot(pr['recall'],pr['precision'])
3 plt.ylabel('Precision')
4 plt.xlabel('Recall')
5 plt.show()

```

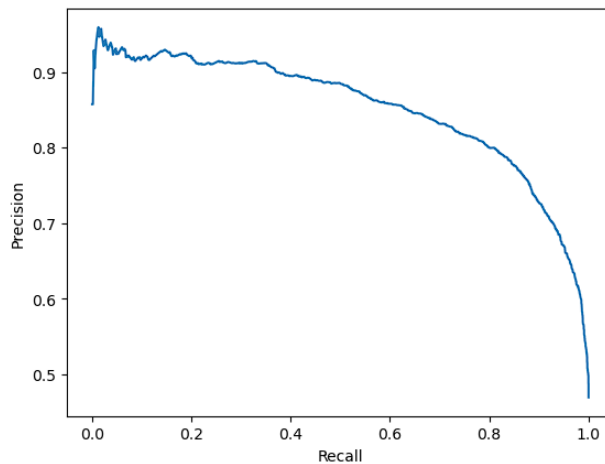


Figure 23: Precision.

The logistic regression model's precision-recall curve evaluates its performance, illustrating the trade-off between precision and recall, particularly in imbalanced datasets, and managing false positives.


```

1 from pyspark.ml.evaluation import BinaryClassificationEvaluator
2
3 lrEval = BinaryClassificationEvaluator()
4 print('Test Area Under ROC', lrEval.evaluate(lrPreds))

```

Test Area Under ROC 0.885643189559481

Figure 26: Linear regression model test.

The logistic regression model demonstrated robust predictive accuracy on unseen data, with an AUC of 0.886, indicating its effectiveness in distinguishing positive and negative classes.

```

dtEval = BinaryClassificationEvaluator()
dtROC = dtEval.evaluate(dtPreds, {dtEval.metricName: "areaUnderROC"})
print("Test Area Under ROC: " + str(dtROC))

```

Test Area Under ROC: 0.7910083562522027

Figure 25: Evaluating decision tree classifier.

The decision tree model, evaluated using the AUC metric, demonstrated a reasonable ability to distinguish positive and negative classes, but was less effective than the logistic regression model.

```

1 rfEval = BinaryClassificationEvaluator()
2 rfROC = rfEval.evaluate(rfPreds, {rfEval.metricName: "areaUnderROC"})
3 print("Test Area Under ROC: " + str(rfROC))

```

Test Area Under ROC: 0.8800962617041411

Figure 27: Evaluating random forest model.

The random forest model demonstrated strong predictive performance with an AUC of 0.888, comparable to the logistic regression model, demonstrating its effectiveness in classification tasks.

Conclusion

In the realm of big data management and data visualization, this project utilized PySpark for data processing and machine learning, and Tableau for data visualization. The dataset provided valuable insights into customer behavior and transaction dynamics, crucial for informed decision-making in the banking sector. Classification models like logistic regression, decision trees, and random forests were used to predict term deposit opening likelihood. The random forest model showed the highest predictive capability. Tableau visualizations provided actionable insights into key factors influencing customer decisions, emphasizing the importance of leveraging advanced data management and visualization tools for strategic banking decisions.

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