**Homework 07: Modeling Late Payments for Credit Card Bills**

I wrote Modeling Late Payments for Credit Card Bills using R programming language by following the steps below.

1. Install required package, library in (AUC, onehot, xgboost ).
2. I used for loop in reading training, test and label file.
3. Define normalize function and denormalize function.
4. Removes the first variable(id) from the data set.
5. Removes the variable "TARGET" from the data set.
6. I called encoder function.
7. I generate training and test data set prediction.
8. I called xgboost function.
9. I calculator training\_scores function.
10. I calculator test score function.
11. All result in writing a file.

Target - 1

[1] train-auc:0.910914

[2] train-auc:0.927074

[3] train-auc:0.934786

[4] train-auc:0.938911

[5] train-auc:0.943866

[6] train-auc:0.951620

[7] train-auc:0.954152

[8] train-auc:0.957309

[9] train-auc:0.960194

[10] train-auc:0.962777

[1] 0.9627769

Target - 2

[1] train-auc:0.753486

[2] train-auc:0.822957

[3] train-auc:0.863349

[4] train-auc:0.885878

[5] train-auc:0.910555

[6] train-auc:0.925735

[7] train-auc:0.938165

[8] train-auc:0.956976

[9] train-auc:0.965616

[10] train-auc:0.974597

[1] 0.9745969

Target - 3

[1] train-auc:0.831718

[2] train-auc:0.874845

[3] train-auc:0.891855

[4] train-auc:0.912962

[5] train-auc:0.928009

[6] train-auc:0.937415

[7] train-auc:0.948087

[8] train-auc:0.953453

[9] train-auc:0.962627

[10] train-auc:0.967460

[1] 0.9674599

Şeyhmus Aydoğdu