# Final\_MVA

#### R Markdown

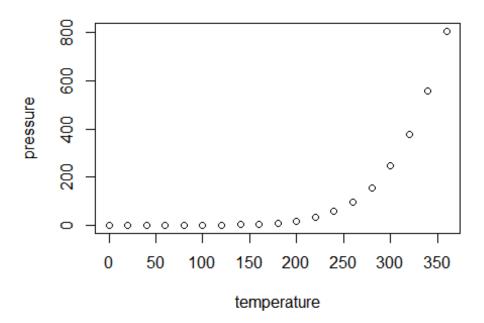
This is an R Markdown document. Markdown is a simple formatting syntax for authoring HTML, PDF, and MS Word documents. For more details on using R Markdown see <a href="http://rmarkdown.rstudio.com">http://rmarkdown.rstudio.com</a>.

When you click the **Knit** button a document will be generated that includes both content as well as the output of any embedded R code chunks within the document. You can embed an R code chunk like this:

```
summary(cars)
##
       speed
                      dist
  Min. : 4.0
                 Min. : 2.00
##
   1st Qu.:12.0
                 1st Qu.: 26.00
##
## Median :15.0
                 Median : 36.00
## Mean
        :15.4
                 Mean : 42.98
   3rd Qu.:19.0
                 3rd Qu.: 56.00
##
## Max. :25.0
                 Max. :120.00
```

#### **Including Plots**

You can also embed plots, for example:



Note that the echo = FALSE parameter was added to the code chunk to prevent printing of the R code that generated the plot.

```
#The data is related with direct marketing campaigns of a Portuguese banking
institution. The marketing campaigns were based on phone calls. Often, more
than one contact to the same client was required, in order to access if the
product (bank term deposit) would be ('yes') or not ('no') subscribed.
#The classification goal is to predict if the client will subscribe (yes/no)
a term deposit (variable y).
library(ggplot2)
library(dplyr)
##
## Attaching package: 'dplyr'
## The following objects are masked from 'package:stats':
##
##
       filter, lag
## The following objects are masked from 'package:base':
##
##
       intersect, setdiff, setequal, union
library (stringr)
library(data.table)
```

```
##
## Attaching package: 'data.table'
## The following objects are masked from 'package:dplyr':
##
##
       between, first, last
library(grid)
library(gridExtra)
##
## Attaching package: 'gridExtra'
## The following object is masked from 'package:dplyr':
##
##
       combine
library(corrplot)
## corrplot 0.84 loaded
library(scales)
library(qqplotr)
##
## Attaching package: 'qqplotr'
## The following objects are masked from 'package:ggplot2':
##
##
       stat_qq_line, StatQqLine
library(MASS)
##
## Attaching package: 'MASS'
## The following object is masked from 'package:dplyr':
##
##
       select
library(DMwR)
## Loading required package: lattice
## Registered S3 method overwritten by 'quantmod':
##
     method
     as.zoo.data.frame zoo
##
library(car)
## Loading required package: carData
## Attaching package: 'car'
```

```
## The following object is masked from 'package:dplyr':
##
##
      recode
library(e1071)
library(caret)
library(caTools)
library(pROC)
## Type 'citation("pROC")' for a citation.
##
## Attaching package: 'pROC'
## The following objects are masked from 'package:stats':
##
##
      cov, smooth, var
library(tidyverse)
## -- Attaching packages ------
tidyverse 1.3.0 --
## v tibble 2.1.3
                                0.3.3
                      v purrr
## v tidyr
            1.0.2
                      v forcats 0.5.0
## v readr
            1.3.1
## -- Conflicts -----
tidyverse conflicts() --
## x data.table::between()
                            masks dplyr::between()
## x readr::col_factor()
                            masks scales::col factor()
## x gridExtra::combine()
                            masks dplyr::combine()
## x purrr::discard()
                            masks scales::discard()
## x dplyr::filter()
                            masks stats::filter()
## x data.table::first()
                            masks dplyr::first()
## x dplyr::lag()
                            masks stats::lag()
## x data.table::last()
                            masks dplyr::last()
## x purrr::lift()
                            masks caret::lift()
## x car::recode()
                            masks dplyr::recode()
## x MASS::select()
                            masks dplyr::select()
## x purrr::some()
                            masks car::some()
## x qqplotr::stat_qq_line() masks ggplot2::stat_qq_line()
## x purrr::transpose()
                            masks data.table::transpose()
library(MVA)
## Loading required package: HSAUR2
## Loading required package: tools
library(GGally)
```

```
## Registered S3 method overwritten by 'GGally':
##
     method from
##
     +.gg
           ggplot2
##
## Attaching package: 'GGally'
## The following object is masked from 'package:dplyr':
##
##
       nasa
library(gvlma)
library(data.table)
library(tidyverse) # data manipulation
library(data.table) # fast file reading
library(gridExtra) # arranging gaplot in grid
library(rmarkdown)
library(tinytex)
library(latexpdf)
##
## Attaching package: 'latexpdf'
## The following object is masked from 'package:GGally':
##
##
       wrap
library(latex2exp)
bank <-
read.csv("C:/Users/Shamali/Desktop/RutgersSpring/multivariat/project/Newfolde
r/abc/bank.csv")
dim(bank)
## [1] 11162
                17
#Convert the data frame to data table
setDT(bank)
#Describe the columns and their data types
str(bank)
## Classes 'data.table' and 'data.frame':
                                            11162 obs. of 17 variables:
              : int 59 56 41 55 54 42 56 60 37 28 ...
## $ job
               : Factor w/ 12 levels "admin.", "blue-collar", ...: 1 1 10 8 1 5
5 6 10 8 ...
## $ marital : Factor w/ 3 levels "divorced", "married",..: 2 2 2 2 2 3 2 1
2 3 ...
## $ education: Factor w/ 4 levels "primary", "secondary",..: 2 2 2 2 3 3 3 2
## $ default : Factor w/ 2 levels "no", "yes": 1 1 1 1 1 1 1 1 1 1 ...
## $ balance : int 2343 45 1270 2476 184 0 830 545 1 5090 ...
## $ housing : Factor w/ 2 levels "no", "yes": 2 1 2 2 1 2 2 2 2 2 ...
```

```
## $ loan : Factor w/ 2 levels "no", "yes": 1 1 1 1 1 2 2 1 1 1 ...
## $ contact : Factor w/ 3 levels "cellular", "telephone",..: 3 3 3 3 3 3
3 3 3 ...
## $ day
              : int 555556666 ...
              : Factor w/ 12 levels "apr", "aug", "dec", ...: 9 9 9 9 9 9 9 9 9 9
## $ month
9 ...
## $ duration : int 1042 1467 1389 579 673 562 1201 1030 608 1297 ...
  $ campaign : int 1 1 1 1 2 2 1 1 1 3 ...
## $ pdays
              : int -1 -1 -1 -1 -1 -1 -1 -1 -1 ...
## $ previous : int 0000000000...
## $ deposit : Factor w/ 2 levels "no", "yes": 2 2 2 2 2 2 2 2 2 ...
## - attr(*, ".internal.selfref")=<externalptr>
#By head we get to know first n rows to get grasp of the data
head(bank)
                job marital education default balance housing loan contact
##
     age
day
## 1:
             admin. married secondary
      59
                                         no
                                               2343
                                                       yes
                                                             no unknown
5
## 2:
      56
             admin. married secondary
                                                 45
                                                        no
                                                             no unknown
                                         no
5
## 3:
      41 technician married secondary
                                               1270
                                                             no unknown
                                         no
                                                       yes
5
      55
           services married secondary
## 4:
                                         no
                                               2476
                                                       yes
                                                             no unknown
5
## 5:
      54
             admin. married tertiary
                                         no
                                                184
                                                        no
                                                             no unknown
5
## 6: 42 management single tertiary
                                                           yes unknown
                                         no
                                                       yes
5
##
     month duration campaign pdays previous poutcome deposit
## 1:
       may
               1042
                          1
                               -1
                                           unknown
## 2:
               1467
                          1
                               -1
                                        0 unknown
       may
                                                      yes
## 3:
               1389
                          1
                               -1
                                        0 unknown
       may
                                                      yes
                          1
                                        0 unknown
## 4:
                579
                               -1
                                                      yes
       may
## 5:
                673
                          2
                               -1
       may
                                        0 unknown
                                                      yes
## 6:
                562
                          2
                               -1
                                        0 unknown
       mav
                                                      yes
#Find NA In the data table.
table(is.na(bank))
##
## FALSE
## 189754
#Find NA in Columns.
bank[is.na(age),NROW(age)]
```

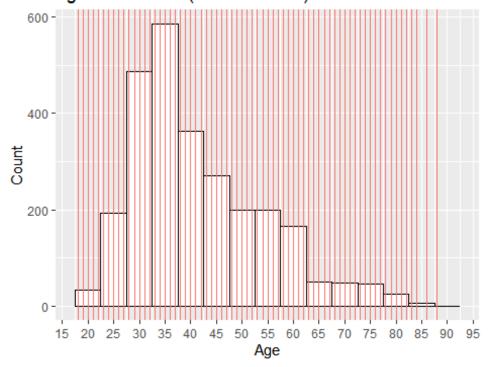
```
## [1] 0
bank[is.na(job), NROW(job)]
## [1] 0
bank[is.na(education), NROW(education)]
## [1] 0
grep('NA',bank)
## integer(0)
#To omit NA
bank[bank=="unknown"] <- NA</pre>
bank=na.omit(bank)
bank
##
                       job marital education default balance housing loan
         age
##
      1:
          42
                    admin.
                             single secondary
                                                     no
                                                           -247
                                                                     yes
                                                                          yes
##
      2:
          33
                  services married secondary
                                                           3444
                                                     no
                                                                     yes
                                                                           no
##
      3:
                                                           2269
          53
                   retired
                            married tertiary
                                                     no
                                                                      no
                                                                           no
##
      4:
          37
               technician
                            married secondary
                                                           5115
                                                     no
                                                                     yes
                                                                           no
##
      5:
          45 entrepreneur
                            married secondary
                                                            781
                                                     no
                                                                      no
                                                                          yes
##
## 2671:
          40
              blue-collar divorced
                                       primary
                                                     no
                                                             54
                                                                     yes
                                                                           no
## 2672:
          37
               management married
                                                           1594
                                     tertiary
                                                     no
                                                                     yes
                                                                           no
## 2673:
          60
                   retired divorced tertiary
                                                     no
                                                           -134
                                                                     no
                                                                           no
## 2674:
          35 blue-collar
                            married secondary
                                                             80
                                                     no
                                                                     yes
                                                                          yes
## 2675:
          43
               technician married secondary
                                                              0
                                                     no
                                                                      no yes
           contact day month duration campaign pdays previous poutcome
##
deposit
      1: telephone
##
                     21
                          oct
                                    519
                                               1
                                                    166
                                                               1
                                                                     other
yes
                                                                  failure
##
      2: telephone
                     21
                          oct
                                    144
                                               1
                                                    91
yes
          cellular
                     17
                                               2
                                                   150
##
      3:
                          nov
                                   1091
                                                                  success
yes
                                               2
      4:
          cellular
                     17
                                                                  failure
##
                                   1210
                                                   171
                          nov
yes
          cellular
                                               2
                                                               2 failure
##
      5:
                     17
                                    652
                                                   126
                          nov
yes
##
                                               5
                                                    362
                                                               3
                                                                     other
## 2671:
          cellular
                     13
                          may
                                     10
no
          cellular
                                                   260
                                                                  failure
## 2672:
                     17
                                    110
                                               1
                          apr
no
                                               1
                                                                  failure
## 2673:
          cellular
                     12
                                    243
                                                    271
                          may
no
## 2674: cellular 21
                                               2
                                                   172
                                                               2 failure
                          nov
                                     38
```

```
no
                                              2
                                                              5 failure
                                     9
                                                  172
## 2675: cellular
                     8
                          may
no
#is.na(bank)
str(bank)
## Classes 'data.table' and 'data.frame':
                                             2675 obs. of 17 variables:
               : int 42 33 53 37 45 34 46 43 33 46 ...
## $ age
## $ job
               : Factor w/ 12 levels "admin.", "blue-collar", ...: 1 8 6 10 3 5
5 5 10 11 ...
## $ marital : Factor w/ 3 levels "divorced", "married",..: 3 2 2 2 2 3 2 2
3 1 ...
## $ education: Factor w/ 4 levels "primary", "secondary", ..: 2 2 3 2 2 3 3 3
3 2 ...
## $ default : Factor w/ 2 levels "no", "yes": 1 1 1 1 1 1 1 1 1 1 ...
## $ balance : int -247 3444 2269 5115 781 1494 0 1429 149 3354 ...
## $ housing : Factor w/ 2 levels "no", "yes": 2 2 1 2 1 2 1 2 2 2 ...
## $ loan
               : Factor w/ 2 levels "no", "yes": 2 1 1 1 2 1 1 1 1 1 ...
## $ contact : Factor w/ 3 levels "cellular", "telephone",..: 2 2 1 1 1 1 1
1 1 1 ...
               : int 21 21 17 17 17 18 18 19 19 19 ...
## $ day
               : Factor w/ 12 levels "apr", "aug", "dec", ...: 11 11 10 10 10 10
## $ month
10 10 10 10 ...
## $ duration : int 519 144 1091 1210 652 596 716 1015 424 522 ...
## $ campaign : int 1 1 2 2 2 1 2 1 2 1 ...
## $ pdays
               : int 166 91 150 171 126 182 110 198 182 174 ...
## $ previous : int 1 4 1 4 2 1 3 2 1 1 ...
## $ poutcome : Factor w/ 4 levels "failure", "other", ...: 2 1 3 1 1 2 2 2 2 3
## $ deposit : Factor w/ 2 levels "no", "yes": 2 2 2 2 2 2 2 2 2 2 ...
## - attr(*, ".internal.selfref")=<externalptr>
#Replace dependent variable with yes with 1 and no with 0
bank$deposit<-ifelse(bank$deposit =='yes', 1,0)</pre>
bank$deposit<-as.factor(bank$deposit)</pre>
levels(bank$default) <- c("0", "1")</pre>
levels(bank$housing) <- c("0"</pre>
levels(bank$loan) <- c("0", "1")</pre>
levels(bank$job) <- c("1","2","3","4","5","6","7","8","9","10","11","12")</pre>
                               "1","2")
levels(bank$marital) <- c("0",</pre>
levels(bank$education) <- c("0", "1","2","3")</pre>
levels(bank$contact) <- c("0", "1","2"</pre>
#Levels(bank$age) <- c("0", "1","2","3")
levels(bank$poutcome) <- c("0", "1","2","3")</pre>
levels(bank$month) <- c("1","2","3","4","5","6","7","8","9","10","11","12")</pre>
```

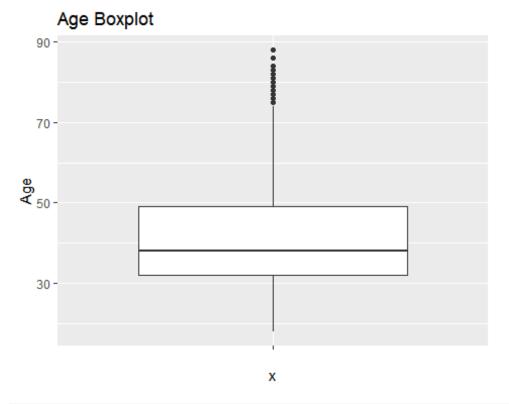
```
bank$poutcome<- as.factor(bank$poutcome)</pre>
bank$month<- as.factor(bank$month)</pre>
bank$default <- as.factor(bank$default)</pre>
bank$housing <- as.factor(bank$housing)</pre>
bank$loan <- as.factor(bank$loan)</pre>
bank$job <- as.factor(bank$job)</pre>
bank$marital <- as.factor(bank$marital)</pre>
bank$education <- as.factor(bank$education)</pre>
bank$contact <- as.factor(bank$contact)</pre>
head(bank)
##
      age job marital education default balance housing loan contact day
month
## 1:
       42
            1
                     2
                                1
                                              -247
                                                         1
                                                                          21
                                                                       1
11
## 2:
       33
            8
                     1
                                1
                                        0
                                              3444
                                                         1
                                                                       1
                                                                           21
11
## 3:
            6
                     1
                                2
                                        0
                                              2269
                                                         0
                                                               0
                                                                          17
       53
10
## 4:
       37
           10
                     1
                                1
                                        0
                                              5115
                                                         1
                                                               0
                                                                          17
10
                                                                          17
## 5:
       45
            3
                     1
                                1
                                        0
                                               781
                                                         0
                                                               1
                                                                       0
10
                     2
                                2
                                        0
                                                         1
                                                                       0
                                                                          18
## 6: 34
            5
                                              1494
10
##
      duration campaign pdays previous poutcome deposit
## 1:
           519
                       1
                           166
                                       1
                                                 1
## 2:
           144
                            91
                                       4
                                                 0
                                                         1
                       1
## 3:
          1091
                       2
                           150
                                       1
                                                 2
                                                         1
## 4:
          1210
                       2
                           171
                                       4
                                                 0
                                                         1
## 5:
                       2
                           126
                                       2
                                                 0
                                                         1
           652
## 6:
           596
                       1
                           182
                                       1
                                                 1
                                                         1
str(bank)
## Classes 'data.table' and 'data.frame':
                                               2675 obs. of 17 variables:
                : int 42 33 53 37 45 34 46 43 33 46 ...
## $ age
                : Factor w/ 12 levels "1", "2", "3", "4", ...: 1 8 6 10 3 5 5 5 10
## $ job
11 ...
    $ marital : Factor w/ 3 levels "0","1","2": 3 2 2 2 2 3 2 2 3 1 ...
##
## $ education: Factor w/ 4 levels "0","1","2","3": 2 2 3 2 2 3 3 3 3 2 ...
## $ default : Factor w/ 2 levels "0", "1": 1 1 1 1 1 1 1 1 1 1 ...
## $ balance : int -247 3444 2269 5115 781 1494 0 1429 149 3354 ...
## $ housing : Factor w/ 2 levels "0", "1": 2 2 1 2 1 2 1 2 2 2 ...
## $ loan
                : Factor w/ 2 levels "0", "1": 2 1 1 1 2 1 1 1 1 1 ...
## $ contact : Factor w/ 3 levels "0","1","2": 2 2 1 1 1 1 1 1 1 1 ...
                : int 21 21 17 17 17 18 18 19 19 19 ...
##
  $ day
                : Factor w/ 12 levels "1", "2", "3", "4", ...: 11 11 10 10 10 10 10
## $ month
10 10 10 ...
```

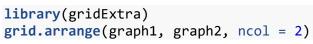
```
## $ duration : int 519 144 1091 1210 652 596 716 1015 424 522 ...
## $ campaign : int 1 1 2 2 2 1 2 1 2 1 ...
              : int 166 91 150 171 126 182 110 198 182 174 ...
## $ pdays
## $ previous : int 1 4 1 4 2 1 3 2 1 1 ...
## $ poutcome : Factor w/ 4 levels "0","1","2","3": 2 1 3 1 1 2 2 2 2 3 ...
## $ deposit : Factor w/ 2 levels "0", "1": 2 2 2 2 2 2 2 2 2 2 ...
## - attr(*, ".internal.selfref")=<externalptr>
library(ggplot2)
gg = ggplot (bank)
graph1 = gg + geom_histogram(aes(x=age),color="black", fill="white", binwidth
= 5) +
  ggtitle('Age Distribution (red mean line)') +
  ylab('Count') +
  xlab('Age') +
  geom_vline(aes(xintercept = age, color = "red")) +
  scale_x_continuous(breaks = seq(0,100,5)) +
  theme(legend.position = "none")
graph1
```

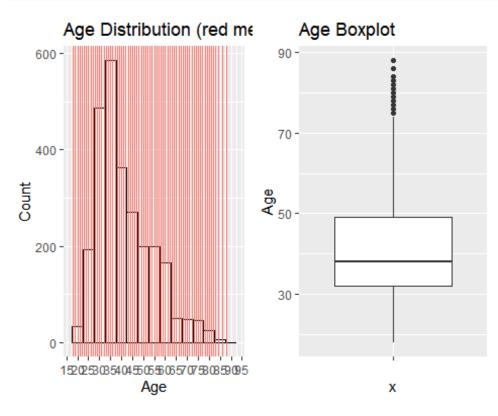
### Age Distribution (red mean line)



```
graph2 = gg + geom_boxplot(aes(x='', y=age)) +
   ggtitle('Age Boxplot') +
   ylab('Age')
graph2
```



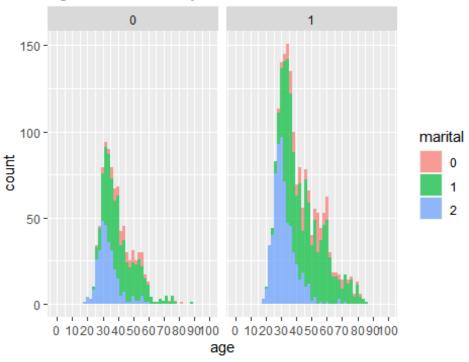




```
#Age Distribution vs Marital Status That Subscribes Term Deposit

graph3 <- ggplot(bank, aes(x=age, fill=marital)) +
   geom_histogram(binwidth = 2, alpha=0.7) +
   facet_grid(cols = vars(deposit)) +
   expand_limits(x=c(0,100)) +
   scale_x_continuous(breaks = seq(0,100,10)) +
   ggtitle("Age Distribution by Marital Status")</pre>
```

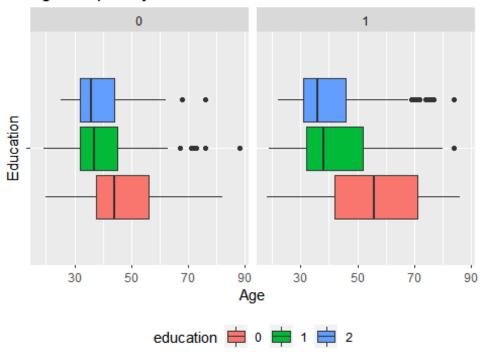
#### Age Distribution by Marital Status



```
#Age Boxplot vs Education Level That Subscribes Term Deposit

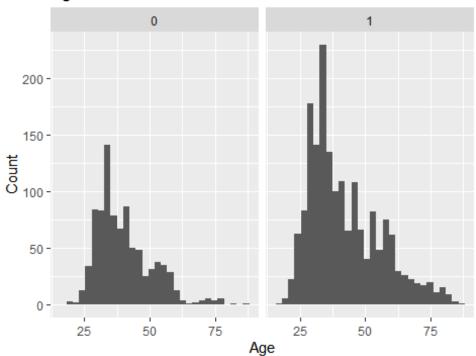
graph4 <- ggplot(bank, aes(x='', y=age, fill=education)) +
    geom_boxplot() +
    facet_grid(cols = vars(deposit)) +
    coord_flip() +
    ggtitle("Age Boxplot by Education Level") +
    vlab("Age") +
    xlab("Education") +
    theme(legend.position = "bottom")
graph4</pre>
```

# Age Boxplot by Education Level



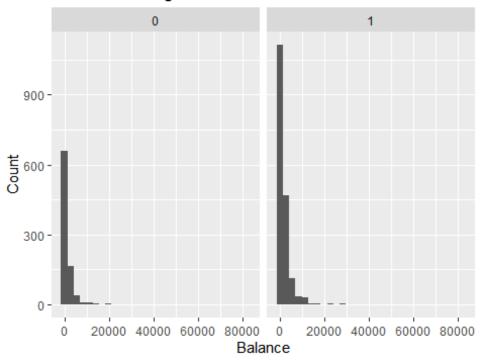
```
#Age vs Subscription
ggplot (bank, aes(x=age)) + geom_histogram() +
  facet_grid(cols=vars(deposit)) +
  ggtitle('Age Distribution') + ylab('Count') + xlab('Age')
## `stat_bin()` using `bins = 30`. Pick better value with `binwidth`.
```

### Age Distribution



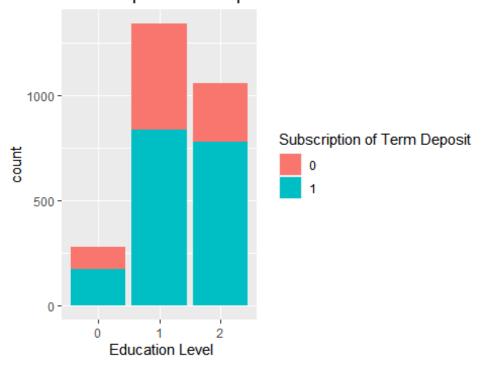
```
#Balance vs Subscription
ggplot (bank, aes(x=balance)) + geom_histogram() +
  facet_grid(cols=vars(deposit)) +
  ggtitle('Balance Histogram') + ylab('Count') + xlab('Balance')
## `stat_bin()` using `bins = 30`. Pick better value with `binwidth`.
```

### Balance Histogram



```
#Education vs Subscription
ggplot(data = bank, aes(x=education, fill=deposit)) +
  geom_bar() +
  ggtitle("Term Deposit Subscription based on Education Level") +
  xlab(" Education Level") +
  guides(fill=guide_legend(title="Subscription of Term Deposit"))
```

### Term Deposit Subscription based on Education Leve

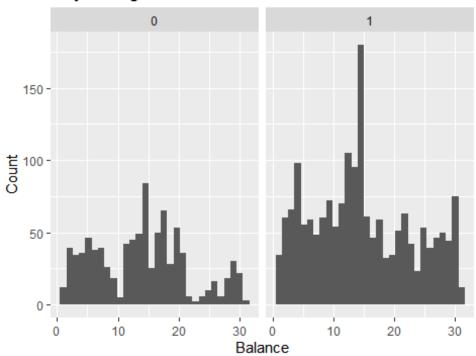


```
#Day vs Subscription

ggplot (bank, aes(x=day)) + geom_histogram() +
  facet_grid(cols=vars(deposit)) +
  ggtitle('Day Histogram') + ylab('Count') + xlab('Balance')

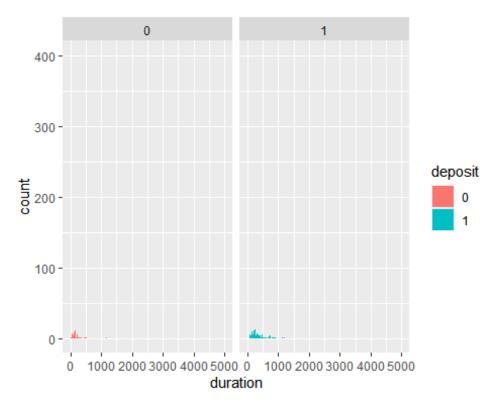
## `stat_bin()` using `bins = 30`. Pick better value with `binwidth`.
```

# Day Histogram

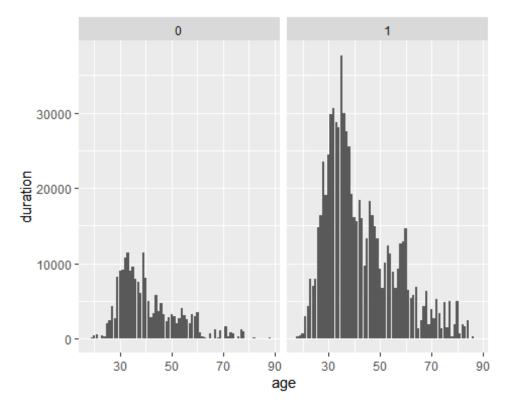


```
#duration

graph5 <- ggplot(bank, aes(x=duration, fill = deposit)) +
   geom_histogram(binwidth = 2) +
   facet_grid(cols = vars(deposit)) +
   coord_cartesian(xlim = c(0,5000), ylim = c(0,400))
graph5</pre>
```

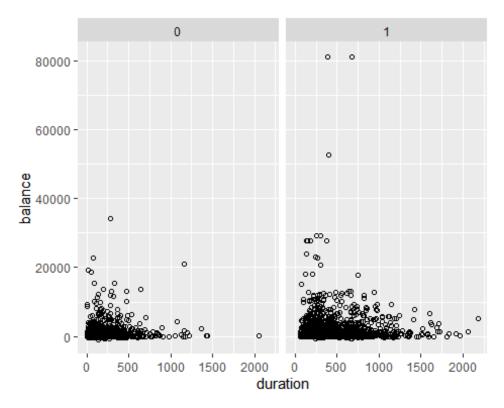


```
#Barplot of Duration by Age
ggplot(bank, aes(age, duration)) +
  geom_col() +
  facet_grid(cols = vars(deposit))
```



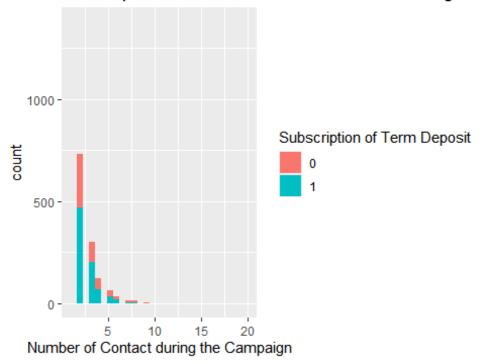
```
#Scatterplot of Duration s Balance

ggplot(bank, aes(x=duration, y=balance)) +
  facet_grid(cols = vars(deposit)) +
  geom_point(shape=1)
```



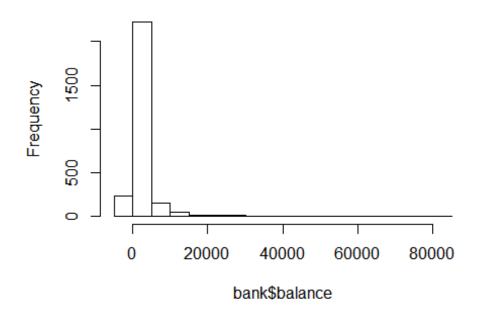
```
#Subscription based on Number of Contact during Campaign
ggplot(data=bank, aes(x=campaign, fill=deposit))+
   geom_histogram()+
   ggtitle("Subscription based on Number of Contact during the Campaign")+
   xlab("Number of Contact during the Campaign")+
   xlim(c(min=1,max=20)) +
   guides(fill=guide_legend(title="Subscription of Term Deposit"))
## `stat_bin()` using `bins = 30`. Pick better value with `binwidth`.
## Warning: Removed 4 rows containing missing values (geom_bar).
```

# Subscription based on Number of Contact during the



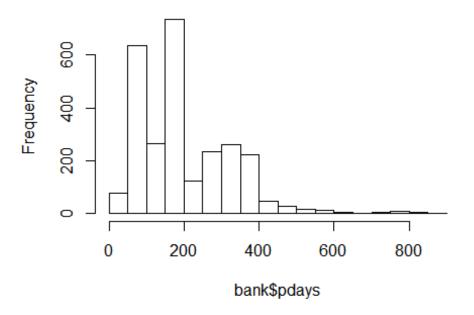
hist(bank\$balance)

# Histogram of bank\$balance



hist(bank\$pdays)

#### Histogram of bank\$pdays



#Correlation

setDF(bank)

corr\_data<-cor(bank)</pre>

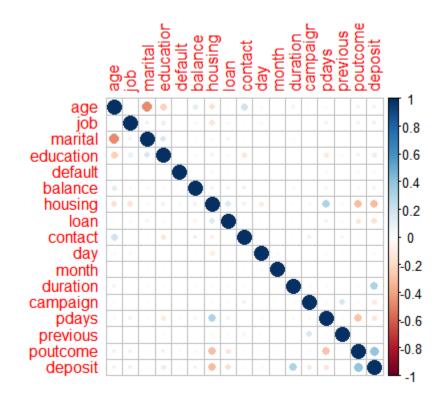
#### > corr\_data

```
job
                                                       education
                                           marital
                                                                       default
           1.000000000
                        -0.028785707
                                      -0.476034836
                                                    -0.233592032
                                                                  -0.019729760
age
                         1.000000000
                                                                  -0.022339603
job
          -0.028785707
                                       0.075237748
                                                     0.098909347
          -0.476034836
                         0.075237748
                                       1.00000000
                                                     0.176190447
                                                                  -0.005313069
marital
                                                     1.000000000
                                                                  -0.008605557
education
          -0.233592032
                         0.098909347
                                       0.176190447
default
          -0.019729760
                        -0.022339603
                                      -0.005313069
                                                    -0.008605557
                                                                   1.000000000
                                                                  -0.021700322
           0.125077811
                         0.050105201
                                      -0.029618303
                                                     0.046505968
balance
housing
          -0.165239106
                        -0.142378197
                                      -0.046246371
                                                    -0.077360551
                                                                   0.054251384
loan
          -0.022414698
                        -0.055020074
                                      -0.066530992
                                                    -0.031961358
                                                                   0.020919619
                                                    -0.134093910
           0.203827357
                        -0.012818683
contact
                                      -0.022166673
                                                                  -0.016986045
           0.040253885
                         0.051975721
                                       0.007253870
                                                    -0.006738435
                                                                  -0.002531235
day
month
           0.012599729
                        -0.011832809
                                      -0.020624662
                                                    -0.023436530
                                                                   0.001670141
duration
           0.069038449
                         0.010928574
                                      -0.030088435
                                                    -0.026951284
                                                                   0.002786614
          -0.024946108
                        -0.007437727
                                                    -0.017611971
                                                                  -0.018509466
campaign
                                       0.027119715
                                      -0.023277400
          -0.048589210
                        -0.074647149
                                                    -0.116693385
                                                                   0.053968379
pdays
previous
                                       0.007354743
                                                                  -0.008602670
           0.004317163
                         0.008416691
                                                    -0.033645784
           0.075147299
                         0.060459906
                                       0.012554236
                                                     0.076223684 -0.043345677
poutcome
deposit
           0.073657845
                         0.086647348
                                       0.012005982
                                                     0.105030051
                                                                 -0.034807498
                balance
                              housing
                                              loan
                                                         contact
                        -0.165239106 -0.02241470
           0.125077811
                                                    0.2038273570
                                                                   4.025388e-02
age
                                                                   5.197572e-02
                        -0.142378197
                                     -0.05502007
                                                   -0.0128186829
           0.050105201
job
          -0.029618303
                        -0.046246371 -0.06653099 -0.0221666730
                                                                   7.253870e-03
marital
          0.046505968
-0.021700322
                        -0.077360551 -0.03196136
                                                                  -6.738435e-03
education
                                                  -0.1340939100
                         0.054251384
default
                                       0.02091962
                                                   -0.0169860454
                                                                   2.531235e-03
                        -0.079743502
           1.000000000
                                     -0.07101548
                                                    0.0932289363
                                                                   2.841452e-02
balance
housing
                         1.000000000
          -0.079743502
                                       0.15713953 -0.0920980690 -1.006061e-01
```

```
loan
           -0.071015482
                         0.157139527
                                       1.00000000 -0.0281769705 -2.057261e-02
contact
           0.093228936
                        -0.092098069 -0.02817697
                                                    1.0000000000
                                                                    3.718471e-04
                        -0.100606065 -0.02057261
                                                                   1.000000e+00
day
           0.028414518
                                                    0.0003718471
month
           0.006652155
                        -0.002492643
                                       0.01345790
                                                    0.0150009109
                                                                  -3.445607e-02
                         0.024137357
0.032874895
                                      -0.02679494
0.02070877
duration
           0.034444092
                                                    0.0224811960
                                                                    2.233060e-03
           -0.007380333
                                                    0.0874696511
                                                                    5.100591e-05
campaign
                                                                  -2.969249e-02
                                                    0.0032220904
           -0.058018831
                         0.304161768
                                       0.06645477
pdays
                                        0.03280477
           0.005193710
                         0.033097481
                                                    0.0581809431
                                                                   -2.259032e-02
previous
           0.051236705
                        -0.309907330 -0.13848476
                                                    0.0246947310
                                                                   2.841132e-02
poutcome
deposit
           0.078936584
                        -0.317296644 -0.16417792 -0.0139423883
                                                                    4.306354e-02
                                            campaign
                                                     pdays
-0.04858921
                  month
                             duration
                                                                       previous
                                                                   0.004317163
                         0.069038449
           0.012599729
                                      -2.494611e-Ŏ2
age
                         0.010928574
                                                                   0.008416691
job
           -0.011832809
                                      -7.437727e-03 -0.07464715
                                                     -0.02327740
                        -0.030088435
                                        2.711971e-02
                                                                   0.007354743
marital
           -0.020624662
                        -0.026951284
0.002786614
education -0.023436530
                                      -1.761197e-02
                                                      -0.11669339
                                                                  -0.033645784
                                      -1.850947e-02
default
           0.001670141
                                                       0.05396838
                                                                  -0.008602670
                                      -7.380333e-03
                                                     -0.05801883
           0.006652155
                         0.034444092
                                                                   0.005193710
balance
housing
           -0.002492643
                         0.024137357
                                        3.287490e-02
                                                      0.30416177
                                                                   0.033097481
           0.013457897
                        -0.026794937
                                        2.070877e-02
                                                       0.06645477
                                                                   0.032804767
loan
           0.015000911
                         0.022481196
                                        8.746965e-02
                                                       0.00322209
contact
                                                                   0.058180943
           -0.034456066
                         0.002233060
                                        5.100591e-05
                                                      -0.02969249
day
                                                                  -0.022590322
                                                                  -0.005446028
           1.000000000
                                        1.218967e-03
                                                      -0.01216135
month
                        -0.017117801
duration
           -0.017117801
                         1.000000000
                                       -2.930215e-02
                                                       0.05105616
                                                                   0.005581394
campaign
           0.001218967
                        -0.029302148
                                       1.000000e+00
                                                       0.05310032
                                                                   0.174043381
                                        5.310032e-02
                         0.051056159
                                                                  -0.023522124
pdays
           -0.012161355
                                                       1.00000000
           -0.005446028
                         0.005581394
                                        1.740434e-01
                                                      -0.02352212
                                                                   1,00000000
previous
           -0.020277945
                         0.023603327
                                      -4.750468e-02 -0.28804889
                                                                   0.017046077
poutcome
           -0.007346862
                         0.318141135
                                      -1.176348e-01 -0.13842247 -0.003386001
deposit
           poutcome
0.07514730
                             deposit
                        0.073657845
age
           0.06045991
                        0.086647348
iob
           0.01255424
                        0.012005982
marital
education
           0.07622368
                        0.105030051
           -0.04334568
default
                       -0.034807498
           0.05123671
balance
                        0.078936584
           -0.30990733
housing
                       -0.317296644
           -0.13848476
                       -0.164177915
loan
           0.02469473
                       -0.013942388
contact
day
           0.02841132
                        0.043063537
           -0.02027794
                       -0.007346862
month
duration
           0.02360333
                        0.318141135
campaign
           -0.04750468
                       -0.117634800
pdays
           -0.28804889
                       -0.138422466
previous
           0.01704608
                       -0.003386001
                        0.392963262
           1.00000000
poutcome
           0.39296326
deposit
                        1.000000000
```

#### library(corrplot)

corrplot(corr\_data, method="circle")



```
#T-test
setDT(bank)
with(data=bank,t.test(age[deposit=="1"],age[deposit=="0"],var.equal=TRUE))
##
##
   Two Sample t-test
##
## data: age[deposit == "1"] and age[deposit == "0"]
## t = 3.8186, df = 2673, p-value = 0.0001373
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## 0.9715075 3.0224008
## sample estimates:
## mean of x mean of y
## 42.17693 40.17998
with(data=bank,t.test(balance[deposit=="1"],balance[deposit=="0"],var.equal=T
RUE))
##
## Two Sample t-test
```

```
##
## data: balance[deposit == "1"] and balance[deposit == "0"]
## t = 4.0939, df = 2673, p-value = 4.368e-05
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## 328.5031 932.4763
## sample estimates:
## mean of x mean of y
## 2001.788 1371.298
with(data=bank,t.test(duration[deposit=="1"],duration[deposit=="0"],var.equal
=TRUE))
##
##
  Two Sample t-test
## data: duration[deposit == "1"] and duration[deposit == "0"]
## t = 17.35, df = 2673, p-value < 2.2e-16
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## 169.1148 212.2122
## sample estimates:
## mean of x mean of y
## 411.9222 221.2587
#with(data=bank,t.test(housing[deposit=="1"],housing[deposit=="0"],var.equal=
TRUE))
#with(data=bank, t.test(job[deposit=="1"], job[deposit=="0"], var.equal=TRUE))
with(data=bank,t.test(pdays[deposit=="1"],pdays[deposit=="0"],var.equal=TRUE)
)
##
## Two Sample t-test
##
## data: pdays[deposit == "1"] and pdays[deposit == "0"]
## t = -7.2262, df = 2673, p-value = 6.453e-13
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -44.59370 -25.55776
## sample estimates:
## mean of x mean of y
## 192.0817 227.1575
#PCA
grep("[a-z]", bank)
## [1] 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
bank=read.csv("C:/Users/Shamali/Desktop/RutgersSpring/multivariat/project/New
folder/abc/a/bank.csv", row.names=1, fill=TRUE)
```

```
# Performing PCA
# Using prcomp to compute the principal components (eigenvalues and
eigenvectors).
# With scale=TRUE, variable means are set to zero, and variances set to one
bank pca <- prcomp(bank,scale=FALSE)</pre>
bank_pca
## Standard deviations (1, .., p=17):
## [1] 3763.1447099 282.2750915 118.9807804
                                                               8.1996276
                                                12.6440167
## [6]
          3.5635153
                        3.5385887
                                     3.1639289
                                                  1.2938767
                                                               0.8896911
## [11]
          0.6203462
                        0.5421585
                                     0.4555564
                                                  0.3653231
                                                               0.2881822
## [16]
          0.2460310
                        0.0608452
##
## Rotation (n x k) = (17 \times 17):
##
                       PC1
                                     PC2
                                                   PC3
                                                                 PC4
PC5
## age
             -4.246045e-04 -2.912006e-03 4.956424e-03 9.987451e-01 -
3.950139e-02
## job
             -4.239149e-05 -9.428562e-05 1.942221e-03 -1.024973e-02
2.329562e-02
## marital
             4.852664e-06 6.422933e-05 1.188835e-04 -2.325526e-02
2.821855e-03
## education -7.959943e-06 6.824184e-05 6.082818e-04 -1.254198e-02
3.941601e-04
## default
             3.520219e-07 -8.961645e-07 -2.700962e-05 -7.220405e-05
2.439469e-06
             -9.999948e-01 2.548759e-03 -1.914717e-03 -4.092869e-04 -
## balance
4.280563e-05
             1.056274e-05 -5.355979e-05 -1.251615e-03 -5.792159e-03 -
## housing
5.028540e-03
## loan
             5.620533e-06 2.491388e-05 -1.604612e-04 -2.217435e-04 -
6.174754e-04
## contact
             -6.380668e-06 -1.767771e-05 -1.582917e-05 3.934823e-03 -
4.533120e-04
## day
             -6.200748e-05 -2.707441e-05 1.957619e-03 3.984299e-02
9.986654e-01
             -6.276130e-06 2.199981e-04 3.193290e-04 3.559813e-03 -
## month
1.908501e-02
## duration -2.598792e-03 -9.996194e-01 2.728678e-02 -3.048086e-03
3.242611e-05
## campaign
             2.588866e-06 1.328353e-04 -6.064601e-04 -2.086764e-03
3.378175e-04
## pdays
             1.842155e-03 -2.730710e-02 -9.996057e-01 4.936841e-03
1.803105e-03
## previous -4.896757e-06 -6.450065e-05 7.051805e-04 4.906925e-04 -
1.247550e-02
## poutcome -1.223906e-05 -5.902963e-05 2.170490e-03 3.938921e-03
1.776392e-03
## deposit -9.891411e-06 -5.238248e-04 6.126579e-04 1.403136e-03
```

| 2.003062e-03                 |               |               |               |               |   |
|------------------------------|---------------|---------------|---------------|---------------|---|
| ##                           | PC6           | PC7           | PC8           | PC9           |   |
| PC10                         | . ••          | . •           |               | . 35          |   |
| ## age                       | 2.737720e-03  | -4.094194e-03 | 1.126310e-02  | 2.530767e-03  | - |
| 2.645935e-03                 |               |               |               |               |   |
| ## job                       | 5.217137e-02  | -1.346551e-02 | 9.976762e-01  | 4.075665e-03  | - |
| 1.999565e-02                 |               |               |               |               |   |
| ## marital                   | 3.248239e-03  | -9.234649e-04 | 1.076289e-02  | 8.457150e-03  |   |
| 5.549560e-02                 | 4 022022 - 02 | 7 770200 - 02 | 4 605602 - 02 | 0 172416 - 02 |   |
| ## education<br>9.722767e-02 | -1.833932e-03 | -7.779289e-03 | 1.6856926-02  | -8.172416e-03 |   |
| ## default                   | 1 4616670 04  | 1 6269000 DE  | 2 4900210 04  | -9.175924e-04 |   |
| 2.303227e-03                 | -1.40100/6-04 | -4.0300306-03 | -3.4600316-04 | -9.1739246-04 | - |
| ## balance                   | -1.458899e-06 | -5.915365e-06 | -4.222492e-05 | 1.002910e-06  | _ |
| 9.458797e-06                 | 11.1500556 00 | 3.7233036 00  |               | 1.0023200 00  |   |
| ## housing                   | 3.360890e-03  | 3.814445e-03  | -1.956994e-02 | 7.173408e-03  | _ |
| 1.836577e-01                 |               |               |               |               |   |
| ## loan                      | 1.309510e-03  | 2.842910e-03  | -4.556916e-03 | 3.558909e-03  | - |
| 5.313905e-02                 |               |               |               |               |   |
| ## contact                   | 2.731013e-03  | 3.464619e-03  | -8.194125e-04 | 1.700987e-02  |   |
| 5.433453e-03                 |               |               |               |               |   |
| ## day                       | -3.762026e-03 | 2.281801e-02  | -2.254522e-02 | -1.100444e-03 | - |
| 2.904097e-03                 |               |               |               |               |   |
| ## month                     | -6.383772e-01 | 7.681530e-01  | 4.441887e-02  | -1.630723e-03 |   |
| 6.467894e-03                 | 2 0670712 04  | 1 204710- 04  | 1 720255 04   | 1 7615100 04  |   |
| ## duration 2.102634e-04     | -2.067071e-04 | 1.294/100-04  | -1.738255e-04 | 1.761519e-04  | - |
| ## campaign                  | 5 6790700-02  | 4.918137e-02  | -5 1184076-03 | 9.947560e-01  |   |
| 5.726411e-02                 | J.075070C 02  | 4.0101076 02  | J.110407C 0J  | J.J47300C 01  |   |
| ## pdays                     | 4.121407e-04  | 6.486906e-04  | 2.010121e-03  | -7.780222e-04 |   |
| 2.400208e-03                 |               |               |               |               |   |
| ## previous                  | 7.657877e-01  | 6.377248e-01  | -3.071438e-02 | -7.520704e-02 | - |
| 4.317772e-03                 |               |               |               |               |   |
| ## poutcome                  | 6.346126e-03  | -3.450397e-03 | 1.176863e-02  | -4.720063e-02 |   |
| 9.427305e-01                 |               |               |               |               |   |
| <u>-</u>                     | -3.770759e-04 | -1.462520e-03 | 1.083661e-02  | -4.534667e-02 |   |
| 2.416128e-01                 | DC44          | DC4.2         | 0643          | 501.4         |   |
| ##                           | PC11          | PC12          | PC13          | PC14          |   |
| PC15                         | 1 6005300 03  | 1 6017160 02  | 1 2105200 02  | 3.553968e-03  |   |
| ## age<br>7.653781e-04       | -1.033336-02  | 1.001/106-02  | -1.2195296-02 | 3.3339006-03  | - |
| ## job                       | 1 9720196-02  | -1 0450630-02 | -1 2827400-02 | 2.217497e-03  | _ |
| 1.334500e-03                 | 1.3720130 02  | 1.0430030 02  | 1.2027400 02  | 2.2174576 05  |   |
| ## marital                   | -2.226042e-01 | 9.234960e-01  | -2.913212e-01 | 6.846313e-02  | _ |
| 4.695174e-02                 |               |               |               |               |   |
|                              | -9.536952e-01 | -2.585818e-01 | -9.231317e-02 | -5.216874e-02 |   |
| 1.082018e-02                 |               |               |               |               |   |
| ## default                   | 4.789698e-04  | -1.694041e-03 | -3.332769e-03 | 1.111484e-04  | - |
| 1.180001e-03                 |               |               |               |               |   |
| ## balance                   | 1.181846e-05  | -2.412944e-06 | -3.649186e-06 | -1.709742e-06 | - |

```
3.867727e-06
             9.926429e-02 -2.451149e-01 -7.873883e-01 5.167633e-01
## housing
6.799293e-02
             1.650741e-02 -6.580430e-02 -9.610790e-02 -7.508875e-02 -
## loan
9.879191e-01
             3.345554e-02 6.905785e-02 1.739740e-02 -7.473439e-02
## contact
4.078329e-02
             1.255958e-04 -2.768063e-03 -3.813019e-03 9.118480e-04
## day
1.947995e-04
## month
            -3.603072e-03 6.768510e-04 -2.383019e-03 -2.926333e-04
9.299315e-04
             6.745453e-06 -2.125360e-05 -1.890129e-04 -4.541150e-04
## duration
3.670430e-05
## campaign -4.166354e-03 -1.137925e-02 1.694803e-02 2.906565e-02 -
3.036205e-03
## pdays
            -5.009088e-04 1.635814e-04 5.404860e-04 -4.095396e-04 -
2.292124e-05
## previous -7.194884e-03 -7.690922e-04 4.541345e-03 -3.458478e-03
2.580394e-03
             1.517886e-01 -9.122755e-02 -2.518483e-01 -1.178571e-01 -
## poutcome
9.165108e-03
## deposit -7.660063e-02 4.748179e-02 4.615303e-01 8.363955e-01 -
1.237071e-01
##
                     PC16
                                   PC17
## age
            -4.072612e-03 -5.928167e-05
## job
             1.325821e-03 -2.420572e-04
## marital -4.488945e-02 -6.858862e-04
## education 4.706119e-02 -4.409779e-05
## default -1.990184e-03 -9.999871e-01
## balance -4.920431e-06 -2.010191e-07
## housing 6.446341e-02 3.358923e-03
## loan
            4.084096e-02 1.636234e-03
            9.930765e-01 -2.220491e-03
## contact
## day
            5.606473e-04 3.075609e-05
## month
            -8.620264e-04 3.417591e-05
## duration -3.829409e-05 1.437035e-06
## campaign -1.473109e-02 -1.056390e-03
## pdays
            -7.049491e-05 1.887158e-05
## previous -3.202078e-03 -6.628108e-05
## poutcome -7.212957e-03 -1.054559e-03
## deposit
            5.867760e-02 -2.051807e-03
```

#In the first principle component PC1 increases with balance & deposit.
#In the second principle component PC2 increases with job & duration.

```
#In the third principle component PC3 increases with pdays.
summary(bank_pca)
## Importance of components:
                                PC1
                                          PC2
                                                   PC3
                                                             PC4 PC5
                                                                       PC6
##
PC7
## Standard deviation
                          3763.1447 282.27509 1.19e+02 12.64402 8.2 3.564
3.539
## Proportion of Variance
                                     0.00559 9.90e-04 0.00001 0.0 0.000
                             0.9934
0.000
## Cumulative Proportion
                             0.9934
                                      0.99899 1.00e+00 0.99999 1.0 1.000
1.000
##
                            PC8
                                  PC9
                                        PC10
                                               PC11
                                                       PC12
                                                              PC13
                                                                     PC14
PC15
                          3.164 1.294 0.8897 0.6203 0.5422 0.4556 0.3653
## Standard deviation
0.2882
## Proportion of Variance 0.000 0.000 0.0000 0.0000 0.0000 0.0000 0.0000
0.0000
## Cumulative Proportion 1.000 1.000 1.0000 1.0000 1.0000 1.0000 1.0000
1.0000
##
                           PC16
                                   PC17
## Standard deviation
                          0.246 0.06085
## Proportion of Variance 0.000 0.00000
## Cumulative Proportion 1.000 1.00000
(eigen_bank <- bank_pca$sdev^2)</pre>
## [1] 1.416126e+07 7.967923e+04 1.415643e+04 1.598712e+02 6.723389e+01
## [6] 1.269864e+01 1.252161e+01 1.001045e+01 1.674117e+00 7.915503e-01
## [11] 3.848294e-01 2.939358e-01 2.075316e-01 1.334610e-01 8.304896e-02
## [16] 6.053128e-02 3.702138e-03
names(eigen bank) <- paste("PC",1:17,sep="")</pre>
eigen_bank
##
            PC1
                         PC2
                                                    PC4
                                      PC3
                                                                 PC5
PC6
## 1.416126e+07 7.967923e+04 1.415643e+04 1.598712e+02 6.723389e+01
1.269864e+01
            PC7
                         PC8
                                      PC9
                                                   PC10
                                                                PC11
PC12
## 1.252161e+01 1.001045e+01 1.674117e+00 7.915503e-01 3.848294e-01
```

PC15

## 2.075316e-01 1.334610e-01 8.304896e-02 6.053128e-02 3.702138e-03

PC16

**PC17** 

2.939358e-01

PC13

PC14

```
sumlambdas <- sum(eigen bank)</pre>
sumlambdas
## [1] 14255360
propvar <- eigen_bank/sumlambdas</pre>
propvar
##
            PC1
                          PC2
                                       PC3
                                                     PC4
                                                                  PC5
PC6
## 9.933989e-01 5.589422e-03 9.930599e-04 1.121481e-05 4.716394e-06
8.907977e-07
            PC7
##
                          PC8
                                       PC9
                                                    PC10
                                                                 PC11
PC12
## 8.783791e-07 7.022233e-07 1.174377e-07 5.552651e-08 2.699542e-08
2.061932e-08
           PC13
                         PC14
                                      PC15
                                                    PC16
##
                                                                  PC17
## 1.455815e-08 9.362162e-09 5.825806e-09 4.246212e-09 2.597015e-10
cumvar_bank <- cumsum(propvar)</pre>
cumvar bank
##
         PC1
                   PC2
                              PC3
                                        PC4
                                                   PC5
                                                             PC6
                                                                        PC7
PC8
## 0.9933989 0.9989883 0.9999813 0.9999926 0.9999973 0.9999982 0.9999990
0.999997
##
         PC9
                  PC10
                             PC11
                                       PC12
                                                  PC13
                                                            PC14
                                                                       PC15
PC16
## 0.999999 0.9999999 0.9999999 1.0000000 1.0000000 1.0000000 1.0000000
1.0000000
##
        PC17
## 1.0000000
matlambdas <- rbind(eigen_bank,propvar,cumvar_bank)</pre>
rownames(matlambdas) <- c("Eigenvalues", "Prop. variance", "Cum. prop.</pre>
variance")
round(matlambdas,4)
##
                                 PC1
                                            PC2
                                                       PC3
                                                                PC4
                                                                         PC5
PC6
## Eigenvalues
                       1.416126e+07 79679.2273 14156.426 159.8712 67.2339
12.6986
## Prop. variance
                       9.934000e-01
                                         0.0056
                                                     0.001
                                                             0.0000 0.0000
0.0000
## Cum. prop. variance 9.934000e-01
                                         0.9990
                                                     1.000
                                                             1.0000
                                                                     1.0000
1.0000
##
                            PC7
                                    PC8
                                           PC9
                                                  PC10
                                                         PC11
                                                                PC12
                                                                        PC13
PC14
                       12.5216 10.0104 1.6741 0.7916 0.3848 0.2939 0.2075
## Eigenvalues
0.1335
## Prop. variance 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000
```

```
0.0000
## Cum. prop. variance 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000
1.0000
##
                        PC15
                               PC16
                                      PC17
## Eigenvalues
                       0.083 0.0605 0.0037
## Prop. variance
                       0.000 0.0000 0.0000
## Cum. prop. variance 1.000 1.0000 1.0000
summary(bank_pca)
## Importance of components:
                                PC1
                                          PC2
                                                   PC3
                                                            PC4 PC5
                                                                      PC6
##
PC7
                          3763.1447 282.27509 1.19e+02 12.64402 8.2 3.564
## Standard deviation
3.539
## Proportion of Variance
                             0.9934
                                      0.00559 9.90e-04 0.00001 0.0 0.000
0.000
                                      0.99899 1.00e+00 0.99999 1.0 1.000
## Cumulative Proportion
                             0.9934
1.000
                                                      PC12
                            PC8
                                  PC9
                                        PC10
                                               PC11
                                                             PC13
##
                                                                    PC14
PC15
## Standard deviation
                          3.164 1.294 0.8897 0.6203 0.5422 0.4556 0.3653
## Proportion of Variance 0.000 0.000 0.0000 0.0000 0.0000 0.0000 0.0000
0.0000
## Cumulative Proportion 1.000 1.000 1.0000 1.0000 1.0000 1.0000 1.0000
1.0000
##
                           PC16
                                   PC17
## Standard deviation
                          0.246 0.06085
## Proportion of Variance 0.000 0.00000
## Cumulative Proportion 1.000 1.00000
bank pca$rotation
##
                       PC1
                                     PC2
                                                   PC3
                                                                 PC4
PC5
             -4.246045e-04 -2.912006e-03 4.956424e-03 9.987451e-01 -
## age
3.950139e-02
             -4.239149e-05 -9.428562e-05 1.942221e-03 -1.024973e-02
## job
2.329562e-02
## marital
              4.852664e-06 6.422933e-05 1.188835e-04 -2.325526e-02
2.821855e-03
## education -7.959943e-06 6.824184e-05 6.082818e-04 -1.254198e-02
3.941601e-04
## default
              3.520219e-07 -8.961645e-07 -2.700962e-05 -7.220405e-05
2.439469e-06
## balance
             -9.999948e-01 2.548759e-03 -1.914717e-03 -4.092869e-04 -
4.280563e-05
## housing
              1.056274e-05 -5.355979e-05 -1.251615e-03 -5.792159e-03 -
5.028540e-03
## loan
              5.620533e-06 2.491388e-05 -1.604612e-04 -2.217435e-04 -
```

```
6.174754e-04
            -6.380668e-06 -1.767771e-05 -1.582917e-05 3.934823e-03 -
## contact
4.533120e-04
             -6.200748e-05 -2.707441e-05 1.957619e-03 3.984299e-02
## day
9.986654e-01
            -6.276130e-06 2.199981e-04 3.193290e-04 3.559813e-03 -
## month
1.908501e-02
            -2.598792e-03 -9.996194e-01 2.728678e-02 -3.048086e-03
## duration
3.242611e-05
## campaign
             2.588866e-06 1.328353e-04 -6.064601e-04 -2.086764e-03
3.378175e-04
             1.842155e-03 -2.730710e-02 -9.996057e-01 4.936841e-03
## pdays
1.803105e-03
## previous -4.896757e-06 -6.450065e-05 7.051805e-04 4.906925e-04 -
1.247550e-02
## poutcome -1.223906e-05 -5.902963e-05 2.170490e-03 3.938921e-03
1.776392e-03
## deposit
            -9.891411e-06 -5.238248e-04 6.126579e-04 1.403136e-03
2.003062e-03
##
                      PC6
                                    PC7
                                                  PC8
                                                                PC9
PC10
             2.737720e-03 -4.094194e-03 1.126310e-02 2.530767e-03 -
## age
2.645935e-03
## job
             5.217137e-02 -1.346551e-02 9.976762e-01 4.075665e-03 -
1.999565e-02
## marital
             3.248239e-03 -9.234649e-04 1.076289e-02 8.457150e-03
5.549560e-02
## education -1.833932e-03 -7.779289e-03 1.685692e-02 -8.172416e-03
9.722767e-02
            -1.461667e-04 -4.636890e-05 -3.480031e-04 -9.175924e-04 -
## default
2.303227e-03
## balance
            -1.458899e-06 -5.915365e-06 -4.222492e-05 1.002910e-06 -
9.458797e-06
## housing
             3.360890e-03 3.814445e-03 -1.956994e-02 7.173408e-03 -
1.836577e-01
             1.309510e-03 2.842910e-03 -4.556916e-03 3.558909e-03 -
## loan
5.313905e-02
## contact
             2.731013e-03 3.464619e-03 -8.194125e-04 1.700987e-02
5.433453e-03
             -3.762026e-03 2.281801e-02 -2.254522e-02 -1.100444e-03 -
## day
2.904097e-03
            -6.383772e-01 7.681530e-01 4.441887e-02 -1.630723e-03
## month
6.467894e-03
## duration -2.067071e-04 1.294710e-04 -1.738255e-04 1.761519e-04 -
2.102634e-04
## campaign
             5.679070e-02 4.918137e-02 -5.118407e-03 9.947560e-01
5.726411e-02
             4.121407e-04 6.486906e-04 2.010121e-03 -7.780222e-04
## pdays
2.400208e-03
## previous 7.657877e-01 6.377248e-01 -3.071438e-02 -7.520704e-02 -
```

```
4.317772e-03
## poutcome
              6.346126e-03 -3.450397e-03 1.176863e-02 -4.720063e-02
9.427305e-01
             -3.770759e-04 -1.462520e-03 1.083661e-02 -4.534667e-02
## deposit
2.416128e-01
                      PC11
                                    PC12
                                                  PC13
##
                                                                PC14
PC15
             -1.699538e-02 1.681716e-02 -1.219529e-02 3.553968e-03 -
## age
7.653781e-04
## job
              1.972019e-02 -1.045063e-02 -1.282740e-02 2.217497e-03 -
1.334500e-03
## marital
             -2.226042e-01 9.234960e-01 -2.913212e-01 6.846313e-02 -
4.695174e-02
## education -9.536952e-01 -2.585818e-01 -9.231317e-02 -5.216874e-02
1.082018e-02
## default
             4.789698e-04 -1.694041e-03 -3.332769e-03 1.111484e-04 -
1.180001e-03
## balance
              1.181846e-05 -2.412944e-06 -3.649186e-06 -1.709742e-06 -
3.867727e-06
## housing
              9.926429e-02 -2.451149e-01 -7.873883e-01 5.167633e-01
6.799293e-02
              1.650741e-02 -6.580430e-02 -9.610790e-02 -7.508875e-02 -
## loan
9.879191e-01
## contact
              3.345554e-02 6.905785e-02 1.739740e-02 -7.473439e-02
4.078329e-02
## day
              1.255958e-04 -2.768063e-03 -3.813019e-03 9.118480e-04
1.947995e-04
## month
             -3.603072e-03 6.768510e-04 -2.383019e-03 -2.926333e-04
9.299315e-04
             6.745453e-06 -2.125360e-05 -1.890129e-04 -4.541150e-04
## duration
3.670430e-05
             -4.166354e-03 -1.137925e-02 1.694803e-02 2.906565e-02 -
## campaign
3.036205e-03
## pdays
             -5.009088e-04 1.635814e-04 5.404860e-04 -4.095396e-04 -
2.292124e-05
## previous -7.194884e-03 -7.690922e-04 4.541345e-03 -3.458478e-03
2.580394e-03
             1.517886e-01 -9.122755e-02 -2.518483e-01 -1.178571e-01 -
## poutcome
9.165108e-03
## deposit
             -7.660063e-02 4.748179e-02 4.615303e-01 8.363955e-01 -
1.237071e-01
##
                      PC16
                                    PC17
## age
             -4.072612e-03 -5.928167e-05
              1.325821e-03 -2.420572e-04
## job
             -4.488945e-02 -6.858862e-04
## marital
## education 4.706119e-02 -4.409779e-05
## default
             -1.990184e-03 -9.999871e-01
## balance
             -4.920431e-06 -2.010191e-07
## housing
              6.446341e-02 3.358923e-03
             4.084096e-02 1.636234e-03
## loan
```

```
## contact
             9.930765e-01 -2.220491e-03
## day
              5.606473e-04 3.075609e-05
## month
             -8.620264e-04 3.417591e-05
## duration -3.829409e-05 1.437035e-06
## campaign -1.473109e-02 -1.056390e-03
## pdays
             -7.049491e-05 1.887158e-05
## previous -3.202078e-03 -6.628108e-05
## poutcome -7.212957e-03 -1.054559e-03
## deposit
            5.867760e-02 -2.051807e-03
print(bank pca)
## Standard deviations (1, .., p=17):
## [1] 3763.1447099 282.2750915 118.9807804
                                                12.6440167
                                                               8.1996276
## [6]
           3.5635153
                       3.5385887
                                     3.1639289
                                                 1.2938767
                                                               0.8896911
## [11]
           0.6203462
                        0.5421585
                                     0.4555564
                                                 0.3653231
                                                               0.2881822
## [16]
          0.2460310
                       0.0608452
##
## Rotation (n x k) = (17 \times 17):
                                                  PC3
                                                                 PC4
##
                      PC1
                                     PC2
PC5
             -4.246045e-04 -2.912006e-03 4.956424e-03 9.987451e-01 -
## age
3.950139e-02
             -4.239149e-05 -9.428562e-05 1.942221e-03 -1.024973e-02
## job
2.329562e-02
             4.852664e-06 6.422933e-05 1.188835e-04 -2.325526e-02
## marital
2.821855e-03
## education -7.959943e-06 6.824184e-05 6.082818e-04 -1.254198e-02
3.941601e-04
## default
              3.520219e-07 -8.961645e-07 -2.700962e-05 -7.220405e-05
2.439469e-06
## balance
             -9.999948e-01 2.548759e-03 -1.914717e-03 -4.092869e-04 -
4.280563e-05
## housing
             1.056274e-05 -5.355979e-05 -1.251615e-03 -5.792159e-03 -
5.028540e-03
## loan
              5.620533e-06 2.491388e-05 -1.604612e-04 -2.217435e-04 -
6.174754e-04
             -6.380668e-06 -1.767771e-05 -1.582917e-05 3.934823e-03 -
## contact
4.533120e-04
## day
             -6.200748e-05 -2.707441e-05 1.957619e-03 3.984299e-02
9.986654e-01
## month
             -6.276130e-06 2.199981e-04 3.193290e-04 3.559813e-03 -
1.908501e-02
## duration -2.598792e-03 -9.996194e-01 2.728678e-02 -3.048086e-03
3.242611e-05
             2.588866e-06 1.328353e-04 -6.064601e-04 -2.086764e-03
## campaign
3.378175e-04
## pdays
             1.842155e-03 -2.730710e-02 -9.996057e-01 4.936841e-03
1.803105e-03
## previous -4.896757e-06 -6.450065e-05 7.051805e-04 4.906925e-04 -
```

```
1.247550e-02
## poutcome -1.223906e-05 -5.902963e-05 2.170490e-03 3.938921e-03
1.776392e-03
## deposit
            -9.891411e-06 -5.238248e-04 6.126579e-04 1.403136e-03
2.003062e-03
                      PC6
                                    PC7
                                                  PC8
                                                                PC9
##
PC10
## age
             2.737720e-03 -4.094194e-03 1.126310e-02 2.530767e-03 -
2.645935e-03
## job
              5.217137e-02 -1.346551e-02 9.976762e-01 4.075665e-03 -
1.999565e-02
## marital
             3.248239e-03 -9.234649e-04 1.076289e-02 8.457150e-03
5.549560e-02
## education -1.833932e-03 -7.779289e-03 1.685692e-02 -8.172416e-03
9.722767e-02
## default
            -1.461667e-04 -4.636890e-05 -3.480031e-04 -9.175924e-04 -
2.303227e-03
## balance
             -1.458899e-06 -5.915365e-06 -4.222492e-05 1.002910e-06 -
9.458797e-06
## housing
             3.360890e-03 3.814445e-03 -1.956994e-02 7.173408e-03 -
1.836577e-01
             1.309510e-03 2.842910e-03 -4.556916e-03 3.558909e-03 -
## loan
5.313905e-02
## contact
              2.731013e-03 3.464619e-03 -8.194125e-04 1.700987e-02
5.433453e-03
## day
             -3.762026e-03 2.281801e-02 -2.254522e-02 -1.100444e-03 -
2.904097e-03
## month
            -6.383772e-01 7.681530e-01 4.441887e-02 -1.630723e-03
6.467894e-03
## duration -2.067071e-04 1.294710e-04 -1.738255e-04 1.761519e-04 -
2.102634e-04
             5.679070e-02 4.918137e-02 -5.118407e-03 9.947560e-01
## campaign
5.726411e-02
             4.121407e-04 6.486906e-04 2.010121e-03 -7.780222e-04
## pdays
2.400208e-03
             7.657877e-01 6.377248e-01 -3.071438e-02 -7.520704e-02 -
## previous
4.317772e-03
## poutcome
             6.346126e-03 -3.450397e-03 1.176863e-02 -4.720063e-02
9.427305e-01
## deposit
            -3.770759e-04 -1.462520e-03 1.083661e-02 -4.534667e-02
2.416128e-01
##
                      PC11
                                    PC12
                                                 PC13
                                                               PC14
PC15
             -1.699538e-02 1.681716e-02 -1.219529e-02 3.553968e-03 -
## age
7.653781e-04
## job
             1.972019e-02 -1.045063e-02 -1.282740e-02 2.217497e-03 -
1.334500e-03
## marital
            -2.226042e-01 9.234960e-01 -2.913212e-01 6.846313e-02 -
4.695174e-02
## education -9.536952e-01 -2.585818e-01 -9.231317e-02 -5.216874e-02
```

```
1.082018e-02
             4.789698e-04 -1.694041e-03 -3.332769e-03 1.111484e-04 -
## default
1.180001e-03
             1.181846e-05 -2.412944e-06 -3.649186e-06 -1.709742e-06 -
## balance
3.867727e-06
             9.926429e-02 -2.451149e-01 -7.873883e-01 5.167633e-01
## housing
6.799293e-02
             1.650741e-02 -6.580430e-02 -9.610790e-02 -7.508875e-02 -
## loan
9.879191e-01
              3.345554e-02 6.905785e-02 1.739740e-02 -7.473439e-02
## contact
4.078329e-02
             1.255958e-04 -2.768063e-03 -3.813019e-03 9.118480e-04
## day
1.947995e-04
## month
            -3.603072e-03 6.768510e-04 -2.383019e-03 -2.926333e-04
9.299315e-04
## duration
             6.745453e-06 -2.125360e-05 -1.890129e-04 -4.541150e-04
3.670430e-05
## campaign -4.166354e-03 -1.137925e-02 1.694803e-02 2.906565e-02 -
3.036205e-03
            -5.009088e-04 1.635814e-04 5.404860e-04 -4.095396e-04 -
## pdays
2.292124e-05
## previous -7.194884e-03 -7.690922e-04 4.541345e-03 -3.458478e-03
2.580394e-03
             1.517886e-01 -9.122755e-02 -2.518483e-01 -1.178571e-01 -
## poutcome
9.165108e-03
## deposit
            -7.660063e-02 4.748179e-02 4.615303e-01 8.363955e-01 -
1.237071e-01
##
                     PC16
                                   PC17
            -4.072612e-03 -5.928167e-05
## age
## job
             1.325821e-03 -2.420572e-04
## marital
            -4.488945e-02 -6.858862e-04
## education 4.706119e-02 -4.409779e-05
## default
            -1.990184e-03 -9.999871e-01
## balance
            -4.920431e-06 -2.010191e-07
## housing
             6.446341e-02 3.358923e-03
## loan
             4.084096e-02 1.636234e-03
## contact
            9.930765e-01 -2.220491e-03
## day
             5.606473e-04 3.075609e-05
## month
            -8.620264e-04 3.417591e-05
## duration -3.829409e-05 1.437035e-06
## campaign -1.473109e-02 -1.056390e-03
## pdays
            -7.049491e-05 1.887158e-05
## previous -3.202078e-03 -6.628108e-05
## poutcome -7.212957e-03 -1.054559e-03
            5.867760e-02 -2.051807e-03
## deposit
# Sample scores stored in bank_pca$x
head(bank_pca$x)
```

```
PC1
                      PC2
                                PC3
                                            PC4
                                                     PC5
                                                               PC6
                                                                         PC7
## 1
      2038.7297 -174.5448
                           46.28534
                                      0.9264348 6.396723 -4.854070 2.018462
## 2 -1651.4114 211.7933 103.92498 -8.8509176 6.568509 -2.185831 3.756719
      -478.7780 -739.5100
                           73.12920 8.8608344 1.990894 -3.987521 1.124221
                           49.85970 -8.5836204 2.589596 -1.552868 3.079730
## 4 -3325.0272 -851.7383
      1010.3145 -303.7906
                           87.94006 2.7352004 2.226164 -3.326674 1.789015
## 5
## 6
       297.5714 -247.4921
                           29.02191 -8.1121500 3.787292 -4.035359 1.156709
            PC8
                       PC9
##
                                   PC10
                                               PC11
                                                           PC12
                                                                        PC13
## 1 -4.4538872 -0.6815554 -0.03817750
                                         0.09817847
                                                     0.69427832 -0.60371164
      2.0769336 -0.8702427 -1.24845327
                                         0.50056240 -0.31220664 0.08602984
      0.5040122 0.3916081 0.92850510 -0.67815691 -0.22625920 -0.08009977
## 4 4.0637551
                 0.2590223 -1.28997896
                                         0.42436663 -0.34948281 -0.13556708
## 5 -2.5638893
                 0.3299100 -0.98171062
                                         0.04955084
                                                     0.05401371
                                                                 0.63582297
## 6 -0.5625735 -0.7064466 0.05593032 -0.67432870 0.26051033 -0.56949897
##
             PC14
                         PC15
                                      PC16
                                                    PC17
## 1
                               0.98445605
      0.398994321 -0.87321063
                                            6.188665e-03
      0.691336297
                   0.14979260
                               1.03353162
                                            2.236950e-03
## 3 -0.388045634
                   0.04633247 -0.11662453 -6.047163e-05
## 4 0.290725718
                   0.12936358 -0.04397848
                                            5.228311e-03
## 5 -0.002064658 -0.93117757 -0.05719290
                                            4.078462e-03
## 6 0.430147907 0.07974183 0.02202101
                                           6.171027e-03
# Identifying the scores by their deposit status
deposit pca <- cbind(data.frame(bank),bank pca$x)</pre>
head(deposit_pca)
     age job marital education default balance housing loan contact day month
##
## 1
     42
           1
                   2
                              1
                                      0
                                           -247
                                                      1
                                                           1
                                                                    1
                                                                       21
                                                                             11
## 2
      33
           8
                   1
                              1
                                      0
                                           3444
                                                      1
                                                           0
                                                                    1
                                                                       21
                                                                             11
## 3
      53
           6
                   1
                              2
                                      0
                                           2269
                                                           0
                                                                    0
                                                                       17
                                                                             10
                                                      0
      37
## 4
          10
                   1
                              1
                                      0
                                           5115
                                                      1
                                                           0
                                                                    0
                                                                       17
                                                                             10
## 5
      45
           3
                   1
                              1
                                      0
                                            781
                                                      0
                                                           1
                                                                    0
                                                                       17
                                                                             10
           5
                   2
                              2
                                                                             10
##
  6
      34
                                      0
                                           1494
                                                      1
                                                           0
                                                                    0
                                                                       18
##
     duration campaign pdays previous poutcome deposit
                                                                PC1
                                                                          PC<sub>2</sub>
## 1
          519
                     1
                         166
                                                         2038.7297 -174.5448
                                     1
                                              1
                                                      1
## 2
          144
                     1
                          91
                                     4
                                              0
                                                      1 -1651.4114 211.7933
                                              2
## 3
         1091
                     2
                         150
                                     1
                                                      1
                                                          -478.7780 -739.5100
         1210
                                     4
                                                      1 -3325.0272 -851.7383
## 4
                     2
                         171
                                              0
## 5
          652
                     2
                         126
                                     2
                                              0
                                                      1
                                                         1010.3145 -303.7906
          596
                                                          297.5714 -247.4921
## 6
                     1
                          182
                                     1
                                              1
                                                      1
                      PC4
##
           PC3
                                PC5
                                          PC6
                                                   PC7
                                                               PC8
                                                                          PC9
      46.28534
                0.9264348 6.396723 -4.854070 2.018462 -4.4538872 -0.6815554
##
  1
  2 103.92498 -8.8509176 6.568509 -2.185831 3.756719
                                                        2.0769336 -0.8702427
               8.8608344 1.990894 -3.987521 1.124221
                                                        0.5040122
## 3
      73.12920
                                                                   0.3916081
## 4
      49.85970 -8.5836204 2.589596 -1.552868 3.079730
                                                        4.0637551
                                                                   0.2590223
               2.7352004 2.226164 -3.326674 1.789015 -2.5638893
                                                                    0.3299100
## 6
      29.02191 -8.1121500 3.787292 -4.035359 1.156709 -0.5625735 -0.7064466
##
            PC10
                        PC11
                                     PC12
                                                 PC13
                                                               PC14
                                                                           PC15
                  ## 1 -0.03817750
                                                       0.398994321 -0.87321063
## 2 -1.24845327 0.50056240 -0.31220664 0.08602984
                                                       0.691336297 0.14979260
```

```
## 3 0.92850510 -0.67815691 -0.22625920 -0.08009977 -0.388045634 0.04633247
## 4 -1.28997896 0.42436663 -0.34948281 -0.13556708 0.290725718 0.12936358
## 5 -0.98171062 0.04955084 0.05401371 0.63582297 -0.002064658 -0.93117757
## 6 0.05593032 -0.67432870 0.26051033 -0.56949897 0.430147907 0.07974183
##
            PC16
                          PC17
## 1 0.98445605 6.188665e-03
## 2 1.03353162 2.236950e-03
## 3 -0.11662453 -6.047163e-05
## 4 -0.04397848 5.228311e-03
## 5 -0.05719290 4.078462e-03
## 6 0.02202101 6.171027e-03
# Means of scores for all the PC's classified by Deposit status
tabmeansPC <-
aggregate(deposit_pca[,1:17],by=list(deposit=bank$deposit),mean)
tabmeansPC
##
     deposit
                           job marital education
                                                      default balance
                  age
housing
          0 40.17998 5.169854 1.242970 1.194601 0.006749156 1371.298
## 1
0.6827897
## 2
          1 42.17693 5.755319 1.258679 1.338186 0.002239642 2001.788
0.3471445
##
          loan
                   contact
                                day
                                       month duration campaign
                                                                  pdays
previous
## 1 0.16760405 0.07649044 13.93813 6.740157 221.2587 2.118110 227.1575
3.314961
## 2 0.06382979 0.06886898 14.68869 6.684770 411.9222 1.788914 192.0817
3,289474
##
     poutcome deposit
## 1 0.4353206
## 2 1.1847704
                     1
tabmeansPC <- tabmeansPC[rev(order(tabmeansPC$deposit)),]</pre>
tabmeansPC
     deposit
                           job marital education default balance
##
                  age
housing
## 2
          1 42.17693 5.755319 1.258679 1.338186 0.002239642 2001.788
0.3471445
## 1
          0 40.17998 5.169854 1.242970 1.194601 0.006749156 1371.298
0.6827897
##
                                      month duration campaign
          loan
                   contact
                                day
                                                                  pdays
previous
## 2 0.06382979 0.06886898 14.68869 6.684770 411.9222 1.788914 192.0817
## 1 0.16760405 0.07649044 13.93813 6.740157 221.2587 2.118110 227.1575
3.314961
      poutcome deposit
## 2 1.1847704
                     1
## 1 0.4353206
                     0
```

```
tabfmeans <- t(tabmeansPC)
tabfmeans
##
                        2
                                     1
## deposit
             1.000000e+00 0.000000e+00
## age
             4.217693e+01 4.017998e+01
## job
             5.755319e+00 5.169854e+00
## marital
             1.258679e+00 1.242970e+00
## education 1.338186e+00 1.194601e+00
## default
             2.239642e-03 6.749156e-03
             2.001788e+03 1.371298e+03
## balance
             3.471445e-01 6.827897e-01
## housing
## loan
             6.382979e-02 1.676040e-01
## contact
             6.886898e-02 7.649044e-02
## day
             1.468869e+01 1.393813e+01
## month
             6.684770e+00 6.740157e+00
## duration 4.119222e+02 2.212587e+02
## campaign 1.788914e+00 2.118110e+00
## pdays
             1.920817e+02 2.271575e+02
## previous 3.289474e+00 3.314961e+00
## poutcome 1.184770e+00 4.353206e-01
## deposit
             1.000000e+00 0.000000e+00
colnames(tabfmeans) <- t(as.vector(tabmeansPC[1]))</pre>
tabfmeans
##
                                     0
                        1
## deposit
             1.000000e+00 0.000000e+00
## age
             4.217693e+01 4.017998e+01
## job
             5.755319e+00 5.169854e+00
## marital
             1.258679e+00 1.242970e+00
## education 1.338186e+00 1.194601e+00
## default 2.239642e-03 6.749156e-03
## balance
             2.001788e+03 1.371298e+03
             3.471445e-01 6.827897e-01
## housing
## loan
             6.382979e-02 1.676040e-01
             6.886898e-02 7.649044e-02
## contact
## day
             1.468869e+01 1.393813e+01
## month
             6.684770e+00 6.740157e+00
## duration 4.119222e+02 2.212587e+02
             1.788914e+00 2.118110e+00
## campaign
## pdays
             1.920817e+02 2.271575e+02
## previous 3.289474e+00 3.314961e+00
## poutcome 1.184770e+00 4.353206e-01
## deposit
             1.000000e+00 0.000000e+00
# Standard deviations of scores for all the PC's classified by Deposit status
tabsdsPC <- aggregate(deposit_pca[,1:17],by=list(deposit=bank$deposit),sd)</pre>
tabfsds <- t(tabsdsPC)
colnames(tabfsds) <- t(as.vector(tabsdsPC[1]))</pre>
tabfsds
```

```
##
                        0
## deposit
            0.000000e+00 1.000000e+00
             1.059594e+01 1.368321e+01
## age
             3.285128e+00 3.114264e+00
## job
## marital
            6.091629e-01 6.201520e-01
## education 6.307922e-01 6.454910e-01
## default 8.192164e-02 4.728507e-02
## balance 2.679136e+03 4.184606e+03
## housing 4.656521e-01 4.761955e-01
## loan
             3.737246e-01 2.445179e-01
## contact
            2.659308e-01 2.533021e-01
            7.794777e+00 8.402244e+00
## day
## month
            3.405906e+00 3.623107e+00
## duration 2.110567e+02 2.918606e+02
## campaign 1.552605e+00 1.169984e+00
## pdays
            1.083380e+02 1.228946e+02
## previous 3.792746e+00 3.418138e+00
## poutcome 6.614642e-01 8.972494e-01
## deposit
            0.000000e+00 0.000000e+00
#T-test
t.test(PC1~bank$deposit,data=deposit_pca)
##
##
  Welch Two Sample t-test
##
## data: PC1 by bank$deposit
## t = 4.7195, df = 2511.6, p-value = 2.494e-06
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## 368.8524 893.2426
## sample estimates:
## mean in group 0 mean in group 1
          421.3274
                         -209.7201
t.test(PC2~bank$deposit,data=deposit_pca)
##
## Welch Two Sample t-test
##
## data: PC2 by bank$deposit
## t = 19.004, df = 2335.9, p-value < 2.2e-16
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## 168.6299 207.4353
## sample estimates:
## mean in group 0 mean in group 1
         125.54251
##
                         -62.49008
t.test(PC3~bank$deposit,data=deposit_pca)
```

```
##
## Welch Two Sample t-test
##
## data: PC3 by bank$deposit
## t = -8.433, df = 1977.4, p-value < 2.2e-16
## alternative hypothesis: true difference in means is not equal to \theta
## 95 percent confidence interval:
## -48.15945 -29.98599
## sample estimates:
## mean in group 0 mean in group 1
         -26.08743
                          12.98529
t.test(PC4~bank$deposit,data=deposit_pca)
##
##
   Welch Two Sample t-test
##
## data: PC4 by bank$deposit
## t = -2.1128, df = 2197.9, p-value = 0.03473
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -1.9485801 -0.0725848
## sample estimates:
## mean in group 0 mean in group 1
##
        -0.6747291
                         0.3358534
t.test(PC5~bank$deposit,data=deposit pca
##
## Welch Two Sample t-test
## data: PC5 by bank$deposit
## t = -1.8501, df = 1898.7, p-value = 0.06446
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -1.24987229 0.03644258
## sample estimates:
## mean in group 0 mean in group 1
##
        -0.4050814
                         0.2016335
t.test(PC6~bank$deposit,data=deposit pca)
##
## Welch Two Sample t-test
## data: PC6 by bank$deposit
## t = 0.14495, df = 1695.3, p-value = 0.8848
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -0.2703148 0.3134585
## sample estimates:
```

```
## mean in group 0 mean in group 1
##
       0.014402757
                     -0.007169121
#From this we understand that pc6 i.e balance is correlated with deposit
t.test(PC7~bank$deposit,data=deposit pca)
##
## Welch Two Sample t-test
##
## data: PC7 by bank$deposit
## t = 0.56708, df = 1766.3, p-value = 0.5707
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -0.2028393 0.3678432
## sample estimates:
## mean in group 0 mean in group 1
        0.05508353
                       -0.02741840
t.test(PC8~bank$deposit,data=deposit pca)
##
## Welch Two Sample t-test
##
## data: PC8 by bank$deposit
## t = -3.7194, df = 1708.4, p-value = 0.0002062
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -0.7464183 -0.2309960
## sample estimates:
## mean in group 0 mean in group 1
##
        -0.3262920
                         0.1624152
t.test(PC9~bank$deposit,data=deposit_pca)
##
## Welch Two Sample t-test
## data: PC9 by bank$deposit
## t = 5.9939, df = 1450.1, p-value = 2.581e-09
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## 0.2300789 0.4539322
## sample estimates:
## mean in group 0 mean in group 1
##
         0.2283446
                        -0.1136609
t.test(PC10~bank$deposit,data=deposit_pca)
```

```
##
## Welch Two Sample t-test
##
## data: PC10 by bank$deposit
## t = -28.956, df = 2237.9, p-value < 2.2e-16
## alternative hypothesis: true difference in means is not equal to \theta
## 95 percent confidence interval:
## -0.9199395 -0.8032398
## sample estimates:
## mean in group 0 mean in group 1
        -0.5752520
                         0.2863377
t.test(PC11~bank$deposit,data=deposit_pca)
##
   Welch Two Sample t-test
##
## data: PC11 by bank$deposit
## t = 5.3057, df = 1832.1, p-value = 1.259e-07
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## 0.08371071 0.18189204
## sample estimates:
## mean in group 0 mean in group 1
##
        0.08866664
                       -0.04413474
t.test(PC12~bank$deposit,data=deposit pca)
##
## Welch Two Sample t-test
## data: PC12 by bank$deposit
## t = -2.8003, df = 1726, p-value = 0.005163
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -0.10691431 -0.01883674
## sample estimates:
## mean in group 0 mean in group 1
##
       -0.04197970
                        0.02089583
t.test(PC13~bank$deposit,data=deposit pca)
##
## Welch Two Sample t-test
## data: PC13 by bank$deposit
## t = -26.359, df = 1881.4, p-value < 2.2e-16
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -0.4636115 -0.3993998
## sample estimates:
```

```
## mean in group 0 mean in group 1
##
        -0.2881006
                         0.1434051
t.test(PC14~bank$deposit,data=deposit_pca)
##
## Welch Two Sample t-test
##
## data: PC14 by bank$deposit
## t = -43.965, df = 1764.3, p-value < 2.2e-16
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -0.5253181 -0.4804502
## sample estimates:
## mean in group 0 mean in group 1
        -0.3357574
                         0.1671267
t.test(PC15~bank$deposit,data=deposit_pca)
##
## Welch Two Sample t-test
##
## data: PC15 by bank$deposit
## t = 3.4222, df = 1273.8, p-value = 0.0006408
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## 0.01975106 0.07281696
## sample estimates:
## mean in group 0 mean in group 1
        0.03090214
                       -0.01538186
##
t.test(PC16~bank$deposit,data=deposit pca)
##
##
   Welch Two Sample t-test
##
## data: PC16 by bank$deposit
## t = -1.5578, df = 1694.6, p-value = 0.1195
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -0.036147405 0.004144888
## sample estimates:
## mean in group 0 mean in group 1
##
      -0.010683457
                       0.005317801
t.test(PC17~bank$deposit,data=deposit_pca)
##
## Welch Two Sample t-test
## data: PC17 by bank$deposit
## t = 0.011557, df = 1189.1, p-value = 0.9908
```

```
## alternative hypothesis: true difference in means is not equal to 0
## 95 percent confidence interval:
## -0.005774998 0.005843440
## sample estimates:
## mean in group 0 mean in group 1
      2.284803e-05 -1.137284e-05
#F-test
var.test(PC1~bank$deposit,data=deposit_pca)
##
## F test to compare two variances
##
## data: PC1 by bank$deposit
## F = 0.40991, num df = 888, denom df = 1785, p-value < 2.2e-16
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.3661926 0.4598624
## sample estimates:
## ratio of variances
            0.4099112
var.test(PC2~bank$deposit,data=deposit pca)
##
## F test to compare two variances
##
## data: PC2 by bank$deposit
## F = 0.52045, num df = 888, denom df = 1785, p-value < 2.2e-16
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.4649459 0.5838762
## sample estimates:
## ratio of variances
##
            0.5204543
var.test(PC3~bank$deposit,data=deposit_pca)
##
## F test to compare two variances
##
## data: PC3 by bank$deposit
## F = 0.78373, num df = 888, denom df = 1785, p-value = 3.659e-05
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.7001421 0.8792342
## sample estimates:
## ratio of variances
##
            0.7837299
var.test(PC4~bank$deposit,data=deposit_pca)
```

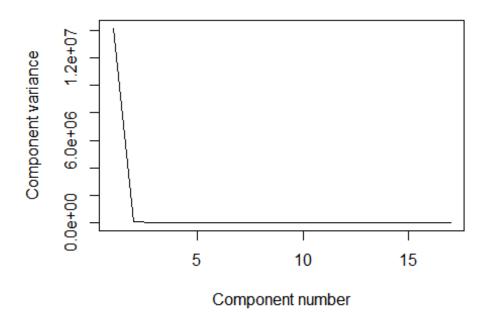
```
##
## F test to compare two variances
##
## data: PC4 by bank$deposit
## F = 0.61135, num df = 888, denom df = 1785, p-value = 2.319e-16
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.5461510 0.6858531
## sample estimates:
## ratio of variances
            0.6113543
var.test(PC5~bank$deposit,data=deposit_pca)
## F test to compare two variances
##
## data: PC5 by bank$deposit
## F = 0.85856, num df = 888, denom df = 1785, p-value = 0.009442
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.7669902 0.9631817
## sample estimates:
## ratio of variances
##
            0.8585589
var.test(PC6~bank$deposit,data=deposit pca)
##
## F test to compare two variances
## data: PC6 by bank$deposit
## F = 1.1074, num df = 888, denom df = 1785, p-value = 0.07623
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.9893215 1.2423840
## sample estimates:
## ratio of variances
##
             1.107434
var.test(PC8~bank$deposit,data=deposit pca)
##
## F test to compare two variances
## data: PC8 by bank$deposit
## F = 1.0882, num df = 888, denom df = 1785, p-value = 0.1421
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.9721163 1.2207778
## sample estimates:
```

```
## ratio of variances
##
             1.088174
var.test(PC9~bank$deposit,data=deposit_pca)
##
## F test to compare two variances
## data: PC9 by bank$deposit
## F = 1.6182, num df = 888, denom df = 1785, p-value < 2.2e-16
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 1.445626 1.815408
## sample estimates:
## ratio of variances
##
             1.618215
var.test(PC10~bank$deposit,data=deposit_pca)
##
## F test to compare two variances
##
## data: PC10 by bank$deposit
## F = 0.58408, num df = 888, denom df = 1785, p-value < 2.2e-16
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.5217849 0.6552544
## sample estimates:
## ratio of variances
##
            0.5840792
var.test(PC11~bank$deposit,data=deposit_pca)
##
## F test to compare two variances
##
## data: PC11 by bank$deposit
## F = 0.92978, num df = 888, denom df = 1785, p-value = 0.2143
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.8306137 1.0430797
## sample estimates:
## ratio of variances
##
            0.9297781
var.test(PC12~bank$deposit,data=deposit_pca)
##
## F test to compare two variances
## data: PC12 by bank$deposit
## F = 1.0631, num df = 888, denom df = 1785, p-value = 0.2878
```

```
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.9496915 1.1926169
## sample estimates:
## ratio of variances
             1.063072
var.test(PC13~bank$deposit,data=deposit pca)
##
## F test to compare two variances
##
## data: PC13 by bank$deposit
## F = 0.87623, num df = 888, denom df = 1785, p-value = 0.0244
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.7827763 0.9830057
## sample estimates:
## ratio of variances
##
            0.8762296
var.test(PC14~bank$deposit,data=deposit_pca)
##
## F test to compare two variances
## data: PC14 by bank$deposit
## F = 1.0117, num df = 888, denom df = 1785, p-value = 0.8364
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.903775 1.134955
## sample estimates:
## ratio of variances
##
             1.011674
#From this we understand that pc14 i.e pdays is correlated with deposit
var.test(PC15~bank$deposit,data=deposit pca)
##
## F test to compare two variances
##
## data: PC15 by bank$deposit
## F = 2.3606, num df = 888, denom df = 1785, p-value < 2.2e-16
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 2.108825 2.648250
## sample estimates:
```

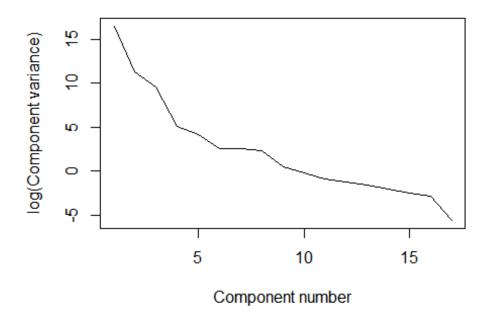
```
## ratio of variances
##
             2.360591
var.test(PC16~bank$deposit,data=deposit_pca)
##
## F test to compare two variances
##
## data: PC16 by bank$deposit
## F = 1.1085, num df = 888, denom df = 1785, p-value = 0.07354
## alternative hypothesis: true ratio of variances is not equal to 1
## 95 percent confidence interval:
## 0.9902556 1.2435570
## sample estimates:
## ratio of variances
##
             1.108479
plot(eigen_bank, xlab = "Component number", ylab = "Component variance", type
= "l", main = "Scree diagram")
```

## Scree diagram

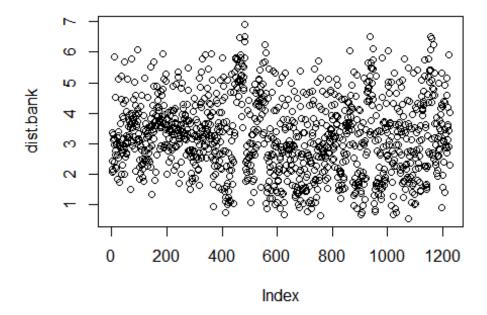


```
plot(log(eigen_bank), xlab = "Component number",ylab = "log(Component
variance)", type="l",main = "Log(eigenvalue) diagram")
```

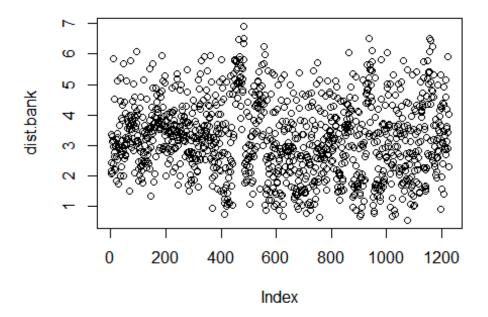
### Log(eigenvalue) diagram



```
#Cluster Analysis
str(bank)
## 'data.frame':
                   2675 obs. of 17 variables:
   $ age
              : int 42 33 53 37 45 34 46 43 33 46 ...
##
   $ job
              : int 1 8 6 10 3 5 5 5 10 11 ...
   $ marital : int
                    2 1 1 1 1 2 1 1 2 0 ...
   $ education: int
##
                    1 1 2 1 1 2 2 2 2 1 ...
##
  $ default : int
                    0000000000...
  $ balance : int
                    -247 3444 2269 5115 781 1494 0 1429 149 3354 ...
##
##
   $ housing : int 1 1 0 1 0 1 0 1 1 1 ...
   $ loan
              : int
##
                    1000100000...
##
   $ contact : int 1100000000...
              : int 21 21 17 17 17 18 18 19 19 19 ...
  $ dav
  $ month
              : int 11 11 10 10 10 10 10 10 10 10 ...
##
  $ duration : int 519 144 1091 1210 652 596 716 1015 424 522 ...
##
##
   $ campaign : int 1 1 2 2 2 1 2 1 2 1 ...
              : int 166 91 150 171 126 182 110 198 182 174 ...
##
  $ pdays
##
  $ previous : int 1 4 1 4 2 1 3 2 1 1 ...
   $ poutcome : int 1020011112...
##
   $ deposit : int 1 1 1 1 1 1 1 1 1 ...
library(reprex)
setDT(bank)
bank=bank[sample(.N,50)]
#bank
```



```
# Standardizing the data with scale()
matstd.bank <- scale(bank)
# Creating a (Euclidean) distance matrix of the standardized data
dist.bank <- dist(matstd.bank, method="euclidean")
plot(dist.bank)</pre>
```



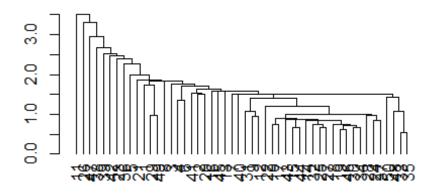
```
# Invoking hclust command (cluster analysis by single linkage method)
clusbank.nn <- hclust(dist.bank, method = "single")

#Plotting

# Create extra margin room in the dendrogram, on the bottom (Countries labels)
par(mar=c(8, 4, 4, 2) + 0.1)

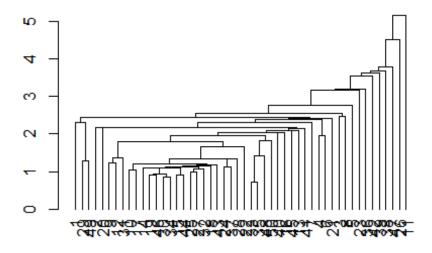
# Object "clusbank.nn" is converted into a object of class "dendrogram"
# in order to allow better flexibility in the (vertical) dendrogram plotting.

plot(as.dendrogram(clusbank.nn))</pre>
```



```
(agn.bank <- agnes(bank, metric="euclidean", stand=TRUE, method = "single"))</pre>
## Call:
             agnes(x = bank, metric = "euclidean", stand = TRUE, method =
"single")
## Agglomerative coefficient: 0.6338219
## Order of objects:
## [1] 1 29 49 2 20 9 12 31 10 17 14 19 46 30 34 15 44 25 27 32 18 43 24
37 28
## [26] 22 33 35 48 50 40 16 45 13 41 7 4 6 21 3 8 5 23 36 42 39 38 47
26 11
## Height (summary):
      Min. 1st Qu. Median
##
                              Mean 3rd Qu.
                                              Max.
     0.712
             1.162
                     1.966
                             1.995
                                     2.419
                                             5.156
##
##
## Available components:
## [1] "order" "height" "ac"
                                  "merge" "diss"
                                                    "call" "method" "data"
#View(agn.bank)
# Description of cluster merging
agn.bank$merge
##
         [,1] [,2]
##
    [1,]
         -33
              -35
    [2,]
          -30
               -34
##
               -44
##
    [3,]
          -15
         -19
               -46
##
   [4,]
```

```
##
    [5,]
          4
                  2
    [6,]
                -27
##
           -25
    [7,]
                -17
##
           -10
                -32
##
    [8,]
            6
##
    [9,]
           -14
                  5
## [10,]
             9
                  3
                  8
## [11,]
            10
## [12,]
           -24
                -37
                -18
## [13,]
            11
                -43
## [14,]
            13
            7
                 14
## [15,]
                -12
## [16,]
            -9
## [17,]
           -29
                -49
## [18,]
            12
                -28
## [19,]
            15
                 18
                -31
## [20,]
            16
## [21,]
            1
                -48
## [22,]
                -22
            19
## [23,]
            20
                 22
## [24,]
            21
                -50
            -4
                 -6
## [25,]
## [26,]
            23
                 24
## [27,]
            26
                -40
## [28,]
            27
                -16
## [29,]
            28
                -45
## [30,]
            29
                -13
                -41
## [31,]
            30
            -2
                -20
## [32,]
## [33,]
            32
                 31
            -1
                 17
## [34,]
## [35,]
            33
                 -7
                 25
## [36,]
            35
## [37,]
            36
                -21
## [38,]
            34
                 37
            -3
                 -8
## [39,]
## [40,]
            38
                 39
                 -5
## [41,]
            40
## [42,]
            41
                -23
## [43,]
            42
                -36
## [44,]
            43
                -42
## [45,]
            44
                -39
                -38
## [46,]
            45
                -47
            46
## [47,]
            47
                -26
## [48,]
## [49,]
            48
                -11
#Dendogram
plot(as.dendrogram(agn.bank))
```

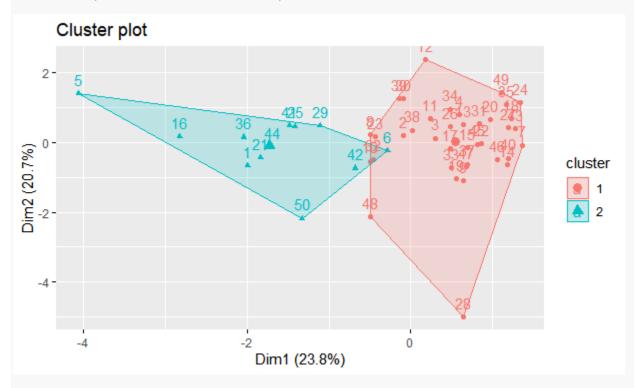


```
#, xlab= "Distance between Countries", xlim=c(8,0),
#horiz = TRUE, main="Dendrogram \n Bankment in nine industry groups in
European countries")
#Interactive Plots
#plot(agn.bank,ask=TRUE)
#plot(agn.bank, which.plots=2)
#K-Means Clustering
set.seed(15555)
pclusters <- kmeans(bank, 4, nstart=20, iter.max=100)</pre>
groups <- pclusters$cluster</pre>
clusterDF <- cbind(as.data.frame(bank), Cluster=as.factor(groups))</pre>
set.seed(15555)
pclusters <- kmeans(bank, 5, nstart=20, iter.max=100)</pre>
groups <- pclusters$cluster</pre>
clusterDF <- cbind(as.data.frame(bank), Cluster=as.factor(groups))</pre>
head(clusterDF)
##
              age
                     balance
                                   pdays
                                            duration
                                                        previous
                                                                   campaign
Cluster
```

```
## 1 0.05065802 -0.2820836 -1.0801010 -0.4968096 0.3634805 1.7041556 5  
## 2 1.52137472 1.0192197 -0.8900878 -0.5664524 -0.5230573 1.7041556 5  
## 3 -0.35787440 1.4518175 -1.1461926 -0.2548926 -0.0797884 0.1262337 5  
## 4 0.13236450 -0.1833671 -1.3362057 0.3499000 2.5798248 -0.6627272 2  
## 5 -0.19446143 0.1557791 0.0847624 0.4598623 1.6932871 1.7041556 5  
## 6 -0.35787440 0.6840222 -1.0883625 -0.4051744 2.1365559 -0.6627272 2
```

#### library(factoextra)

fviz\_cluster(kmeans5.bank, data= bank)



#From this we understand that 2 clusters are formed.

#### #Factor Analysis

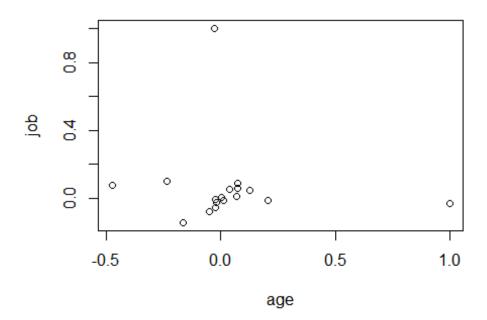
```
bank=read.csv("C:/Users/Shamali/Desktop/RutgersSpring/multivariat/project/New
folder/abc/a/bank.csv",row.names=1,fill=TRUE)
attach(bank)
## The following object is masked from package:MASS:
##
      housing
corrm.bank <- cor(bank)</pre>
corrm.bank
##
                                job
                                        marital
                                                  education
                                                               default
                    age
## age
            1.000000000 -0.028785707 -0.476034836 -0.233592032 -0.019729760
## job
            -0.028785707 1.000000000 0.075237748 0.098909347 -0.022339603
## marital
           -0.476034836   0.075237748   1.000000000
                                                0.176190447 -0.005313069
## education -0.233592032 0.098909347 0.176190447
                                                1.000000000 -0.008605557
## default -0.019729760 -0.022339603 -0.005313069 -0.008605557 1.000000000
## balance
            0.125077811 0.050105201 -0.029618303
                                                0.046505968 -0.021700322
## housing
           -0.165239106 -0.142378197 -0.046246371 -0.077360551 0.054251384
## loan
           -0.022414698 -0.055020074 -0.066530992 -0.031961358 0.020919619
## contact
            0.203827357 -0.012818683 -0.022166673 -0.134093910 -0.016986045
## day
            0.040253885 0.051975721 0.007253870 -0.006738435 -0.002531235
## month
            0.012599729 -0.011832809 -0.020624662 -0.023436530 0.001670141
## duration
            0.027119715 -0.017611971 -0.018509466
## campaign -0.024946108 -0.007437727
## pdays
           -0.048589210 -0.074647149 -0.023277400 -0.116693385
                                                            0.053968379
## previous 0.004317163 0.008416691 0.007354743 -0.033645784 -0.008602670
## poutcome
            0.075147299 0.060459906 0.012554236 0.076223684 -0.043345677
## deposit
            ##
                balance
                            housing
                                          loan
                                                    contact
day
            0.125077811 -0.165239106 -0.02241470 0.2038273570 4.025388e-
## age
02
            0.050105201 -0.142378197 -0.05502007 -0.0128186829 5.197572e-
## job
02
## marital
           -0.029618303 -0.046246371 -0.06653099 -0.0221666730 7.253870e-
03
## education 0.046505968 -0.077360551 -0.03196136 -0.1340939100 -6.738435e-
03
## default
           03
## balance 1.000000000 -0.079743502 -0.07101548 0.0932289363 2.841452e-
02
## housing
           -0.079743502 1.000000000 0.15713953 -0.0920980690 -1.006061e-
01
## loan
           -0.071015482   0.157139527   1.00000000   -0.0281769705   -2.057261e-
02
## contact
            0.093228936 -0.092098069 -0.02817697 1.0000000000 3.718471e-
04
## day
            0.028414518 -0.100606065 -0.02057261 0.0003718471
```

```
1.000000e+00
## month
             0.006652155 -0.002492643
                                       0.01345790
                                                   0.0150009109 -3.445607e-
02
## duration
             0.034444092 0.024137357 -0.02679494
                                                   0.0224811960
                                                                2.233060e-
03
            -0.007380333 0.032874895
## campaign
                                      0.02070877
                                                   0.0874696511 5.100591e-
05
##
  pdays
             -0.058018831 0.304161768
                                       0.06645477
                                                   0.0032220904 -2.969249e-
02
## previous
             0.005193710 0.033097481 0.03280477
                                                   0.0581809431 -2.259032e-
02
## poutcome
             02
## deposit
             0.078936584 -0.317296644 -0.16417792 -0.0139423883
                                                                 4.306354e-
02
##
                   month
                             duration
                                                                    previous
                                           campaign
                                                          pdays
## age
             0.012599729
                          0.069038449 -2.494611e-02 -0.04858921
                                                                 0.004317163
## job
                          0.010928574 -7.437727e-03 -0.07464715
             -0.011832809
                                                                 0.008416691
## marital
             -0.020624662 -0.030088435
                                       2.711971e-02 -0.02327740
                                                                 0.007354743
## education -0.023436530 -0.026951284 -1.761197e-02 -0.11669339 -0.033645784
## default
             0.001670141
                          0.002786614 -1.850947e-02
                                                     0.05396838 -0.008602670
## balance
              0.006652155
                          0.034444092 -7.380333e-03 -0.05801883
                                                                 0.005193710
## housing
             -0.002492643
                          0.024137357
                                       3.287490e-02
                                                     0.30416177
                                                                 0.033097481
## loan
              0.013457897 -0.026794937
                                       2.070877e-02
                                                     0.06645477
                                                                 0.032804767
## contact
             0.015000911
                          0.022481196
                                       8.746965e-02
                                                     0.00322209
                                                                 0.058180943
## day
             -0.034456066
                          0.002233060
                                       5.100591e-05 -0.02969249 -0.022590322
## month
             1.000000000 -0.017117801
                                       1.218967e-03 -0.01216135 -0.005446028
## duration
            -0.017117801
                          1.000000000 -2.930215e-02
                                                     0.05105616
                                                                 0.005581394
## campaign
             0.001218967 -0.029302148
                                       1.000000e+00
                                                     0.05310032
                                                                 0.174043381
## pdays
            -0.012161355
                          0.051056159
                                       5.310032e-02 1.00000000 -0.023522124
## previous
            -0.005446028
                          0.005581394
                                       1.740434e-01 -0.02352212
                                                                 1.000000000
## poutcome
            -0.020277945
                          0.023603327 -4.750468e-02 -0.28804889
                                                                 0.017046077
## deposit
             -0.007346862
                          0.318141135 -1.176348e-01 -0.13842247 -0.003386001
##
                poutcome
                             deposit
## age
             0.07514730
                         0.073657845
## job
              0.06045991
                         0.086647348
## marital
              0.01255424
                         0.012005982
## education
             0.07622368
                         0.105030051
## default
            -0.04334568 -0.034807498
## balance
              0.05123671
                         0.078936584
## housing
             -0.30990733 -0.317296644
## loan
             -0.13848476 -0.164177915
## contact
             0.02469473 -0.013942388
## day
             0.02841132 0.043063537
## month
            -0.02027794 -0.007346862
## duration
             0.02360333
                        0.318141135
## campaign
            -0.04750468 -0.117634800
## pdays
             -0.28804889 -0.138422466
## previous
             0.01704608 -0.003386001
```

```
## poutcome 1.0000000 0.392963262
## deposit 0.39296326 1.000000000

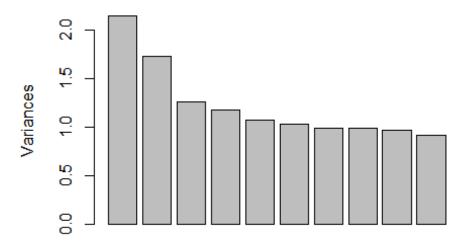
#high negative number is good #they will get grouped together for sure
```

#high negative number is good #they will get grouped together for sure
plot(corrm.bank)



```
bank_pca <- prcomp(bank, scale=TRUE)#pca</pre>
summary(bank_pca)#see sCREe diagram
## Importance of components:
##
                            PC1
                                    PC2
                                            PC3
                                                    PC4
                                                            PC5
                                                                     PC6
                                                                            PC7
## Standard deviation
                          1.463 1.3123 1.12287 1.08476 1.03192 1.01347 0.9947
## Proportion of Variance 0.126 0.1013 0.07417 0.06922 0.06264 0.06042 0.0582
                          0.126 0.2273 0.30145 0.37067 0.43331 0.49373 0.5519
## Cumulative Proportion
##
                              PC8
                                      PC9
                                             PC10
                                                     PC11
                                                             PC12
                                                                      PC13
PC14
## Standard deviation
                          0.99282 0.9835 0.95537 0.94502 0.90887 0.86224
0.84986
## Proportion of Variance 0.05798 0.0569 0.05369 0.05253 0.04859 0.04373
0.04249
## Cumulative Proportion 0.60992 0.6668 0.72050 0.77304 0.82163 0.86536
0.90785
##
                             PC15
                                      PC16
                                              PC17
## Standard deviation
                          0.80893 0.68863 0.66184
## Proportion of Variance 0.03849 0.02789 0.02577
## Cumulative Proportion 0.94634 0.97423 1.00000
```

### bank\_pca



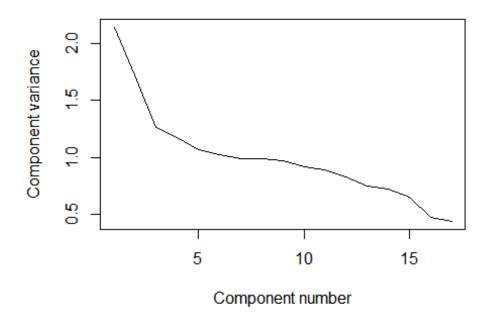
```
# A table containing eigenvalues and %'s accounted, follows. Eigenvalues are
the sdev^2
(eigen_bank <- round(bank_pca$sdev^2,2))</pre>
## [1] 2.14 1.72 1.26 1.18 1.06 1.03 0.99 0.99 0.97 0.91 0.89 0.83 0.74 0.72
0.65
## [16] 0.47 0.44
names(eigen_bank) <- paste("PC",1:17,sep="")</pre>
eigen_bank
## PC1 PC2 PC3 PC4 PC5 PC6 PC7 PC8 PC9 PC10 PC11 PC12 PC13 PC14 PC15
PC16
## 2.14 1.72 1.26 1.18 1.06 1.03 0.99 0.99 0.97 0.91 0.89 0.83 0.74 0.72 0.65
0.47
## PC17
## 0.44
sumlambdas <- sum(eigen_bank)</pre>
sumlambdas
## [1] 16.99
cumvar_bank <- cumsum(propvar)</pre>
propvar <- round(eigen_bank/sumlambdas,2)</pre>
propvar
```

```
## PC1 PC2 PC3 PC4 PC5 PC6 PC7 PC8 PC9 PC10 PC11 PC12 PC13 PC14 PC15
PC16
## 0.13 0.10 0.07 0.07 0.06 0.06 0.06 0.06 0.05 0.05 0.05 0.04 0.04 0.04
0.03
## PC17
## 0.03
cumvar bank <- cumsum(propvar)</pre>
cumvar bank
## PC1 PC2 PC3 PC4 PC5 PC6 PC7 PC8 PC9 PC10 PC11 PC12 PC13 PC14 PC15
PC16
## 0.13 0.23 0.30 0.37 0.43 0.49 0.55 0.61 0.67 0.72 0.77 0.82 0.86 0.90 0.94
## PC17
## 1.00
matlambdas <- rbind(eigen_bank,propvar,cumvar_bank)</pre>
matlambdas
               PC1 PC2 PC3 PC4 PC5 PC6 PC7 PC8 PC9 PC10 PC11 PC12
##
PC13
## eigen bank 2.14 1.72 1.26 1.18 1.06 1.03 0.99 0.99 0.97 0.91 0.89 0.83
0.74
              ## propvar
0.04
## cumvar bank 0.13 0.23 0.30 0.37 0.43 0.49 0.55 0.61 0.67 0.72 0.77 0.82
0.86
##
              PC14 PC15 PC16 PC17
## eigen_bank 0.72 0.65 0.47 0.44
## propvar
              0.04 0.04 0.03 0.03
## cumvar bank 0.90 0.94 0.97 1.00
rownames(matlambdas) <- c("Eigenvalues", "Prop. variance", "Cum. prop.</pre>
variance")
rownames(matlambdas)
## [1] "Eigenvalues"
                            "Prop. variance"
                                                 "Cum. prop. variance"
eigvec.bank<- bank_pca$rotation</pre>
print(bank pca)#pc1=0.17*marital
## Standard deviations (1, .., p=17):
## [1] 1.4634794 1.3122939 1.1228711 1.0847566 1.0319185 1.0134691 0.9947178
## [8] 0.9928216 0.9835053 0.9553661 0.9450241 0.9088694 0.8622430 0.8498558
## [15] 0.8089303 0.6886257 0.6618384
##
## Rotation (n x k) = (17 \times 17):
                                              PC3
##
                     PC1
                                  PC2
                                                           PC4
                                                                       PC5
           -0.161057681   0.608031079   -0.004531597   -0.119506274   0.025941107
## age
## job
           -0.176545995 -0.150400063 0.121809630 0.006149995 0.350983803
## marital -0.004781394 -0.546478988 0.152630712 0.183933959 0.133145918
```

```
## education -0.130962240 -0.426703412 -0.009284554 -0.046530688
                                                                     0.003034496
## default
              0.084946470 -0.004213002 -0.152059403
                                                       0.018926545
                                                                     0.072681876
## balance
             -0.164470903
                            0.118446734
                                         0.112193540
                                                       0.059436893
                                                                     0.403174170
              0.470473792 -0.007348542 -0.173613840
## housing
                                                       0.166731679
                                                                   -0.025546494
## loan
              0.246198024
                            0.054788800 -0.009853140 -0.088328590 -0.231169103
## contact
             -0.066106211
                            0.294906280
                                         0.352171157
                                                       0.177414811
                                                                     0.207315508
## day
             -0.102905827
                            0.016704397
                                         0.046445821 -0.093376417
                                                                     0.519798095
  month
              0.015582128
                            0.047141839
                                         0.035595372
                                                     -0.100578699
                                                                   -0.260779455
  duration
             -0.138036463
                            0.100369665
                                        -0.414167747
                                                       0.622999054
                                                                     0.007600076
   campaign
              0.110654742
                            0.024684437
                                         0.530174939
                                                       0.334377796 -0.043370645
##
   pdays
              0.358087260
                            0.077893468 -0.213703251
                                                       0.312266341
                                                                     0.266090562
   previous
              0.023168222
                                         0.437345179
                                                       0.402608664 -0.299586260
##
                            0.045641022
##
   poutcome
             -0.460762830 -0.033118908
                                         0.037410812 -0.018658309 -0.280841945
##
   deposit
             -0.471089917 -0.021398531 -0.278213277
                                                       0.316214416 -0.118041310
##
                       PC<sub>6</sub>
                                   PC7
                                                 PC8
                                                             PC9
                                                                         PC10
## age
              0.049533270 -0.06741747
                                         0.058283311
                                                      0.06197228
                                                                  0.08202773
##
   job
              0.044602946 -0.30766406
                                        0.336054077 -0.13009488
                                                                  0.73195109
  marital
                            0.20372595
                                       -0.154252015 -0.11201322 -0.07630174
             -0.156248819
## education -0.048564290 -0.25604282
                                        0.208721216
                                                      0.25116107 -0.17498826
## default
              0.031596822
                            0.68090133
                                        0.647988006
                                                      0.26759078
                                                                  0.04453973
## balance
             -0.390239136 -0.31024049
                                        0.196068689
                                                      0.42817378 -0.39301130
## housing
             -0.029342672 -0.12440034
                                        0.006941855
                                                      0.09691752 -0.06182345
  loan
                                        0.337508822 -0.05421270 -0.18786369
##
              0.270144271 -0.33197905
## contact
             -0.271861897
                            0.24713523 -0.170567978 -0.01256688
                                                                  0.02840336
## day
              0.458197946
                            0.06839230
                                        0.122989896 -0.48320972 -0.43823311
## month
             -0.617818883 -0.02930478
                                        0.366415582 -0.60435417 -0.11192862
  duration
              0.007913767 -0.12849651
                                        0.060308918 -0.12144198 -0.04257997
##
   campaign
              0.106924291
                            0.01033502
                                        0.048390165 -0.05437896 -0.05061637
   pdays
                            0.02048641 -0.083715986 -0.08582479
             -0.076845271
                                                                  0.09928660
##
   previous
              0.218591280 -0.06896414
                                        0.222917019
                                                      0.07249113 -0.01222723
                            0.14050822 -0.046989564
##
   poutcome
              0.100080771
                                                      0.04618002 -0.06251059
##
  deposit
              0.030126900
                            0.00506284
                                        0.025558114 -0.07059803 -0.04297250
##
                     PC11
                                  PC12
                                                PC13
                                                              PC14
                                                                            PC15
             -0.06957834 -0.097844645
                                        0.133368013 -0.0095368617 -0.119499541
## age
##
   job
              0.05576104
                           0.054269971
                                       -0.088903662
                                                      0.0231211939
                                                                     0.176573148
  marital
                                       -0.179433172 -0.0354669917 -0.159858185
              0.26648926
                           0.166819867
## education -0.04993964 -0.381855980
                                        0.646447859
                                                      0.0753343482
                                                                    0.039536232
## default
              0.01728346 -0.050980511 -0.039581751 -0.0362876049 -0.006860255
## balance
             -0.05596962
                          0.181210560
                                       -0.331368352
                                                      0.0581894055
                                                                   -0.024167743
  housing
                           0.136128137
                                        0.019129376
                                                    -0.0418216845
                                                                     0.711846221
##
             -0.10932376
  loan
              0.67124973 -0.092290717 -0.189325566
                                                      0.1861922309 -0.093950036
## contact
              0.55170157 -0.056900068
                                        0.374644263
                                                      0.0294625740
                                                                     0.245856579
## day
             -0.10580890
                           0.093452198
                                        0.113574622
                                                      0.0006880948
                                                                     0.140716901
                                        0.039031548
## month
             -0.13464552
                           0.010092036
                                                      0.0363380066
                                                                     0.035600596
## duration
              0.13013639 -0.090810871
                                        0.002443049
                                                    -0.4377413513
                                                                     0.020406876
## campaign
             -0.24379380 -0.637108955 -0.305370190 -0.0606405608
                                                                     0.027865502
##
   pdays
             -0.11443385 -0.086881548
                                        0.073783381
                                                      0.7139752929 -0.205265884
   previous
                          0.562417719
                                        0.271803659
                                                      0.0692242671 -0.140530184
             -0.17025157
   poutcome
              0.01579121 -0.005714691 -0.220597247
                                                      0.4225351400
                                                                     0.508564225
              0.01339201 -0.035094806 -0.024777975
                                                      0.2464741196 -0.089519913
## deposit
```

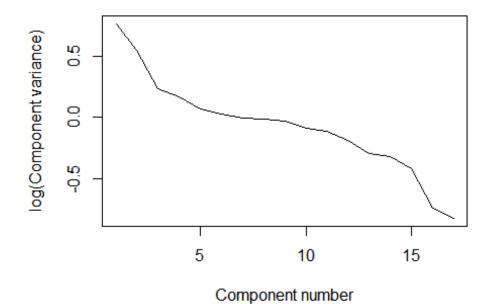
```
##
                    PC16
                                 PC17
## age
            -0.425663691 0.583657666
## job
             0.008981010 0.011771886
## marital
            ## education -0.133894707 0.044270478
## default
             0.004152038 0.007471892
## balance
             0.027891476 -0.070412612
             0.094910411 0.376930003
## housing
## loan
             0.005047349 0.035453675
## contact
            0.169368116 -0.084661323
## day
             0.011488702 -0.003729633
## month
            -0.034759579 -0.001925412
## duration -0.308211995 -0.249323841
## campaign 0.070978462 0.069892853
## pdays
            -0.170291974 -0.119096407
## previous -0.036861555 -0.039407785
## poutcome -0.384142018 -0.185176065
## deposit
             0.595477744 0.390498747
# Taking the first four PCs to generate linear combinations for all the
variables with four factors
(eigen_bank <- bank_pca$sdev^2)</pre>
## [1] 2.1417719 1.7221153 1.2608395 1.1766969 1.0648558 1.0271197 0.9894636
## [8] 0.9856947 0.9672827 0.9127243 0.8930706 0.8260435 0.7434630 0.7222549
## [15] 0.6543682 0.4742054 0.4380301
names(eigen_bank) <- paste("PC",1:17,sep="")</pre>
eigen_bank
##
        PC1
                  PC2
                            PC3
                                      PC4
                                                PC5
                                                          PC6
                                                                    PC7
PC8
## 2.1417719 1.7221153 1.2608395 1.1766969 1.0648558 1.0271197 0.9894636
0.9856947
##
        PC9
                 PC10
                           PC11
                                     PC12
                                               PC13
                                                         PC14
                                                                   PC15
PC16
## 0.9672827 0.9127243 0.8930706 0.8260435 0.7434630 0.7222549 0.6543682
0.4742054
##
       PC17
## 0.4380301
#SCREE DIAGRAM
plot(eigen_bank, xlab = "Component number", ylab = "Component variance", type
= "l", main = "Scree diagram")
```

## Scree diagram



plot(log(eigen\_bank), xlab = "Component number",ylab = "log(Component
variance)", type="l",main = "Log(eigenvalue) diagram")

# Log(eigenvalue) diagram



#### #FROM SCREE DIAGRAM WE UNDERSTOOD THAT WE NEED YTO MAKE 7 FACTORS pcafactors.bank <- eigvec.bank[,1:7] #cording to ske</pre> pcafactors.bank ## PC1 PC<sub>2</sub> PC3 PC4 PC5 -0.161057681 0.608031079 -0.004531597 -0.119506274 0.025941107 ## age ## job -0.176545995 -0.150400063 0.121809630 0.006149995 0.350983803 ## marital -0.004781394 -0.546478988 0.152630712 0.183933959 0.133145918 ## education -0.130962240 -0.426703412 -0.009284554 -0.046530688 0.003034496 ## default 0.084946470 -0.004213002 -0.152059403 0.018926545 0.072681876 ## balance -0.164470903 0.118446734 0.112193540 0.059436893 0.403174170 0.470473792 -0.007348542 -0.173613840 0.166731679 -0.025546494 ## housing ## loan 0.246198024 0.054788800 -0.009853140 -0.088328590 -0.231169103 ## contact -0.066106211 0.294906280 0.352171157 0.177414811 0.207315508 ## day -0.102905827 0.016704397 0.046445821 -0.093376417 0.519798095 ## month 0.015582128 0.047141839 0.035595372 -0.100578699 -0.260779455 ## duration 0.622999054 0.007600076 ## campaign 0.110654742 0.024684437 0.530174939 0.334377796 -0.043370645 ## pdays 0.358087260 0.077893468 -0.213703251 0.312266341 0.266090562 ## previous 0.045641022 0.437345179 0.402608664 -0.299586260 0.023168222 ## poutcome -0.460762830 -0.033118908 0.037410812 -0.018658309 -0.280841945 ## deposit -0.471089917 -0.021398531 -0.278213277 0.316214416 -0.118041310 ## PC6 PC7 ## age 0.049533270 -0.06741747 ## job 0.044602946 -0.30766406 ## marital -0.156248819 0.20372595 ## education -0.048564290 -0.25604282 ## default 0.031596822 0.68090133 ## balance -0.390239136 -0.31024049 ## housing -0.029342672 -0.12440034 ## loan 0.270144271 -0.33197905 ## contact -0.271861897 0.24713523 ## day 0.458197946 0.06839230 ## month -0.617818883 -0.02930478 ## duration 0.007913767 -0.12849651 ## campaign 0.106924291 0.01033502 ## pdays -0.076845271 0.02048641 ## previous 0.218591280 -0.06896414 ## poutcome 0.100080771 0.14050822 ## deposit 0.030126900 0.00506284 # Multiplying each column of the eigenvector's matrix by the square-root of the corresponding eigenvalue in order to get the factor loadings unrot.fact.bank <- sweep(pcafactors.bank,MARGIN=2,bank\_pca\$sdev[1:7],`\*`)</pre>

unrot.fact.bank #factors education housing and default can come together in pc1 as they have high correlation

```
##
                        PC1
                                       PC<sub>2</sub>
                                                     PC3
                                                                    PC4
                                                                                  PC5
## age
              -0.235704593  0.797915476  -0.005088399  -0.129635220
                                                                         0.026769109
              -0.258371421 -0.197369085 0.136776512 0.006671248
## job
                                                                         0.362186682
```

```
## marital
            -0.006997471 -0.717141042 0.171384614
                                                   0.199523578
                                                                0.137395737
## education -0.191660537 -0.559960284 -0.010425357 -0.050474472
                                                                0.003131353
## default
             0.124317407 -0.005528697 -0.170743108
                                                   0.020530695
                                                                0.075001773
## balance
            -0.240699773 0.155436927
                                       0.125978882
                                                   0.064474563
                                                                0.416042888
## housing
             0.688528687 -0.009643447 -0.194945962
                                                   0.180863291 -0.026361900
## loan
             0.360305729 0.071899008 -0.011063806 -0.095815022 -0.238547676
## contact
            -0.096745076 0.387003712 0.395442812
                                                   0.192451890 0.213932710
## day
            -0.150600555 0.021921079
                                       0.052152669 -0.101290686
                                                                0.536389275
## month
             0.022804122 0.061863948
                                      0.039969014 -0.109103409 -0.269103147
## duration -0.202013516 0.131714500 -0.465056990
                                                   0.675802343
                                                                0.007842659
## campaign
             0.161940932 0.032393236
                                       0.595318112
                                                   0.362718524 -0.044754971
## pdays
             0.338732978
                                                               0.274583776
## previous
             0.033906215 0.059894434
                                      0.491082258
                                                   0.436732410 -0.309148607
## poutcome -0.674316895 -0.043461741
                                      0.042007519 -0.020239724 -0.289806001
## deposit
            -0.689430373 -0.028081162 -0.312397645
                                                   0.343015679 -0.121809013
##
                     PC<sub>6</sub>
                                  PC7
## age
             0.050200440 -0.067061359
## job
             0.045203708 -0.306038927
## marital
            ## education -0.049218408 -0.254690359
## default
             0.032022403 0.677304696
## balance
            -0.395495317 -0.308601750
## housing
            -0.029737892 -0.123743235
## loan
             0.273782879 -0.330225478
## contact
            -0.275523640 0.245829825
## day
             0.464369473
                         0.068031039
## month
            -0.626140365 -0.029149989
## duration
             0.008020358 -0.127817767
## campaign
             0.108364468 0.010280425
## pdays
            -0.077880310 0.020378195
## previous
             0.221535514 -0.068599862
## poutcome
             0.101428772 0.139766028
## deposit
             0.030532683 0.005036097
# Computing communalities is the common variance
communalities.bank<- rowSums(unrot.fact.bank^2)#square of that factor</pre>
communalities.bank#1-this will be its unique variance #what the common
variance is
##
                        marital education
        age
                  iob
                                            default
                                                     balance
                                                               housing
## 0.7167908 0.3513451 0.6685429 0.4202451 0.5104525 0.5268679 0.5617719
0.3852035
##
                  day
                          month duration campaign
    contact
                                                       pdays previous
poutcome
## 0.5346570 0.5441214 0.4831662 0.7476082 0.5270941 0.5392789 0.5859907
0.5725763
    deposit
## 0.7071499
```

```
# Performing the varimax rotation. The default in the varimax function is
norm=TRUE thus, Kaiser normalization is carried out
rot.fact.bank <- varimax(unrot.fact.bank)</pre>
#View(unrot.fact.bank)
rot.fact.bank
## $loadings
##
## Loadings:
                                        PC5
##
            PC1
                   PC2
                          PC3
                                 PC4
                                              PC6
                                                     PC7
            -0.149 0.813
                                         0.147
## age
## job
                   -0.181
                                               0.270 -0.477
## marital
                   -0.787
                                        0.198
## education -0.184 -0.508 -0.112
                                        -0.171
                                                     -0.292
## default
                          -0.138
                                        0.277
                                               0.120 0.623
## balance
                                        0.415
                                                     -0.575
## housing
             0.681
                                        -0.253 -0.129 0.118
             0.207
                    0.159 0.136 -0.133 -0.528
## loan
## contact
                    0.248 0.284
                                         0.620
## day
                                         0.114 0.712
## month
                                 -0.104
                                        0.163 -0.657
## duration
                                  0.848
             0.147
## campaign
                           0.698 -0.108
                                        0.120
## pdays
             0.700
                                  0.171
                                                      0.100
## previous
                           0.751
## poutcome -0.721
                                  0.218
                                  0.685
## deposit
            -0.470
##
                         PC2
                                     PC4
##
                   PC1
                               PC3
                                          PC5
                                                PC6
                                                      PC7
## SS loadings
                 1.848 1.684 1.225 1.330 1.152 1.057 1.087
## Proportion Var 0.109 0.099 0.072 0.078 0.068 0.062 0.064
## Cumulative Var 0.109 0.208 0.280 0.358 0.426 0.488 0.552
##
## $rotmat
##
                          [,2]
                                      [,3]
                                                 [,4]
                                                            [,5]
              [,1]
[,6]
## [1,] 0.84172470 -0.03106891 0.12814034 -0.36520382 -0.2557746 -
0.110982767
## [2,] 0.09291746 0.96809061 0.08904887 0.06085754 0.1981162 -
0.047354840
## [3,] -0.20198411 -0.06022754 0.73203467 -0.54685922 0.2671323
0.012771448
## [4,] 0.28394533 -0.16548627 0.55263410 0.73984907 0.1966380
0.002500942
## [5,] 0.35327322 -0.07035569 -0.27638555 -0.07717104 0.5310331
0.619453155
0.769668594
## [7,] -0.13228150 -0.10033309 -0.04006317 -0.09753000 0.4852868
0.095702796
```

```
##
               [,7]
## [1,]
         0.25100331
## [2,]
        0.03226562
## [3,] -0.22163607
## [4,]
        0.02314030
## [5,] -0.34955031
## [6,]
        0.21784711
## [7,]
        0.84655506
# The print method of varimax omits loadings less than abs(0.1). In order to
display all the loadings, it is necessary to ask explicitly the contents of
the object $loadings
fact.load.bank <- rot.fact.bank$loadings[1:17,1:7]</pre>
fact.load.bank
##
                      PC1
                                   PC2
                                                PC3
                                                             PC4
                                                                         PC<sub>5</sub>
## age
             -0.148657497   0.812693201   -0.027307903
                                                     0.047592169
                                                                  0.14720942
## job
             -0.099369215 -0.181478593 -0.023980556
                                                     0.015828802
                                                                  0.08525573
             -0.006847149 -0.787287871 0.087273558 -0.022627092
## marital
                                                                  0.19798125
## education -0.183974910 -0.508011071 -0.112297024
                                                     0.027298842 -0.17109005
## default
              0.076914985 -0.071535806 -0.138467184 -0.007996674
                                                                  0.27747747
## balance
                                                     0.061512047
              0.047220515
                         0.091668463 -0.085680670
                                                                  0.41453072
## housing
              0.680557296 -0.038385247
                                        0.049796251
                                                     0.001531071 -0.25319113
## loan
              0.206517493
                          0.159268648
                                        0.135690132 -0.132673396 -0.52832182
## contact
              0.010478251 0.247640578
                                        0.283502028 -0.064281796
                                                                  0.62038166
             ## day
                                                                  0.11442168
## month
             -0.018688741
                           0.017968403 -0.095730380 -0.103561392
                                                                  0.16262405
## duration
             0.146592694 0.063242040
                                        0.023734058
                                                   0.848221785
                                                                  0.02440736
## campaign
              0.089903254 -0.053810310
                                        0.697567545 -0.108450528
                                                                  0.12049440
## pdays
              0.700339371
                           0.009917953 -0.007408856
                                                     0.171001967
                                                                  0.08472337
## previous
             -0.071868436 0.011564622
                                        0.751314377
                                                     0.083460476 -0.09184702
## poutcome
             -0.720762025 -0.001187229
                                        0.027870216
                                                     0.217649610
                                                                  0.03254520
             -0.470345234 -0.031811454 -0.089254055
## deposit
                                                     0.684576738
                                                                  0.07673263
##
                     PC6
                                  PC7
## age
              0.03678674 -0.090481685
## job
              0.26964545 - 0.477214324
## marital
              0.02004930 0.030767337
## education -0.01278825 -0.292458318
## default
              0.12026211 0.623478421
## balance
             -0.05509228 -0.574664480
## housing
             -0.12905643 0.117885152
             -0.01242395 -0.043534078
## loan
## contact
             -0.05807177 -0.021681209
              0.71227813 -0.079738225
## day
## month
             -0.65662992 -0.070678119
## duration
             0.01073205 -0.036943509
## campaign
              0.04566857 -0.033903707
## pdays
              0.04688105 0.100164141
## previous -0.02679457 0.009957985
```

```
-0.01069714 0.061280551
## poutcome
## deposit
              0.02323980 -0.043286122
# Computing the rotated factor scores for the 30 European Countries. Notice
that signs are reversed for factors F2 (PC2), F3 (PC3) and F4 (PC4)
scale.bank <- scale(bank)</pre>
#scale.bank
as.matrix(scale.bank)%*%fact.load.bank%*%solve(t(fact.load.bank)%*%fact.load.
##
                  PC1
                                 PC2
                                              PC3
                                                             PC4
                                                                          PC5
## 1
         0.4738574339
                       0.4775188196
                                      0.366859482
                                                   0.1640599858
                                                                  0.646110228
         0.3756216290
                       0.2785284416
                                      0.186922282 -0.6941835990
## 2
                                                                  2.119444110
                                                                  0.078578672
## 3
        -0.7728084200
                       0.2998779587 -0.526846463
                                                   1.9256362155
                                                                  0.276283100
## 4
         1.2727659094 -0.0087718253 -0.028017868
                                                   2.2998699033
## 5
        -0.0040451255
                       0.9360791378 -0.004363662
                                                   0.4545337244 -1.428066312
         0.2683481886 -1.2223181875 -0.902260305
                                                   0.8987154824
                                                                  0.030828454
## 6
## 7
        -0.8057569861
                       0.0337925405 -0.228275596
                                                   0.8886624653 -0.210669102
         0.4963134052 -0.0617223212 -0.807779599
## 8
                                                   1.9571586262 -0.338889965
## 9
         0.1685543159 -1.4738906160 -0.498789456
                                                   0.4090380541
                                                                  0.068401530
## 10
        -0.1590894155
                       1.0850706292 -1.078042855
                                                   0.7927636366 -0.244478555
## 11
         0.5304147849
                       1.0870658360 0.030149662
                                                   0.6620174239
                                                                  2.062077309
## 12
        -0.6872469618 -0.1928273265 -0.538663410
                                                   0.8075299452 -0.309889951
## 13
         0.6095881984 -0.2025289934 -0.687924377
                                                  -0.2396074561 -1.603363399
## 14
        -0.6275132423 -0.5040076516 0.425732878
                                                   1.1888987050 0.121073174
## 15
         1.1897429813
                       0.4235696930 -0.507988141
                                                   1.5391152908 -1.799370549
## 16
        -0.2033119265 -0.1045691755 -1.167425722
                                                   0.3834207231 -0.001846726
## 17
         0.6448809106
                       0.9072650243 0.194688475
                                                   2.1651873269 -1.811425361
## 18
         0.8359858797 -0.2304089090 -0.449153989
                                                   1.4811554331 -0.294239196
## 19
         0.4995129268
                       1.1704767705 -0.352314646
                                                   0.1288218211 -1.740321899
## 20
         0.6038577396 -0.1939775991 -0.571055600
                                                   0.4038083249 -0.036869916
## 21
         1.2002727480 -0.3190866151
                                     1.053993920
                                                   2.6063607248 -0.159019620
## 22
         0.7542037531
                       1.2035417707 -0.281706531
                                                   0.5244087224
                                                                  1.189422299
## 23
        -0.6185001459
                       0.4051422725 -1.010809212
                                                   0.2298520001
                                                                  0.058691632
                       0.6105066302 -1.171924164
## 24
        -0.0790860149
                                                   0.4429142242
                                                                  0.586638377
## 25
         1.3166469997 -0.0081195360 -0.933253522
                                                   1.6974736222
                                                                  0.551869364
## 26
         0.8092116090
                       0.7071496715
                                      0.707296374
                                                   1.0444218866
                                                                  0.285189417
## 27
        -0.2622723965 -0.5798268241
                                      1.149262833
                                                   0.2122050213 -0.302774893
## 28
        -0.2415105660
                       0.8627290270 -0.385824492
                                                   1.1363046742 -1.400578781
## 29
        -0.7118617550 -0.5472318289 -0.155526289
                                                   0.5547564521
                                                                  0.511281192
## 30
         0.6821963361 -1.2559368628 -0.637032424
                                                   0.3100831650 -0.189704011
## 31
         1.1361062187
                       0.1087910506 -0.726827855
                                                   1.4822048157 -0.402135844
                       0.0358013153
## 32
         0.5476792587
                                      0.849863936
                                                   1.1463099089 -2.034749029
## 33
         0.0488369446 -0.4138406051
                                      0.098644290
                                                   0.5347048378 -0.562308368
## 34
         0.4966199273
                       1.3183033275 -0.444833338
                                                   0.3902383850 -0.731454247
## 35
        -0.8345421709 -1.3677915096
                                      0.389821083 -0.0114732378 -0.084837610
## 36
        -1.4949941581 -0.6098051448 -0.318053254 -0.0558453949 -0.564159917
## 37
         0.6817992189 -0.8689167084
                                      0.584850198
                                                   0.9989002241 -0.775137561
                                                   3.6427917741 -0.292816064
## 38
         1.6022389615 -0.7390806854
                                      0.123593368
## 39
         0.2837887007 -0.6514888857
                                      0.753856766
                                                   1.3633849035 -0.957864569
```

```
1.0938499038 -1.0630486537 -0.607105759
                                                   2.4747673909 -0.409151605
## 40
## 41
         0.0080650105 -1.5062839761 -0.567988194
                                                   0.9845114176 -0.040199353
## 42
         1.2750390266 -1.0824176667 -0.532195991
                                                   1.7348722467 -0.178611038
## 43
        -0.1617234541 -1.4087330043
                                      4.983854367
                                                   4.8899046827 -1.097933321
## 44
        -0.3371900454 -1.2984654802 -0.890131981
                                                   0.1330898212 0.508048091
## 45
        -0.9799642996 -0.4849822927
                                      0.163572664
                                                   1.0728644163 -0.630956992
        -1.5724521771 -1.1722861347 -0.652003632 -0.2265340031 -0.290172028
## 46
## 47
         0.0681216401
                       0.0796678040 -0.764911134 -0.3325305326 -0.709714016
## 48
        -1.3031461260
                       0.3313995226 -0.358898486 -0.1805435312
                                                                  0.073764445
## 49
                       0.0895248702  0.787960047  -0.1445826222  -0.253541221
         0.5853504678
## 50
        -0.5441566416 -1.2656695030 -0.119324696 -0.3881682404
                                                                  0.155890624
## 51
         0.3712844663
                       1.7077175774 -0.556408417 -0.1020658041 -2.389433197
## 52
        -0.5139766800 -1.2911529694 -0.862629319 -0.0359871073
                                                                  0.062508261
## 53
         0.5507334024 -0.0370026119 -0.641464176
                                                   0.2003131059
                                                                  0.325783196
## 54
        -0.2357155798
                       0.8734148645 -0.355797679
                                                   0.0989781916
                                                                  0.111375713
## 55
                       0.1231062089 -0.679981992 -0.3221438033 -0.968934868
         0.0716604030
##
  56
        -1.2880884027 -0.9220704523
                                     0.524181818
                                                   0.1748324245 -0.033816891
## 57
         0.3008210315 -1.3832074942 -0.130256411
                                                   0.2079210822 -0.072365671
## 58
        -0.4922462239 -0.7589934603 -0.410081308 -0.1027724023
                                                                  0.452589525
## 59
         1.1374753797 -0.5994936865 -0.677880262
                                                   0.2010159065
                                                                  0.373016653
## 60
         0.6772271164 -0.1859139831 -0.484389982 -0.4140346585
                                                                  0.020449282
## 61
        -0.0414672949
                       0.5315548148
                                      2.025653343
                                                   0.3381050297 -0.484784039
## 62
         1.0498297203
                       0.0983635260 -0.412696603
                                                   1.7049852953 -0.819683234
## 63
                       1.6060154304 -0.509035567
                                                   0.6780572183 -0.907176849
         0.7481792936
## 64
         1.0936307837
                       0.1753667231
                                      0.025974242
                                                   2.5372413619 -0.453729922
## 65
         0.5380902802 -1.5051226866
                                      2.625728384
                                                   1.5395903973 -0.918203890
## 66
         0.3677902892
                       0.6219048346
                                      1.051587863
                                                   2.8246313086
                                                                 1.285686753
## 67
         1.1399450730 -0.6319553804 -0.450666733
                                                   2.3225856520 -0.094335203
## 68
                       0.4947181286
                                      1.236534439
                                                   2.1879156746 -0.368396112
         0.9176040862
                                                   0.2499420877 -0.604658696
## 69
         0.7914581635 -0.3036758873 -0.221217465
## 70
         0.4589055549 -1.2550220176 -0.087081877
                                                   2.6265323766 -0.723240170
## 71
         0.5343776298 -1.2120314103
                                      1.934091546
                                                   0.3282483645 -0.068523187
##
  72
         1.8549002448 -0.5354633429
                                      0.376424066
                                                   3.9091298541 -0.052326843
##
  73
         1.2973985275
                       0.0188658538
                                      0.912660555
                                                   1.2499892850 -0.238450281
##
  74
         1.1805133063 -1.0728521046
                                      0.699731423
                                                   1.0427812312 -0.114663616
## 75
                                                   2.5235109754 -1.187026873
         0.9964586934
                       0.0747776288
                                     -0.148716888
## 76
         0.8413249202
                       0.4048190389
                                      0.289391348
                                                   0.5466213190 -0.437383509
         0.5936180403 -0.9439236362
                                      0.322716305
                                                   2.5439323288 -0.282436346
## 77
## 78
         1.2141627727 -0.5806677786
                                      0.019939873
                                                   1.0887872512 -0.563231021
  79
##
         0.2503364753 -0.7011346146 -0.379429455
                                                   0.2859431728 -0.431391117
## 80
                       1.4020527423 -0.659986826
                                                   3.2197326847 -0.814275618
         0.4952598007
## 81
         1.3602669972
                       1.0152955915
                                      0.801191933
                                                  -0.0171668783
                                                                  2.187147131
## 82
         1.6443055924 -0.1993637673 -0.105812027
                                                   2.0295766630 -0.283737563
## 83
         0.3942423454 -1.1954127466
                                      2.236968704
                                                  -0.0370506806
                                                                  0.082401114
## 84
         0.8715290079 -1.1148488442 -2.609219891
                                                                 4.367362761
                                                   1.3274888540
## 85
        -0.3061164138 -0.4448612211 -0.640533070
                                                   1.1592254493 -0.267619769
## 86
         1.6111993070 -0.0554768423 -0.044453662
                                                   3.5356693463 -0.576359764
## 87
         1.2481110162 -0.6318225466 0.100294506
                                                   2.8751919708 -0.265703207
## 88
         1.9281901466 -0.1634968899 -0.213329732
                                                   3.0796002020 -0.257422904
## 89
         1.5144743524 -1.4528682445 -0.698863096
                                                   2.0813940353 -0.184470532
```

```
## 90
                       1.3880173699 -0.512304181
         1.8216198538
                                                   2.6639387630 -0.527409965
## 91
         1.1233660254
                       0.1582312174 -0.589169394
                                                   2.3873256745 -0.529073693
## 92
         0.3377002806
                       0.3177302986 -0.019492070
                                                   2.7115379094 -1.363170601
## 93
         1.7215628848
                       0.5525675592 -0.564454157
                                                   2.1456322389 -0.221298860
## 94
         0.4314078059 -0.2890897211 -0.604361304
                                                   1.1223689113 -0.813651652
## 95
         1.2727153692
                       0.6616786803 -0.364417203
                                                   0.8310968174 -0.048758857
## 96
         1.2640438930 -0.4330981858
                                                   0.6703585007 -0.205048218
                                     0.396986447
## 97
         1.6737044396 -1.1325951861 -2.739124124
                                                   1.4838690725
                                                                 4.647164292
## 98
         0.7346432444
                       0.1969919543
                                     0.697731423
                                                   2.1727790457 -0.604546247
## 99
         0.0414909931
                       0.9178224354
                                      0.862357624
                                                   0.2102854949
                                                                 2.152083863
## 100
         0.1907424226 -1.6025984250 -0.762466993 -0.1480606215 -0.465345989
## 101
        -0.8600375737
                       0.2083518045
                                     0.117140921 -0.2993013262 -1.852760937
## 102
        -0.3933787504 -0.2950525547 -0.429719979 -0.2965134515 -0.563637336
## 103
         0.1549517365
                       0.3529222560 -0.910147374
                                                   0.2948670471 0.008375104
         0.5583083737 -1.2607651534 -0.159927709
## 104
                                                   0.2154002755 -0.235687063
## 105
         0.2929214766 -0.4485658836
                                    1.865862827
                                                   0.0623293141 -0.706563576
## 106
        -0.0281442611 -1.2383581798 -0.814427239 -0.2422444669 -0.340993527
                                                 -0.2028548560 0.435878682
## 107
         0.1944985560 -1.5923096670
                                     0.986363029
## 108
         0.9355211462
                       0.1082096069
                                     0.089977852
                                                   0.9932164375 -0.227493536
## 109
                       0.0404455822 -0.314886315
                                                   2.0663227533 0.325090223
         1.8977466460
## 110
         0.0406714178
                       0.1618152354 -0.695671872
                                                   1.3135838813 -0.366862352
## 111
         0.6456729534
                       0.4541780848 -0.071689274
                                                   1.6840560910 -0.519746698
## 112
         0.0796307256
                       0.3304496154 -1.043725948
                                                   0.3229014616 -0.216863101
## 113
        -1.4073012975
                      -1.2271661103 -0.772141145
                                                  -0.2592266244 -0.027149244
## 114
        -0.2916524074
                       0.6703108753 -0.717961579
                                                   0.6241665113 -0.482318234
## 115
        -1.4264174940
                       0.3184413595 -0.707020293
                                                  -0.1939850415 -0.426950358
## 116
        -1.3415849659 -1.2110413765 0.314881846
                                                   0.1047836571 -0.167202753
## 117
        -1.3271528184 -1.2929939960 -0.686333941
                                                   0.1705725828 -0.202794861
## 118
        -0.5548901439
                       0.9493089231 -0.824417158
                                                   1.1277760134 0.028492078
## 119
                       1.4251954672 -1.118854177
                                                   0.1897296533 -0.394395028
        -1.3570852315
## 120
        -1.4645761461
                       0.7454758047 -0.730954668
                                                  -0.0639077945 -0.357119845
## 121
        -0.3672166351
                       1.8658121653 -0.625326547
                                                   2.3109268942 -0.608486586
## 122
        -1.4194884060 -0.1703592872 -0.862219360
                                                   0.1221492860 -0.460905691
## 123
         0.6728788478
                       0.9462645743 -0.442591291
                                                   1.3106734138 -0.406050770
## 124
        -0.0142112016
                       0.7416036575 -0.861390264
                                                   0.4643305229 -1.045275129
## 125
        -1.5281429212 -1.2345910219 -0.450135740
                                                   0.5119637865 -0.358874060
## 126
        -0.3744807184
                       0.3793974966 -0.713074959 -0.0320162198 -0.043527537
        -0.7135090698 -1.0681003595 -0.260045361
                                                   1.0565487941 -0.558411511
## 127
## 128
         0.0839149312 -0.3065682030 -0.866803519
                                                   0.5151532087 -0.902623405
## 129
        -0.4622261978 -0.9413559756 -0.651786210
                                                   0.0932408160 -0.139213362
## 130
         1.2976076820 -0.0540443050 -0.982069139
                                                   0.5572220180 0.028008264
## 131
        -0.4096719840 -0.3887387922 -0.138753698
                                                   0.3760860100 -0.519163923
## 132
        -1.5136613483
                      0.3349692122 0.311186883
                                                 -0.0409828174 -0.318516457
                                                   0.3834978165 -0.087621023
## 133
        -1.1985727223 -0.8329693201 -0.522314143
## 134
        -1.2326304559 -0.6832671886 -0.535186391
                                                   0.3340892787 -0.069221390
## 135
        -1.4863452793 -0.1700196111 -0.847825397 -0.1139854118 -0.550627868
## 136
        -1.4502656689 -0.9910761616
                                     0.153784134
                                                   0.4010034114 -0.122397268
## 137
        -1.3852605055 -0.6916884143
                                      0.144997686
                                                   0.1395873629 -0.031903046
## 138
        -1.3352816876 -1.1177467437
                                      0.995847901
                                                   0.8330057555 -0.303254223
## 139
        -0.7587776700 1.4823398965 -0.206217580
                                                   0.1998006677 -0.864805985
```

```
## 140
                       0.1695389184 -0.892428115
                                                   1.4266310399 -0.429993169
        -0.1416035438
## 141
         1.0259078780
                       1.1036060533 -0.298439126
                                                   1.2335275647
                                                                  0.048845825
## 142
        -1.2315692795 -0.1984018865
                                      0.336586493 -0.1162407375 -0.546346062
        -1.5380662744 -1.0567225677 -0.535874096 -0.2716895055 -0.262744419
## 143
         0.2730118204
## 144
                       0.5543035374 0.006870510
                                                   1.3783898626 -0.355784943
## 145
        -0.9556945604
                       1.0602657214
                                      1.313599305
                                                   0.8066840581
                                                                  1.919051948
## 146
        -1.5582490183 -1.2008894033 -0.460900235
                                                   0.3916964688 -0.353514724
##
  147
         0.8050626217 -0.3921012668 -0.299277000
                                                   0.1767126071 -1.597131800
## 148
        -1.2235719664 -1.1128569686 -0.439083977
                                                   0.8541032920 -0.334231361
## 149
        -0.4063294172 -0.8069535439 -0.325314242 -0.3497154286
                                                                  0.455057353
## 150
        -0.4029227986 -1.2649074632 -1.001654653
                                                  -0.1397673998
                                                                  0.459792910
## 151
        -0.9246085365
                       0.4180083053 -0.388952446
                                                   1.7831923397
                                                                  0.065076303
## 152
                       0.6470710425 -0.018279264
                                                   0.2227671441 -0.648906514
        -0.6438858258
## 153
        -1.4141955442
                       0.3140508352 -0.769955984
                                                   0.3472123616 -0.144177739
## 154
        -0.6016651378
                       0.4481558516
                                      0.877000388
                                                   1.7887570529
                                                                  1.863210570
## 155
        -0.5803440638 -1.4670163325 -0.691738248
                                                   0.9514861916 -0.260924914
## 156
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## 1689 1.0023164479 -0.2613606462 -0.817522796 0.0877793082 0.796376032
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        1.6814692386 -2.723412e-01
## 2328
        1.2327277545
                       1.034715e+00
## 2329 -0.1823336694
                      7.710586e-01
## 2330 -0.3384865946
                      5.375916e-01
## 2331
       0.9494107831
                      3.163993e-01
## 2332
        1.1741815486
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## 2333 -1.3104022104
                      1.128895e+00
## 2334
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## 2335
        0.8482973782 -4.382642e-01
## 2336 -0.2351298632 -1.076517e+00
## 2337 -0.2967868499
                      7.722366e-01
## 2338 -0.3386819635 -9.445855e-02
## 2339 -0.1651435460
                      1.009496e+00
## 2340 0.5344155130
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## 2341 -0.5884788269
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## 2342 -0.6949956417
                       6.147527e-01
## 2343
       0.0684890260 -9.534904e-01
## 2344
        0.9633704803 -4.657461e-01
       0.2834236558 -9.836283e-01
## 2345
## 2346
        0.8290984194 8.900224e-01
## 2347 -0.5242144225 -2.770978e-01
## 2348 -0.0299945036 -5.037894e-01
## 2349 -0.0450849751 -9.837691e-01
## 2350 -0.1747131301 -9.753818e-01
## 2351 0.6937762949 -7.841677e-01
## 2352 -0.3257699502 4.251237e-01
## 2353 -0.5933723249
                      1.245274e+00
## 2354 0.2283392198 -3.195752e-01
## 2355 -0.6977038766 -4.445967e-01
## 2356 0.7936730291 -2.398630e-01
## 2357 -1.5901044082
                      3.859047e-02
## 2358 0.7855212135 -5.461126e-01
## 2359 0.2034586109 -2.577633e-01
## 2360
        1.0374838689
                      3.442969e-02
## 2361 -0.4749993003 -4.748309e-01
## 2362 -0.0393680049 -3.909616e-01
## 2363 -0.8016596290 8.878247e-01
```

```
## 2364 -0.8796385175 7.264003e-01
## 2365 -0.7135401887 -1.119589e+00
## 2366 1.5975322211 -2.619865e-01
## 2367 -0.6312197984
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## 2368 -0.5123255366
                     7.327937e-01
## 2369 0.5958047681
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        0.5456311175 -3.298348e-02
## 2370
## 2371
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                      8.686541e-01
## 2372 -0.0124147644 -4.795074e-01
## 2373 -0.3210726816
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## 2374 0.1955861559 -1.647693e-01
## 2375 -0.2650172088
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## 2376 -0.9774703490
                      6.355755e-01
## 2377 -0.6835130506 -6.310439e-01
## 2378
        1.3433968648
                      8.013768e-01
## 2379 -0.6326595831 -4.999495e-01
## 2380 1.3281365564
                      6.332352e-01
## 2381 -0.6156989105
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## 2382 -0.8796879218
                      2.018112e-01
## 2383
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## 2384 0.6516625707 -7.925136e-01
## 2385 -1.4690866556
                     6.136432e-01
## 2386 -0.3070673209 -2.291556e-01
## 2387
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## 2388
        0.0920382993 -2.477538e-01
## 2389
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## 2390
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## 2391 1.0833283250 -4.178186e-01
## 2392 -1.2454356262 6.565170e-01
## 2393 -0.0546277296 -6.010859e-02
## 2394 -0.4628597194
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## 2395
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                      2.252781e-01
## 2396
        1.5656031565 -5.547487e-01
## 2397 0.3561578087 -9.037196e-01
## 2398 -0.5774242103 -2.777015e-01
## 2399 -0.3741752154 4.441366e-01
## 2400 0.8092334197 -2.664879e-01
## 2401 -0.7775115856
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## 2402 -1.1619529474 -4.857707e-01
## 2403
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## 2404 -0.8001424741
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## 2405 -1.2237476894
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## 2406 -0.2892089325
                      5.797599e-01
## 2407 -0.8692758077
                       5.632747e-01
## 2408 1.2580260584
                      5.085969e-01
## 2409 -1.3257821008 -3.133160e-01
## 2410 -0.3907791476 -1.550513e-02
## 2411 0.9048793193 4.272945e-01
## 2412
        1.3617104151 -1.699266e-01
## 2413 -0.6503774298 -8.189041e-01
```

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## 2414 -0.8768207943 5.554420e-02
## 2415 1.8788176254 -7.999346e-01
## 2416 -0.7577731815
                      8.585997e-01
## 2417
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## 2418 -0.9176471950 -1.630278e-01
## 2419
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                       3.385356e-01
## 2420 -0.7610798375
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## 2421 -1.3806199322
                       1.029909e-01
## 2422 -0.8721492689
                      1.191644e+00
## 2423
        1.2984384223
                       7.217187e-02
## 2424 -0.1492819517
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## 2425 -0.1446315099 -7.907951e-01
## 2426
         0.2128829671 -1.707120e+00
## 2427 0.1725145862 -6.542933e-01
## 2428 -0.2268785595 -6.783076e-01
## 2429 -0.2633256269 -7.638047e-01
## 2430 -1.5338109508 -1.028703e+00
## 2431 1.9078702385 -2.337398e-01
## 2432 0.8511064691 6.781640e-01
## 2433 -0.4776804466 -3.801207e-01
## 2434 -0.8718819712 -1.808781e-01
## 2435
        0.0484628674 -2.520428e-01
## 2436 -0.0730288291 8.238135e-01
## 2437
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## 2438 -0.1101505795 -6.029617e-01
## 2439
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## 2440 -0.4976463362
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## 2441 -0.9352411495
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## 2442 -1.0293024914
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## 2443 1.9083606267 -8.230376e-01
## 2444 -1.1511321826
                      5.372090e-01
## 2445 -0.1487095010 -4.670787e-01
## 2446
       1.2845395252
                      7.355092e-01
## 2447
        1.2268642080
                      7.282261e-01
## 2448 0.0493301525 -2.775202e-01
## 2449 -0.4894026063 -1.960746e-01
                      3.819257e-01
## 2450 -1.5517819528
## 2451 -0.8120595118 -1.281269e+00
## 2452 -1.5022453926
                     6.428367e-01
## 2453 -0.9936229440
                      6.546481e-01
## 2454 0.0226406213 -1.113490e+00
## 2455 -0.1113614438 -5.416181e-01
## 2456 1.4949162684
                      9.380901e-01
## 2457 -0.4173428944 -1.960238e-01
## 2458 -0.6572239160 -1.817290e-01
## 2459 -0.7311112299
                      9.625652e-01
## 2460 -1.5902489596
                      2.423505e-01
## 2461 -0.4961112573 -5.632448e-01
## 2462 -0.0626815018
                      1.903149e-02
## 2463 -0.3459633335 -3.263273e-02
```

```
## 2464 -0.2771879622 7.649251e-01
## 2465
        0.9261842669
                      6.984872e-01
## 2466 -0.4669205762 -3.083776e+00
## 2467 -0.9871641448
                      5.164125e-01
## 2468 1.4078908231 -3.989208e-01
## 2469
         1.4931903714 -6.204397e-01
## 2470 -0.3509239228 -9.793039e-01
## 2471 -0.9670847779 -6.042164e-01
## 2472 -0.5695121651
                      1.209977e+00
## 2473
         0.4734206052
                      9.621839e-01
## 2474 -0.1712100866 -1.035306e-01
## 2475 -0.2615072415 -3.951234e-01
## 2476 -1.6074167568
                      1.335610e-01
## 2477
        1.1493776411
                      3.011865e-01
## 2478 -0.4598483718 -4.754000e-01
## 2479 -0.2096606286
                      1.987700e-01
## 2480
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                       1.116502e-01
## 2481 -0.3619626558
                      1.056260e+00
## 2482
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## 2483 -1.1189033626 -5.501353e-01
## 2484
        0.1426211234 -1.123149e+00
## 2485 -0.4752126486
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## 2486
        1.4892930968 -4.370241e-02
## 2487
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## 2488
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## 2489
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## 2490
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## 2491 -0.2888482518
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## 2492 -0.6966713758
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## 2493
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## 2494
        1.3557853344 -1.020863e-01
## 2495 -0.1571354456 -4.439962e-01
## 2496
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## 2497 -0.4983630050
                      9.775222e-01
## 2498
        1.1167037198
                       5.455150e-01
## 2499 -0.1410240954
                      3.660108e-01
## 2500 0.4088583652 -2.209504e+00
## 2501 -1.2114951874 -2.917132e-01
## 2502 -0.3923200408
                      3.618578e-01
## 2503 -0.3452185997
                       7.823410e-01
## 2504 -0.5666012161
                      8.666934e-03
## 2505
        1.7720181825
                       2.777902e-01
## 2506 -0.5315872505
                       9.951373e-01
## 2507
         1.3757487869
                       1.040961e+00
## 2508 -0.3109227859 -4.289682e-01
## 2509 0.6081873688 -3.033063e-01
## 2510 -0.0599879503 -3.077376e-01
## 2511 -0.3308188190
                      1.495467e-01
## 2512 -0.5344255694 6.605075e-01
## 2513 -1.1630698805 -7.824656e-01
```

```
## 2514 -1.5483533596 -2.229620e-01
## 2515 0.0971817755 -8.199637e-01
## 2516 -0.2550165680
                      1.058922e-01
## 2517
        1.7794672790
                      3.551121e-02
## 2518 -0.1724048156 -2.698917e-01
## 2519 -0.6273045395
                      4.113202e-01
## 2520 0.3549826832
                      1.120861e+00
## 2521 -1.3339242456
                      7.979213e-01
## 2522 0.4297212076 -1.916802e-01
## 2523 -0.2772562039
                      6.913692e-02
## 2524 1.7856037533 -6.341983e-01
## 2525 -1.2904917916
                     6.226609e-01
## 2526 -1.2196227535
                       3.345612e-01
## 2527 -0.8722430446
                      1.231463e+00
## 2528 -0.6786754607 -3.654296e-01
## 2529 -0.1343413799
                      2.391222e-01
## 2530 -0.5708129322 -4.594310e-01
## 2531 -0.3729528197 -9.593789e-01
## 2532 0.3718291713
                     8.863140e-01
## 2533 -1.3045354698
                      1.040992e+00
## 2534 -0.8803432575
                      1.484307e+00
## 2535 -1.9972362097 -4.370855e-01
## 2536 -0.3152539142 -3.321314e-01
## 2537 -1.2562068150
                      8.963226e-01
## 2538 -2.3196749950
                      1.783617e-01
## 2539
        1.9388037220 -7.987221e-01
## 2540 -1.2006939254 9.813387e-01
## 2541 0.9875527239 -1.132257e+00
## 2542 0.3865710614 8.359700e-02
## 2543 1.7118482177 -9.249339e-01
## 2544 -0.6092623772
                     5.679164e-01
## 2545 0.9044085366 -1.645539e+00
## 2546 -0.2196584621 -8.297686e-01
## 2547 -0.3756593453 4.336870e-01
## 2548 -0.1186476190 -5.998780e-01
## 2549 -0.3763624582 6.398646e-01
## 2550 -0.4704968728
                      5.604062e-01
## 2551 -1.2633200819
                      1.439805e+00
## 2552 -0.0937945822 -7.919821e-01
## 2553 -0.7568481399
                      7.397538e-01
## 2554 -0.0228896018 -8.348986e-01
## 2555 -0.0894066527 -1.556154e+00
## 2556 0.1814077208 -5.187933e-01
## 2557
        1.8646354099 -3.167583e-01
## 2558 -0.2998784385
                      4.756020e-01
## 2559 -0.5247169119 1.167454e+00
## 2560 -0.2103460506 -1.912803e+00
## 2561 -0.1678395534 -3.331907e-01
## 2562
        1.0810151345 -3.538005e-01
## 2563 -1.2960297580 9.417066e-01
```

```
## 2564 2.2167613313 -1.729633e-01
## 2565 -0.2250910745 -6.684922e-01
## 2566 -1.1576473215 -1.201247e-01
## 2567 -0.8300191368 -1.052568e-01
## 2568 1.0672699753 -9.356291e-01
## 2569 -1.7788846163 -5.742602e-01
       1.5313375385
## 2570
                      9.928828e-02
## 2571
        0.8302565936
                      1.770857e-01
## 2572
       2.1387681576
                      7.058689e-01
## 2573
        0.4546402326 -1.356691e+00
## 2574 -0.8203158745 -4.491780e-01
## 2575 -0.5683693137 -5.060483e-01
## 2576 -1.9926770427
                       2.252132e-01
## 2577 -0.0643534607 6.250419e-01
## 2578
        1.2566660491
                      6.527355e-01
## 2579 -0.4143643176 -5.108798e-01
## 2580 -1.0114143314
                      8.073412e-01
## 2581 -0.6730516172
                      1.002207e+00
## 2582 1.0514989443 -2.137319e-01
## 2583 -0.1044549697 -9.365797e-01
## 2584 0.1116381047
                      4.438746e-01
## 2585 -0.4056166429
                      1.899607e-01
## 2586 -0.3216492216
                     8.961500e-01
## 2587 -0.0580893976 -4.285549e-01
## 2588 -0.4596671036
                      7.896809e-01
## 2589
        0.3825511695 -1.084755e+00
## 2590 -0.3254947559 -4.399274e-01
## 2591 -1.3060624253
                      9.793541e-01
## 2592 0.9496522518
                      3.343861e-01
## 2593 0.1164898750 -1.593480e-01
## 2594 -0.7672504673
                      3.578066e-01
## 2595 0.3610596280 -5.011904e-01
## 2596 -0.9971459206 -1.714546e-01
## 2597 -0.4133944342
                      2.330599e-01
## 2598 0.3891348523
                      8.656031e-02
## 2599 -0.9188041436
                      6.293224e-01
                      1.053590e+01
## 2600 1.7183824123
## 2601 1.9713617695 -6.776138e-01
## 2602 -0.7277553052
                     5.053275e-01
## 2603 -0.7372051037 -7.748808e-01
## 2604 -0.5028447667 8.150810e-01
## 2605 -0.5601103254 -9.161556e-01
## 2606 -0.2781703644 -5.593644e-01
## 2607 -0.4188543037 4.089187e-01
## 2608 -0.2426735906 -1.761077e-01
## 2609 -0.6001984306 6.824064e-01
## 2610 -0.0604717945 -8.910152e-01
## 2611 0.8698120992 4.171419e-01
## 2612 -0.4748569947 -5.342520e-01
## 2613 -0.4707054197 6.001261e-01
```

```
## 2614 -0.3603666436 4.204913e-02
## 2615 -0.7502660033
                      4.220842e-01
## 2616 -1.1802538346
                      3.517793e-01
## 2617
         1.4615999013 -8.159449e-01
## 2618 -0.8131138525 -8.901566e-01
## 2619
         0.3639403142 -3.213457e-01
## 2620 -0.5804912904 -4.339019e-02
## 2621
         1.2327651079 -2.903434e-01
## 2622 -0.0900426133 -2.043045e-01
## 2623
         1.4492205456 -2.526610e-01
## 2624 -0.1629700799 -6.244770e-02
## 2625 -0.4188594958 -1.055219e+00
        1.6115279880 -3.295214e-01
## 2626
## 2627 -0.3388174371 -3.637853e-01
         0.0395127819 -1.145035e-01
## 2628
## 2629 -0.7713562765
                      4.026166e-01
## 2630
        1.6062697860
                       1.759973e-02
## 2631 -0.2291574505
                       6.477244e-01
## 2632 1.1077389508
                       1.038869e+00
## 2633 -0.5859717368
                       8.109968e-01
## 2634 -1.3872346239
                       3.253178e-01
## 2635 -0.4333301874 -1.214392e+00
## 2636 -1.4304820475
                      8.268721e-01
## 2637 -1.2590415652
                      8.247920e-01
## 2638 0.0939058086 -5.491416e-01
## 2639 -0.7240640053 -1.012014e-01
## 2640 -1.1459068267
                       2.100671e-01
## 2641 -0.3720849892
                      4.550591e-01
                       3.991340e-01
## 2642 -0.9371030732
## 2643
        0.1212816049
                       6.243645e-01
## 2644 -0.4086524713
                       7.911067e-01
## 2645
        1.0737233720
                       7.460493e-02
## 2646 -0.4123104700
                       7.859748e-01
## 2647 -0.3667473403
                       6.340903e-01
## 2648 -1.3144999974
                       7.148724e-01
## 2649 -0.6355716078
                       8.697061e-01
                       9.956898e+00
## 2650 1.6617173025
## 2651 -0.5680396217
                       2.803167e-01
## 2652 0.7546649102
                       9.400714e-01
## 2653 -0.8354288231 -1.982539e-02
## 2654 -1.4214056506
                       3.793016e-01
## 2655 -1.4744287813
                       8.176351e-01
## 2656 -0.7058844568
                       4.447995e-01
## 2657
         0.5737310121
                       7.915989e-01
                       2.312329e-01
## 2658 -0.8450351752
## 2659 -0.1611001545 -2.402021e-01
## 2660
         0.4646492172 -3.953965e-01
## 2661 -1.2029658306
                      2.179213e-01
## 2662
         0.7123251574
                       1.079942e-01
## 2663 0.0030627806 2.458369e-01
```

```
## 2664 1.1866974993 2.119080e-01
## 2665 0.0012208541 -6.005917e-01
## 2666 -0.8148941863 -6.832366e-01
## 2667 0.2136400881 8.004763e-02
## 2668 1.2888805619 -4.233142e-01
## 2669 -0.9752160656 2.719879e-01
## 2670 0.9272657352 9.688139e-01
## 2671 -0.5493896646 1.081624e+00
## 2672 1.0947449344 -1.951242e-01
## 2673 -0.3822247444 -4.888028e-01
## 2674 -0.2722117691 2.366612e-01
## 2675 -0.3877646568 -7.887654e-01
#new values
#simple way of doing the whole process
##Since we have 4 columns that we are considering for factor analysis , we
are checking
#how will the variance be distributed across 4 factors and if we really need
4 factors
#for our analysis.
library(psych)
##
## Attaching package: 'psych'
## The following object is masked from 'package:car':
##
##
       logit
## The following objects are masked from 'package:scales':
##
##
       alpha, rescale
## The following objects are masked from 'package:ggplot2':
##
##
       %+%, alpha
fit.pc <- principal(bank, nfactors=7, rotate="varimax")</pre>
fit.pc
## Principal Components Analysis
## Call: principal(r = bank, nfactors = 7, rotate = "varimax")
## Standardized loadings (pattern matrix) based upon correlation matrix
##
               RC1
                     RC2
                           RC4
                                 RC3
                                       RC5
                                             RC7
                                                   RC<sub>6</sub>
                                                         h2
                                                              u2 com
             -0.15 -0.81 0.05 -0.03 0.15
                                            0.09
                                                  0.04 0.72 0.28 1.2
## age
             -0.10 0.18 0.02 -0.02 0.09
## job
                                            0.48
                                                  0.27 0.35 0.65 2.1
             -0.01
                   0.79 -0.02 0.09 0.20 -0.03
                                                  0.02 0.67 0.33 1.2
## marital
## education -0.18 0.51 0.03 -0.11 -0.17
                                            0.29 -0.01 0.42 0.58 2.3
## default
             0.08 0.07 -0.01 -0.14 0.28 -0.62 0.12 0.51 0.49 1.7
## balance 0.05 -0.09 0.06 -0.09 0.41 0.57 -0.06 0.53 0.47 2.0
```

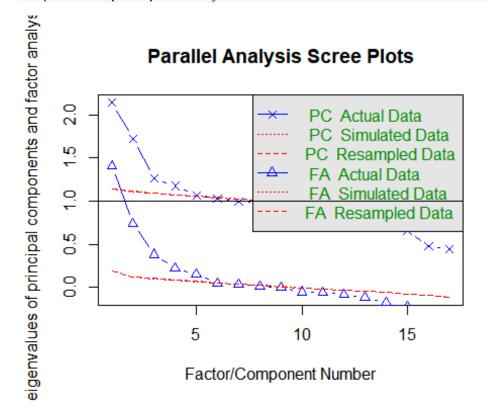
```
## housing
             0.68 0.04 0.00 0.05 -0.25 -0.12 -0.13 0.56 0.44 1.4
## loan
             0.21 -0.16 -0.13 0.14 -0.53 0.04 -0.01 0.39 0.61 1.8
## contact
             0.01 -0.25 -0.06 0.28 0.62 0.02 -0.06 0.53 0.47 1.8
            -0.05 -0.05 -0.08 -0.08 0.11 0.08
                                                0.71 0.54 0.46 1.1
## day
## month
            -0.02 -0.02 -0.10 -0.10 0.16 0.07 -0.66 0.48 0.52 1.2
             0.15 -0.06 0.85 0.02 0.02 0.04
## duration
                                                 0.01 0.75 0.25 1.1
             0.09 0.05 -0.11 0.70 0.12
                                           0.03
                                                 0.05 0.53 0.47 1.2
## campaign
## pdays
             0.70 -0.01 0.17 -0.01 0.08 -0.10
                                                0.05 0.54 0.46 1.2
## previous -0.07 -0.01
                              0.75 -0.09 -0.01 -0.03 0.59 0.41 1.1
                         0.08
## poutcome
            -0.72 0.00
                         0.22 0.03 0.03 -0.06 -0.01 0.57 0.43 1.2
## deposit
            -0.47 0.03
                         0.68 -0.09 0.08 0.04 0.02 0.71 0.29 1.9
##
##
                         RC1
                              RC2 RC4 RC3 RC5 RC7
## SS loadings
                        1.85 1.68 1.33 1.22 1.15 1.09 1.06
## Proportion Var
                        0.11 0.10 0.08 0.07 0.07 0.06 0.06
## Cumulative Var
                        0.11 0.21 0.29 0.36 0.43 0.49 0.55
## Proportion Explained 0.20 0.18 0.14 0.13 0.12 0.12 0.11
## Cumulative Proportion 0.20 0.38 0.52 0.65 0.77 0.89 1.00
##
## Mean item complexity = 1.5
## Test of the hypothesis that 7 components are sufficient.
## The root mean square of the residuals (RMSR) is 0.1
## with the empirical chi square 6762.75 with prob < 0
##
## Fit based upon off diagonal values = 0.11
round(fit.pc$values, 7)
## [1] 2.1417719 1.7221153 1.2608395 1.1766969 1.0648558 1.0271197 0.9894636
## [8] 0.9856947 0.9672827 0.9127243 0.8930706 0.8260435 0.7434630 0.7222549
## [15] 0.6543682 0.4742054 0.4380301
fit.pc$loadings
##
## Loadings:
##
             RC1
                    RC2
                          RC4
                                 RC3
                                        RC5
                                               RC7
                                                      RC6
## age
             -0.149 -0.813
                                         0.147
                    0.181
                                                       0.270
## job
                                                0.477
                                         0.198
## marital
                    0.787
## education -0.184 0.508
                                 -0.112 -0.171 0.292
                                 -0.138
## default
                                         0.277 -0.623 0.120
## balance
                                         0.415 0.575
             0.681
                                         -0.253 -0.118 -0.129
## housing
## loan
              0.207 -0.159 -0.133 0.136 -0.528
## contact
                    -0.248
                                  0.284
                                         0.620
## day
                                         0.114
                                                       0.712
## month
                           -0.104
                                         0.163
                                                      -0.657
## duration
             0.147
                           0.848
                          -0.108 0.698 0.120
## campaign
```

```
## pdavs
             0.700
                            0.171
                                                -0.100
## previous
                                   0.751
                            0.218
## poutcome -0.721
## deposit
                            0.685
             -0.470
##
##
                          RC2
                                RC4
                    RC1
                                      RC3
                                            RC5
                                                  RC7
                                                        RC6
## SS loadings
                 1.848 1.684 1.330 1.225 1.152 1.087 1.057
## Proportion Var 0.109 0.099 0.078 0.072 0.068 0.064 0.062
## Cumulative Var 0.109 0.208 0.286 0.358 0.426 0.490 0.552
# Loadings with more digits
for (i in c(1,3,2,4,5,6,7)) { print(fit.pc$loadings[[1,i]])}
## [1] -0.1486575
## [1] 0.04759217
## [1] -0.8126932
## [1] -0.0273079
## [1] 0.1472094
## [1] 0.09048169
## [1] 0.03678674
# Communalities
fit.pc$communality
##
                         marital education
                                             default
                                                       balance
                  job
                                                                 housing
         age
loan
## 0.7167908 0.3513451 0.6685429 0.4202451 0.5104525 0.5268679 0.5617719
0.3852035
##
     contact
                   day
                           month duration campaign
                                                         pdays previous
poutcome
## 0.5346570 0.5441214 0.4831662 0.7476082 0.5270941 0.5392789 0.5859907
0.5725763
##
    deposit
## 0.7071499
# Rotated factor scores, Notice the columns ordering: RC1, RC3, RC2, RC4,RC5,
RC6, RC7
head(fit.pc$scores)
##
                           RC2
                                      RC4
                                                   RC3
                                                               RC5
              RC1
RC7
## 1 0.473857434 -0.477518820 0.1640600 0.366859482 0.64611023 -
0.67947339
## 2 0.375621629 -0.278528442 -0.6941836 0.186922282 2.11944411
0.59586505
## 3 -0.772808420 -0.299877959 1.9256362 -0.526846463 0.07857867
0.52569519
## 4 1.272765909 0.008771825 2.2998699 -0.028017868 0.27628310
1.27048623
## 5 -0.004045125 -0.936079138  0.4545337 -0.004363662 -1.42806631
0.08005606
```

```
## 6 0.268348189 1.222318188 0.8987155 -0.902260305 0.03082845
0.13742552
## RC6
## 1 -0.8351143
## 2 -0.4825180
## 3 -0.3467337
## 4 -0.1807446
## 5 -0.3904061
## 6 -0.5236567

# Play with FA utilities

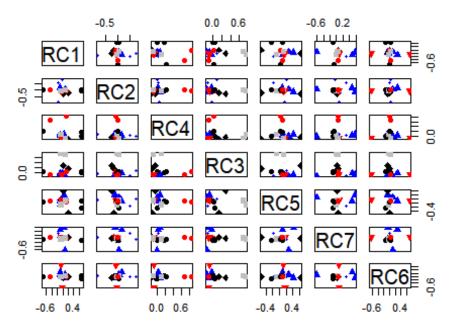
#factor rotation only in 4 lines
fa.parallel(bank) # See factor recommendation
```



## Parallel analysis suggests that the number of factors =  $\,$ 5 and the number of components =  $\,$ 4

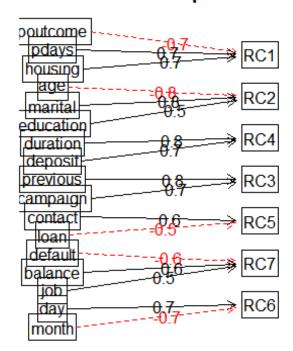
fa.plot(fit.pc) # See Correlations within Factors

## **Principal Component Analysis**

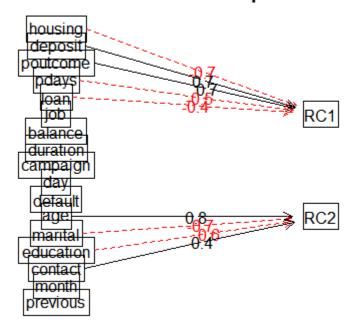


fa.diagram(fit.pc) # Visualize the relationship #to decide which rc to keep
look for communalities #so adding it it should be high communalities

## **Components Analysis**



## **Components Analysis**



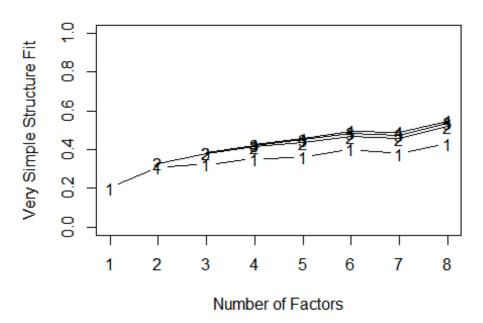
#For 2 factors plot is seen like this.

#We can see that the effective one is where there are 7 factors, this contains most of the information in the dataset.

#The factors RC1 to RC7 can be helpful in analysing the entire dataset

vss(bank) # See Factor recommendations for a simple structure

## Very Simple Structure



```
##
## Very Simple Structure
## Call: vss(x = bank)
## Although the VSS complexity 1 shows 8 factors, it is probably more
reasonable to think about 6 factors
## VSS complexity 2 achieves a maximimum of 0.52 with 8 factors
##
## The Velicer MAP achieves a minimum of 0.01 with 1 factors
## BIC achieves a minimum of -373.04 with 4 factors
## Sample Size adjusted BIC achieves a minimum of -178.83 with 5
##
## Statistics by number of factors
                                  prob sqresid fit RMSEA
##
    vss1 vss2
                map dof chisq
                                                              BIC SABIC
complex
## 1 0.20 0.00 0.010 119 1914 4.2e-321
                                          15.8 0.20 0.075
                                                           974.4
                                                                  1353
1.0
## 2 0.31 0.33 0.013 103
                          817 1.3e-111
                                          13.3 0.33 0.051
                                                              4.5
                                                                   332
1.2
## 3 0.32 0.38 0.018
                     88
                           343 9.4e-32
                                          12.2 0.38 0.033 -351.7
                                                                   -72
1.4
                                          11.4 0.42 0.026 -373.0
## 4 0.35 0.42 0.024
                     74
                           211
                               4.3e-15
                                           10.7 0.46 0.017 -372.6
## 5 0.36 0.44 0.030
                     61
                               1.7e-04
                                                                  -179
                           109
1.7
## 6 0.40 0.47 0.038
                     49
                                           9.9 0.50 0.012 -319.7
                               4.5e-02
                                                                   -164
                           67
1.7
## 7 0.38 0.46 0.047 38
                                          10.0 0.50 0.000 -262.7 -142
                           37 5.1e-01
```

```
1.7
## 8 0.43 0.52 0.065 28
                             8.7e-01
                                         8.8 0.56 0.000 -201.0 -112
                          20
1.7
##
             SRMR eCRMS eBIC
    eChisq
## 1
      3323 0.0676 0.072 2384
      1139 0.0396 0.045 327
## 2
## 3
       535 0.0271 0.034 -159
## 4
       276 0.0195 0.026 -308
## 5
       141 0.0139 0.021 -341
## 6
       79 0.0104 0.017 -307
        42 0.0076 0.014 -258
## 7
## 8
        26 0.0059 0.013 -195
## Logistic Regression
##Calling library
library(ggplot2)
#install.packages("cowplot",
lib="/Library/Frameworks/R.framework/Versions/3.5/Resources/Library")
library(cowplot)
##
## ****************
## Note: As of version 1.0.0, cowplot does not change the
##
    default ggplot2 theme anymore. To recover the previous
##
    behavior, execute:
    theme_set(theme_cowplot())
##
## ****************
## Few packages for confusion matrix. Lets look at them one by one
#install.packages("regclass",
lib="/Library/Frameworks/R.framework/Versions/3.5/Resources/Library")
library(regclass)
## Loading required package: bestglm
## Loading required package: leaps
## Loading required package: VGAM
## Loading required package: stats4
## Loading required package: splines
```

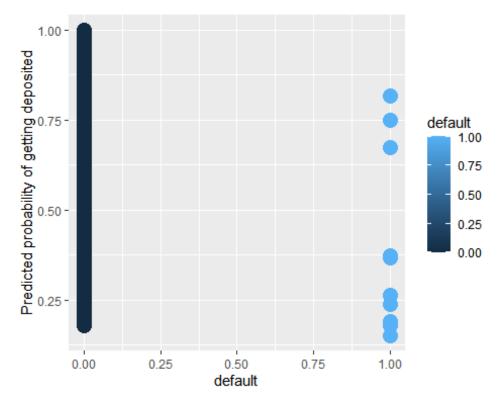
```
##
## Attaching package: 'VGAM'
## The following objects are masked from 'package:psych':
##
##
       fisherz, logistic, logit
## The following object is masked from 'package:tidyr':
##
       fill
##
## The following object is masked from 'package:caret':
##
##
       predictors
## The following object is masked from 'package:car':
##
##
       logit
## Loading required package: rpart
## Loading required package: randomForest
## randomForest 4.6-14
## Type rfNews() to see new features/changes/bug fixes.
##
## Attaching package: 'randomForest'
## The following object is masked from 'package:psych':
##
##
       outlier
## The following object is masked from 'package:gridExtra':
##
##
       combine
## The following object is masked from 'package:dplyr':
##
##
       combine
## The following object is masked from 'package:ggplot2':
##
##
       margin
## Important regclass change from 1.3:
## All functions that had a . in the name now have an
## all.correlations -> all_correlations, cor.demo -> cor_demo, etc.
##
## Attaching package: 'regclass'
```

```
## The following object is masked from 'package:lattice':
##
##
       qq
#install.packages("caret",
lib="/Library/Frameworks/R.framework/Versions/3.5/Resources/Library")
library(caret)
#install.packages("e1071",
lib="/Library/Frameworks/R.framework/Versions/3.5/Resources/Library")
library(e1071)
#install.packages("pROC",
lib="/Library/Frameworks/R.framework/Versions/3.5/Resources/Library")
library(pROC)
#Loading Dataset
bank=read.csv("C:/Users/Shamali/Desktop/RutgersSpring/multivariat/project/New
folder/abc/a/bank.csv",row.names=1,fill=TRUE)
#View(bank)
attach(bank)
## The following objects are masked from bank (pos = 13):
##
##
       age, balance, campaign, contact, day, default, deposit, duration,
##
       education, housing, job, loan, marital, month, pdays, poutcome,
       previous
## The following object is masked from package:MASS:
##
##
       housing
head(bank)
     age job marital education default balance housing loan contact day month
                                                                       21
## 1 42
           1
                   2
                              1
                                           -247
                                                       1
                                                            1
                                      0
                                                                    1
                                                                              11
## 2 33
           8
                   1
                              1
                                      0
                                           3444
                                                      1
                                                            0
                                                                    1
                                                                       21
                                                                              11
## 3
      53
           6
                   1
                              2
                                      0
                                           2269
                                                      0
                                                            0
                                                                    0
                                                                       17
                                                                              10
      37
          10
                   1
                              1
                                                       1
                                                            0
                                                                       17
                                                                              10
## 4
                                      0
                                           5115
                                                                    0
## 5
     45
           3
                   1
                              1
                                      0
                                            781
                                                       0
                                                            1
                                                                    0
                                                                       17
                                                                              10
           5
                   2
                              2
                                                                    0
## 6
     34
                                           1494
                                                       1
                                                                       18
                                                                              10
     duration campaign pdays previous poutcome deposit
##
## 1
          519
                     1
                         166
                                     1
                                              1
                                                       1
## 2
          144
                     1
                          91
                                     4
                                              0
                                                       1
                     2
                         150
                                     1
                                              2
                                                       1
## 3
         1091
## 4
         1210
                     2
                         171
                                     4
                                              0
                                                       1
## 5
          652
                     2
                         126
                                     2
                                              0
                                                       1
## 6
          596
                         182
                                     1
                                              1
                                                       1
str(bank)
## 'data.frame':
                    2675 obs. of 17 variables:
## $ age : int 42 33 53 37 45 34 46 43 33 46 ...
```

```
: int 1 8 6 10 3 5 5 5 10 11 ...
## $ marital : int 2 1 1 1 1 2 1 1 2 0 ...
## $ education: int 1 1 2 1 1 2 2 2 2 1 ...
## $ default : int 0000000000...
## $ balance : int -247 3444 2269 5115 781 1494 0 1429 149 3354 ...
## $ housing : int 1 1 0 1 0 1 0 1 1 1 ...
## $ loan
              : int 1000100000...
## $ contact : int 1 1 0 0 0 0 0 0 0 0 ...
              : int 21 21 17 17 17 18 18 19 19 19 ...
## $ day
## $ month
              : int 11 11 10 10 10 10 10 10 10 10 ...
## $ duration : int 519 144 1091 1210 652 596 716 1015 424 522 ...
## $ campaign : int 1 1 2 2 2 1 2 1 2 1 ...
## $ pdays
              : int 166 91 150 171 126 182 110 198 182 174 ...
## $ previous : int 1 4 1 4 2 1 3 2 1 1 ...
## $ poutcome : int 1020011112...
## $ deposit : int 1 1 1 1 1 1 1 1 1 ...
# This shows that we need to tell R which columns contain factors it also
shows us that there are some missing values. There are "?"s in the dataset.
# These are in the "ca" and "thal" columns. First, convert "?"s to NAs...
bank[bank == "?"] <- NA
## For some logistic regression we'll create a very simple model that uses
deposit to predict default
xtabs(~ deposit+default+balance+poutcome+duration, data=bank)
##
         default
## deposit
             0
                  1
##
        0 883
                  6
        1 1782
##
                  4
#Customer who doesnot fall into default category are the one bank should
target the most.
logistic_simple <- glm(deposit ~ default+balance+poutcome+duration,</pre>
data=bank, family="binomial")
summary(logistic_simple)
##
## Call:
## glm(formula = deposit ~ default + balance + poutcome + duration,
##
      family = "binomial", data = bank)
##
## Deviance Residuals:
      Min
                10
                     Median
                                  3Q
                                          Max
## -4.0721 -0.7976
                     0.4343
                              0.6827
                                       1.7486
##
## Coefficients:
                Estimate Std. Error z value Pr(>|z|)
## (Intercept) -1.550e+00 1.047e-01 -14.815
                                              <2e-16 ***
## default -8.111e-01 7.422e-01 -1.093
                                             0.2745
```

```
## balance
                6.172e-05 1.919e-05 3.216
                                               0.0013 **
                                               <2e-16 ***
## poutcome
                1.107e+00 5.870e-02 18.854
               4.251e-03 2.770e-04 15.348
                                               <2e-16 ***
## duration
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
##
## (Dispersion parameter for binomial family taken to be 1)
##
       Null deviance: 3401.6 on 2674 degrees of freedom
##
## Residual deviance: 2576.0 on 2670 degrees of freedom
## AIC: 2586
##
## Number of Fisher Scoring iterations: 5
Nodeposit.log.odds <- log(5237 / 5757)
Nodeposit.log.odds
## [1] -0.09466769
Yesdeposit.log.odds.ratio \leftarrow log((52 / 116) / (5237/5757))
Yesdeposit.log.odds.ratio
## [1] -0.7076788
## Now calculate the overall "Pseudo R-squared" and its p-value
11.null <- logistic simple$null.deviance/-2</pre>
11.proposed <- logistic_simple$deviance/-2</pre>
ll.null
## [1] -1700.821
11.proposed
## [1] -1288.001
## McFadden's Pseudo R^2 = [ LL(Null) - LL(Proposed) ] / LL(Null)
(ll.null - ll.proposed) / ll.null
## [1] 0.2427183
## chi-square value = 2*(LL(Proposed) - LL(Null))
## p-value = 1 - pchisq(chi-square value, df = 2-1)
1 - pchisq(2*(ll.proposed - ll.null), df=1)
## [1] 0
predicted.data <-</pre>
data.frame(probability.of.deposit=logistic_simple$fitted.values,default=bank$
default)
head(predicted.data)
```

```
##
     probability.of.deposit default
## 1
                  0.8516468
                  0.3261522
                                   0
## 2
## 3
                  0.9956853
                                   0
                                   0
## 4
                  0.9803421
## 5
                  0.7806876
                                   0
## 6
                  0.8986564
                                   0
## We can plot the data...
ggplot(data=predicted.data, aes(x=default, y=probability.of.deposit)) +
  geom point(aes(color=default), size=5) +
  xlab("default") +
 ylab("Predicted probability of getting deposited")
```



```
## Since there are only two probabilities (one for default and one for not
default),
## we can use a table to summarize the predicted probabilities.
head(xtabs(~ probability.of.deposit + default, data=predicted.data))
##
                         default
## probability.of.deposit 0 1
##
        0.15079505374929
##
        0.178742485569059 1 0
##
        0.179309460483021 0 1
        0.18062237055141
##
##
        0.180789038585733 1 0
##
        0.181879380842619 1 0
```

```
## Now we will use all of the data available for prediction. This is not the
best way to do this
logistic <- glm(deposit ~ ., data=bank, family="binomial")</pre>
summary(logistic)
##
## Call:
## glm(formula = deposit ~ ., family = "binomial", data = bank)
## Deviance Residuals:
                                   30
##
      Min
                 10
                     Median
                                          Max
## -3.9918
                      0.3634
                              0.6690
          -0.6676
                                        2.1581
##
## Coefficients:
                 Estimate Std. Error z value Pr(>|z|)
##
## (Intercept) -1.356e+00 4.017e-01 -3.376 0.000735 ***
## age
                3.952e-03 5.116e-03
                                       0.773 0.439746
## job
                2.378e-02 1.606e-02
                                       1.481 0.138517
## marital
               -2.625e-02 9.522e-02 -0.276 0.782757
## education
                3.526e-01 8.483e-02 4.156 3.24e-05 ***
## default
               -4.942e-01 7.336e-01 -0.674 0.500472
## balance
               3.839e-05 1.942e-05 1.977 0.048069 *
## housing
               -1.199e+00 1.109e-01 -10.813 < 2e-16 ***
               -7.044e-01 1.644e-01 -4.285 1.83e-05 ***
## loan
               -4.014e-01 2.090e-01 -1.920 0.054841 .
## contact
## day
               5.024e-03 6.294e-03
                                       0.798 0.424735
## month
               2.537e-03 1.451e-02
                                       0.175 0.861185
## duration
               4.481e-03 2.841e-04 15.773 < 2e-16 ***
## campaign
               -1.754e-01 3.920e-02 -4.473 7.71e-06 ***
## pdays
               4.231e-04 4.341e-04
                                       0.975 0.329723
               1.274e-02 1.415e-02
                                      0.900 0.368025
## previous
## poutcome
               9.684e-01 6.404e-02 15.122 < 2e-16 ***
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
##
## (Dispersion parameter for binomial family taken to be 1)
##
##
       Null deviance: 3401.6 on 2674
                                      degrees of freedom
## Residual deviance: 2355.8 on 2658 degrees of freedom
## AIC: 2389.8
##
## Number of Fisher Scoring iterations: 5
## Now calculate the overall "Pseudo R-squared" and its p-value
11.null <- logistic$null.deviance/-2</pre>
11.proposed <- logistic$deviance/-2</pre>
## McFadden's Pseudo R^2 = [ LL(Null) - LL(Proposed) ] / LL(Null)
(ll.null - ll.proposed) / ll.null
```

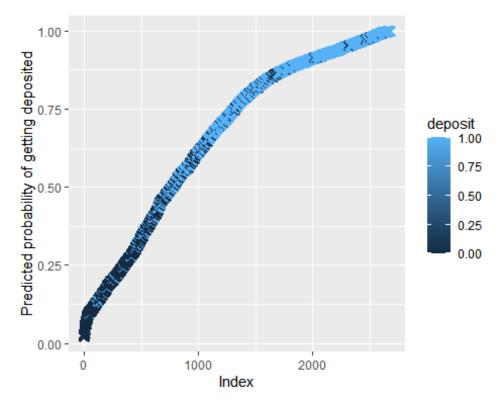
```
## [1] 0.3074572

## The p-value for the R^2
1 - pchisq(2*(ll.proposed - ll.null), df=(length(logistic$coefficients)-1))

## [1] 0

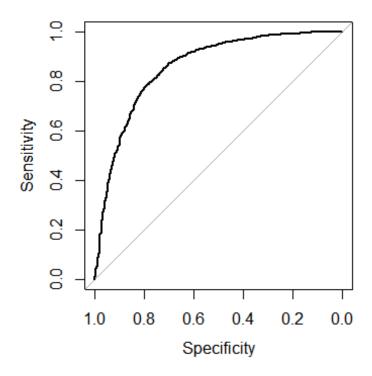
## now we can plot the data
predicted.data <-
data.frame(probability.of.deposit=logistic$fitted.values,deposit=bank$deposit
)
predicted.data <- predicted.data[order(predicted.data$probability.of.deposit,decreasing=FALSE),]
predicted.data$rank <- 1:nrow(predicted.data)

## Lastly, we can plot the predicted probabilities for each sample having
ggplot(data=predicted.data, aes(x=rank, y=probability.of.deposit)) +
    geom_point(aes(color=deposit), alpha=1, shape=4, stroke=2) +
    xlab("Index") +
    ylab("Predicted probability of getting deposited")</pre>
```

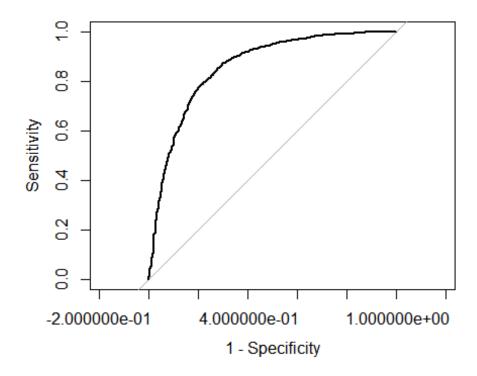


```
#confusion matrix
confusion matrix(logistic)
##
            Predicted 0 Predicted 1 Total
## Actual 0
                    581
                                 308
                                       889
## Actual 1
                    187
                                1599
                                      1786
## Total
                    768
                                1907
                                      2675
```

```
pdata <- predict(logistic,newdata=bank,type="response" )</pre>
head(pdata)
##
                     2
                                                     5
                                                               6
## 0.5384912 0.1847171 0.9983800 0.9748327 0.7867121 0.8886700
head(bank$deposit)
## [1] 1 1 1 1 1 1
pdataF <- as.factor(ifelse(test=as.numeric(pdata>0.5) == 0, yes="Deposit",
no="NotDeposit"))
roc(bank$deposit,logistic$fitted.values,plot=TRUE)
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases</pre>
##
## Call:
## roc.default(response = bank$deposit, predictor = logistic$fitted.values,
plot = TRUE)
##
## Data: logistic$fitted.values in 889 controls (bank$deposit 0) < 1786 cases</pre>
(bank$deposit 1).
## Area under the curve: 0.8565
par(pty = "s")
roc(bank$deposit,logistic$fitted.values,plot=TRUE)
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases</pre>
```

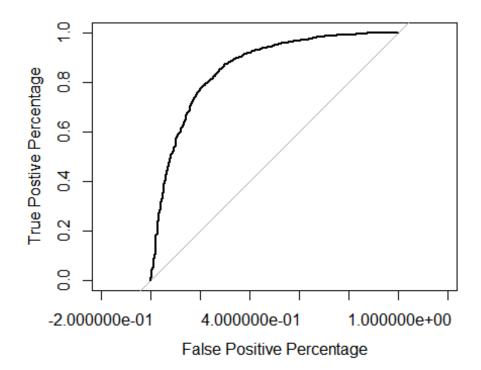


```
##
## Call:
## roc.default(response = bank$deposit, predictor = logistic$fitted.values,
plot = TRUE)
##
## Data: logistic$fitted.values in 889 controls (bank$deposit 0) < 1786 cases</pre>
(bank$deposit 1).
## Area under the curve: 0.8565
## NOTE: By default, roc() uses specificity on the x-axis and the values
range
## from 1 to 0. This makes the graph look like what we would expect, but the
## x-axis itself might induce a headache. To use 1-specificity (i.e. the
## False Positive Rate) on the x-axis, set "legacy.axes" to TRUE.
roc(bank$deposit,logistic$fitted.values,plot=TRUE, legacy.axes=TRUE)
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases</pre>
```



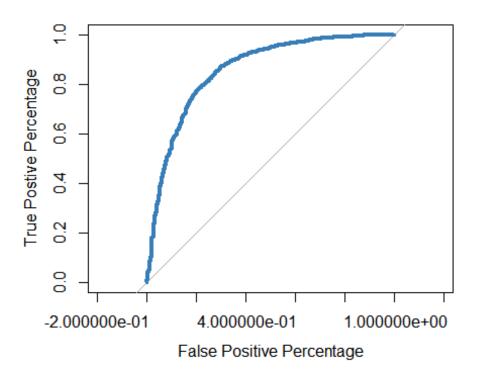
```
##
## Call:
## roc.default(response = bank$deposit, predictor = logistic$fitted.values,
plot = TRUE, legacy.axes = TRUE)
##
## Data: logistic$fitted.values in 889 controls (bank$deposit 0) < 1786 cases
(bank$deposit 1).
## Area under the curve: 0.8565

roc(bank$deposit,logistic$fitted.values,plot=TRUE, legacy.axes=TRUE,
xlab="False Positive Percentage", ylab="True Postive Percentage")
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases</pre>
```



##
## Call:
## roc.default(response = bank\$deposit, predictor = logistic\$fitted.values,
plot = TRUE, legacy.axes = TRUE, xlab = "False Positive Percentage", ylab
= "True Postive Percentage")
##
## Data: logistic\$fitted.values in 889 controls (bank\$deposit 0) < 1786 cases
(bank\$deposit 1).
## Area under the curve: 0.8565

roc(bank\$deposit,logistic\$fitted.values,plot=TRUE, legacy.axes=TRUE,
xlab="False Positive Percentage", ylab="True Postive Percentage",
col="#377eb8", lwd=4)
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases</pre>

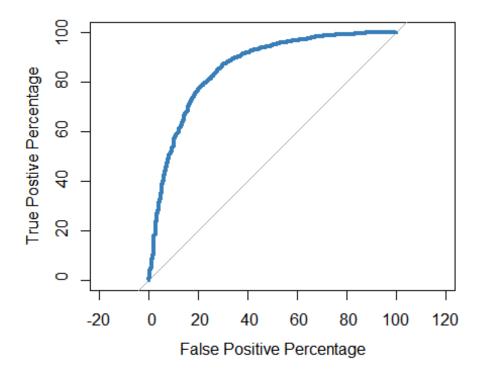


## ## Call: ## roc.default(response = bank\$deposit, predictor = logistic\$fitted.values, plot = TRUE, legacy.axes = TRUE, xlab = "False Positive Percentage", ylab = "True Postive Percentage", col = "#377eb8", lwd = 4) ## Data: logistic\$fitted.values in 889 controls (bank\$deposit 0) < 1786 cases</pre> (bank\$deposit 1). ## Area under the curve: 0.8565 roc(bank\$deposit,logistic\$fitted.values,plot=TRUE, legacy.axes=TRUE, xlab="False Positive Percentage", ylab="True Postive Percentage", col="#377eb8", lwd=4) ## Setting levels: control = 0, case = 1 ## Setting direction: controls < cases ## ## Call: ## roc.default(response = bank\$deposit, predictor = logistic\$fitted.values, plot = TRUE, legacy.axes = TRUE, xlab = "False Positive Percentage", ylab = "True Postive Percentage", col = "#377eb8", lwd = 4) ## ## Data: logistic\$fitted.values in 889 controls (bank\$deposit 0) < 1786 cases (bank\$deposit 1). ## Area under the curve: 0.8565

```
## If we want to find out the optimal threshold we can store the
## data used to make the ROC graph in a variable...
roc.info <- roc(bank$deposit, logistic$fitted.values, legacy.axes=TRUE)</pre>
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases
str(roc.info)
## List of 15
## $ percent
                        : logi FALSE
## $ sensitivities : num [1:2676] 1 1 1 1 1 1 1 1 1 1 1 ...
## $ specificities : num [1:2676] 0 0.00112 0.00225 0.00337 0.0045 ...
## $ thresholds
                        : num [1:2676] -Inf 0.0231 0.0262 0.0293 0.0315 ...
                       : chr "<"
## $ direction
## $ cases
                        : Named num [1:1786] 0.538 0.185 0.998 0.975 0.787
. . .
## ..- attr(*, "names")= chr [1:1786] "1" "2" "3" "4" ...
## $ controls
                         : Named num [1:889] 0.3782 0.1745 0.0324 0.1734
0.4651 ...
   ... attr(*, "names")= chr [1:889] "1787" "1788" "1789" "1790" ...
                        :function (thresholds, controls, cases, direction)
                         : 'auc' num 0.857
## $ auc
     ... attr(*, "partial.auc")= logi FALSE
... attr(*, "percent")= logi FALSE
##
##
     ..- attr(*, "roc")=List of 15
##
##
     .. ..$ percent
                          : logi FALSE
     ....$ sensitivities : num [1:2676] 1 1 1 1 1 1 1 1 1 1 ...
##
##
                             : num [1:2676] 0 0.00112 0.00225 0.00337 0.0045
    .. ..$ specificities
. . .
##
    .. ..$ thresholds
                             : num [1:2676] -Inf 0.0231 0.0262 0.0293 0.0315
. . .
     .. ..$ direction
                            : chr "<"
##
##
     .. ..$ cases
                              : Named num [1:1786] 0.538 0.185 0.998 0.975
0.787 ...
     .. .. - attr(*, "names")= chr [1:1786] "1" "2" "3" "4" ...
     .. ..$ controls
                               : Named num [1:889] 0.3782 0.1745 0.0324 0.1734
0.4651 ...
     ..... attr(*, "names")= chr [1:889] "1787" "1788" "1789" "1790" ...
    .. ..$ fun.sesp
                              :function (thresholds, controls, cases,
##
direction)
##
                               : 'auc' num 0.857
     .. ..$ auc
     .. .. - attr(*, "partial.auc")= logi FALSE
.. .. - attr(*, "percent")= logi FALSE
##
##
     ..... attr(*, "roc")=List of 8
##
     .. .. .. ..$ percent
                             : logi FALSE
     .. .. .. $ sensitivities: num [1:2676] 1 1 1 1 1 1 1 1 1 1 ...
     ..... specificities: num [1:2676] 0 0.00112 0.00225 0.00337
##
0.0045 ...
## ......$ thresholds : num [1:2676] -Inf 0.0231 0.0262 0.0293
```

```
0.0315 ...
## ..... sdirection : chr "<"
    ..... scases : Named num [1:1786] 0.538 0.185 0.998 0.975
0.787 ...
## ..... attr(*, "names")= chr [1:1786] "1" "2" "3" "4" ...
## ..... scontrols : Named num [1:889] 0.3782 0.1745 0.0324
0.1734 0.4651 ...
## ..... attr(*, "names")= chr [1:889] "1787" "1788" "1789"
"1790" ...
    .....$ fun.sesp :function (thresholds, controls, cases,
direction)
    .. .. .. - attr(*, "class")= chr "roc"
                            : language roc.default(response = bank$deposit,
## .. ..$ call
predictor = logistic$fitted.values, legacy.axes = TRUE)
    ....$ original.predictor: Named num [1:2675] 0.538 0.185 0.998 0.975
0.787 ...
## ..... attr(*, "names")= chr [1:2675] "1" "2" "3" "4" ...
     .. ..$ original.response : int [1:2675] 1 1 1 1 1 1 1 1 1 1 ...
## ....$ predictor : Named num [1:2675] 0.538 0.185 0.998 0.975
0.787 ...
    ..... attr(*, "names")= chr [1:2675] "1" "2" "3" "4" ...
##
    .. ..$ response
.. ..$ levels
                           : int [1:2675] 1 1 1 1 1 1 1 1 1 1 ...
                            : chr [1:2] "0" "1"
## ....- attr(*, "class")= chr "roc"
                      : language roc.default(response = bank$deposit,
## $ call
predictor = logistic$fitted.values, legacy.axes = TRUE)
## $ original.predictor: Named num [1:2675] 0.538 0.185 0.998 0.975 0.787
. . .
## ... attr(*, "names")= chr [1:2675] "1" "2" "3" "4" ...
## $ original.response : int [1:2675] 1 1 1 1 1 1 1 1 1 1 ...
## $ predictor : Named num [1:2675] 0.538 0.185 0.998 0.975 0.787
. . .
## ... attr(*, "names")= chr [1:2675] "1" "2" "3" "4" ...
## $ response : int [1:2675] 1 1 1 1 1 1 1 1 1 1 1 ...
## $ levels : chr [1:2] "0" "1"
## - attr(*, "class")= chr "roc"
roc.df <- data.frame(tpp=roc.info$sensitivities*100, ## tpp = true positive
percentage
                    fpp=(1 - roc.info$specificities)*100, ## fpp = false
positive precentage
                    thresholds=roc.info$thresholds)
head(roc.df) ## head() will show us the values for the upper right-hand
corner of the ROC graph, when the threshold is so low
              fpp thresholds
    tpp
## 1 100 100.00000
## 2 100 99.88751 0.02313112
## 3 100 99.77503 0.02622081
## 4 100 99.66254 0.02927732
```

```
## 5 100 99.55006 0.03152179
## 6 100 99.43757 0.03635800
tail(roc.df) ## tail() will show us the values for the lower left-hand corner
##
               tpp fpp thresholds
## 2671 0.27995521
                        0.9998256
## 2672 0.22396417
                     0
                        0.9998811
## 2673 0.16797312
                     0 0.9998903
## 2674 0.11198208
                        0.9998955
                     0
## 2675 0.05599104
                     0
                        0.9999282
## 2676 0.00000000
                     0
                              Inf
## now Let's Look at the thresholds between TPP 60% and 80%
#roc.df[roc.df$tpp > 60 & roc.df$tpp < 80,]
roc(bank$deposit,logistic$fitted.values,plot=TRUE, legacy.axes=TRUE,
xlab="False Positive Percentage", ylab="True Postive Percentage",
col="#377eb8", lwd=4, percent=TRUE)
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases
```

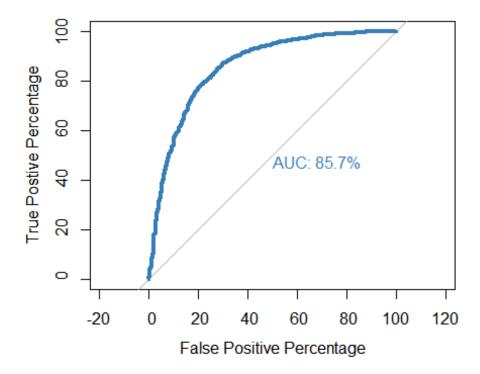


```
##
## Call:
## roc.default(response = bank$deposit, predictor = logistic$fitted.values,
percent = TRUE, plot = TRUE, legacy.axes = TRUE, xlab = "False Positive
Percentage", ylab = "True Postive Percentage", col = "#377eb8", lwd = 4)
```

```
##
## Data: logistic$fitted.values in 889 controls (bank$deposit 0) < 1786 cases
(bank$deposit 1).
## Area under the curve: 85.65%

roc(bank$deposit,logistic$fitted.values,plot=TRUE, legacy.axes=TRUE,
xlab="False Positive Percentage", ylab="True Postive Percentage",
col="#377eb8", lwd=4, percent=TRUE, print.auc=TRUE)

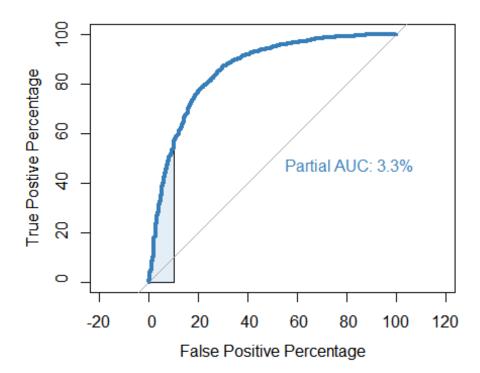
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases</pre>
```



```
##
## Call:
## roc.default(response = bank$deposit, predictor = logistic$fitted.values,
percent = TRUE, plot = TRUE, legacy.axes = TRUE, xlab = "False Positive
Percentage", ylab = "True Postive Percentage", col = "#377eb8", lwd = 4,
print.auc = TRUE)
##
## Data: logistic$fitted.values in 889 controls (bank$deposit 0) < 1786 cases
(bank$deposit 1).
## Area under the curve: 85.65%

roc(bank$deposit,logistic$fitted.values,plot=TRUE, legacy.axes=TRUE,
xlab="False Positive Percentage", ylab="True Postive Percentage",
col="#377eb8", lwd=4, percent=TRUE, print.auc=TRUE, partial.auc=c(100, 90),
auc.polygon = TRUE, auc.polygon.col = "#377eb822", print.auc.x=45)</pre>
```

```
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases</pre>
```



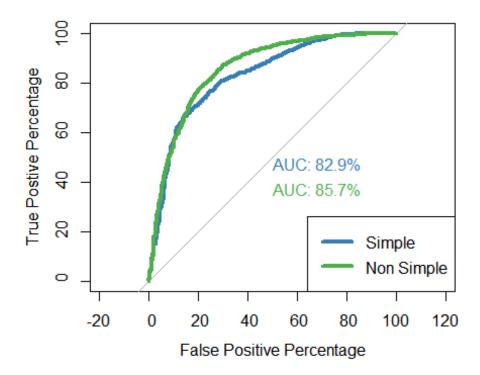
```
##
## Call:
## roc.default(response = bank$deposit, predictor = logistic$fitted.values,
percent = TRUE, plot = TRUE, legacy.axes = TRUE, xlab = "False Positive
Percentage",
               ylab = "True Postive Percentage", col = "#377eb8", lwd = 4,
print.auc = TRUE, partial.auc = c(100, 90), auc.polygon = TRUE,
auc.polygon.col = "#377eb822", print.auc.x = 45)
## Data: logistic$fitted.values in 889 controls (bank$deposit 0) < 1786 cases
(bank$deposit 1).
## Partial area under the curve (specificity 100%-90%): 3.253%
# Lets do two roc plots to understand which model is better
roc(bank$deposit, logistic simple$fitted.values, plot=TRUE, legacy.axes=TRUE,
percent=TRUE, xlab="False Positive Percentage", ylab="True Postive
Percentage", col="#377eb8", lwd=4, print.auc=TRUE)
## Setting levels: control = 0, case = 1
## Setting direction: controls < cases
##
## Call:
## roc.default(response = bank$deposit, predictor =
```

```
TRUE, xlab = "False Positive Percentage", ylab = "True Postive
Percentage", col = "#377eb8", lwd = 4, print.auc = TRUE)
##
## Data: logistic_simple$fitted.values in 889 controls (bank$deposit 0) <
1786 cases (bank$deposit 1).
## Area under the curve: 82.86%

# Lets add the other graph
plot.roc(bank$deposit, logistic$fitted.values, percent=TRUE, col="#4daf4a", lwd=4, print.auc=TRUE, add=TRUE, print.auc.y=40)

## Setting levels: control = 0, case = 1
## Setting direction: controls < cases

legend("bottomright", legend=c("Simple", "Non Simple"), col=c("#377eb8", "#4daf4a"), lwd=4) # Make it user friendLy</pre>
```



#Logistic Regression gave us 85% accuracy both on train and test data

In summary, we learned how to use logistic regression to predict if a user will subscribe for the next bank marketing campaign or not.