Model

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Decision Tree Model One (with data_unregistration)

```
model2=read.csv('model2.csv')
library(rpart)
library(rpart.plot)
## Warning: package 'rpart.plot' was built under R version 3.4.2
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
model2=model2%>%
  mutate(drop=ifelse(final_result=='Withdrawn',1,0))
model2$date_unregistration=as.numeric(levels(model2$date_unregistration)) [model2$date_unregistration]
## Warning: NAs introduced by coercion
```

Baseline Model

Baseline Accuracy - predict all students do not drop

```
mean(model2$drop==0)
## [1] 0.7547557
```

Split Training and Testing Dataset

```
trainrows=sample(29228,21921)
train=model2[trainrows,]
test=model2[-trainrows,]
```

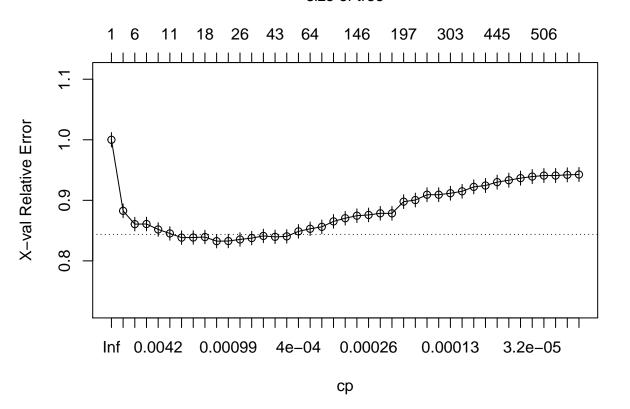
Baseline Model

```
split=rpart(drop~date_unregistration+date_unregistration+
             sum_click+highest_education+num_of_prev_attempts+
             studied_credits, data=train,method='class',
           control=rpart.control(cp=0))
predict3=predict(split,test,type='class')
table(predict3,test$drop)
##
## predict3
               0
                    1
##
          0 4827 1119
##
          1 646 715
mean(predict3==test$drop)
## [1] 0.7584508
```

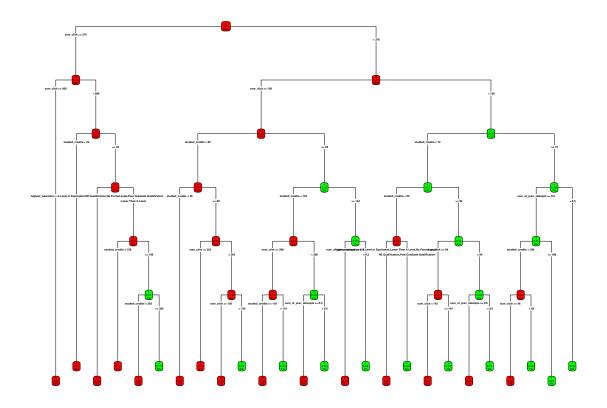
Set the maximum split to 6

```
plotcp(split)
```

size of tree



Warning: labs do not fit even at cex 0.15, there may be some overplotting



```
summary(predict)
```

```
## 0 1
## 6190 1117
```

Confusion Matrix in Test

```
table(predict,test$drop)

##
## predict 0 1
## 0 5037 1153
## 1 436 681

mean(predict==test$drop)
```

Confusion Matrix in Training

```
predict2=predict(tree,train,type='class')
table(predict2,train$drop)
## predict2
                0
                      1
          0 15510 3253
##
          1 1077 2081
##
mean(predict2==train$drop)
## [1] 0.8024725
```

Decision Tree Model Two (Without date_unregistration)

Baseline Accuracy

```
mean(model2$drop==0)
## [1] 0.7547557
```

Baseline Model (exclude data_unregistration)

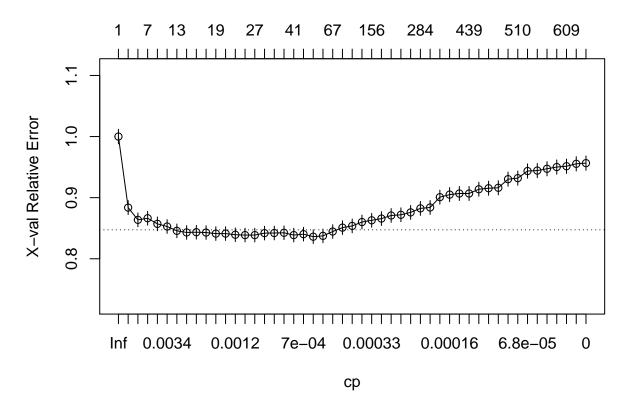
```
split2=rpart(drop~date_registration+
             sum_click+highest_education+num_of_prev_attempts+
             studied_credits,data=train,method='class',
           control=rpart.control(cp=0))
predict4=predict(split,test,type='class')
table(predict4,test$drop)
```

```
##
## predict4
              0
                   1
         0 4827 1119
          1 646 715
mean(predict4==test$drop)
## [1] 0.7584508
```

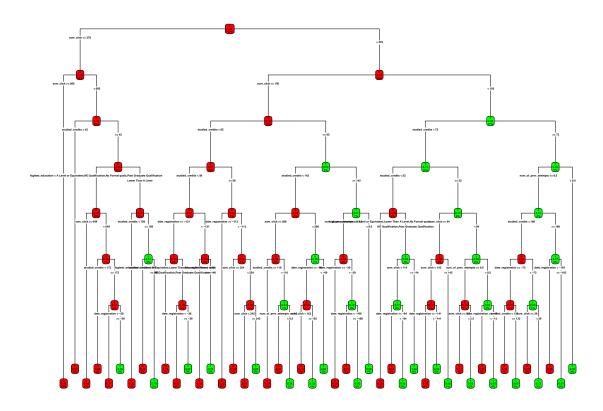
Set Maximum Split at 7

```
plotcp(split2)
```

size of tree



Warning: labs do not fit even at cex 0.15, there may be some overplotting



Confusion Matrix in Test

Confusion Matrix in Training

```
mean(predict6==train$drop)
## [1] 0.8055746
Importance of Each Predicter
library(caret)
## Warning: package 'caret' was built under R version 3.4.2
## Loading required package: lattice
## Loading required package: ggplot2
varImp(tree2)
##
                         Overall
                        207.5714
## date_registration
## highest_education
                        142.6575
## num_of_prev_attempts 158.4555
## studied_credits
                        525.7845
## sum_click
                       1754.1112
Multiple Regression (all)
regression = lm(drop~highest_education+code_module+code_presentation+num_of_prev_attempts+sum_click+stu
summary(regression)
##
## Call:
## lm(formula = drop ~ highest_education + code_module + code_presentation +
##
       num_of_prev_attempts + sum_click + studied_credits, data = model2)
##
## Residuals:
##
      Min
                1Q Median
                                3Q
                                      Max
## -0.7762 -0.2761 -0.1529 0.3585 1.8561
##
## Coefficients:
##
                                                 Estimate Std. Error t value
## (Intercept)
                                                1.966e-01 1.742e-02 11.288
                                               -1.911e-04 6.939e-03 -0.028
## highest_educationHE Qualification
## highest_educationLower Than A Level
                                                6.876e-02 5.092e-03 13.502
## highest_educationNo Formal quals
                                                1.288e-01 2.314e-02 5.565
## highest_educationPost Graduate Qualification -1.943e-02 2.293e-02 -0.847
## code_moduleBBB
                                                -5.737e-02 1.552e-02 -3.697
## code moduleCCC
                                                1.872e-01 1.610e-02 11.624
## code_moduleDDD
                                                8.108e-02 1.557e-02 5.206
## code_moduleEEE
                                                2.960e-02 1.645e-02 1.800
                                                1.456e-01 1.544e-02
## code_moduleFFF
                                                                      9.430
## code_moduleGGG
                                               -1.370e-01 1.717e-02 -7.977
```

-1.984e-02 7.661e-03 -2.590 -1.133e-02 8.060e-03 -1.406

code_presentation2013J

code_presentation2014B

```
## code_presentation2014J
                                                 1.551e-02 7.543e-03
                                                                        2.056
                                                -1.673e-02 5.006e-03 -3.341
## num_of_prev_attempts
## sum click
                                                -8.846e-05 1.459e-06 -60.627
## studied_credits
                                                 1.157e-03 6.372e-05 18.159
                                                Pr(>|t|)
## (Intercept)
                                                 < 2e-16 ***
## highest educationHE Qualification
                                                0.978032
## highest_educationLower Than A Level
                                                 < 2e-16 ***
## highest_educationNo Formal quals
                                                2.65e-08 ***
## highest_educationPost Graduate Qualification 0.396813
## code_moduleBBB
                                                0.000219 ***
## code_moduleCCC
                                                 < 2e-16 ***
## code_moduleDDD
                                                1.94e-07 ***
                                                0.071947 .
## code_moduleEEE
## code_moduleFFF
                                                 < 2e-16 ***
## code_moduleGGG
                                                1.56e-15 ***
## code_presentation2013J
                                                0.009604 **
## code_presentation2014B
                                                0.159859
                                                0.039809 *
## code_presentation2014J
## num_of_prev_attempts
                                                0.000835 ***
## sum_click
                                                 < 2e-16 ***
## studied_credits
                                                 < 2e-16 ***
## ---
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
##
## Residual standard error: 0.3924 on 29211 degrees of freedom
## Multiple R-squared: 0.1686, Adjusted R-squared: 0.1682
## F-statistic: 370.3 on 16 and 29211 DF, p-value: < 2.2e-16
```

Multiple Regression

```
regression2 = lm(drop~num_of_prev_attempts+sum_click+studied_credits, data=model2)
summary(regression2)
##
## Call:
```

```
##
      data = model2)
##
## Residuals:
               1Q Median
                              3Q
## -0.8097 -0.2820 -0.2044 0.3463 1.6189
## Coefficients:
                        Estimate Std. Error t value Pr(>|t|)
                       2.173e-01 5.578e-03 38.955 <2e-16 ***
## (Intercept)
## num_of_prev_attempts -1.540e-02 5.113e-03 -3.012
                                                    0.0026 **
                      -7.432e-05 1.371e-06 -54.219
## sum_click
                                                    <2e-16 ***
## studied_credits
                       1.681e-03 6.108e-05 27.522 <2e-16 ***
## Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
##
```

lm(formula = drop ~ num_of_prev_attempts + sum_click + studied_credits,

Summary of the Decision Tree Model (exclude date_unregistration)

```
summary(tree2)
## Call:
## rpart(formula = drop ~ date_registration + sum_click + highest_education +
       num_of_prev_attempts + studied_credits, data = train, method = "class",
##
       control = rpart.control(maxdepth = 7, cp = 0))
##
##
    n = 21921
##
##
                CP nsplit rel error
                                       xerror
                                                     xstd
     0.0590551181
                        0 1.0000000 1.0000000 0.01191042
## 1
## 2
     0.0092800900
                        2 0.8818898 0.8835771 0.01140330
## 3
     0.0056242970
                        5 0.8526434 0.8588301 0.01128552
## 4
    0.0047806524
                        6 0.8470191 0.8575178 0.01127917
## 5
    0.0037495313
                        9 0.8320210 0.8427072 0.01120677
## 6
     0.0029996250
                       10 0.8282715 0.8352081 0.01116959
## 7
     0.0022497188
                       12 0.8222722 0.8325834 0.01115650
## 8 0.0017497813
                       13 0.8200225 0.8350206 0.01116866
## 9 0.0016872891
                       16 0.8147732 0.8348331 0.01116773
## 10 0.0014998125
                       17 0.8130859 0.8310836 0.01114900
## 11 0.0013123360
                       18 0.8115861 0.8305212 0.01114618
## 12 0.0011248594
                       20 0.8089614 0.8322085 0.01115462
## 13 0.0008436445
                       21 0.8078365 0.8308961 0.01114806
## 14 0.0006561680
                       23 0.8061492 0.8299588 0.01114336
## 15 0.0003749531
                       25 0.8048369 0.8338958 0.01116305
## 16 0.0003437070
                       29 0.8033371 0.8353956 0.01117053
## 17 0.0002999625
                       35 0.8012748 0.8357705 0.01117239
                       40 0.7997750 0.8378328 0.01118265
## 18 0.0001874766
                       42 0.7994001 0.8398950 0.01119287
## 19 0.0001249844
                       45 0.7990251 0.8421447 0.01120400
## 20 0.000000000
##
## Variable importance
##
              sum_click
                             studied_credits num_of_prev_attempts
##
                                                                 3
                     82
                                           11
##
      date_registration
                           highest_education
##
##
## Node number 1: 21921 observations,
                                         complexity param=0.05905512
    predicted class=0 expected loss=0.2433283 P(node) =1
##
##
       class counts: 16587 5334
##
      probabilities: 0.757 0.243
```

```
##
     left son=2 (14847 obs) right son=3 (7074 obs)
##
     Primary splits:
##
         sum click
                              < 376.5 to the right, improve=1259.02400, (0 missing)
                                       to the left, improve= 127.58450, (0 missing)
##
         studied_credits
                              < 82.5
##
         highest education
                              splits as LLRRL,
                                                      improve= 36.02538, (0 missing)
##
                              < -66.5 to the right, improve= 13.39262, (6 missing)
         date registration
##
         num_of_prev_attempts < 0.5</pre>
                                       to the left, improve=
                                                                7.54207, (0 missing)
##
     Surrogate splits:
##
         num_of_prev_attempts < 2.5</pre>
                                       to the left, agree=0.678, adj=0.001, (0 split)
##
         studied_credits
                              < 222.5 to the left, agree=0.677, adj=0.001, (0 split)
##
         date_registration
                              < 46
                                       to the left, agree=0.677, adj=0.000, (0 split)
##
##
  Node number 2: 14847 observations,
                                         complexity param=0.0002999625
     predicted class=0 expected loss=0.1263555 P(node) =0.6772957
##
##
       class counts: 12971 1876
##
      probabilities: 0.874 0.126
##
     left son=4 (9368 obs) right son=5 (5479 obs)
##
     Primary splits:
##
                              < 955.5 to the right, improve=174.811200, (0 missing)
         sum_click
##
         studied credits
                              < 55
                                       to the left, improve= 17.462840, (0 missing)
##
         highest_education
                              splits as LLRRL,
                                                      improve= 12.359080, (0 missing)
##
                              < -146.5 to the right, improve= 4.860574, (2 missing)
         date registration
                                       to the left, improve= 3.765380, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
##
     Surrogate splits:
##
         studied credits
                              < 35
                                       to the right, agree=0.642, adj=0.030, (0 split)
##
         date_registration
                              < -6
                                       to the left, agree=0.633, adj=0.005, (0 split)
##
         num_of_prev_attempts < 2.5</pre>
                                       to the left, agree=0.631, adj=0.000, (0 split)
##
## Node number 3: 7074 observations,
                                        complexity param=0.05905512
     predicted class=0 expected loss=0.4888323 P(node) =0.3227043
##
##
       class counts: 3616 3458
##
      probabilities: 0.511 0.489
##
     left son=6 (3306 obs) right son=7 (3768 obs)
##
     Primary splits:
##
         sum click
                              < 155.5 to the right, improve=144.81440, (0 missing)
##
         studied credits
                              < 65
                                       to the left, improve=129.37690, (0 missing)
##
         date registration
                              < -11.5 to the right, improve= 26.41009, (4 missing)
##
         num_of_prev_attempts < 0.5</pre>
                                       to the right, improve= 11.77175, (0 missing)
         highest_education
##
                                                      improve= 4.72818, (0 missing)
                              splits as LLLRR,
##
     Surrogate splits:
                                       to the left, agree=0.535, adj=0.006, (0 split)
##
         studied credits
                              < 57.5
##
         date registration
                              < -185.5 to the left, agree=0.535, adj=0.006, (0 split)
##
         num_of_prev_attempts < 5.5</pre>
                                       to the right, agree=0.533, adj=0.001, (0 split)
##
## Node number 4: 9368 observations
     predicted class=0 expected loss=0.0676772 P(node) =0.4273528
##
##
       class counts: 8734
                             634
##
      probabilities: 0.932 0.068
##
## Node number 5: 5479 observations,
                                        complexity param=0.0002999625
     predicted class=0 expected loss=0.2266837 P(node) =0.249943
##
##
       class counts: 4237 1242
##
      probabilities: 0.773 0.227
##
     left son=10 (947 obs) right son=11 (4532 obs)
```

```
##
     Primary splits:
##
                                       to the left, improve=45.620060, (0 missing)
         studied credits
                              < 42.5
         sum click
##
                              < 659.5 to the right, improve=11.844930, (0 missing)
                              < -146.5 to the right, improve= 9.779427, (2 missing)
##
         date_registration
##
         highest education
                              splits as LRRLR,
                                                     improve= 8.055828, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
                                       to the left, improve= 1.002024, (0 missing)
## Node number 6: 3306 observations,
                                        complexity param=0.004780652
     predicted class=0 expected loss=0.3808227 P(node) =0.1508143
##
##
       class counts: 2047 1259
##
      probabilities: 0.619 0.381
##
     left son=12 (2120 obs) right son=13 (1186 obs)
##
     Primary splits:
                              < 65
                                       to the left, improve=53.2834100, (0 missing)
##
         studied_credits
##
                              < -8.5
                                       to the right, improve=12.5672200, (2 missing)
         date_registration
##
         sum_click
                              < 224.5 to the right, improve= 8.9991020, (0 missing)
##
                                                     improve= 2.9557560, (0 missing)
         highest_education
                              splits as LLLRL,
##
         num of prev attempts < 3.5
                                       to the left, improve= 0.5097074, (0 missing)
##
     Surrogate splits:
##
         num of prev attempts < 0.5
                                       to the left, agree=0.652, adj=0.029, (0 split)
##
         date_registration
                              < -225.5 to the right, agree=0.644, adj=0.008, (0 split)
##
                                        complexity param=0.00928009
## Node number 7: 3768 observations,
     predicted class=1 expected loss=0.4164013 P(node) =0.17189
##
       class counts: 1569 2199
##
##
     probabilities: 0.416 0.584
##
     left son=14 (2217 obs) right son=15 (1551 obs)
##
     Primary splits:
##
         studied_credits
                              < 72.5
                                       to the left, improve=62.474920, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
                                       to the right, improve=25.652860, (0 missing)
##
         sum_click
                              < 17.5
                                       to the right, improve=18.934020, (0 missing)
##
         date_registration
                              < -12.5 to the right, improve=14.779610, (2 missing)
##
         highest_education
                              splits as LRLLR,
                                                     improve= 5.745303, (0 missing)
##
     Surrogate splits:
                                       to the left, agree=0.600, adj=0.027, (0 split)
##
         num of prev attempts < 0.5
##
                             < -152.5 to the right, agree=0.593, adj=0.012, (0 split)
         date_registration
##
## Node number 10: 947 observations
     predicted class=0 expected loss=0.08553326 P(node) =0.04320058
##
##
                       866
       class counts:
      probabilities: 0.914 0.086
##
##
## Node number 11: 4532 observations,
                                         complexity param=0.0002999625
     predicted class=0 expected loss=0.2561783 P(node) =0.2067424
##
##
       class counts: 3371 1161
##
      probabilities: 0.744 0.256
##
     left son=22 (2869 obs) right son=23 (1663 obs)
##
     Primary splits:
##
         highest_education
                              splits as LLRLL,
                                                     improve=13.3968400, (0 missing)
                              < 659.5 to the right, improve=13.0207800, (0 missing)
##
         sum_click
##
                              < 162.5 to the left, improve= 9.6558540, (0 missing)
         studied_credits
                              < -146.5 to the right, improve= 5.3933530, (2 missing)
##
         date_registration
##
         num of prev attempts < 2.5
                                       to the right, improve= 0.9114866, (0 missing)
##
```

```
## Node number 12: 2120 observations,
                                        complexity param=0.000343707
     predicted class=0 expected loss=0.3136792 P(node) =0.09671092
##
       class counts: 1455
##
                             665
##
      probabilities: 0.686 0.314
##
     left son=24 (478 obs) right son=25 (1642 obs)
##
     Primary splits:
         studied credits
                              < 50
                                       to the left, improve=12.93806, (0 missing)
##
                              < -112.5 to the right, improve=10.44876, (1 missing)
##
         date_registration
                              < 235.5 to the right, improve= 6.24567, (0 missing)
##
         sum click
##
                                                      improve= 2.46301, (0 missing)
         highest_education
                              splits as LRLRL,
##
         num_of_prev_attempts < 1.5</pre>
                                       to the left, improve= 0.28894, (0 missing)
     Surrogate splits:
##
##
         date_registration < -13.5 to the right, agree=0.776, adj=0.006, (0 split)
##
## Node number 13: 1186 observations,
                                         complexity param=0.004780652
##
     predicted class=1 expected loss=0.4991568 P(node) =0.05410337
##
                      592
                             594
       class counts:
##
      probabilities: 0.499 0.501
##
     left son=26 (947 obs) right son=27 (239 obs)
##
     Primary splits:
##
         studied_credits
                              < 142.5 to the left, improve=6.707424, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
                                       to the right, improve=6.606907, (0 missing)
                                       to the right, improve=5.330634, (1 missing)
##
         date_registration
                              < -8.5
##
                                                      improve=3.835162, (0 missing)
         highest education
                              splits as RLRRR,
##
                              < 206.5 to the right, improve=3.481709, (0 missing)
         sum_click
##
     Surrogate splits:
##
         date_registration < 14</pre>
                                    to the left, agree=0.8, adj=0.008, (0 split)
##
## Node number 14: 2217 observations,
                                         complexity param=0.00928009
     predicted class=1 expected loss=0.4925575 P(node) =0.1011359
##
       class counts: 1092 1125
##
##
      probabilities: 0.493 0.507
##
     left son=28 (459 obs) right son=29 (1758 obs)
##
     Primary splits:
##
         studied credits
                              < 52.5
                                       to the left, improve=15.386500, (0 missing)
##
                              < -12.5 to the right, improve=10.762890, (0 missing)
         date_registration
##
         sum click
                              < 88.5
                                       to the right, improve= 8.120225, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
                                       to the right, improve= 6.094446, (0 missing)
         highest_education
##
                              splits as LRLRR,
                                                      improve= 2.655245, (0 missing)
##
     Surrogate splits:
##
         date registration < -13.5 to the right, agree=0.806, adj=0.063, (0 split)
##
                                         complexity param=0.001749781
## Node number 15: 1551 observations,
     predicted class=1 expected loss=0.3075435 P(node) =0.07075407
##
                     477 1074
##
       class counts:
##
      probabilities: 0.308 0.692
##
     left son=30 (397 obs) right son=31 (1154 obs)
##
     Primary splits:
##
         num_of_prev_attempts < 0.5</pre>
                                       to the right, improve=36.982450, (0 missing)
                                       to the right, improve=10.729240, (0 missing)
##
         sum_click
                              < 18.5
##
                              < 187.5 to the left, improve= 7.314275, (0 missing)
         studied_credits
##
         date registration
                              < 3.5
                                       to the right, improve= 2.583983, (2 missing)
##
         highest_education
                              splits as LRLLR,
                                                      improve= 1.973756, (0 missing)
##
     Surrogate splits:
```

```
##
                                     to the right, agree=0.750, adj=0.025, (0 split)
         date_registration < 3.5</pre>
##
                                     to the right, agree=0.745, adj=0.005, (0 split)
         studied_credits
                           < 440
##
## Node number 22: 2869 observations,
                                          complexity param=0.0001249844
##
     predicted class=0 expected loss=0.2269083 P(node) =0.1308791
##
       class counts: 2218
                             651
      probabilities: 0.773 0.227
##
##
     left son=44 (1318 obs) right son=45 (1551 obs)
##
     Primary splits:
                              < 647.5 to the right, improve=8.204812, (0 missing)
##
         sum_click
##
         studied_credits
                              < 87.5
                                        to the left, improve=3.816419, (0 missing)
                                        to the right, improve=2.924525, (1 missing)
##
                              < -7.5
         date_registration
##
         highest_education
                              splits as LR-RL,
                                                      improve=1.441269, (0 missing)
         num_of_prev_attempts < 2.5</pre>
                                        to the right, improve=0.869814, (0 missing)
##
##
     Surrogate splits:
##
         highest_education
                              splits as RL-RL,
                                                      agree=0.548, adj=0.015, (0 split)
##
         date_registration
                              < 4.5
                                        to the right, agree=0.541, adj=0.002, (0 split)
##
         num_of_prev_attempts < 3.5</pre>
                                        to the right, agree=0.541, adj=0.002, (0 split)
##
## Node number 23: 1663 observations,
                                          complexity param=0.0002999625
##
     predicted class=0 expected loss=0.3066747 P(node) =0.07586333
       class counts: 1153
                             510
##
##
      probabilities: 0.693 0.307
     left son=46 (1589 obs) right son=47 (74 obs)
##
##
     Primary splits:
##
         studied_credits
                              < 157.5 to the left, improve=6.6266530, (0 missing)
##
                              < 754.5 to the right, improve=6.4766310, (0 missing)
         sum_click
                              < -146.5 to the right, improve=5.1241740, (1 missing)
##
         date_registration
##
                                        to the right, improve=0.3709247, (0 missing)
         num_of_prev_attempts < 0.5</pre>
##
## Node number 24: 478 observations,
                                         complexity param=0.000343707
##
     predicted class=0 expected loss=0.2112971 P(node) =0.02180557
##
       class counts:
                       377
                             101
##
      probabilities: 0.789 0.211
##
     left son=48 (454 obs) right son=49 (24 obs)
##
     Primary splits:
##
         date_registration
                              < -131
                                        to the right, improve=4.2122650, (0 missing)
##
         highest_education
                                                      improve=3.8686010, (0 missing)
                              splits as LRLLR,
##
                              < 233
                                        to the right, improve=1.0964730, (0 missing)
         sum click
##
         num_of_prev_attempts < 0.5</pre>
                                        to the left, improve=0.2418145, (0 missing)
##
## Node number 25: 1642 observations,
                                          complexity param=0.000343707
     predicted class=0 expected loss=0.3434836 P(node) =0.07490534
##
                             564
##
       class counts: 1078
      probabilities: 0.657 0.343
##
##
     left son=50 (1351 obs) right son=51 (291 obs)
##
     Primary splits:
##
         date_registration
                              < -112.5 to the right, improve=6.163933, (1 missing)
##
         sum_click
                              < 261.5 to the right, improve=5.406893, (0 missing)
                                                      improve=1.091257, (0 missing)
##
         highest_education
                              splits as LLLRL,
##
                                        to the right, improve=0.287833, (0 missing)
         num_of_prev_attempts < 0.5</pre>
##
## Node number 26: 947 observations,
                                         complexity param=0.004780652
    predicted class=0 expected loss=0.4741288 P(node) =0.04320058
```

```
##
       class counts:
                       498
##
      probabilities: 0.526 0.474
##
     left son=52 (678 obs) right son=53 (269 obs)
##
     Primary splits:
##
         sum_click
                              < 208.5 to the right, improve=4.782235, (0 missing)
                                        to the right, improve=4.233548, (1 missing)
##
         date registration
                              < -8.5
                              < 117.5 to the right, improve=3.301139, (0 missing)
##
         studied credits
                                        to the right, improve=2.999244, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
##
         highest education
                              splits as LLRRR,
                                                      improve=2.788688, (0 missing)
##
     Surrogate splits:
##
         date_registration < -4.5</pre>
                                    to the left, agree=0.718, adj=0.007, (0 split)
##
##
  Node number 27: 239 observations,
                                         complexity param=0.002249719
     predicted class=1 expected loss=0.3933054 P(node) =0.01090279
##
##
                        94
                             145
       class counts:
##
      probabilities: 0.393 0.607
##
     left son=54 (74 obs) right son=55 (165 obs)
##
     Primary splits:
##
                                       to the right, improve=7.5588230, (0 missing)
         num_of_prev_attempts < 0.5</pre>
##
         date registration
                              < -141.5 to the right, improve=1.8943140, (0 missing)
##
         highest_education
                              splits as RLRRR,
                                                      improve=1.4609370, (0 missing)
##
                              < 304
                                        to the right, improve=0.6839058, (0 missing)
         sum click
                                        to the right, improve=0.5433109, (0 missing)
##
         studied_credits
                              < 155
     Surrogate splits:
##
         highest_education splits as RRRRL,
                                                   agree=0.699, adj=0.027, (0 split)
##
##
         date_registration < -4.5
                                    to the right, agree=0.695, adj=0.014, (0 split)
##
  Node number 28: 459 observations,
                                         complexity param=0.002999625
##
     predicted class=0 expected loss=0.3921569 P(node) =0.02093883
##
##
       class counts:
                       279
                             180
      probabilities: 0.608 0.392
##
##
     left son=56 (409 obs) right son=57 (50 obs)
##
     Primary splits:
##
         highest_education
                                                      improve=8.051011, (0 missing)
                              splits as LRLLR,
##
         date registration
                              < -58.5 to the right, improve=4.074858, (0 missing)
##
                                       to the right, improve=2.026850, (0 missing)
         sum click
                              < 13.5
##
         num_of_prev_attempts < 0.5</pre>
                                        to the left, improve=1.075770, (0 missing)
##
## Node number 29: 1758 observations,
                                          complexity param=0.00928009
##
     predicted class=1 expected loss=0.4624573 P(node) =0.08019707
                      813
##
       class counts:
                             945
##
      probabilities: 0.462 0.538
##
     left son=58 (535 obs) right son=59 (1223 obs)
##
     Primary splits:
##
         sum_click
                              < 93.5
                                        to the right, improve=12.6846600, (0 missing)
                                        to the right, improve=12.2203400, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
##
         date_registration
                              < -142.5 to the right, improve= 5.4591410, (0 missing)
##
         highest_education
                              splits as LRRRR,
                                                      improve= 0.8431058, (0 missing)
##
         studied_credits
                              < 65
                                        to the right, improve= 0.1568138, (0 missing)
##
     Surrogate splits:
##
                                  to the right, agree=0.697, adj=0.006, (0 split)
         studied_credits < 65
##
## Node number 30: 397 observations,
                                         complexity param=0.001749781
    predicted class=1 expected loss=0.4937028 P(node) =0.01811049
```

```
##
       class counts:
                       196
      probabilities: 0.494 0.506
##
##
     left son=60 (367 obs) right son=61 (30 obs)
##
     Primary splits:
##
         studied credits
                              < 187.5 to the left, improve=4.400031, (0 missing)
                              < 129.5 to the right, improve=2.587694, (0 missing)
##
         sum click
                              < -72.5 to the right, improve=2.153684, (1 missing)
##
         date registration
                                                      improve=1.714515, (0 missing)
##
         highest education
                              splits as RRLLR,
##
         num_of_prev_attempts < 2.5</pre>
                                       to the right, improve=0.566612, (0 missing)
##
  Node number 31: 1154 observations
     predicted class=1 expected loss=0.2435009 P(node) =0.05264358
##
##
       class counts:
                       281 873
##
      probabilities: 0.244 0.756
##
## Node number 44: 1318 observations
     predicted class=0 expected loss=0.1858877 P(node) =0.06012499
##
##
       class counts: 1073
                             245
##
      probabilities: 0.814 0.186
##
## Node number 45: 1551 observations,
                                         complexity param=0.0001249844
    predicted class=0 expected loss=0.2617666 P(node) =0.07075407
##
       class counts: 1145
                             406
      probabilities: 0.738 0.262
##
     left son=90 (1485 obs) right son=91 (66 obs)
##
##
     Primary splits:
##
         studied_credits
                              < 172.5 to the left, improve=2.9923200, (0 missing)
                                       to the right, improve=2.3468390, (0 missing)
##
         date_registration
                              < -8.5
##
                              splits as LR-RR,
                                                      improve=2.2954340, (0 missing)
         highest_education
##
                              < 491.5 to the right, improve=1.3281800, (0 missing)
         sum_click
##
         num_of_prev_attempts < 2.5</pre>
                                       to the right, improve=0.3008333, (0 missing)
##
##
  Node number 46: 1589 observations
     predicted class=0 expected loss=0.2970422 P(node) =0.07248757
##
##
       class counts: 1117
                             472
##
      probabilities: 0.703 0.297
##
## Node number 47: 74 observations,
                                       complexity param=0.0002999625
     predicted class=1 expected loss=0.4864865 P(node) =0.003375758
##
##
                        36
       class counts:
      probabilities: 0.486 0.514
##
##
     left son=94 (54 obs) right son=95 (20 obs)
##
     Primary splits:
                              < 202.5 to the left, improve=1.906306, (0 missing)
##
         studied_credits
                              < -147.5 to the right, improve=1.825851, (0 missing)
##
         date_registration
                                       to the right, improve=1.311482, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
##
         sum_click
                              < 846
                                       to the left, improve=1.003276, (0 missing)
##
     Surrogate splits:
##
         sum_click < 393.5 to the right, agree=0.757, adj=0.1, (0 split)
##
## Node number 48: 454 observations,
                                        complexity param=0.0001874766
    predicted class=0 expected loss=0.1960352 P(node) =0.02071073
##
##
       class counts:
                       365
                              89
##
      probabilities: 0.804 0.196
```

```
##
     left son=96 (424 obs) right son=97 (30 obs)
##
     Primary splits:
                              splits as LRLLR,
##
         highest_education
                                                      improve=2.67270800, (0 missing)
                                                      improve=0.86644920, (0 missing)
##
                              < -115.5 to the left,
         date_registration
##
         sum click
                              < 165
                                        to the left,
                                                      improve=0.86644920, (0 missing)
         num_of_prev_attempts < 0.5</pre>
                                                      improve=0.09659445, (0 missing)
##
                                        to the left,
##
## Node number 49: 24 observations,
                                        complexity param=0.000343707
##
     predicted class=0 expected loss=0.5 P(node) =0.001094841
##
       class counts:
                        12
                              12
##
      probabilities: 0.500 0.500
##
     left son=98 (16 obs) right son=99 (8 obs)
##
     Primary splits:
                                                   improve=1.5, (0 missing)
##
         date_registration < -139.5 to the left,
##
                                    to the right, improve=0.8, (0 missing)
         sum_click
                           < 223
##
         highest_education splits as RRL--,
                                                   improve=0.8, (0 missing)
##
     Surrogate splits:
##
                           < 258
                                    to the left, agree=0.875, adj=0.625, (0 split)
         sum click
##
                                                   agree=0.708, adj=0.125, (0 split)
         highest_education splits as RLL--,
##
## Node number 50: 1351 observations
     predicted class=0 expected loss=0.3234641 P(node) =0.0616304
##
##
       class counts:
                       914
                             437
##
      probabilities: 0.677 0.323
##
## Node number 51: 291 observations,
                                        complexity param=0.000343707
     predicted class=0 expected loss=0.4364261 P(node) =0.01327494
##
##
       class counts:
                       164
                             127
##
      probabilities: 0.564 0.436
##
     left son=102 (156 obs) right son=103 (135 obs)
##
     Primary splits:
##
         sum_click
                              < 253.5 to the right, improve=1.80531600, (0 missing)
##
         highest_education
                              splits as LRLRL,
                                                      improve=1.78991200, (0 missing)
##
                              < -113.5 to the left, improve=1.25349100, (0 missing)
         date_registration
                                       to the right, improve=0.06207728, (0 missing)
##
         num of prev attempts < 1.5
##
     Surrogate splits:
##
         date registration
                              < -128.5 to the left, agree=0.553, adj=0.037, (0 split)
##
         highest_education
                                                      agree=0.546, adj=0.022, (0 split)
                              splits as LLLRR,
##
         num_of_prev_attempts < 1.5</pre>
                                        to the left, agree=0.543, adj=0.015, (0 split)
##
## Node number 52: 678 observations,
                                        complexity param=0.002999625
##
     predicted class=0 expected loss=0.4424779 P(node) =0.03092925
##
       class counts:
                       378
                             300
##
      probabilities: 0.558 0.442
##
     left son=104 (446 obs) right son=105 (232 obs)
##
     Primary splits:
##
         studied_credits
                              < 117.5 to the right, improve=5.970828, (0 missing)
##
         highest_education
                              splits as RLRRR,
                                                      improve=4.278179, (0 missing)
##
         date_registration
                              < -29.5 to the right, improve=3.123169, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
                                        to the right, improve=1.831048, (0 missing)
##
                              < 210.5 to the left, improve=1.496989, (0 missing)
         sum_click
##
     Surrogate splits:
##
         date_registration < -195
                                    to the right, agree=0.665, adj=0.022, (0 split)
##
```

```
## Node number 53: 269 observations,
                                        complexity param=0.0008436445
     predicted class=1 expected loss=0.4460967 P(node) =0.01227134
##
##
       class counts:
                      120
                             149
##
      probabilities: 0.446 0.554
##
     left son=106 (147 obs) right son=107 (122 obs)
     Primary splits:
##
                              < -59.5 to the right, improve=2.2395370, (1 missing)
##
         date registration
                                       to the right, improve=1.6674250, (0 missing)
##
         num of prev attempts < 0.5
##
         sum click
                              < 158.5 to the left, improve=1.4657480, (0 missing)
##
                                                      improve=0.9540483, (0 missing)
         highest_education
                              splits as LRRL-,
##
         studied_credits
                              < 110
                                       to the left, improve=0.1230389, (0 missing)
##
     Surrogate splits:
##
         sum_click
                           < 164.5 to the right, agree=0.567, adj=0.049, (1 split)
                                                  agree=0.567, adj=0.049, (0 split)
##
         highest_education splits as LLRL-,
##
##
  Node number 54: 74 observations,
                                       complexity param=0.000656168
     predicted class=0 expected loss=0.4189189 P(node) =0.003375758
##
##
       class counts:
                        43
##
      probabilities: 0.581 0.419
##
     left son=108 (26 obs) right son=109 (48 obs)
##
     Primary splits:
##
         date_registration
                              < -30
                                       to the right, improve=2.83792400, (0 missing)
                                       to the right, improve=1.17841300, (0 missing)
##
         sum_click
                              < 347
                                       to the right, improve=1.16495800, (0 missing)
##
         num of prev attempts < 1.5
##
         highest education
                              splits as RLR-R,
                                                      improve=1.10827700, (0 missing)
                              < 172.5 to the left, improve=0.08452927, (0 missing)
##
         studied credits
##
     Surrogate splits:
                            to the right, agree=0.662, adj=0.038, (0 split)
##
         sum_click < 340</pre>
##
  Node number 55: 165 observations
##
     predicted class=1 expected loss=0.3090909 P(node) =0.007527029
##
       class counts:
                        51
                             114
##
      probabilities: 0.309 0.691
##
## Node number 56: 409 observations
     predicted class=0 expected loss=0.3594132 P(node) =0.01865791
##
##
       class counts:
                       262
                             147
##
      probabilities: 0.641 0.359
##
                                       complexity param=0.0003749531
## Node number 57: 50 observations,
     predicted class=1 expected loss=0.34 P(node) =0.002280918
##
                        17
##
       class counts:
                              33
      probabilities: 0.340 0.660
##
     left son=114 (40 obs) right son=115 (10 obs)
##
##
     Primary splits:
                              < 113.5 to the left, improve=2.890000, (0 missing)
##
         sum_click
                                       to the right, improve=2.546952, (0 missing)
##
         date_registration
                              < -60
##
                                       to the right, improve=0.090000, (0 missing)
         num_of_prev_attempts < 0.5</pre>
##
## Node number 58: 535 observations,
                                        complexity param=0.003749531
     predicted class=0 expected loss=0.446729 P(node) =0.02440582
##
##
       class counts:
                       296
                             239
      probabilities: 0.553 0.447
##
##
     left son=116 (409 obs) right son=117 (126 obs)
```

```
##
     Primary splits:
##
                              < 141.5 to the left, improve=5.7990190, (0 missing)
         sum_click
##
         date registration
                              < -143.5 to the right, improve=3.5726420, (0 missing)
                                        to the right, improve=1.8789360, (0 missing)
##
         num_of_prev_attempts < 1.5</pre>
##
         highest education
                              splits as RLRRR,
                                                      improve=0.2833401, (0 missing)
##
## Node number 59: 1223 observations,
                                          complexity param=0.005624297
     predicted class=1 expected loss=0.422731 P(node) =0.05579125
##
##
       class counts:
                       517
                             706
##
      probabilities: 0.423 0.577
##
     left son=118 (232 obs) right son=119 (991 obs)
##
     Primary splits:
##
         num_of_prev_attempts < 0.5</pre>
                                        to the right, improve=11.534100, (0 missing)
##
         sum_click
                              < 3.5
                                        to the right, improve= 4.098398, (0 missing)
##
                              < -13
                                        to the right, improve= 3.894699, (0 missing)
         date_registration
##
         highest_education
                              splits as LRRRL,
                                                      improve= 0.752320, (0 missing)
##
     Surrogate splits:
##
         date_registration < 5.5
                                    to the right, agree=0.812, adj=0.009, (0 split)
##
## Node number 60: 367 observations,
                                         complexity param=0.001749781
##
     predicted class=0 expected loss=0.4850136 P(node) =0.01674194
                       189
                             178
##
       class counts:
##
      probabilities: 0.515 0.485
     left son=120 (218 obs) right son=121 (149 obs)
##
##
     Primary splits:
##
         date_registration
                              < -72.5 to the right, improve=2.7108650, (1 missing)
##
         sum_click
                                        to the right, improve=2.4485670, (0 missing)
                              < 47.5
         highest_education
                                                      improve=2.3446100, (0 missing)
##
                              splits as RRLLR,
##
         studied_credits
                              < 132.5 to the left, improve=0.8764774, (0 missing)
                                       to the right, improve=0.6215930, (0 missing)
##
         num_of_prev_attempts < 2.5</pre>
##
     Surrogate splits:
##
         num_of_prev_attempts < 2.5</pre>
                                        to the left, agree=0.604, adj=0.027, (1 split)
##
         studied_credits
                              < 95
                                        to the right, agree=0.604, adj=0.027, (0 split)
##
                                                      agree=0.596, adj=0.007, (0 split)
         highest_education
                              splits as LLLRL,
##
## Node number 61: 30 observations,
                                        complexity param=0.0003749531
##
     predicted class=1 expected loss=0.2333333 P(node) =0.001368551
##
       class counts:
                         7
                              23
##
      probabilities: 0.233 0.767
##
     left son=122 (8 obs) right son=123 (22 obs)
##
     Primary splits:
##
         date_registration
                              < -103
                                        to the left, improve=3.3469700, (0 missing)
                                        to the right, improve=0.9942029, (0 missing)
##
         sum click
                              < 16
##
                              < 222.5 to the right, improve=0.9000000, (0 missing)
         studied_credits
                                        to the right, improve=0.6960663, (0 missing)
##
         num_of_prev_attempts < 1.5</pre>
                                                      improve=0.0539075, (0 missing)
##
         highest_education
                              splits as LRRR-,
##
     Surrogate splits:
##
         sum_click < 119.5 to the right, agree=0.8, adj=0.25, (0 split)
##
## Node number 90: 1485 observations
     predicted class=0 expected loss=0.2552189 P(node) =0.06774326
##
##
       class counts: 1106
                             379
##
      probabilities: 0.745 0.255
##
```

```
## Node number 91: 66 observations,
                                       complexity param=0.0001249844
##
     predicted class=0 expected loss=0.4090909 P(node) =0.003010812
##
       class counts:
                        39
                              27
##
      probabilities: 0.591 0.409
##
     left son=182 (30 obs) right son=183 (36 obs)
     Primary splits:
##
         date registration
                              < -50.5 to the left, improve=2.231313, (0 missing)
##
                                                      improve=1.363636, (0 missing)
##
         highest education
                              splits as LR-LL,
##
         num of prev attempts < 0.5
                                       to the right, improve=1.136415, (0 missing)
##
         studied_credits
                              < 215
                                       to the left, improve=0.733279, (0 missing)
##
         sum_click
                              < 436
                                       to the right, improve=0.599287, (0 missing)
##
     Surrogate splits:
##
         num_of_prev_attempts < 0.5</pre>
                                       to the right, agree=0.621, adj=0.167, (0 split)
##
         studied_credits
                              < 215
                                       to the right, agree=0.621, adj=0.167, (0 split)
##
                              < 443.5 to the left, agree=0.606, adj=0.133, (0 split)
         sum_click
##
         highest_education
                              splits as RR-LL,
                                                      agree=0.576, adj=0.067, (0 split)
##
## Node number 94: 54 observations
     predicted class=0 expected loss=0.4444444 P(node) =0.002463391
##
##
       class counts:
                        30
                              24
##
      probabilities: 0.556 0.444
##
## Node number 95: 20 observations
     predicted class=1 expected loss=0.3 P(node) =0.0009123671
##
##
       class counts:
                         6
                              14
##
      probabilities: 0.300 0.700
##
## Node number 96: 424 observations
     predicted class=0 expected loss=0.1816038 P(node) =0.01934218
##
##
       class counts:
                       347
                              77
##
      probabilities: 0.818 0.182
##
## Node number 97: 30 observations,
                                       complexity param=0.0001874766
     predicted class=0 expected loss=0.4 P(node) =0.001368551
##
##
       class counts:
                        18
                              12
##
      probabilities: 0.600 0.400
##
     left son=194 (16 obs) right son=195 (14 obs)
##
     Primary splits:
##
         date_registration < -29.5 to the left, improve=1.5428570, (0 missing)
##
                           < 247.5 to the left, improve=0.5626794, (0 missing)
         sum_click
##
     Surrogate splits:
##
         sum_click < 258.5 to the right, agree=0.733, adj=0.429, (0 split)
##
## Node number 98: 16 observations
     predicted class=0 expected loss=0.375 P(node) =0.0007298937
##
##
       class counts:
                        10
                               6
##
      probabilities: 0.625 0.375
##
## Node number 99: 8 observations
##
     predicted class=1 expected loss=0.25 P(node) =0.0003649469
##
       class counts:
                         2
                               6
##
      probabilities: 0.250 0.750
##
## Node number 102: 156 observations
```

```
##
     predicted class=0 expected loss=0.3846154 P(node) =0.007116464
##
                        96
       class counts:
                              60
      probabilities: 0.615 0.385
##
##
## Node number 103: 135 observations,
                                          complexity param=0.000343707
     predicted class=0 expected loss=0.4962963 P(node) =0.006158478
##
       class counts:
                        68
                              67
##
      probabilities: 0.504 0.496
##
##
     left son=206 (126 obs) right son=207 (9 obs)
##
     Primary splits:
                              < 242.5 to the left, improve=2.97248700, (0 missing)
##
         sum_click
                                                      improve=1.32717900, (0 missing)
##
         highest_education
                              splits as LRLRL,
                              < -161.5 to the right, improve=0.91337460, (0 missing)
##
         date_registration
         num_of_prev_attempts < 0.5</pre>
                                       to the right, improve=0.09163017, (0 missing)
##
##
## Node number 104: 446 observations
     predicted class=0 expected loss=0.3946188 P(node) =0.02034579
##
##
       class counts:
                       270
                             176
##
      probabilities: 0.605 0.395
##
## Node number 105: 232 observations,
                                          complexity param=0.001312336
     predicted class=1 expected loss=0.4655172 P(node) =0.01058346
##
##
       class counts:
                       108
                             124
      probabilities: 0.466 0.534
##
     left son=210 (21 obs) right son=211 (211 obs)
##
##
     Primary splits:
##
         num_of_prev_attempts < 0.5</pre>
                                       to the right, improve=1.8684970, (0 missing)
                              < -70.5 to the right, improve=1.8341780, (0 missing)
##
         date_registration
##
                              < 265.5 to the right, improve=1.1324860, (0 missing)
         sum_click
##
         highest_education
                              splits as RLLR-,
                                                      improve=0.9924508, (0 missing)
##
         studied_credits
                              < 72.5
                                       to the right, improve=0.7697044, (0 missing)
##
##
  Node number 106: 147 observations,
                                          complexity param=0.0008436445
     predicted class=0 expected loss=0.4965986 P(node) =0.006705898
##
##
       class counts:
                        74
                              73
##
      probabilities: 0.503 0.497
##
     left son=212 (13 obs) right son=213 (134 obs)
##
     Primary splits:
##
         sum_click
                              < 162.5 to the left, improve=3.3507890, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
                                       to the right, improve=3.0537410, (0 missing)
##
                                                      improve=1.5542910, (0 missing)
         highest education
                              splits as LLRL-,
                                       to the right, improve=1.0007940, (1 missing)
##
         date registration
                              < -6.5
                                       to the left, improve=0.1204806, (0 missing)
##
         studied credits
                              < 110
##
## Node number 107: 122 observations
     predicted class=1 expected loss=0.3770492 P(node) =0.00556544
##
##
       class counts:
                        46
                              76
##
      probabilities: 0.377 0.623
##
## Node number 108: 26 observations
     predicted class=0 expected loss=0.2307692 P(node) =0.001186077
##
##
       class counts:
                        20
##
      probabilities: 0.769 0.231
##
```

```
## Node number 109: 48 observations,
                                        complexity param=0.000656168
##
     predicted class=1 expected loss=0.4791667 P(node) =0.002189681
##
       class counts:
                        23
                              25
##
      probabilities: 0.479 0.521
##
     left son=218 (13 obs) right son=219 (35 obs)
     Primary splits:
##
                              < -100.5 to the left, improve=1.6198720, (0 missing)
##
         date registration
                              < 329.5 to the right, improve=1.4083330, (0 missing)
         sum click
##
##
         studied credits
                              < 232.5 to the right, improve=0.7788462, (0 missing)
##
                                       to the right, improve=0.3688596, (0 missing)
         num_of_prev_attempts < 1.5</pre>
##
         highest_education
                              splits as RLL-R,
                                                      improve=0.3569347, (0 missing)
##
     Surrogate splits:
                           < 362.5 to the right, agree=0.771, adj=0.154, (0 split)
##
         sum_click
                                                   agree=0.750, adj=0.077, (0 split)
##
         highest_education splits as RLR-R,
##
## Node number 114: 40 observations,
                                         complexity param=0.0003749531
     predicted class=1 expected loss=0.425 P(node) =0.001824734
##
##
       class counts:
                        17
      probabilities: 0.425 0.575
##
##
     left son=228 (28 obs) right son=229 (12 obs)
##
     Primary splits:
##
                              < -84
                                       to the right, improve=4.00238100, (0 missing)
         date registration
                                       to the right, improve=1.01291600, (0 missing)
##
                              < 34
         sum_click
         num_of_prev_attempts < 0.5</pre>
                                       to the left, improve=0.01666667, (0 missing)
##
##
## Node number 115: 10 observations
     predicted class=1 expected loss=0 P(node) =0.0004561836
##
##
       class counts:
##
      probabilities: 0.000 1.000
##
## Node number 116: 409 observations,
                                         complexity param=0.001124859
##
     predicted class=0 expected loss=0.405868 P(node) =0.01865791
##
       class counts:
                      243
                             166
##
      probabilities: 0.594 0.406
##
     left son=232 (375 obs) right son=233 (34 obs)
##
     Primary splits:
##
         date registration
                              < -141
                                       to the right, improve=2.466579, (0 missing)
##
         sum_click
                              < 113.5 to the left, improve=2.175368, (0 missing)
                                       to the right, improve=1.893132, (0 missing)
##
         num_of_prev_attempts < 0.5</pre>
##
         highest_education
                                                      improve=0.232596, (0 missing)
                              splits as RLRRR,
##
## Node number 117: 126 observations
     predicted class=1 expected loss=0.4206349 P(node) =0.005747913
##
##
       class counts:
                        53
                              73
##
      probabilities: 0.421 0.579
##
## Node number 118: 232 observations,
                                         complexity param=0.001312336
     predicted class=0 expected loss=0.4353448 P(node) =0.01058346
##
       class counts:
##
                     131
                             101
##
      probabilities: 0.565 0.435
##
     left son=236 (209 obs) right son=237 (23 obs)
##
     Primary splits:
##
         sum_click
                              < 3.5
                                       to the right, improve=2.4006820, (0 missing)
                              < -17.5 to the right, improve=1.2271350, (0 missing)
##
         date registration
```

```
##
         num_of_prev_attempts < 2.5</pre>
                                       to the left, improve=0.5557152, (0 missing)
                              splits as LRLRL,
                                                      improve=0.3614055, (0 missing)
##
         highest education
##
## Node number 119: 991 observations,
                                          complexity param=0.001499813
##
     predicted class=1 expected loss=0.3895055 P(node) =0.04520779
                       386
                             605
##
       class counts:
      probabilities: 0.390 0.610
##
##
     left son=238 (30 obs) right son=239 (961 obs)
##
     Primary splits:
                                    to the right, improve=3.6784760, (0 missing)
##
         date_registration < -13</pre>
##
         sum_click
                           < 13.5
                                    to the right, improve=2.7417510, (0 missing)
                                                   improve=0.5239318, (0 missing)
##
         highest_education splits as LRRRR,
##
##
  Node number 120: 218 observations,
                                          complexity param=0.001687289
##
     predicted class=0 expected loss=0.4357798 P(node) =0.009944802
##
       class counts:
                       123
                              95
##
      probabilities: 0.564 0.436
##
     left son=240 (171 obs) right son=241 (47 obs)
##
     Primary splits:
##
         studied credits
                              < 132.5 to the left, improve=3.0664610, (0 missing)
##
         highest_education
                              splits as RLLRR,
                                                      improve=2.9174600, (0 missing)
##
                              < 11.5
                                        to the left, improve=2.3578450, (0 missing)
         sum click
                                        to the right, improve=1.1331020, (1 missing)
##
                              < -4.5
         date registration
         num_of_prev_attempts < 2.5</pre>
                                        to the right, improve=0.3864502, (0 missing)
##
##
## Node number 121: 149 observations,
                                          complexity param=0.0003749531
     predicted class=1 expected loss=0.442953 P(node) =0.006797135
##
                        66
##
       class counts:
                              83
##
      probabilities: 0.443 0.557
##
     left son=242 (106 obs) right son=243 (43 obs)
##
     Primary splits:
##
         sum_click
                              < 19.5
                                        to the right, improve=3.2467440, (0 missing)
##
         date_registration
                              < -156.5 to the left, improve=1.3063570, (0 missing)
##
                                        to the right, improve=0.8131551, (0 missing)
         studied_credits
                              < 165
##
         num of prev attempts < 2.5
                                        to the right, improve=0.5100955, (0 missing)
##
                                                      improve=0.2419422, (0 missing)
         highest_education
                              splits as LRLLR,
##
     Surrogate splits:
##
         highest_education splits as LLLLR, agree=0.718, adj=0.023, (0 split)
##
## Node number 122: 8 observations
     predicted class=0 expected loss=0.375 P(node) =0.0003649469
##
##
       class counts:
                         5
##
      probabilities: 0.625 0.375
##
## Node number 123: 22 observations
     predicted class=1 expected loss=0.09090909 P(node) =0.001003604
##
##
       class counts:
                         2
                              20
##
      probabilities: 0.091 0.909
##
## Node number 182: 30 observations
     predicted class=0 expected loss=0.2666667 P(node) =0.001368551
##
##
       class counts:
                        22
##
      probabilities: 0.733 0.267
##
```

```
## Node number 183: 36 observations
##
    predicted class=1 expected loss=0.4722222 P(node) =0.001642261
##
      class counts:
                      17
                             19
##
     probabilities: 0.472 0.528
##
## Node number 194: 16 observations
    predicted class=0 expected loss=0.25 P(node) =0.0007298937
                     12
##
      class counts:
                            4
##
     probabilities: 0.750 0.250
##
## Node number 195: 14 observations
    predicted class=1 expected loss=0.4285714 P(node) =0.000638657
##
##
      class counts:
                      6
                              8
##
     probabilities: 0.429 0.571
##
## Node number 206: 126 observations
    predicted class=0 expected loss=0.468254 P(node) =0.005747913
##
##
      class counts:
                       67
                             59
##
     probabilities: 0.532 0.468
##
## Node number 207: 9 observations
    predicted class=1 expected loss=0.1111111 P(node) =0.0004105652
##
      class counts:
                     1
                              8
     probabilities: 0.111 0.889
##
##
## Node number 210: 21 observations
    predicted class=0 expected loss=0.3333333 P(node) =0.0009579855
##
##
      class counts:
                       14
##
     probabilities: 0.667 0.333
##
## Node number 211: 211 observations
##
    predicted class=1 expected loss=0.4454976 P(node) =0.009625473
##
      class counts:
                       94 117
##
     probabilities: 0.445 0.555
##
## Node number 212: 13 observations
##
    predicted class=0 expected loss=0.1538462 P(node) =0.0005930386
##
      class counts:
                     11
                              2
##
     probabilities: 0.846 0.154
##
## Node number 213: 134 observations
    predicted class=1 expected loss=0.4701493 P(node) =0.00611286
##
##
      class counts:
                       63 71
##
     probabilities: 0.470 0.530
##
## Node number 218: 13 observations
    predicted class=0 expected loss=0.3076923 P(node) =0.0005930386
##
##
      class counts:
                        9
                              4
##
     probabilities: 0.692 0.308
##
## Node number 219: 35 observations
    predicted class=1 expected loss=0.4 P(node) =0.001596642
##
##
      class counts:
                       14
                             21
##
     probabilities: 0.400 0.600
```

```
##
## Node number 228: 28 observations
##
    predicted class=0 expected loss=0.4285714 P(node) =0.001277314
##
                      16
                             12
      class counts:
##
     probabilities: 0.571 0.429
##
## Node number 229: 12 observations
##
    predicted class=1 expected loss=0.08333333 P(node) =0.0005474203
##
      class counts:
                     1 11
##
     probabilities: 0.083 0.917
##
## Node number 232: 375 observations
    predicted class=0 expected loss=0.3893333 P(node) =0.01710688
##
      class counts: 229 146
##
     probabilities: 0.611 0.389
##
## Node number 233: 34 observations
    predicted class=1 expected loss=0.4117647 P(node) =0.001551024
##
                       14
      class counts:
                             20
##
     probabilities: 0.412 0.588
##
## Node number 236: 209 observations
    predicted class=0 expected loss=0.4114833 P(node) =0.009534237
##
      class counts: 123
##
                           86
##
     probabilities: 0.589 0.411
## Node number 237: 23 observations
    predicted class=1 expected loss=0.3478261 P(node) =0.001049222
##
##
                      8
      class counts:
                             15
##
     probabilities: 0.348 0.652
##
## Node number 238: 30 observations
##
    predicted class=0 expected loss=0.3666667 P(node) =0.001368551
##
      class counts:
                      19
                             11
##
     probabilities: 0.633 0.367
##
## Node number 239: 961 observations
##
    predicted class=1 expected loss=0.3818939 P(node) =0.04383924
##
      class counts: 367 594
##
     probabilities: 0.382 0.618
##
## Node number 240: 171 observations
    predicted class=0 expected loss=0.3918129 P(node) =0.007800739
##
      class counts: 104
                             67
##
     probabilities: 0.608 0.392
##
## Node number 241: 47 observations
    predicted class=1 expected loss=0.4042553 P(node) =0.002144063
##
##
      class counts:
                      19
##
     probabilities: 0.404 0.596
##
## Node number 242: 106 observations
##
    predicted class=0 expected loss=0.490566 P(node) =0.004835546
##
      class counts: 54
                             52
```

```
## probabilities: 0.509 0.491
##
## Node number 243: 43 observations
## predicted class=1 expected loss=0.2790698 P(node) =0.001961589
## class counts: 12 31
## probabilities: 0.279 0.721
```