$Moussadeq_DSC550_Week9$

May 11, 2024

DSC 550

Week 9 Assignment

Said Moussadeq

1. Import the dataset

```
[2]: import pandas as pd
     import seaborn as sns
     import matplotlib.pyplot as plt
[5]: # loading the data
     df_loan = pd.read_csv(r'Loan_train.csv')
     df_loan.head(5)
[5]:
         Loan_ID Gender Married Dependents
                                                 Education Self_Employed
     0 LP001002
                    Male
                              No
                                           0
                                                  Graduate
                                                                       No
     1 LP001003
                    Male
                             Yes
                                           1
                                                                       No
                                                  Graduate
                    Male
                                           0
     2 LP001005
                             Yes
                                                  Graduate
                                                                       Yes
     3 LP001006
                   Male
                             Yes
                                           0
                                              Not Graduate
                                                                       No
     4 LP001008
                    Male
                              No
                                           0
                                                  Graduate
                          CoapplicantIncome
        ApplicantIncome
                                             LoanAmount Loan_Amount_Term \
     0
                    5849
                                         0.0
                                                     NaN
                                                                      360.0
                                      1508.0
                                                   128.0
     1
                    4583
                                                                      360.0
     2
                    3000
                                         0.0
                                                    66.0
                                                                      360.0
     3
                    2583
                                      2358.0
                                                   120.0
                                                                      360.0
     4
                    6000
                                         0.0
                                                   141.0
                                                                       360.0
        Credit_History Property_Area Loan_Status
     0
                    1.0
                                Urban
                                                 Y
                    1.0
                                Rural
                                                 N
     1
     2
                    1.0
                                Urban
                                                 Y
     3
                    1.0
                                Urban
                                                 Y
                                Urban
     4
                    1.0
                                                 Y
```

- 2. Prepare the data for modeling by performing the required steps:
 - Drop the column "Load_ ID."

```
[5]: # dropping the "Load ID" column
     df_loan = df_loan.drop(['Loan_ID'], axis=1)
     df_loan.head(3)
[5]:
      Gender Married Dependents Education Self Employed ApplicantIncome
                   No
                               0
                                 Graduate
                                                      No
                                                                     5849
        Male
                               1 Graduate
     1
                  Yes
                                                      No
                                                                     4583
     2
        Male
                  Yes
                               0 Graduate
                                                     Yes
                                                                     3000
```

```
CoapplicantIncome LoanAmount Loan_Amount_Term Credit_History \
0
                 0.0
                             NaN
                                              360.0
                                                                1.0
1
              1508.0
                           128.0
                                              360.0
                                                                1.0
2
                 0.0
                            66.0
                                              360.0
                                                                1.0
```

Property_Area Loan_Status

• Drop any rows with missing data.

```
[8]: # checking for NaN values
df_loan.isnull().sum()
```

```
[8]: Loan_ID
                            0
     Gender
                           13
     Married
                            3
    Dependents
                           15
     Education
                            0
     Self Employed
                           32
     ApplicantIncome
                            0
     CoapplicantIncome
                            0
    LoanAmount
                           22
     Loan_Amount_Term
                           14
     Credit_History
                           50
     Property_Area
                            0
     Loan_Status
                            0
     dtype: int64
```

```
[9]: # dropping NaN values
df_loanV2 = df_loan.dropna()
df_loanV2.isnull().sum()
```

```
Gender
                           0
      Married
                           0
      Dependents
                           0
     Education
                           0
      Self Employed
                           0
      ApplicantIncome
                           0
      CoapplicantIncome
      LoanAmount
                           0
      Loan_Amount_Term
                           0
      Credit_History
                           0
      Property_Area
                           0
      Loan_Status
                           0
      dtype: int64
        • Convert the categorical features into dummy variables.
[10]: # Identifying categorical columns
      categorical_cols = df_loanV2.columns[df_loanV2.dtypes == 'object']
      # Creating dummy variables for the categorical columns
      dummy_vars = pd.get_dummies(df_loanV2[categorical_cols])
      # Drop original categorical columns from the DataFrame
      df_loanV2 = df_loanV2.drop(categorical_cols, axis=1)
      # Concatenate the dummy variables to the original DataFrame
      df_loanV2 = pd.concat([df_loanV2, dummy_vars], axis=1)
[12]: # Checking the shape of the DataFrame 'df_loanV3'
      df_loanV2.shape
[12]: (480, 502)
[14]: df loanV2.head(3)
[14]:
         ApplicantIncome CoapplicantIncome LoanAmount Loan_Amount_Term \
                    4583
                                                                     360.0
      1
                                     1508.0
                                                   128.0
      2
                    3000
                                         0.0
                                                    66.0
                                                                     360.0
      3
                    2583
                                     2358.0
                                                   120.0
                                                                     360.0
         Credit History Loan ID LP001003 Loan ID LP001005 Loan ID LP001006 \
      1
                    1.0
                                     True
                                                       False
                                                                         False
      2
                    1.0
                                    False
                                                                         False
                                                        True
      3
                    1.0
                                    False
                                                       False
                                                                          True
```

[9]: Loan_ID

1

False

0

Loan_ID_LP001008 Loan_ID_LP001011 ... Dependents_3+ Education_Graduate \

False

True

False

```
2
                    False
                                       False
                                                          False
                                                                                True
      3
                    False
                                                                               False
                                       False
                                                          False
                                                     Self_Employed_Yes
         Education_Not Graduate
                                  Self_Employed_No
      1
                           False
                                               True
                                                                 False
      2
                           False
                                             False
                                                                  True
      3
                                               True
                                                                 False
                            True
         Property_Area_Rural Property_Area_Semiurban Property_Area_Urban
      1
                        True
                                                  False
      2
                       False
                                                  False
                                                                         True
      3
                       False
                                                  False
                                                                         True
         Loan_Status_N Loan_Status_Y
      1
                  True
                                 False
      2
                 False
                                  True
      3
                 False
                                  True
      [3 rows x 502 columns]
[37]: for col in df_loanV2:
          print(col)
     ApplicantIncome
     CoapplicantIncome
     LoanAmount
     Loan_Amount_Term
     Credit_History
     Loan_ID_LP001003
     Loan_ID_LP001005
     Loan_ID_LP001006
     Loan_ID_LP001008
     Loan_ID_LP001011
     Loan_ID_LP001013
     Loan_ID_LP001014
     Loan_ID_LP001018
     Loan_ID_LP001020
     Loan_ID_LP001024
     Loan_ID_LP001028
     Loan_ID_LP001029
     Loan_ID_LP001030
     Loan_ID_LP001032
     Loan_ID_LP001036
     Loan_ID_LP001038
     Loan_ID_LP001043
     Loan_ID_LP001046
     Loan_ID_LP001047
```

Loan_ID_LP001066

- Loan_ID_LP001068
- Loan_ID_LP001073
- Loan_ID_LP001086
- Loan_ID_LP001095
- Loan ID LP001097
- Loan_ID_LP001098
- Loan_ID_LP001100
- Loan_ID_LP001112
- Loan_ID_LP001114
- Loan_ID_LP001116
- Loan_ID_LP001119
- Loan_ID_LP001120
- Loan_ID_LP001131
- Loan_ID_LP001138
- Loan_ID_LP001144
- Loan_ID_LP001146
- Loan_ID_LP001151
- Loan_ID_LP001155
- Loan_ID_LP001157
- Loan_ID_LP001164
- Loan_ID_LP001179
- Loan_ID_LP001186
- Loan_ID_LP001194
- Loan_ID_LP001195
- Loan_ID_LP001197
- Loan_ID_LP001198
- Loan_ID_LP001199
- Loan_ID_LP001205
- Loan_ID_LP001206
- Loan_ID_LP001207
- Loan_ID_LP001222
- Loan_ID_LP001225
- Loan_ID_LP001228
- Loan_ID_LP001233
- Loan_ID_LP001238
- Loan_ID_LP001241
- Loan_ID_LP001243
- Loan_ID_LP001245
- Loan_ID_LP001248
- Loan_ID_LP001253
- Loan_ID_LP001255
- Loan_ID_LP001256
- Loan_ID_LP001259
- Loan_ID_LP001263
- Loan_ID_LP001265
- Loan_ID_LP001267
- Loan_ID_LP001275
- Loan_ID_LP001279

- Loan_ID_LP001282
- Loan_ID_LP001289
- Loan_ID_LP001310
- Loan_ID_LP001316
- Loan ID LP001318
- Loan_ID_LP001319
- Loan_ID_LP001322
- Loan_ID_LP001325
- Loan_ID_LP001327
- Loan_ID_LP001333
- Loan_ID_LP001334
- Loan_ID_LP001343
- Loan_ID_LP001345
- Loan_ID_LP001349
- Loan_ID_LP001367
- Loan_ID_LP001369
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- Loan_ID_LP001384
- Loan_ib_Li ooioo+
- Loan_ID_LP001385
- Loan_ID_LP001401
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- Loan_ID_LP001421
- Loan_ID_LP001422
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- Loan_ID_LP001431
- ${\tt Loan_ID_LP001432}$
- Loan_ID_LP001439
- Loan_ID_LP001451
- Loan_ID_LP001473
- Loan_ID_LP001478
- Loan_ID_LP001482
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- Loan_ID_LP001504
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- Loan_ID_LP001954
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- Loan_ID_LP001964
- Loan_ID_LP001974
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- Loan_ID_LP001996
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- Loan_ID_LP002807
- Loan ID LP002813
- Loan_ID_LP002820
- Loan_ID_LP002821
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- Loan_ID_LP002855
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- Loan_ID_LP002863
- Loan_ID_LP002868
- Loan_ID_LP002874

Loan_ID_LP002877

Loan_ID_LP002892

Loan_ID_LP002893

Loan_ID_LP002894

Loan ID LP002911

Loan_ID_LP002912

Loan_ID_LP002916

Loan_ID_LP002917

Loan_ID_LP002926

Loan_ID_LP002928

Loan_ID_LP002931

Loan_ID_LP002936

Loan_ID_LP002938

Loan_ID_LP002940

Loan_ID_LP002941

Loan_ID_LP002945

Loan_ID_LP002948

Loan_ID_LP002953

Loan_ID_LP002958

Loan ID LP002959

Loan_ID_LP002959

Loan_ID_LP002961

Loan_ID_LP002964

 ${\tt Loan_ID_LP002974}$

Loan_ID_LP002978

Loan_ID_LP002979

Loan_ID_LP002983

Loan_ID_LP002984

Loan_ID_LP002990

Gender_Female

Gender_Male

Married_No

Married_Yes

Dependents_0

Dependents_1

Dependents_2

Dependents 3+

Education Graduate

Education_Not Graduate

Self_Employed_No

Self_Employed_Yes

Property_Area_Rural

Property_Area_Semiurban

Property_Area_Urban

Loan_Status_N

Loan_Status_Y

3. Split the data into a training and test set, where the "Loan_Status" column is the target.

```
[38]: from sklearn.model_selection import train_test_split

# separate features and target
X = df_loanV2.drop(['Loan_Status_Y', 'Loan_Status_N'], axis=1) # features
y = df_loanV2['Loan_Status_Y'] # target
```

```
[39]: # split the data into training and test sets
X_train, X_test, y_train, y_test = train_test_split(X, y, test_size=0.2)
```

4. Create a pipeline with a min-max scaler and a KNN classifier (see section 15.3 in the Machine Learning with Python Cookbook).

```
[40]: from sklearn.neighbors import KNeighborsClassifier from sklearn.preprocessing import MinMaxScaler from sklearn.preprocessing import StandardScaler from sklearn.pipeline import Pipeline, FeatureUnion from sklearn.model_selection import GridSearchCV
```

5. Fit a default KNN classifier to the data with this pipeline. Report the model accuracy on the test set. Note: Fitting a pipeline model works just like fitting a regular model.

```
[42]: # fiting the pipeline to the training data sets pipeline.fit(X_train, y_train)
```

```
[43]: # predicting the target value for the test set
y_pred = pipeline.predict(X_test)
```

```
[44]: # calculating accuracy
from sklearn.metrics import accuracy_score

accuracy = accuracy_score(y_test, y_pred)
print(f"Accuracy: {accuracy:.2f}")
```

Accuracy: 0.71

6. Create a search space for your KNN classifier where your "n_neighbors" parameter varies from 1 to 10. (see section 15.3 in the Machine Learning with Python Cookbook).

```
[45]: # define the parameter grid
param_grid = {
    'knn_classifier__n_neighbors': list(range(1, 11)) # 1 to 10
}

# creating a GridSearchCV object
grid_search = GridSearchCV(pipeline, param_grid, cv=5, scoring='accuracy')
```

7. Fit a grid search with your pipeline, search space, and 5-fold cross-validation to find the best value for the "n_neighbors" parameter.

8. Find the accuracy of the grid search best model on the test set. Note: It is possible that this will not be an improvement over the default model, but likely it will be.

```
[48]: # Evaluate the best model found by the grid search on the test set test_accuracy = grid_search.score(X_test, y_test)

print(f"Accuracy of the best model on the test set: {test_accuracy:.2f}")
```

Accuracy of the best model on the test set: 0.73

9. Now, repeat steps 6 and 7 with the same pipeline, but expand your search space to include logistic regression and random forest models with the hyperparameter values in section 12.3 of the Machine Learning with Python Cookbook.

Step 6

```
[49]: # Create a pipeline with a generic 'classifier' step
      pipeline = Pipeline([
          ('min_max_scaler', MinMaxScaler()),
          ('classifier', None) # Placeholder for the classifier
      ])
[50]: from sklearn.linear model import LogisticRegression
      from sklearn.ensemble import RandomForestClassifier
      import numpy as np
[51]: # creating the expanded search space
      search space = [
          # KNN Classifier parameters
          {"classifier": [KNeighborsClassifier()],
           "classifier__n_neighbors": list(range(1, 11))}, # 1 to 10
          # Logistic Regression parameters
          {"classifier": [LogisticRegression(max_iter=500, solver='liblinear')],
           "classifier_penalty": ['11', '12'],
           "classifier__C": np.logspace(0, 4, 10)},
          # Random Forest parameters
          {"classifier": [RandomForestClassifier()],
           "classifier_n_estimators": [10, 100, 1000],
           "classifier__max_features": [1, 2, 3]}
[52]: # Create a GridSearchCV object
      grid search = GridSearchCV(pipeline, search space, cv=5, scoring='accuracy',
       ⇒verbose=1)
     Step 7
[53]: # Fit the GridSearchCV object to the training data
      grid_search.fit(X_train, y_train)
     Fitting 5 folds for each of 39 candidates, totalling 195 fits
[53]: GridSearchCV(cv=5,
                   estimator=Pipeline(steps=[('min_max_scaler', MinMaxScaler()),
                                             ('classifier', None)]),
                   param_grid=[{'classifier': [KNeighborsClassifier()],
                                'classifier__n_neighbors': [1, 2, 3, 4, 5, 6, 7, 8, 9,
                                                            10]},
                               {'classifier': [LogisticRegression(C=7.742636826811269,
                                                                  max_iter=500,
                                                                  penalty='11',
      solver='liblinear')],
                                'classifier__C': array([1.00000000e+00,
      2.78255940e+00, 7.74263683e+00, 2.15443469e+01,
```

```
[54]: # Evaluate the best model found by the grid search on the test set
  test_accuracy = grid_search.score(X_test, y_test)

print(f"Best model parameters: {grid_search.best_params_}")
  print(f"Accuracy of the best model on the test set: {test_accuracy:.2f}")
```

10. What are the best model and hyperparameters found in the grid search? Find the accuracy of this model on the test set.

```
[35]: # evaluating the best model found by the grid search on the test set
best_model_accuracy = grid_search.score(X_test, y_test)

print(f"Accuracy of the Logistic Regression model on the test set:

→{best_model_accuracy:.2f}")
```

Accuracy of the Logistic Regression model on the test set: 0.80

The best model and hyperparameters identified through the grid search were from the Logistic Regression model.

11. Summarize your results.

Initially, we applied a KNN model, which achieved an accuracy of 67%. After testing additional models, the Logistic Regression emerged as the superior choice, improving accuracy to 79%. This underscores the significance of careful model selection and hyperparameter tuning in the modeling process. These steps are crucial for identifying the most effective model and adjusting its parameters to enhance performance.