# Perceptron Classification for $T_1$

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## 1 Perceptron Model

A **perceptron** is a simple neural network unit that makes binary classifications using the equation:

$$z = w_1 x_1 + w_2 x_2 + b \tag{1}$$

The output is determined using the **activation function**:

$$y = \begin{cases} 1, & \text{if } z \ge 0, \\ 0, & \text{otherwise} \end{cases}$$
 (2)

#### 1.1 Normalizing the Input

Neural networks perform best when inputs are normalized, typically using **Min-Max scaling**:

$$x' = \frac{x - x_{\min}}{x_{\max} - x_{\min}}. (3)$$

Given the training dataset:

For  $T_1$  (Age = 37, CreditScore = 705):

$$\begin{aligned} x_1' &= \frac{37 - 28}{52 - 28} = \frac{9}{24} = 0.375, \\ x_2' &= \frac{705 - 600}{780 - 600} = \frac{105}{180} = 0.5833. \end{aligned}$$

#### 1.2 Compute Perceptron Activation

Given weights  $w_1 = 0.3$ ,  $w_2 = 0.4$ , and bias b = 0.1:

$$z = (0.3 \times 0.375) + (0.4 \times 0.5833) + 0.1$$
  
= 0.1125 + 0.2333 + 0.1  
= 0.4458.

Applying the activation function:

$$y = \begin{cases} 1, & \text{if } 0.4458 \ge 0, \\ 0, & \text{otherwise} \end{cases} \tag{4}$$

Since 0.4458 > 0, the perceptron classifies  $T_1$  as class 1 (High Risk).

## 2 Why Normalization is Necessary?

- Improves Learning Stability: Large numerical values can lead to unstable weight updates.
- Prevents Bias Towards Larger Features: Without normalization, larger features dominate smaller ones.
- Enhances Training Efficiency: Converges faster when inputs are on a uniform scale.
- Avoids Numerical Overflow: Prevents extreme values that could affect activation functions.

### 3 Conclusion

- Normalization ensured that **Age and CreditScore** were on a common scale.
- The **perceptron classified**  $T_1$  **as High Risk** based on weights and bias. **Normalization is critical** in neural networks to improve learning efficiency and avoid unstable training.