1.) I have a dataset containing family information of married couples, which have around 10 variables & 600+ observations. Independent variables are ~ gender, age, years married, children, religion etc. I have one response variable which is number of extra marital affairs. Now, I want to know what all factor influence the chances of extra marital affair. Since extra marital affair is a binary variable (either a person will have or not), so we can fit logistic regression model here to predict the probability of extra marital affair. install.packages('AER') data(Affairs,package="AER")

```
R Code -
library('AER')
library(plyr)
# Read the data
Affairs <- read.csv(file.choose())
View(Affairs)
class(Affairs)
affairs1 <- Affairs
summary(affairs1)
table(affairs1$affairs)
affairs1$ynaffairs[affairs1$affairs > 0] <- 1
affairs1$ynaffairs[affairs1$affairs == 0] <- 0
affairs1$gender <- as.factor(revalue(Affairs$gender,c("male"=1, "female"=0)))
affairs1$children <- as.factor(revalue(Affairs$children,c("yes"=1, "no"=0)))
# sum(is.na(claimants))
# claimants <- na.omit(claimants) # Omitting NA values from the Data
# na.omit => will omit the rows which has atleast 1 NA value
View(affairs1)
```

```
colnames(affairs1)
class(affairs1)
attach(affairs1)
# Preparing a linear regression
mod_lm <- lm(naffairs ~ factor(unhap) + unhap+ yrsmarr1+ factor(kids) + vryhap+
        vryrel+vryunhap+avgmarr, data = affairs1)
summary(mod_lm)
pred1 <- predict(mod_lm,affairs1)</pre>
pred1
# plot(affairs,pred1)
# We can no way use the linear regression technique to classify the data
plot(pred1)
# GLM function use sigmoid curve to produce desirable results
# The output of sigmoid function lies in between 0-1
model <- glm(naffairs ~ factor(unhap) + unhap+ yrsmarr2+ factor(kids) + vryhap+
        vryrel+vryunhap+avgmarr, data = affairs1)
# To calculate the odds ratio manually we going r going to take exp of coef(model)
exp(coef(model))
# Confusion matrix table
```

```
prob <- predict(model,affairs1,type="response")</pre>
summary(model)
# Creating empty vectors to store predicted classes based on threshold value
pred_values <- NULL
yes_no <- NULL
pred_values <- ifelse(prob>=0.5,1,0)
yes_no <- ifelse(prob>=0.5,"yes","no")
# Creating new column to store the above values
affairs1[,"prob"] <- prob
affairs1[,"pred_values"] <- pred_values
affairs1[,"yes no"] <- yes no
View(affairs1[,c(1,9:11)])
table(affairs1$ynaffairs,affairs1$pred_values)
Output -
> library('AER')
Error in library("AER") : there is no package called 'AER'
> library(plyr)
Warning message:
package 'plyr' was built under R version 3.4.4
> # Read the data
> Affairs <- read.csv(file.choose())</pre>
> View(Affairs)
> class(Affairs)
[1] "data.frame"
> affairs1 <- Affairs</pre>
> summary(affairs1)
                     naffairs
                                            kids
                                                              vryunhap
        Х
                                                                                      unhap
```

```
: 0.000
                                         :0.0000
 Min. : 1
               Min.
                                 Min.
                                                   Min.
                                                           :0.00000
                                                                      Min.
                                                                             :0.
0000
               1st Qu.: 0.000
                                 1st Qu.:0.0000
                                                                      1st Qu.:0.
 1st Qu.:151
                                                   1st Qu.:0.00000
0000
 Median :301
               Median : 0.000
                                 Median :1.0000
                                                   Median :0.00000
                                                                      Median:0.
0000
                                         :0.7155
 Mean
        :301
               Mean
                     : 1.456
                                 Mean
                                                   Mean
                                                           :0.02662
                                                                      Mean
                                                                             :0.
1098
               3rd Qu.: 0.000
                                 3rd Qu.:1.0000
                                                   3rd Qu.:0.00000
                                                                      3rd Qu.:0.
 3rd Qu.:451
0000
Max.
        :601
               Max.
                       :12.000
                                 Max.
                                         :1.0000
                                                   Max.
                                                          :1.00000
                                                                      Max.
                                                                             :1.
0000
    avgmarr
                       hapavq
                                         vryhap
                                                        antirel
                                                                            notr
еl
Min.
        :0.0000
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                          :0.0000
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                                                     Min.
                                                             :0.00000
                                                                        Min.
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 1st Qu.:0.0000
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                                                     1st Qu.:0.00000
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0.0000
                  Median :0.0000
                                    Median :0.000
 Median :0.0000
                                                     Median :0.00000
                                                                        Median:
0.0000
        :0.1547
                          :0.3228
                                            :0.386
                                                             :0.07987
 Mean
                  Mean
                                    Mean
                                                     Mean
                                                                        Mean
0.2729
 3rd Qu.:0.0000
                   3rd Qu.:1.0000
                                    3rd Qu.:1.000
                                                     3rd Qu.:0.00000
                                                                        3rd Qu.:
1.0000
        :1.0000
                          :1.0000
                                            :1.000
                                                             :1.00000
 Max.
                  Max.
                                    Max.
                                                     Max.
                                                                        Max.
1.0000
    slahtrel
                       smerel
                                         vryrel
                                                         vrsmarr1
                                                                            yrsm
arr2
                                                              :0.00000
Min.
        :0.0000
                  Min.
                          :0.0000
                                    Min.
                                            :0.0000
                                                      Min.
                                                                         Min.
:0.0000
                  1st Qu.:0.0000
                                    1st Qu.:0.0000
                                                      1st Ou.:0.00000
 1st Qu.:0.0000
                                                                         1st Ou.
:0.0000
                                    Median :0.0000
                                                                         Median
 Median :0.0000
                  Median :0.0000
                                                      Median :0.00000
:0.0000
Mean
        :0.2146
                  Mean
                          :0.3161
                                    Mean
                                            :0.1165
                                                      Mean
                                                              :0.08652
                                                                         Mean
:0.1464
 3rd Qu.:0.0000
                   3rd Qu.:1.0000
                                    3rd Qu.:0.0000
                                                      3rd Qu.:0.00000
                                                                         3rd Qu.
:0.0000
        :1.0000
                  Max.
                          :1.0000
                                    Max.
                                            :1.0000
                                                      Max.
                                                              :1.00000
Max.
                                                                         Max.
:1.0000
                     yrsmarr4
    yrsmarr3
                                       yrsmarr5
                                                         yrsmarr6
 Min.
        :0.0000
                  Min.
                          :0.0000
                                    Min.
                                           :0.0000
                                                      Min.
                                                            :0.0000
 1st Qu.:0.0000
                  1st Qu.:0.0000
                                    1st Qu.:0.0000
                                                      1st Qu.:0.0000
                                    Median :0.0000
                                                      Median :0.0000
 Median :0.0000
                  Median :0.0000
 Mean
        :0.1747
                  Mean
                          :0.1364
                                    Mean
                                            :0.1165
                                                      Mean
                                                              :0.3394
 3rd Qu.:0.0000
                   3rd Qu.:0.0000
                                    3rd Qu.:0.0000
                                                      3rd Qu.:1.0000
        :1.0000
                          :1.0000
                                            :1.0000
                                                              :1.0000
 Max.
                  Max.
                                    Max.
                                                      Max.
> table(affairs1$affairs)
> affairs1$ynaffairs[affairs1$affairs > 0] <- 1</pre>
Error in `$<-.data.frame`(`*tmp*`, ynaffairs, value = numeric(0)) :</pre>
  replacement has 0 rows, data has 601
> affairs1$ynaffairs[affairs1$affairs == 0] <- 0</pre>
Error in `$<-.data.frame`(`*tmp*`, ynaffairs, value = numeric(0)) :</pre>
  replacement has 0 rows, data has 601
```

```
> affairs1$gender <- as.factor(revalue(Affairs$gender,c("male"=1, "female"=0)</pre>
))
The following `from` values were not present in `x`: male, female
Error in `$<-.data.frame`(`*tmp*`, gender, value = integer(0)) :</pre>
  replacement has 0 rows, data has 601
> affairs1$children <- as.factor(revalue(Affairs$children,c("yes"=1, "no"=0))</pre>
The following `from` values were not present in `x`: yes, no
Error in `$<-.data.frame`(`*tmp*`, children, value = integer(0)) :</pre>
  replacement has 0 rows, data has 601
> # sum(is.na(claimants))
> # claimants <- na.omit(claimants) # Omitting NA values from the Data</pre>
> # na.omit => will omit the rows which has atleast 1 NA value
> View(affairs1)
> colnames(affairs1)
 [1] "X"
"vryhap"
                "naffairs" "kids"
                                       "vryunhap" "unhap"
                                                              "avgmarr" "hapav
 [9] "antirel"
                "notrel"
                           "slghtrel" "smerel"
                                                  "vryrel"
                                                              "yrsmarr1" "yrsma
rr2" "yrsmarr3"
[17] "yrsmarr4" "yrsmarr5" "yrsmarr6"
> class(affairs1)
[1] "data.frame"
> attach(affairs1)
> # Preparing a linear regression
> mod_lm <- lm(naffairs ~ factor(unhap) + unhap+ yrsmarr1+ factor(kids) + vry</pre>
hap+
                 vryrel+vryunhap+avgmarr, data = affairs1)
> summary(mod_lm)
call:
lm(formula = naffairs ~ factor(unhap) + unhap + yrsmarr1 + factor(kids) +
    vryhap + vryrel + vryunhap + avgmarr, data = affairs1)
Residuals:
             1Q Median
    Min
                              3Q
                                     Max
-4.0207 -1.4688 -0.9721 -0.2304 11.4640
Coefficients: (1 not defined because of singularities)
               Estimate Std. Error t value Pr(>|t|)
                                      3.338 0.000896 ***
(Intercept)
                 1.1633
                             0.3485
                            0.4491
                                      5.682 2.09e-08 ***
factor(unhap)1
                 2.5518
unhap
                                 NA
                                         NA
                     NA
                                     -0.885 0.376249
vrsmarr1
                -0.4361
                            0.4925
                                      0.971 0.332032
factor(kids)1
                0.3056
                            0.3147
vryhap
                -0.4968
                            0.3121
                                     -1.592 0.111964
                            0.4016 -1.445 0.148954
vryrel
                -0.5804
vryunhap
                 2.5360
                            0.8184
                                      3.099 0.002034 **
avgmarr
                 0.1510
                            0.3967
                                      0.381 0.703666
Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' '1
Residual standard error: 3.143 on 593 degrees of freedom
```

Multiple R-squared: 0.1028, Adjusted R-squared: 0.0922 F-statistic: 9.706 on 7 and 593 DF, p-value: 1.817e-11

> > pred1 <- predict(mod\_lm,affairs1)</pre> Warning message: In predict.lm(mod lm. affairs1) : prediction from a rank-deficient fit may be misleading > pred1 1.46882344 0.97206593 0.39165804 0.87 1.16326796 1.16326796 1.16326796 4.02 0.66651045 3.44024295 0.87819103 1.46882344 4.02065084 0.66651045 4.02065084 1.46882344 0.88841555 0.23044626 0.97206593 1.16326796 1.16 0.97206593 1.61981071 0.72720377 0.66651045 0.97206593 4.02065084 0.66 1.16326796 0.66651045 1.46882344 1.46882344 0.97206593 1.46882344 4.02 0.66651045 0.88841555 0.97206593 4.02065084 0.66651045 1.46882344 1.61981071 0.66651045 0.72720377 0.88841555 1.46882344 1.31425522 3.42 4.02065084 4.02065084 0.66651045 1.46882344 1.61981071 0.66651045 0.66 0.97206593 0.23044626 0.97206593 0.39165804 0.39165804 1.03940282 0.14 4.00484264 1.03940282 0.66651045 1.46882344 0.88841555 0.97206593 1.46 0.97206593 1.46882344 1.46882344 4.02065084 -0.34996163 1.46882344 0.39 1.46882344 0.66651045 1.46882344 1.61981071 4.00484264 3.71509535 1.16 

| 85                          | 86         | 87         | 88         | 89         | 90         |       |
|-----------------------------|------------|------------|------------|------------|------------|-------|
| 91<br>0.88841555<br>044626  | 0.97206593 | 0.72720377 | 1.46882344 | 3.44024295 | 1.46882344 | 0.23  |
| 92                          | 93         | 94         | 95         | 96         | 97         |       |
| 98<br>0.66651045            | 1.61981071 | 1.46882344 | 1.16326796 | 4.02065084 | 0.97206593 | -0.34 |
| 996163<br>99                | 100        | 101        | 102        | 103        | 104        |       |
| 105<br>0.97206593           | 1.46882344 | 0.97206593 | 0.08610256 | 1.16326796 | 1.46882344 | 1.46  |
| 882344<br>106               | 107        | 108        | 109        | 110        | 111        |       |
| 112<br>0.66651045           | 0.39165804 | 0.23044626 | 1.61981071 | 0.97206593 | 0.97206593 | 0.97  |
| 206593<br>113               | 114        | 115        | 116        | 117        | 118        |       |
| 119<br>1.31425522           | 0.97206593 | 0.97206593 | 0.66651045 | 4.02065084 | 0.97206593 | 0.97  |
| 206593<br>120               | 121        | 122        | 123        | 124        | 125        |       |
| 126<br>0.72720377           | 1.31425522 | 0.97206593 | 1.46882344 | 1.61981071 | 0.72720377 | 1.61  |
| 981071<br>127               | 128        | 129        | 130        | 131        | 132        |       |
| 133<br>0.97206593           | 3.71509535 | 0.97206593 | 1.46882344 | 1.46882344 | 1.61981071 | 1.46  |
| 882344                      | 135        | 136        | 137        | 138        | 139        |       |
| 140<br>0.97206593           | 1.03940282 | 0.72720377 | 0.39165804 | 4.00484264 | 1.46882344 | 0.97  |
| 206593                      |            |            |            |            |            | 0.97  |
| 141<br>147                  | 142        | 143        | 144        | 145        | 146        | 0.00  |
| 0.97206593<br>165804        | 0.39165804 | 1.46882344 | 1.16326796 | 0.23044626 | 4.02065084 | 0.39  |
| 148<br>154                  | 149        | 150        | 151        | 152        | 153        |       |
| 0.97206593<br>882344        | 0.97206593 | 4.00484264 | 1.16326796 | 1.46882344 | 1.46882344 | 1.46  |
| 155<br>161                  | 156        | 157        | 158        | 159        | 160        |       |
| 1.46882344<br>610256        | 1.61981071 | 1.16326796 | 0.97206593 | 0.97206593 | 0.97206593 | 0.08  |
| 162<br>168                  | 163        | 164        | 165        | 166        | 167        |       |
| 0.88841555<br>044626        | 1.03275925 | 1.16326796 | 0.66651045 | 4.02065084 | 0.58286006 | 0.23  |
| 169                         | 170        | 171        | 172        | 173        | 174        |       |
| 175<br>1.46882344           | 0.97206593 | 0.88841555 | 0.88841555 | 1.61981071 | 4.02065084 | 0.66  |
| 651045<br>176               | 177        | 178        | 179        | 180        | 181        |       |
| 182<br>1.46882344<br>651045 | 0.39165804 | 0.23044626 | 0.66651045 | 0.66651045 | 1.46882344 | 0.66  |

| 183                         | 184        | 185        | 186        | 187        | 188        |      |
|-----------------------------|------------|------------|------------|------------|------------|------|
| 189<br>1.61981071<br>940282 | 0.66651045 | 0.97206593 | 0.66651045 | 1.31425522 | 1.61981071 | 1.03 |
| 190                         | 191        | 192        | 193        | 194        | 195        |      |
| 196<br>1.31425522           | 1.46882344 | 1.46882344 | 0.23044626 | 1.46882344 | 0.97206593 | 1.46 |
| 882344<br>197               | 198        | 199        | 200        | 201        | 202        |      |
| 203<br>1.16326796           | 1.46882344 | 0.88841555 | 1.03940282 | 1.46882344 | 1.31425522 | 1.46 |
| 882344<br>204               | 205        | 206        | 207        | 208        | 209        |      |
| 210<br>1.46882344           | 1.03940282 | 4.00484264 | 1.46882344 | 1.46882344 | 1.61981071 | 0.87 |
| 819103<br>211               | 212        | 213        | 214        | 215        | 216        |      |
| 217<br>1.61981071           | 1.61981071 | 1.18374652 | 1.61981071 | 3.42443475 | 4.02065084 | 1.61 |
| 981071<br>218               | 219        | 220        | 221        | 222        | 223        |      |
| 224<br>3.71509535           | 1.46882344 | 0.97206593 | 0.97206593 | 1.46882344 | 0.97206593 | 0.39 |
| 165804<br>225               | 226        | 227        | 228        | 229        | 230        | 0.33 |
| 231                         |            |            |            |            |            | 4 02 |
| 0.88841555<br>065084        | 1.46882344 | 1.46882344 | 4.02065084 | 4.02065084 | 1.16326796 | 4.02 |
| 232<br>238                  | 233        | 234        | 235        | 236        | 237        |      |
| 1.46882344<br>882344        | 4.02065084 | 0.97206593 | 0.23044626 | 1.46882344 | 0.97206593 | 1.46 |
| 239<br>245                  | 240        | 241        | 242        | 243        | 244        |      |
| 0.66651045<br>882344        | 3.58458665 | 1.46882344 | 1.16326796 | 1.46882344 | 1.61981071 | 1.46 |
| 246                         | 247        | 248        | 249        | 250        | 251        |      |
| 252<br>3.44024295<br>206593 | 0.97206593 | 1.46882344 | 1.61981071 | 0.66651045 | 0.53600174 | 0.97 |
| 253                         | 254        | 255        | 256        | 257        | 258        |      |
| 259<br>0.23044626           | 0.97206593 | 0.97206593 | 0.97206593 | 0.23044626 | 1.46882344 | 4.02 |
| 065084<br>260               | 261        | 262        | 263        | 264        | 265        |      |
| 266<br>1.61981071           | 1.03275925 | 1.46882344 | 1.61981071 | 1.46882344 | 1.61981071 | 0.66 |
| 651045<br>267               | 268        | 269        | 270        | 271        | 272        |      |
| 273<br>4.02065084           | 0.66651045 | 0.39165804 | 0.97206593 | 0.66651045 | 0.87819103 | 4.02 |
| 065084<br>274               | 275        | 276        | 277        | 278        | 279        |      |
| 280<br>0.87819103<br>326796 | 4.00484264 | 1.46882344 | 4.02065084 | 0.66651045 | 1.61981071 | 1.16 |

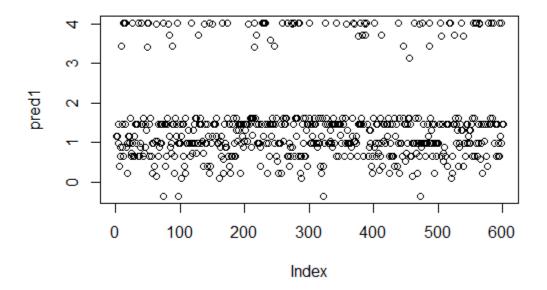
| 281                         | 282        | 283        | 284        | 285        | 286        |       |
|-----------------------------|------------|------------|------------|------------|------------|-------|
| 287<br>1.61981071           | 1.61981071 | 0.66651045 | 4.02065084 | 4.02065084 | 0.23044626 | 0.66  |
| 651045                      | 289        | 290        | 291        | 292        | 293        |       |
| 294<br>0.08610256           | 0.66651045 | 1.46882344 | 0.97206593 | 1.61981071 | 0.66651045 | 1.61  |
| 981071<br>295               | 296        | 297        | 298        | 299        | 300        |       |
| 301<br>0.66651045           | 1.31425522 | 1.46882344 | 0.39165804 | 1.46882344 | 4.02065084 | 1.61  |
| 981071<br>302               | 303        | 304        | 305        | 306        | 307        |       |
| 308<br>1.46882344           | 0.97206593 | 0.97206593 | 1.16326796 | 1.46882344 | 0.97206593 | 1.46  |
| 882344<br>309               | 310        | 311        | 312        | 313        | 314        |       |
| 315<br>1.61981071           | 1.46882344 | 0.97206593 | 0.97206593 | 0.88841555 | 0.97206593 | 1.61  |
| 981071<br>316               | 317        | 318        | 319        | 320        | 321        |       |
| 322<br>0.97206593           | 1.61981071 | 0.39165804 | 1.16326796 | 0.23044626 | 1.61981071 | -0.34 |
| 996163<br>323               | 324        | 325        | 326        | 327        | 328        |       |
| 329<br>0.39165804           | 0.97206593 | 4.02065084 | 1.46882344 | 1.61981071 | 1.46882344 | 1.46  |
| 882344<br>330               | 331        | 332        | 333        | 334        | 335        |       |
| 336<br>0.97206593           | 0.97206593 | 1.46882344 | 1.03275925 | 1.31425522 | 0.97206593 | 1.46  |
| 882344<br>337               | 338        | 339        | 340        | 341        | 342        |       |
| 343<br>0.88841555           | 1.61981071 | 1.46882344 | 0.97206593 | 1.46882344 | 4.02065084 | 0.66  |
| 651045<br>344               | 345        | 346        | 347        | 348        | 349        |       |
| 350<br>1.46882344           | 0.66651045 | 1.46882344 | 1.46882344 | 1.46882344 | 1.18374652 | 0.97  |
| 206593<br>351               | 352        | 353        | 354        | 355        | 356        |       |
| 357<br>0.97206593           | 1.61981071 | 1.46882344 | 1.46882344 | 0.66651045 | 1.61981071 | 0.97  |
| 206593<br>358               | 359        | 360        | 361        | 362        | 363        |       |
| 364<br>4.00484264           | 0.97206593 | 1.31425522 | 0.97206593 | 0.97206593 | 0.97206593 | 0.97  |
| 206593<br>365               | 366        | 367        | 368        | 369        | 370        |       |
| 371<br>0.66651045           | 0.87819103 | 1.61981071 | 1.16326796 | 4.02065084 | 1.03940282 | 4.00  |
| 484264<br>372               | 373        | 374        | 375        | 376        | 377        |       |
| 378<br>1.03940282<br>882344 | 0.97206593 | 1.16326796 | 0.66651045 | 3.69928715 | 1.46882344 | 1.46  |

| 379                         | 380        | 381        | 382         | 383        | 384        |      |
|-----------------------------|------------|------------|-------------|------------|------------|------|
| 385<br>1.46882344<br>651045 | 4.02065084 | 1.61981071 | 1.46882344  | 3.71509535 | 1.46882344 | 0.66 |
| 386                         | 387        | 388        | 389         | 390        | 391        |      |
| 392<br>4.02065084           | 3.71509535 | 4.00484264 | 4.02065084  | 1.46882344 | 1.46882344 | 0.66 |
| 651045<br>393               | 394        | 395        | 396         | 397        | 398        |      |
| 399<br>0.88841555           | 1.31425522 | 0.97206593 | 1.31425522  | 0.39165804 | 0.23044626 | 0.66 |
| 651045<br>400               | 401        | 402        | 403         | 404        | 405        |      |
| 406<br>1.61981071           | 0.88841555 | 4.02065084 | 0.97206593  | 1.46882344 | 0.66651045 | 1.46 |
| 882344<br>407               | 408        | 409        | 410         | 411        | 412        |      |
| 413<br>0.72720377           | 0.97206593 | 0.29778314 | 1.61981071  | 0.66651045 | 3.71509535 | 0.97 |
| 206593<br>414               | 415        | 416        | 417         | 418        | 419        |      |
| 420<br>0.39165804           | 1.46882344 | 1.03940282 | 1.46882344  | 0.97206593 | 0.97206593 | 1.46 |
| 882344<br>421               | 422        | 423        | 424         | 425        | 426        | 21.0 |
| 427<br>1.16326796           | 1.46882344 | 1.61981071 | 0.23044626  | 0.66651045 | 1.46882344 | 0.97 |
| 206593                      | 429        | 430        | 431         | 432        |            | 0.37 |
| 434                         |            |            |             |            | 433        |      |
| 0.66651045<br>326796        | 0.66651045 | 1.46882344 | 0.66651045  | 0.39165804 | 1.61981071 | 1.16 |
| 435<br>441                  | 436        | 437        | 438         | 439        | 440        |      |
| 1.46882344<br>044626        | 1.46882344 | 0.39165804 | 0.97206593  | 4.02065084 | 1.61981071 | 0.23 |
| 442<br>448                  | 443        | 444        | 445         | 446        | 447        |      |
| 0.97206593<br>882344        | 0.97206593 | 0.97206593 | 0.66651045  | 3.44024295 | 1.61981071 | 1.46 |
| 449                         | 450        | 451        | 452         | 453        | 454        |      |
| 455<br>0.53600174           | 1.46882344 | 0.72720377 | 0.97206593  | 1.46882344 | 1.61981071 | 1.61 |
| 981071<br>456               | 457        | 458        | 459         | 460        | 461        |      |
| 462<br>3.13468746           | 1.46882344 | 0.66651045 | 0.66651045  | 0.14679587 | 0.97206593 | 0.97 |
| 206593<br>463               | 464        | 465        | 466         | 467        | 468        |      |
| 469<br>4.02065084           | 0.97206593 | 1.61981071 | 0.97206593  | 0.72720377 | 0.23044626 | 0.97 |
| 206593<br>470               | 471        | 472        | 473         | 474        | 475        |      |
| 476                         |            |            | -0.34996163 |            |            | 4.02 |

| 483                      | 477  | 478        | 479        | 480        | 481        | 482        |      |
|--------------------------|------|------------|------------|------------|------------|------------|------|
| 1.46882<br>206593        | 2344 | 0.97206593 | 0.97206593 | 0.66651045 | 0.97206593 | 0.97206593 | 0.97 |
| 490                      | 484  | 485        | 486        | 487        | 488        | 489        |      |
| 1.46882<br>425522        | 2344 | 1.16326796 | 4.02065084 | 3.44024295 | 1.61981071 | 0.97206593 | 1.31 |
|                          | 491  | 492        | 493        | 494        | 495        | 496        |      |
| 497<br>0.66651           | L045 | 1.46882344 | 0.97206593 | 1.46882344 | 0.23044626 | 0.97206593 | 0.66 |
| 651045                   | 498  | 499        | 500        | 501        | 502        | 503        |      |
| 504<br>0.97206           | 5593 | 0.97206593 | 0.97206593 | 0.97206593 | 1.46882344 | 1.46882344 | 4.02 |
| 065084                   | 505  | 506        | 507        | 508        | 509        | 510        |      |
| 511<br>3.69928           | 3715 | 0.66651045 | 1.46882344 | 0.53600174 | 0.72720377 | 0.88841555 | 0.66 |
| 651045                   | 512  | 513        | 514        | 515        | 516        | 517        |      |
| 518<br>0.66651           | L045 | 1.46882344 | 0.39165804 | 1.46882344 | 1.46882344 | 4.02065084 | 4.02 |
| 065084                   | 519  | 520        | 521        | 522        | 523        | 524        |      |
| 525<br>4.02065           | 5084 | 4.02065084 | 0.08610256 | 0.66651045 | 0.23044626 | 1.46882344 | 1.46 |
| 882344                   | 526  | 527        | 528        | 529        | 530        | 531        |      |
| 532<br>3.71509           | 9535 | 1.61981071 | 0.97206593 | 1.46882344 | 1.31425522 | 0.39165804 | 1.61 |
| 981071                   | 533  | 534        | 535        | 536        | 537        | 538        |      |
| 539                      |      | 0.88841555 | 1.46882344 | 1.31425522 | 4.02065084 | 1.31425522 | 3.69 |
| 0.97206<br>928715        |      |            |            |            |            |            | 3.09 |
| 546                      | 540  | 541        | 542        | 543        | 544        | 545        |      |
| 0.39165<br>206593        | 5804 | 0.97206593 | 0.66651045 | 0.66651045 | 1.46882344 | 1.46882344 | 0.97 |
| 553                      | 547  | 548        | 549        | 550        | 551        | 552        |      |
| 1.16326<br>651045        | 5796 | 0.97206593 | 1.31425522 | 0.97206593 | 1.31425522 | 1.46882344 | 0.66 |
|                          | 554  | 555        | 556        | 557        | 558        | 559        |      |
| 560<br>1.61981<br>065084 | L071 | 4.02065084 | 0.66651045 | 1.61981071 | 4.02065084 | 0.97206593 | 4.02 |
|                          | 561  | 562        | 563        | 564        | 565        | 566        |      |
| 567<br>0.66651<br>882344 | L045 | 0.97206593 | 1.46882344 | 4.00484264 | 4.02065084 | 0.58286006 | 1.46 |
|                          | 568  | 569        | 570        | 571        | 572        | 573        |      |
| 574<br>0.97206<br>882344 | 5593 | 0.23044626 | 1.46882344 | 1.46882344 | 1.03940282 | 1.46882344 | 1.46 |
|                          |      |            |            |            |            |            |      |

```
575
                    576
                                 577
                                             578
                                                         579
                                                                      580
581
 0.66651045 1.46882344 0.39165804
                                     4.02065084 1.46882344
                                                              1.46882344
                                                                         1.46
882344
        582
                    583
                                 584
                                             585
                                                         586
                                                                      587
588
1.61981071 4.02065084
                        1.61981071 1.61981071 4.02065084
                                                              0.97206593 0.97
206593
        589
                    590
                                 591
                                             592
                                                         593
                                                                      594
595
 1.46882344
                        0.66651045
                                      1.46882344
             1.46882344
                                                  0.66651045
                                                              0.97206593 4.02
065084
        596
                    597
                                 598
                                             599
                                                         600
                                                                      601
 0.66651045 1.16326796 0.97206593
                                     4.02065084 1.46882344
                                                              1.46882344
>
> # plot(affairs,pred1)
> # We can no way use the linear regression technique to classify the data
> plot(pred1)
> # GLM function use sigmoid curve to produce desirable results
> # The output of sigmoid function lies in between 0-1
> model <- glm(naffairs ~ factor(unhap) + unhap+ yrsmarr2+ factor(kids) + vry</pre>
hap+
                 vryrel+vryunhap+avgmarr, data = affairs1)
+
>
> # To calculate the odds ratio manually we going r going to take exp of coef
(model)
> exp(coef(model))
   (Intercept) factor(unhap)1
                                                    yrsmarr2 factor(kids)1
                                        unhap
vryhap
     3.8235258
                   13.8210486
                                                   0.4239067
                                                                  1.1424363
                                           NA
0.6571631
        vryrel
                     vryunhap
                                      avgmarr
     0.5394117
                   12.2165496
                                   1.1681618
> # Confusion matrix table
> prob <- predict(model,affairs1,type="response")</pre>
Warning message:
In predict.lm(object, newdata, se.fit, scale = 1, type = ifelse(type == :
  prediction from a rank-deficient fit may be misleading
> summary(model)
call:
glm(formula = naffairs ~ factor(unhap) + unhap + yrsmarr2 + factor(kids) +
    vryhap + vryrel + vryunhap + avgmarr, data = affairs1)
Deviance Residuals:
    Min
              1Q
                   Median
-4.1005
        -1.4743
                 -1.0545 -0.0631 11.3839
Coefficients: (1 not defined because of singularities)
               Estimate Std. Error t value Pr(>|t|)
                                      3.818 0.000149 ***
(Intercept)
                 1.3412
                            0.3513
                                      5.862 7.61e-09 ***
                            0.4480
factor(unhap)1
                 2.6262
unhap
                     NA
                                NA
                                         NA
                -0.8582
                            0.4035
                                    -2.127 0.033852 *
yrsmarr2
factor(kids)1
                 0.1332
                            0.3196
                                      0.417 0.677050
```

```
-0.4198
                              0.3129 -1.342 0.180255
vryhap
                              0.4001 -1.543 0.123402
vryrel
                 -0.6173
                                      3.069 0.002248 **
                 2.5028
                              0.8156
vryunhap
                  0.1554
                              0.3955
                                       0.393 0.694466
avgmarr
Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
(Dispersion parameter for gaussian family taken to be 9.816643)
    Null deviance: 6529.1 on 600 degrees of freedom
Residual deviance: 5821.3 on 593 degrees of freedom
AIC: 3088.2
Number of Fisher Scoring iterations: 2
> # Creating empty vectors to store predicted classes based on threshold valu
> pred_values <- NULL</pre>
> yes_no <- NULL
> pred_values <- ifelse(prob>=0.5,1,0)
> yes_no <- ifelse(prob>=0.5,"yes","no")
> # Creating new column to store the above values
> affairs1[,"prob"] <- prob
> affairs1[,"pred_values"] <- pred_values
> affairs1[,"yes_no"] <- yes_no
> View(affairs1[,c(1,9:11)])
> table(affairs1$ynaffairs,affairs1$pred_values)
```



# Python Code -

import numpy as np

import pandas as pd

import statsmodels.api as sm

import matplotlib.pyplot as plt

from patsy import dmatrices

from sklearn.linear\_model import LogisticRegression

from sklearn.model\_selection import train\_test\_split as split

from sklearn import metrics

from sklearn.model\_selection import cross\_val\_score

## # load dataset

dta = sm.datasets.fair.load\_pandas().data

```
# adding "affair" column: 1 represents having affairs, 0 represents not
dta['affair'] = (dta.affairs > 0).astype(int)
dta = dta.rename(columns={"rate_marriage": "rateMarriage", "yrs_married":
"yearsMarried", "occupation_husb": "husbandOccupation"})
print(dta.sample(5))
print(dta.groupby('affair').mean())
print(dta.groupby('rateMarriage').mean())
# histogram of education
dta.educ.hist()
plt.title('Histogram of Education')
plt.xlabel('Education Level')
plt.ylabel('Frequency')
# histogram of marriage rating
dta.rateMarriage.hist()
plt.title('Histogram of Marriage Rating')
plt.xlabel('Marriage Rating')
plt.ylabel('Frequency')
pd.crosstab(dta.rateMarriage, dta.affair.astype(bool)).plot(kind='bar')
plt.title('Marriage Rating Distribution by Affair Status')
```

```
plt.xlabel('Marriage Rating')
plt.ylabel('Frequency')
affair_yrs_married = pd.crosstab(dta.yearsMarried, dta.affair.astype(bool))
affair_yrs_married.div(affair_yrs_married.sum(1).astype(float), axis=0).plot(kind='bar', stacked=True)
plt.title('Affair Percentage by Years Married')
plt.xlabel('Years Married')
plt.ylabel('Percentage')
# create dataframes with an intercept column and dummy variables for
# occupation and occupation_husb
y, X = dmatrices('affair ~ rateMarriage + age + yearsMarried + children + \
          religious + educ + C(occupation) + C(husbandOccupation)',
          dta, return_type="dataframe")
X.columns
print(X.head(5))
# fix column names of X
X = X.rename(columns = {'C(occupation)[T.2.0]':'occ_2',
             'C(occupation)[T.3.0]':'occ_3',
             'C(occupation)[T.4.0]':'occ_4',
             'C(occupation)[T.5.0]':'occ_5',
             'C(occupation)[T.6.0]':'occ_6',
             'C(husbandOccupation)[T.2.0]':'occ_husb_2',
             'C(husbandOccupation)[T.3.0]':'occ_husb_3',
             'C(husbandOccupation)[T.4.0]':'occ_husb_4',
```

```
'C(husbandOccupation)[T.5.0]':'occ_husb_5',
             'C(husbandOccupation)[T.6.0]':'occ_husb_6'})
print(X.head())
# flatten y into a 1-D array
y = np.ravel(y)
model = LogisticRegression()
model = model.fit(X, y)
#accuracy obtained from training dataset
model.score(X, y)
# what percentage had affairs?
print(y.mean())
# examine the coefficients
X.columns, np.transpose(model.coef_)
# evaluate the model by splitting the data-set into train and test sets
X_train, X_test, y_train, y_test = split(X, y, test_size=0.3)
```

```
model2 = LogisticRegression()
model2.fit(X_train, y_train)
predicted = model2.predict(X_test)
print(y_test)
predicted
# generate class probabilities
probs = model2.predict_proba(X_test)
probs
# generate evaluation metrics
print(metrics.accuracy_score(y_test, predicted))
print(metrics.roc_auc_score(y_test, probs[:, 1]))
import seaborn as sns
conf_matrix = metrics.confusion_matrix(y_test, predicted)
sns.heatmap(conf_matrix, annot=True,cmap='Blues')
print(metrics.classification_report(y_test, predicted))
Output -
```

rateMarriage age yearsMarried ... husbandOccupation affairs affair

| 4198 | 3.0 32.0 | 13.0 | 5.0 | 0.0 | 0 |
|------|----------|------|-----|-----|---|
| 5478 | 3.0 37.0 | 16.5 | 6.0 | 0.0 | 0 |
| 6163 | 4.0 27.0 | 9.0  | 5.0 | 0.0 | 0 |
| 3505 | 5.0 27.0 | 13.0 | 5.0 | 0.0 | 0 |
| 6175 | 4.0 27.0 | 2.5  | 2.0 | 0.0 | 0 |

# [5 rows x 10 columns]

rateMarriage age ... husbandOccupation affairs affair ...

0 4.329701 28.390679 ... 3.833758 0.000000

1 3.647345 30.537019 ... 3.884559 2.187243

# [2 rows x 9 columns]

age yearsMarried ... affairs affair

rateMarriage ...

 1.0
 33.823232
 13.914141
 ... 1.201671
 0.747475

 2.0
 30.471264
 10.727011
 ... 1.615745
 0.635057

 3.0
 30.008056
 10.239174
 ... 1.371281
 0.550856

 4.0
 28.856601
 8.816905
 ... 0.674837
 0.322926

 $5.0 \hspace{0.5cm} 28.574702 \hspace{0.5cm} 8.311662 \hspace{0.1cm} ... \hspace{0.1cm} 0.348174 \hspace{0.1cm} 0.181446$ 

# [5 rows x 9 columns]

Intercept C(occupation)[T.2.0] ... religious educ

 0
 1.0
 1.0
 3.0
 17.0

 1
 1.0
 0.0
 1.0
 14.0

 2
 1.0
 0.0
 1.0
 16.0

 3
 1.0
 0.0
 3.0
 16.0

 4
 1.0
 0.0
 1.0
 1.0
 14.0

#### [5 rows x 17 columns]

Intercept occ\_2 occ\_3 occ\_4 ... yearsMarried children religious educ

```
0 1.0 1.0 0.0 0.0 ... 9.0 3.0 3.0 17.0
```

1 1.0 0.0 1.0 0.0 ... 13.0 3.0 1.0 14.0

2 1.0 0.0 1.0 0.0 ... 2.5 0.0 1.0 16.0

3 1.0 0.0 0.0 0.0 ... 16.5 4.0 3.0 16.0

4 1.0 0.0 1.0 0.0 ... 9.0 1.0 1.0 14.0

[5 rows x 17 columns]

## 0.3224945020420987

C:\anaconda\lib\site-packages\sklearn\linear\_model\\_logistic.py:764: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

https://scikit-learn.org/stable/modules/preprocessing.html

Please also refer to the documentation for alternative solver options:

https://scikit-learn.org/stable/modules/linear model.html#logistic-regression

extra\_warning\_msg=\_LOGISTIC\_SOLVER\_CONVERGENCE\_MSG)

C:\anaconda\lib\site-packages\sklearn\linear\_model\\_logistic.py:764: ConvergenceWarning: lbfgs failed to converge (status=1):

STOP: TOTAL NO. of ITERATIONS REACHED LIMIT.

Increase the number of iterations (max\_iter) or scale the data as shown in:

https://scikit-learn.org/stable/modules/preprocessing.html

Please also refer to the documentation for alternative solver options:

https://scikit-learn.org/stable/modules/linear\_model.html#logistic-regression

extra\_warning\_msg=\_LOGISTIC\_SOLVER\_CONVERGENCE\_MSG)

[0. 1. 1. ... 0. 1. 0.]

## 0.7303664921465969

## 0.7413537624302692

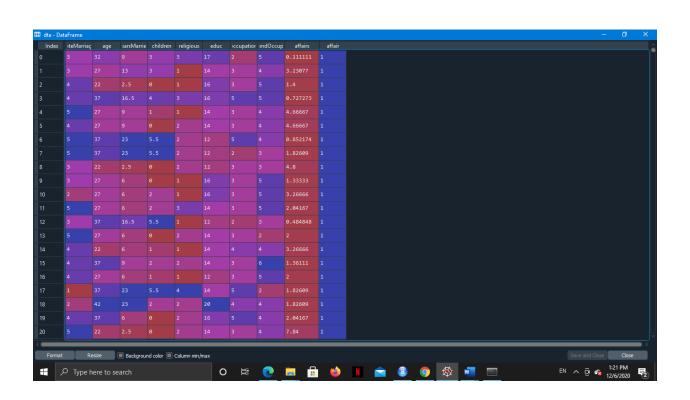
precision recall f1-score support

0.0 0.75 0.90 0.82 1302 1.0 0.63 0.37 0.46 608

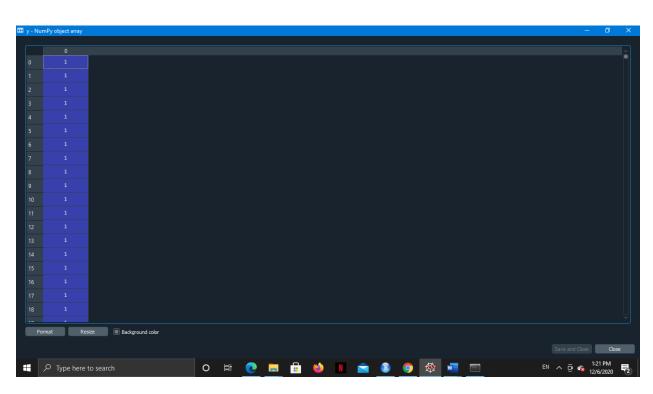
accuracy 0.73 1910

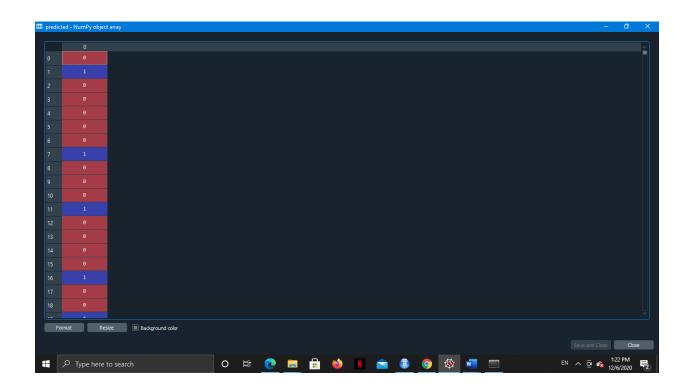
macro avg 0.69 0.63 0.64 1910

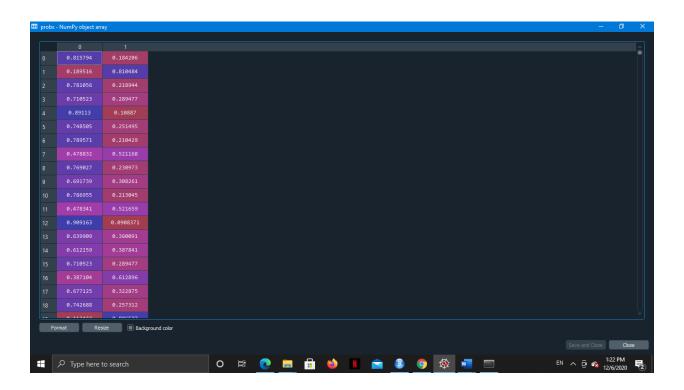
weighted avg 0.71 0.73 0.71 1910

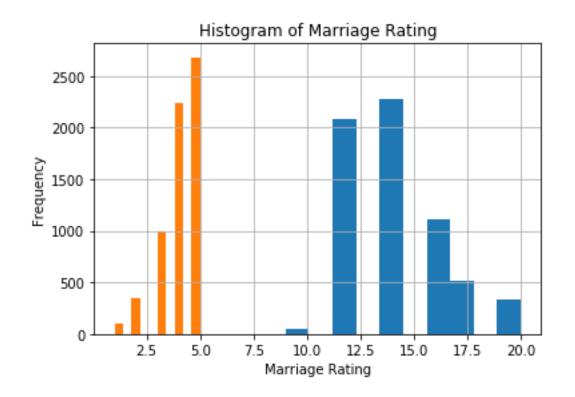


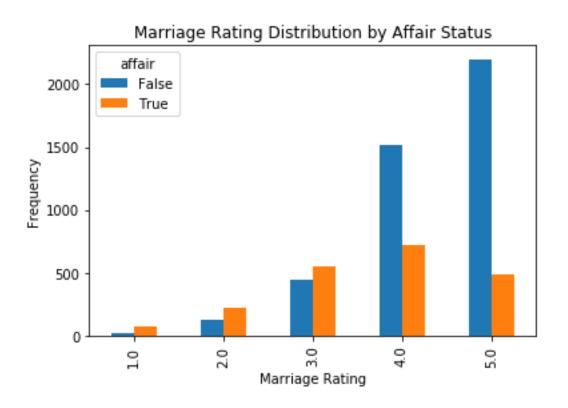


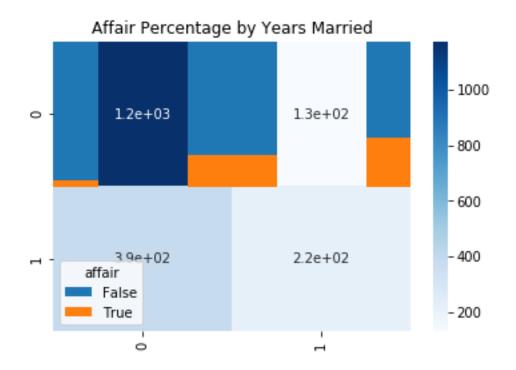


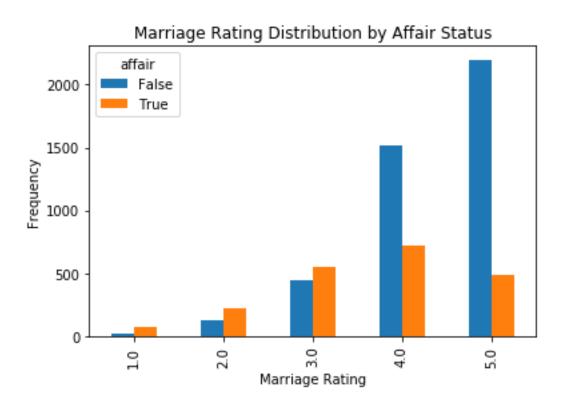


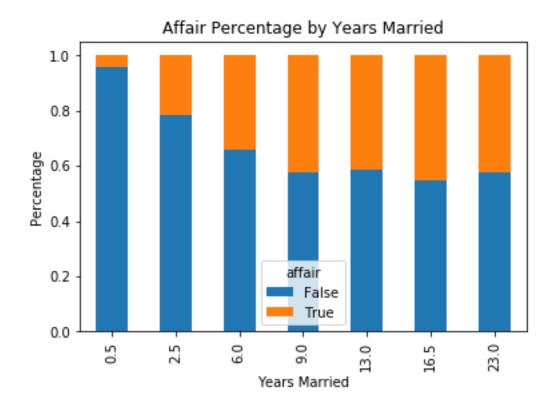












2.) Output variable -> y y -> Whether the client has subscribed a term deposit or not Binomial ("yes" or "no")

```
R code –
```

library(data.table)

library(MASS)

bank\_data <- fread("bank\_data.csv")

#View(bank\_data)

summary(bank\_data)

str(bank\_data)

attach(bank\_data)

```
y_model <- glm(y ~ age +balance + duration + campaign + pdays + previous + factor(default) +
factor(housing) + factor(loan)
        + factor(poutfailure) + factor(poutother) + factor(poutsuccess) + factor(poutunknown)
        + factor(con_cellular) + factor(con_telephone) + factor(con_unknown) + factor(divorced)
        + factor(married) + factor(single) + factor(joadmin.) + factor(joblue.collar) +
factor(joentrepreneur)
        + factor(johousemaid) + factor(jomanagement) + factor(joretired) + factor(joself.employed) +
factor(joservices)
        + factor(jostudent) + factor(jotechnician) + factor(jounemployed) + factor(jounknown), data =
bank_data)
summary(y_model)
library(MASS)
library(car)
stepAIC(y_model)
prob_y <- as.data.frame(predict(y_model, type = c("response"), bank_data))</pre>
final_y <- cbind(bank_data, prob_y)</pre>
confusion_y <- table(prob_y>0.5, bank_data$y)
table(prob_y>0.5)
confusion_y
accuracy_y <- sum(diag(confusion_y)/sum(confusion_y))</pre>
```

#### Output -

```
> library(data.table)
data.table 1.12.2 using 2 threads (see ?getDTthreads). Latest news: r-datata
ble.com
Warning message:
package 'data.table' was built under R version 3.4.4
> library(MASS)
Warning message:
package 'MASS' was built under R version 3.4.4
> bank_data <- fread("bank_data.csv")</pre>
> #View(bank_data)
> summary(bank_data)
                    default
                                                                             loa
                                       balance
                                                         housing
      age
n
        :18.00
                 Min.
                         :0.00000
                                    Min.
                                           : -8019
                                                      Min.
                                                             :0.0000
                                                                       Min.
Min.
0.0000
 1st Qu.:33.00
                 1st Qu.:0.00000
                                                72
                                                      1st Qu.:0.0000
                                    1st Qu.:
                                                                        1st Qu.:
0.0000
Median :39.00
                 Median :0.00000
                                    Median:
                                               448
                                                      Median :1.0000
                                                                       Median:
0.0000
        :40.94
                         :0.01803
                                                             :0.5558
 Mean
                 Mean
                                    Mean
                                          : 1362
                                                      Mean
                                                                       Mean
0.1602
 3rd Qu.:48.00
                 3rd Ou.:0.00000
                                    3rd Qu.: 1428
                                                      3rd Qu.:1.0000
                                                                        3rd Qu.:
0.0000
                         :1.00000
                                           :102127
 Max.
        :95.00
                 Max.
                                    Max.
                                                      Max.
                                                             :1.0000
                                                                       Max.
1.0000
                     campaign
                                                        previous
    duration
                                        pdays
                                                                          poutfa
ilure
                  Min.
                          : 1.000
Min.
       : 0.0
                                    Min. : -1.0
                                                     Min.
                                                           : 0.0000
                                                                        Min.
:0.0000
 1st Qu.: 103.0
                  1st Qu.: 1.000
                                    1st Qu.: -1.0
                                                     1st Qu.:
                                                               0.0000
                                                                        1st Qu.
:0.0000
                  Median : 2.000
                                    Median : -1.0
Median : 180.0
                                                     Median :
                                                               0.0000
                                                                        Median
:0.0000
                          : 2.764
        : 258.2
                  Mean
                                           : 40.2
                                                           :
                                                               0.5803
Mean
                                    Mean
                                                     Mean
                                                                        Mean
:0.1084
                  3rd Qu.: 3.000
                                    3rd Qu.: -1.0
                                                     3rd Qu.:
                                                               0.0000
 3rd Qu.: 319.0
                                                                         3rd Qu.
:0.0000
        :4918.0
                  Max.
                          :63.000
                                           :871.0
                                                     Max.
                                                            :275.0000
Max.
                                    Max.
                                                                        Max.
:1.0000
                                                        con cellular
   poutother
                   poutsuccess
                                      poutunknown
                                                                         con tel
ephone
        :0.0000
                  Min.
                          :0.00000
                                     Min.
                                            :0.0000
                                                       Min.
                                                              :0.0000
Min.
                                                                        Min.
:0.00000
                  1st Ou.:0.00000
 1st Qu.:0.0000
                                     1st Qu.:1.0000
                                                       1st Ou.:0.0000
                                                                         1st Ou.
:0.00000
Median :0.0000
                  Median :0.00000
                                     Median :1.0000
                                                       Median :1.0000
                                                                        Median
:0.00000
```

| Mean :0.0407<br>:0.06428  | Mean :0.03342   | Mean :0.8175   | Mean :0.6477   | Mean      |
|---|-----------------|----------------|----------------|-----------|
| 3rd Qu.:0.0000<br>:0.00000  | 3rd Qu.:0.00000 | 3rd Qu.:1.0000 | 3rd Qu.:1.0000 | 3rd Qu.   |
| Max. :1.0000<br>:1.00000  | Max. :1.00000   | Max. :1.0000   | Max. :1.0000   | Max.      |
| con_unknown   | divorced        | married        | single         | joadmi    |
| Min. :0.000<br>.0000  | Min. :0.0000    | Min. :0.0000   | Min. :0.0000   | Min. :0   |
| 1st Qu.:0.000<br>.0000  | 1st Qu.:0.0000  | 1st Qu.:0.0000 | 1st Qu.:0.0000 | 1st Qu.:0 |
| Median :0.000<br>.0000  | Median :0.0000  | Median :1.0000 | Median :0.0000 | Median :0 |
| Mean :0.288<br>.1144  | Mean :0.1152    | Mean :0.6019   | Mean :0.2829   | Mean :0   |
| 3rd Qu.:1.000<br>.0000  | 3rd Qu.:0.0000  | 3rd Qu.:1.0000 | 3rd Qu.:1.0000 | 3rd Qu.:0 |
| Max. :1.000<br>.0000  | Max. :1.0000    | Max. :1.0000   | Max. :1.0000   | Max. :1   |
| joblue.collar<br>tired  | joentrepreneur  | johousemaid    | jomanagement   | jore      |
| мin. :0.0000<br>:0.00000  | Min. :0.00000   | Min. :0.0000   | O Min. :0.000  | O Min.    |
| 1st Qu.:0.0000<br>.:0.00000   | 1st Qu.:0.00000 |                | •              | •         |
| Median :0.0000<br>:0.00000  | Median :0.00000 | Median :0.0000 |                |           |
| Mean :0.2153<br>:0.05008  | Mean :0.03289   | Mean :0.0274   |                |           |
| 3rd Qu.:0.0000<br>.:0.00000   | 3rd Qu.:0.00000 | •              | •              | 0 3rd Qu  |
| Max. :1.0000<br>:1.00000  | Max. :1.00000   | Max. :1.00000  |                |           |
| mployed   | joservices      | -              |                | -         |
| Min. :0.00000<br>:0.00000   |                 |                |                |           |
| 1st Qu.:0.00000<br>.:0.00000  | •               | •              | •              | •         |
| Median :0.00000<br>:0.00000   |                 |                |                |           |
| Mean :0.03493<br>:0.02882   | Mean :0.09188   |                |                |           |
| 3rd Qu.:0.00000<br>.:0.00000  | 3rd Qu.:0.00000 | •              | •              |           |
| Max. :1.00000<br>:1.00000   | Max. :1.00000   | ) Max. :1.0000 | 00 Max. :1.00  | 0 Max.    |
| jounknown Min. :0.00000 1st Qu.:0.00000 Median :0.00003 Mean :0.00637 3rd Qu.:0.00000 | 3rd Qu.:0.000   |                |                |           |
| Max. :1.00000   | Max. :1.000     |                |                |           |

```
Classes 'data.table' and 'data.frame': 45211 obs. of 32 variables:
                       58 44 33 47 33 35 28 42 58 43 ...
                 : int
 $ age
                       0 0 0 0 0 0 0 1 0 0 ...
$ default
                  int
                       2143 29 2 1506 1 231 447 2 121 593 ...
$ balance
                : int
                      1 1 1 1 0 1 1 1 1 1 ...
                : int
$ housing
                : int 0010001000...
$ loan
                       261 151 76 92 198 139 217 380 50 55 ...
 $ duration
                : int
                      1111111111...
$ campaign
                : int
                      -1 -1 -1 -1 -1 -1 -1 -1 -1 ...
 $ pdays
                : int
                      0 0 0 0 0 0 0 0 0 0 ...
 $ previous
                : int
                       0 0 0 0 0 0 0 0 0 0 ...
  poutfailure
                : int
                      0 0 0 0 0 0 0 0 0 0 ...
  poutother
                : int
                : int 0000000000...
 $ poutsuccess
 $ poutunknown
                : int
                      1111111111...
 $ con_cellular
                : int 0000000000...
$ con_telephone : int
                       0 0 0 0 0 0 0 0 0 0 ...
 $ con_unknown
                 : int
                       1111111111...
                       0 0 0 0 0 0 0 1 0 0 ...
 $ divorced
                  int
$ married
                       1011010010...
                 : int
$ single
                 : int 0100101001...
$ joadmin.
                 : int 0000000000...
 $ ioblue.collar
                : int 0001000000...
  joentrepreneur : int 0 0 1 0 0 0 1 0 0 ...
                 : int 0000000000...
 $ johousemaid
 $
  iomanagement
                : int
                       1000011000...
  ioretired
                 : int
                      0 0 0 0 0 0 0 0 1 0 ...
                      0000000000...
  joself.employed: int
                : int 0000000000...
 $
  joservices
 $ jostudent
                 : int 0000000000...
  iotechnician
                 : int 010000001...
                      0 0 0 0 0 0 0 0 0 0 ...
  jounemployed
                : int
$
                      0 0 0 0 1 0 0 0 0 0 ...
  jounknown
                 : int
                 : int 0000000000...
  attr(*, ".internal.selfref")=<externalptr>
> attach(bank_data)
The following object is masked from package:MASS:
   housing
> y_model <- glm(y ~ age +balance + duration + campaign + pdays + previous +
factor(default) + factor(housing) + factor(loan)
                + factor(poutfailure) + factor(poutother) + factor(poutsucce
ss) + factor(poutunknown)
                + factor(con_cellular) + factor(con_telephone) + factor(con_
unknown) + factor(divorced)
                + factor(married) + factor(single) + factor(joadmin.) + fact
or(joblue.collar) + factor(joentrepreneur)
                + factor(johousemaid) + factor(jomanagement) + factor(joreti
red) + factor(joself.employed) + factor(joservices)
                + factor(jostudent) + factor(jotechnician) + factor(jounempl
oyed) + factor(jounknown), data = bank_data)
> summary(y_model)
call:
glm(formula = y \sim age + balance + duration + campaign + pdays +
```

```
previous + factor(default) + factor(housing) + factor(loan) +
    factor(poutfailure) + factor(poutother) + factor(poutsuccess) +
    factor(poutunknown) + factor(con_cellular) + factor(con_telephone) +
    factor(con_unknown) + factor(divorced) + factor(married) +
    factor(single) + factor(joadmin.) + factor(joblue.collar) +
    factor(joentrepreneur) + factor(johousemaid) + factor(jomanagement) +
    factor(joretired) + factor(joself.employed) + factor(joservices) +
    factor(jostudent) + factor(jotechnician) + factor(jounemployed) +
    factor(jounknown), data = bank_data)
Deviance Residuals:
    Min
                10
                      Median
                                    30
                                              Max
-2.29345
         -0.11582
                    -0.04883
                               0.01842
                                         1.06743
Coefficients: (4 not defined because of singularities)
                           Estimate Std. Error t value Pr(>|t|)
                         -2.755e-02
                                     1.776e-02
                                                -1.552 0.120766
(Intercept)
                          1.741e-04
                                                  1.109 0.267383
                                     1.570e-04
                                                  4.552 5.33e-06 ***
balance
                          1.959e-06
                                     4.303e-07
                                                 93.953 < 2e-16 ***
duration
                          4.733e-04
                                     5.038e-06
                                                 -4.936 8.02e-07 ***
                         -2.083e-03
                                     4.219e-04
campaign
pdays
                         -2.589e-05
                                     2.726e-05
                                                 -0.950 0.342170
                          1.213e-03
                                     6.651e-04
                                                 1.824 0.068120
previous
factor(default)1
                         -1.037e-02
                                     9.753e-03
                                                -1.063 0.287572
                                     2.844e-03 -19.925 < 2e-16 ***
factor(housing)1
                         -5.666e-02
factor(loan)1
                         -3.314e-02
                                     3.565e-03
                                                 -9.296 < 2e-16 ***
factor(poutfailure)1
                          2.984e-02
                                     8.145e-03
                                                  3.664 0.000248 ***
factor(poutother)1
                          5.788e-02
                                     9.544e-03
                                                 6.064 1.34e-09 ***
                                                 53.426 < 2e-16 ***
                          4.753e-01
                                     8.896e-03
factor(poutsuccess)1
factor(poutunknown)1
                                 NA
                                             NA
                                                     NA
                                                              NA
factor(con_cellular)1
                          5.555e-02
                                      3.137e-03
                                                 17.705
                                                         < 2e-16 ***
                                     5.830e-03
factor(con_telephone)1
                          4.941e-02
                                                 8.474
                                                        < 2e-16 ***
factor(con_unknown)1
                                                 -3.156 0.001601 **
factor(divorced)1
                         -1.531e-02
                                      4.850e-03
                                     3.305e-03
                                                 -8.074 7.00e-16 ***
factor(married)1
                         -2.668e-02
factor(single)1
                                 NA
                                             NA
                                                     NA
                                                              NA
factor(joadmin.)1
                          2.297e-02
                                     1.672e-02
                                                  1.374 0.169376
factor(joblue.collar)1
                         -4.980e-03
                                     1.652e-02
                                                 -0.301 0.763053
factor(joentrepreneur)1
                         -3.181e-03
                                     1.774e-02
                                                 -0.179 0.857741
factor(johousemaid)1
                         -1.559e-02
                                     1.796e-02
                                                 -0.868 0.385371
factor(jomanagement)1
                          2.133e-02
                                     1.649e-02
                                                  1.294 0.195809
factor(joretired)1
                          6.599e-02
                                     1.730e-02
                                                  3.814 0.000137 ***
factor(joself.employed)1
                          2.451e-03
                                     1.764e-02
                                                 0.139 0.889468
                          1.654e-03
                                     1.683e-02
                                                 0.098 0.921715
factor(joservices)1
                                                  6.034 1.61e-09 ***
factor(jostudent)1
                          1.132e-01
                                     1.876e-02
factor(jotechnician)1
                          5.941e-03
                                                  0.359 0.719819
                                     1.656e-02
factor(jounemployed)1
                          1.554e-02
                                     1.791e-02
                                                  0.868 0.385450
factor(jounknown)1
                                 NA
                                             NA
                                                     NA
Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
(Dispersion parameter for gaussian family taken to be 0.07511589)
    Null deviance: 4670.3
                           on 45210
                                     degrees of freedom
                                     degrees of freedom
Residual deviance: 3394.0 on 45183
AIC: 11294
```

age

```
Number of Fisher Scoring iterations: 2
> library(MASS)
> library(car)
Error in library(car): there is no package called 'car'
> stepAIC(y_model)
Start: AIC=11294.49
y ~ age + balance + duration + campaign + pdays + previous +
    factor(default) + factor(housing) + factor(loan) + factor(poutfailure) +
    factor(poutother) + factor(poutsuccess) + factor(poutunknown) +
    factor(con_cellular) + factor(con_telephone) + factor(con_unknown) +
    factor(divorced) + factor(married) + factor(single) + factor(joadmin.) +
    factor(joblue.collar) + factor(joentrepreneur) + factor(johousemaid) +
    factor(jomanagement) + factor(joretired) + factor(joself.employed) +
    factor(joservices) + factor(jostudent) + factor(jotechnician) +
    factor(jounemployed) + factor(jounknown)
Step: AIC=11294.49
y ~ age + balance + duration + campaign + pdays + previous +
    factor(default) + factor(housing) + factor(loan) + factor(poutfailure) +
    factor(poutother) + factor(poutsuccess) + factor(poutunknown) +
    factor(con_cellular) + factor(con_telephone) + factor(con_unknown) +
    factor(divorced) + factor(married) + factor(single) + factor(joadmin.) +
    factor(joblue.collar) + factor(joentrepreneur) + factor(johousemaid) +
    factor(jomanagement) + factor(joretired) + factor(joself.employed) +
    factor(joservices) + factor(jostudent) + factor(jotechnician) +
    factor(iounemployed)
Step: AIC=11294.49
y ~ age + balance + duration + campaign + pdays + previous +
    factor(default) + factor(housing) + factor(loan) + factor(poutfailure) +
    factor(poutother) + factor(poutsuccess) + factor(poutunknown) +
    factor(con_cellular) + factor(con_telephone) + factor(con_unknown) +
    factor(divorced) + factor(married) + factor(joadmin.) + factor(joblue.col
lar) +
    factor(joentrepreneur) + factor(johousemaid) + factor(jomanagement) +
    factor(joretired) + factor(joself.employed) + factor(joservices) +
    factor(jostudent) + factor(jotechnician) + factor(jounemployed)
Step: AIC=11294.49
y ~ age + balance + duration + campaign + pdays + previous +
    factor(default) + factor(housing) + factor(loan) + factor(poutfailure) +
    factor(poutother) + factor(poutsuccess) + factor(poutunknown) +
    factor(con_cellular) + factor(con_telephone) + factor(divorced) +
    factor(married) + factor(joadmin.) + factor(joblue.collar) +
    factor(joentrepreneur) + factor(johousemaid) + factor(jomanagement) +
    factor(ioretired) + factor(joself.employed) + factor(joservices) +
    factor(jostudent) + factor(jotechnician) + factor(jounemployed)
Step: AIC=11294.49
y ~ age + balance + duration + campaign + pdays + previous +
```

```
factor(poutother) + factor(poutsuccess) + factor(con_cellular) +
    factor(con_telephone) + factor(divorced) + factor(married) +
    factor(joadmin.) + factor(joblue.collar) + factor(joentrepreneur) +
    factor(johousemaid) + factor(jomanagement) + factor(joretired) +
    factor(joself.employed) + factor(joservices) + factor(jostudent) +
    factor(jotechnician) + factor(jounemployed)
                          Df Deviance
                               3394.0 11292
factor(joservices)
                           1
- factor(joself.employed)
                           1
                               3394.0 11292
- factor(joentrepreneur)
                               3394.0 11292
                           1
- factor(joblue.collar)
                               3394.0 11293
                           1
                           1
factor(jotechnician)
                               3394.0 11293
factor(jounemployed)
                               3394.0 11293
                           1
- factor(johousemaid)
                           1
                               3394.0 11293
- pdays
                           1
                               3394.0 11293
- factor(default)
                           1
                               3394.0 11294
                           1
                               3394.1 11294
- age
factor(jomanagement)
                           1
                               3394.1 11294
- factor(joadmin.)
                           1
                               3394.1 11294
<none>
                               3394.0 11294
- previous
                           1
                               3394.2 11296
                               3394.7 11302
factor(divorced)
                           1
                               3395.0 11306
- factor(poutfailure)
                           1
                               3395.1 11307
factor(ioretired)
                           1
- balance
                           1
                               3395.5 11313
- campaign
                           1
                               3395.8 11317
- factor(jostudent)
                           1
                               3396.7 11329
- factor(poutother)
                           1
                               3396.7 11329
- factor(married)
                               3398.9 11358
                           1
- factor(con_telephone)
                               3399.4 11364
                           1
                               3400.5 11379
factor(loan)
                           1
- factor(con_cellular)
                           1
                               3417.5 11605
                               3423.8 11688
factor(housing)
                           1
                           1
factor(poutsuccess)
                               3608.4 14062
- duration
                           1
                               4057.0 19361
Step: AIC=11292.5
y ~ age + balance + duration + campaign + pdays + previous +
    factor(default) + factor(housing) + factor(loan) + factor(poutfailure) +
    factor(poutother) + factor(poutsuccess) + factor(con_cellular) +
    factor(con_telephone) + factor(divorced) + factor(married) +
    factor(joadmin.) + factor(joblue.collar) + factor(joentrepreneur) +
    factor(johousemaid) + factor(jomanagement) + factor(joretired) +
    factor(joself.employed) + factor(jostudent) + factor(jotechnician) +
    factor(jounemployed)
                          Df Deviance
                                         AIC
- factor(joself.employed)
                               3394.0 11290
                           1
- factor(joentrepreneur)
                           1
                               3394.0 11291
factor(jotechnician)
                           1
                               3394.0 11291
- pdavs
                           1
                               3394.0 11291
factor(default)
                           1
                               3394.0 11292
                               3394.1 11292
- age
                           1
                               3394.1 11292
factor(joblue.collar)
                           1
<none>
                               3394.0 11292
```

factor(default) + factor(housing) + factor(loan) + factor(poutfailure) +

```
3394.2 11293
factor(jounemployed)
                           1
                               3394.2 11294
                           1
- previous
                               3394.2 11294
 factor(johousemaid)
                           1
factor(divorced)
                           1
                               3394.7 11300
- factor(poutfailure)
                           1
                               3395.0 11304
                           1
                               3395.1 11305
- factor(joadmin.)
factor(jomanagement)
                           1
                               3395.1 11306

    balance

                           1
                               3395.5 11311
                           1
                               3395.8 11315
- campaign
                               3396.7 11327
                           1
factor(poutother)
                               3398.9 11356
factor(married)
                           1
                               3399.1 11359
factor(joretired)
                           1
- factor(con_telephone)
                           1
                               3399.4 11362
                               3400.5 11377
factor(loan)
                           1
factor(jostudent)
                               3402.9 11410
- factor(con_cellular)
                           1
                               3417.5 11603
  factor(housing)
                           1
                               3424.0 11688
                               3608.4 14060
 factor(poutsuccess)
                           1
  duration
                           1
                               4057.0 19359
Step: AIC=11290.51
y ~ age + balance + duration + campaign + pdays + previous +
    factor(default) + factor(housing) + factor(loan) + factor(poutfailure) +
    factor(poutother) + factor(poutsuccess) + factor(con_cellular) +
    factor(con_telephone) + factor(divorced) + factor(married) +
    factor(joadmin.) + factor(joblue.collar) + factor(joentrepreneur) +
    factor(johousemaid) + factor(jomanagement) + factor(joretired) +
    factor(jostudent) + factor(jotechnician) + factor(jounemployed)
                         Df Deviance
                                        AIC
factor(joentrepreneur)
                              3394.0 11289
                          1
factor(jotechnician)
                              3394.0 11289
                          1
  pdays
                          1
                              3394.0 11289
factor(default)
                          1
                              3394.0 11290
- age
                          1
                              3394.1 11290
<none>
                              3394.0 11290
factor(ioblue.collar)
                          1
                              3394.1 11291
factor(jounemployed)
                              3394.2 11291
                          1
- previous
                          1
                              3394.2 11292
                              3394.3 11293
factor(johousemaid)
                          1
                              3394.7 11298
factor(divorced)
                          1
- factor(poutfailure)
                              3395.0 11302
                          1
- factor(joadmin.)
                          1
                              3395.2 11305
                          1
                              3395.3 11307
factor(jomanagement)
- balance
                          1
                              3395.5 11309
- campaign
                          1
                              3395.8 11313
factor(poutother)
                          1
                              3396.7 11325
                          1
                              3398.9 11354
 factor(married)
- factor(con_telephone)
                          1
                              3399.4 11360
- factor(joretired)
                          1
                              3399.5 11362
                              3400.5 11375
                          1
factor(loan)
factor(iostudent)
                          1
                              3403.3 11413
- factor(con_cellular)
                          1
                              3417.6 11602
factor(housing)
                          1
                              3424.0 11687
                              3608.4 14059
factor(poutsuccess)
                          1
                          1
                              4057.1 19357
- duration
```

```
Step: AIC=11288.9
y ~ age + balance + duration + campaign + pdays + previous +
    factor(default) + factor(housing) + factor(loan) + factor(poutfailure) +
    factor(poutother) + factor(poutsuccess) + factor(con_cellular) +
    factor(con_telephone) + factor(divorced) + factor(married) +
    factor(joadmin.) + factor(joblue.collar) + factor(johousemaid) +
    factor(jomanagement) + factor(joretired) + factor(jostudent) +
    factor(jotechnician) + factor(jounemployed)
                        Df Deviance
                             3394.1 11288
pdavs
                         1
                             3394.1 11288
factor(default)
                         1
                             3394.1 11288
                         1
factor(jotechnician)
                         1
                             3394.1 11288
- factor(joblue.collar)
                             3394.1 11289
                             3394.0 11289
<none>
factor(jounemployed)
                             3394.2 11290
                         1
                             3394.2 11290
  previous
                         1
factor(johousemaid)
                         1
                             3394.3 11291
factor(divorced)
                         1
                             3394.7 11297
- factor(poutfailure)
                         1
                             3395.0 11300
- factor(joadmin.)
                         1
                             3395.5 11307
- balance
                             3395.5 11308
                         1
- factor(jomanagement)
                             3395.7 11310
                         1
                             3395.8 11311
- campaign
                         1
                             3396.8 11324
- factor(poutother)
                         1
- factor(married)
                         1
                             3398.9 11352
- factor(con_telephone)
                         1
                             3399.4 11359
                             3400.0 11367
                         1
factor(joretired)
factor(loan)
                         1
                             3400.5 11374
- factor(jostudent)
                             3403.7 11416
                         1
- factor(con_cellular)
                             3417.6 11600
                         1
                             3424.0 11686
factor(housing)
                         1
factor(poutsuccess)
                         1
                             3608.5 14057
- duration
                             4057.1 19355
Step: AIC=11287.8
y ~ age + balance + duration + campaign + previous + factor(default) +
    factor(housing) + factor(loan) + factor(poutfailure) + factor(poutother)
    factor(poutsuccess) + factor(con_cellular) + factor(con_telephone) +
    factor(divorced) + factor(married) + factor(joadmin.) + factor(joblue.col
lar) +
    factor(johousemaid) + factor(jomanagement) + factor(joretired) +
    factor(jostudent) + factor(jotechnician) + factor(jounemployed)
                        Df Deviance
- factor(default)
                             3394.1 11287
                         1
age
                         1
                             3394.2 11287
factor(jotechnician)
                         1
                             3394.2 11287
                             3394.2 11288
- factor(joblue.collar)
                         1
                             3394.1 11288
factor(jounemployed)
                         1
                             3394.3 11289
- previous
                         1
                             3394.3 11289
                             3394.3 11290
- factor(johousemaid)
                         1
                             3394.8 11296
factor(divorced)
                         1
- factor(joadmin.)
                             3395.6 11306
```

```
3395.6 11307
- balance
                         1
- factor(jomanagement)
                             3395.8 11309
                         1
                             3395.9 11310
 factor(poutfailure)
                         1
                         1
                             3395.9 11310
- campaign
- factor(poutother)
                         1
                             3398.0 11338
                             3399.0 11351
factor(married)
                         1
factor(con telephone)
                             3399.4 11357
                             3400.1 11366
factor(joretired)
                         1
- factor(loan)
                             3400.6 11372
                         1
                             3403.8 11415
- factor(jostudent)
                         1
                             3417.6 11598
- factor(con_cellular)
                         1
                         1
                             3424.6 11691
factor(housing)
                         1
                             3681.4 14960
factor(poutsuccess)
                         1
                             4057.2 19354
- duration
Step: AIC=11286.97
y ~ age + balance + duration + campaign + previous + factor(housing) +
    factor(loan) + factor(poutfailure) + factor(poutother) +
    factor(poutsuccess) + factor(con_cellular) + factor(con_telephone) +
    factor(divorced) + factor(married) + factor(joadmin.) + factor(joblue.col
lar) +
    factor(johousemaid) + factor(jomanagement) + factor(joretired) +
    factor(jostudent) + factor(jotechnician) + factor(jounemployed)
                        Df Deviance
                                      AIC
                             3394.2 11286
                         1
age
                         1
                             3394.3 11286
factor(jotechnician)
- factor(joblue.collar)
                         1
                             3394.3 11287
                             3394.1 11287
factor(jounemployed)
                         1
                             3394.4 11288
                             3394.4 11288
- previous
                         1
- factor(johousemaid)
                             3394.4 11289
                         1
                             3394.9 11295
factor(divorced)
                         1
factor(joadmin.)
                         1
                             3395.7 11305

    balance

                         1
                             3395.8 11307
factor(jomanagement)
                         1
                             3395.9 11308
factor(poutfailure)
                         1
                             3396.0 11310
                             3396.0 11310
- campaign
                         1
factor(poutother)
                         1
                             3398.1 11338
                             3399.0 11350
- factor(married)
                         1
                             3399.6 11357
- factor(con_telephone)
                         1
                         1
                             3400.2 11366
- factor(joretired)
- factor(loan)
                         1
                             3400.8 11374
                         1
                             3403.9 11415
factor(jostudent)
- factor(con_cellular)
                         1
                             3417.7 11598
                             3424.7 11690
factor(housing)
                         1
                             3681.8 14963
                         1
factor(poutsuccess)
                             4057.4 19355
                         1
- duration
Step: AIC=11286.21
y ~ balance + duration + campaign + previous + factor(housing) +
    factor(loan) + factor(poutfailure) + factor(poutother) +
    factor(poutsuccess) + factor(con_cellular) + factor(con_telephone) +
    factor(divorced) + factor(married) + factor(joadmin.) + factor(joblue.col
lar) +
    factor(johousemaid) + factor(jomanagement) + factor(joretired) +
    factor(jostudent) + factor(jotechnician) + factor(jounemployed)
```

```
Df Deviance
                                       ATC
                              3394.3 11286
factor(jotechnician)
                         1
- factor(joblue.collar)
                              3394.4 11286
                         1
                              3394.2 11286
                              3394.5 11287
factor(jounemployed)
                         1
factor(johousemaid)
                              3394.5 11288

    previous

                         1
                             3394.5 11288
                             3394.9 11293
factor(divorced)
                         1
                             3395.7 11304
factor(joadmin.)
                         1
                              3395.9 11307

    balance

                         1
                              3396.0 11308
factor(jomanagement)
                         1
                         1
                             3396.1 11309
- campaign
factor(poutfailure)
                         1
                             3396.1 11309
factor(poutother)
                         1
                             3398.2 11337
- factor(married)
                         1
                             3399.4 11353
- factor(con_telephone)
                         1
                             3399.9 11359
                              3400.9 11373
 factor(loan)
                         1
factor(joretired)
                         1
                              3402.0 11388
factor(jostudent)
                         1
                             3403.9 11413
- factor(con_cellular)
                         1
                             3417.7 11596
factor(housing)
                         1
                              3426.1 11706
                             3682.3 14967
factor(poutsuccess)
                         1
                             4057.4 19353
- duration
Step: AIC=11285.57
y ~ balance + duration + campaign + previous + factor(housing) +
    factor(loan) + factor(poutfailure) + factor(poutother) +
    factor(poutsuccess) + factor(con_cellular) + factor(con_telephone) +
    factor(divorced) + factor(married) + factor(joadmin.) + factor(joblue.col
lar) +
    factor(johousemaid) + factor(jomanagement) + factor(joretired) +
    factor(jostudent) + factor(jounemployed)
                        Df Deviance
                              3394.3 11286
<none>
factor(jounemployed)
                         1
                              3394.5 11286
                              3394.6 11287
- previous
                         1
factor(johousemaid)
                         1
                              3394.7 11288
- factor(joblue.collar)
                             3394.8 11289
                         1
                              3395.0 11293
factor(divorced)
                         1
                              3395.8 11303
- factor(joadmin.)
                         1
- balance
                         1
                              3396.0 11306
                         1
                             3396.2 11308
- campaign
factor(poutfailure)
                         1
                              3396.2 11308
                             3396.2 11309
- factor(jomanagement)
                         1
factor(poutother)
                         1
                             3398.3 11336
                              3399.6 11353
factor(married)
                         1
- factor(con_telephone)
                         1
                              3400.0 11358
factor(loan)
                         1
                              3401.1 11373
                         1
factor(joretired)
                              3402.4 11391
factor(iostudent)
                         1
                              3404.1 11414
- factor(con_cellular)
                         1
                              3418.0 11598
factor(housing)
                         1
                              3426.3 11707
                             3682.4 14967
factor(poutsuccess)
                         1
                             4057.4 19351
- duration
```

```
Call: glm(formula = y \sim balance + duration + campaign + previous +
    factor(housing) + factor(loan) + factor(poutfailure) + factor(poutother)
    factor(poutsuccess) + factor(con_cellular) + factor(con_telephone) +
    factor(divorced) + factor(married) + factor(joadmin.) + factor(joblue.col
lar) +
    factor(johousemaid) + factor(jomanagement) + factor(joretired) +
    factor(jostudent) + factor(jounemployed), data = bank_data)
Coefficients:
           (Intercept)
                                        balance
                                                                duration
            -1.793e-02
                                      2.030e-06
                                                               4.733e-04
                                       previous
                                                        factor(housing)1
              campaign
            -2.085e-03
                                                              -5.741e-02
                                      1.231e-03
         factor(loan)1
                           factor(poutfailure)1
                                                      factor(poutother)1
            -3.358e-02
                                      2.377e-02
                                                               5.201e-02
  factor(poutsuccess)1
                          factor(con_cellular)1
                                                  factor(con_telephone)1
             4.713e-01
                                                               5.011e-02
                                      5.554e-02
                                                       factor(joadmin.)1
     factor(divorced)1
                               factor(married)1
                                     -2.550e-02
            -1.379e-02
                                                               1.958e-02
factor(joblue.collar)1
                           factor(johousemaid)1
                                                   factor(jomanagement)1
            -8.475e-03
                                     -1.816e-02
                                                               1.807e-02
    factor(joretired)1
                             factor(jostudent)1
                                                   factor(jounemployed)1
             6.591e-02
                                      1.083e-01
                                                               1.215e-02
Degrees of Freedom: 45210 Total (i.e. Null): 45190 Residual
Null Deviance:
Residual Deviance: 3394
                               AIC: 11290
> prob_y <- as.data.frame(predict(y_model, type = c("response"), bank_data))</pre>
Warning message:
In predict.lm(object, newdata, se.fit, scale = 1, type = ifelse(type == :
  prediction from a rank-deficient fit may be misleading
> final_y <- cbind(bank_data, prob_y)</pre>
> confusion_y <- table(prob_y>0.5, bank_data$y)
> table(prob_y>0.5)
FALSE
      TRUE
42986 2225
> confusion_y
  FALSE 39150
               3836
  TRUE
          772
               1453
> accuracy_y <- sum(diag(confusion_y)/sum(confusion_y))</pre>
> accuracy_v
[1] 0.8980779
```

```
Python Code -
import pandas as pd
import numpy as np
from sklearn import preprocessing
import matplotlib.pyplot as plt
plt.rc("font", size=14)
from sklearn.linear_model import LogisticRegression
from sklearn.model_selection import train_test_split
import seaborn as sns
sns.set(style="white")
sns.set(style="whitegrid", color_codes=True)
data = pd.read_csv("bank_data.csv",sep=';')
print(data.head())
data = data.dropna()
print(data.shape)
print(list(data.columns))
print(data.isnull().sum())
data.drop(data.columns[[0, 3, 7, 8, 9, 10, 11, 12, 13, 15, 16, 17, 18, 19]], axis=1, inplace=True)
data2 = pd.get_dummies(data, columns =['job', 'marital', 'default', 'housing', 'loan', 'poutcome'])
data2.drop(data2.columns[[12, 16, 18, 21, 24]], axis=1, inplace=True)
data2.columns
```

```
sns.heatmap(data2.corr())
plt.show()
X = data2.iloc[:,1:]
y = data2.iloc[:,0]
X_train, X_test, y_train, y_test = train_test_split(X, y, random_state=0)
X_train.shape
classifier = LogisticRegression(random_state=0)
classifier.fit(X_train, y_train)
y_pred = classifier.predict(X_test)
from sklearn.metrics import confusion_matrix
confusion_matrix = confusion_matrix(y_test, y_pred)
print(confusion_matrix)
print('Accuracy of logistic regression classifier on test set: {:.2f}'.format(classifier.score(X_test, y_test)))
from sklearn.metrics import classification_report
print(classification_report(y_test, y_pred))
from sklearn.decomposition import PCA
X = data2.iloc[:,1:]
y = data2.iloc[:,0]
pca = PCA(n_components=2).fit_transform(X)
X_train, X_test, y_train, y_test = train_test_split(pca, y, random_state=0)
plt.figure(dpi=120)
```

```
plt.scatter(pca[y.values==0,0], pca[y.values==0,1], alpha=0.5, label='YES', s=2, color='navy')
plt.scatter(pca[y.values==1,0], pca[y.values==1,1], alpha=0.5, label='NO', s=2, color='darkorange')
plt.legend()
plt.title('Bank Marketing Data Set\nFirst Two Principal Components')
plt.xlabel('PC1')
plt.ylabel('PC2')
plt.gca().set_aspect('equal')
plt.show()
def plot_bank(X, y, fitted_model):
plt.figure(figsize=(9.8,5), dpi=100)
  for i, plot_type in enumerate(['Decision Boundary', 'Decision Probabilities']):
    plt.subplot(1,2,i+1)
mesh step size = 0.01 # step size in the mesh
    x_{min}, x_{max} = X[:, 0].min() - .1, X[:, 0].max() + .1
    y_{min}, y_{max} = X[:, 1].min() - .1, X[:, 1].max() + .1
    xx, yy = np.meshgrid(np.arange(x_min, x_max, mesh_step_size), np.arange(y_min, y_max,
mesh_step_size))
    if i == 0:
      Z = fitted_model.predict(np.c_[xx.ravel(), yy.ravel()])
    else:
      try:
         Z = fitted_model.predict_proba(np.c_[xx.ravel(), yy.ravel()])[:,1]
      except:
         plt.text(0.4, 0.5, 'Probabilities Unavailable', horizontalalignment='center',
            verticalalignment='center', transform = plt.gca().transAxes, fontsize=12)
         plt.axis('off')
         break
    Z = Z.reshape(xx.shape)
```

3.) Suppose we are interested in the factors that influence whether a political candidate wins an election. The outcome (response) variable is binary (0/1); win or lose. The predictor variables of interest are the amount of money spent on the campaign, the amount of time spent campaigning negatively and whether or not the candidate is an incumbent.

```
R code —

library(data.table)

election_data <- fread("election_data.csv")

#View(election_data)

setkey(election_data,`Election-id`)

summary(election_data)
```

```
colnames(election_data)
plot(election_data)
attach(election_data)
election_response <- glm(Result ~ Year+`Amount Spent`+`Popularity Rank`, data = election_data)
summary(election_response)
# Residual Deviance is less than Null Deviance that's mean input variable are significance.
library(MASS)
stepAIC(election_response) # Checking best fit model
exp(coef(election_response))
# Creating COnfusion matrix to check the accuracy
prob <- as.data.frame(predict(election_response, type = c("response"), election_data))</pre>
final <- cbind(election_data,prob)</pre>
confusion <- table(prob>0.5, election_data$Result)
table(prob>0.5)
confusion
Accuracy <- sum(diag(confusion)/sum(confusion))
```

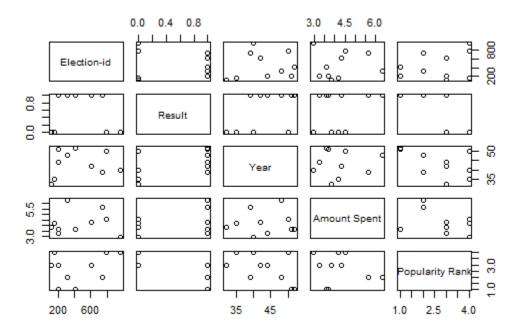
```
Output -
```

```
> library(data.table)
> election_data <- fread("election_data.csv")</pre>
> #View(election_data)
> setkey(election_data, `Election-id`)
> summary(election_data)
  Election-id
                     Result
                                     Year
                                                 Amount Spent
                                                                 Popularity Ran
k
 Min.
        :122.0
                 Min.
                        :0.0
                                       :32.00
                                                        :2.930
                                                                        :1.00
                                Min.
                                                Min.
                                                                 Min.
 1st Qu.:202.2
                 1st Qu.:0.0
                                1st Qu.:39.25
                                                1st Qu.:3.618
                                                                 1st Qu.:2.00
 Median :362.5
                 Median :1.0
                                Median :43.00
                                                Median :4.005
                                                                 Median :3.00
                        :0.6
                                       :43.30
                                                        :4.229
 Mean
        :451.6
                 Mean
                                Mean
                                                Mean
                                                                 Mean
                                                                        :2.70
 3rd Qu.:710.2
                 3rd Qu.:1.0
                                3rd Qu.:49.50
                                                3rd Qu.:4.470
                                                                 3rd Qu.:3.75
 Max.
        :965.0
                 Max.
                        :1.0
                                Max.
                                      :52.00
                                                Max.
                                                       :6.320
                                                                 Max.
                                                                        :4.00
> colnames(election_data)
[1] "Election-id"
                      "Result"
                                         "Year"
                                                            "Amount Spent"
Popularity Rank"
> plot(election_data)
> attach(election_data)
> election_response <- glm(Result ~ Year+`Amount Spent`+`Popularity Rank`, da</pre>
ta = election_data)
> summary(election_response)
call:
glm(formula = Result ~ Year + `Amount Spent` + `Popularity Rank`,
    data = election_data)
Deviance Residuals:
     Min
                1Q
                      Median
                                     3Q
                                              Max
-0.36265 -0.15265
                    -0.09902
                                0.08992
                                          0.55615
Coefficients:
                  Estimate Std. Error t value Pr(>|t|)
(Intercept)
                   0.65329
                               1.31682
                                         0.496
                                                 0.6375
Year
                   0.01021
                               0.02151
                                         0.475
                                                 0.6517
                   0.07523
                               0.12208
                                         0.616
                                                 0.5604
 Amount Spent`
 Popularity Rank \ -0.30137
                               0.13057 - 2.308
                                                 0.0604 .
Signif. codes: 0 '***' 0.001 '**' 0.05 '.' 0.1 ' ' 1
(Dispersion parameter for gaussian family taken to be 0.1432053)
    Null deviance: 2.40000 on 9 degrees of freedom
```

```
Residual deviance: 0.85923 on 6 degrees of freedom
AIC: 13.836
Number of Fisher Scoring iterations: 2
> # Residual Deviance is less than Null Deviance that's mean input variable a
re significance.
> library(MASS)
> stepAIC(election_response) # Checking best fit model
Start: AIC=13.84
Result ~ Year + `Amount Spent` + `Popularity Rank`
                    Df Deviance
                                   AIC
                     1 0.89152 12.205
- Year
- `Amount Spent`
                     1 0.91361 12.449
                        0.85923 13.836
- `Popularity Rank` 1 1.62217 18.191
Step: AIC=12.2
Result ~ `Amount Spent` + `Popularity Rank`
                    Df Deviance
- `Amount Spent`
                     1 0.94215 10.757
<none>
                        0.89152 12.205
                     1 2.18851 19.185
Popularity Rank`
Step: AIC=10.76
Result ~ `Popularity Rank`
                    Df Deviance
                                   AIC
                        0.94215 10.757
<none>
Popularity Rank`
                     1 2.40000 18.108
Call: glm(formula = Result ~ `Popularity Rank`, data = election_data)
Coefficients:
      (Intercept)
                   `Popularity Rank`
           1.5372
                             -0.3471
Degrees of Freedom: 9 Total (i.e. Null); 8 Residual
Null Deviance:
                   2.4
Residual Deviance: 0.9421
                              AIC: 10.76
> exp(coef(election_response))
                                        `Amount Spent` `Popularity Rank`
      (Intercept)
                               Year
        1.9218592
                          1.0102668
                                            1.0781268
                                                              0.7398019
> # Creating COnfusion matrix to check the accuracy
> prob <- as.data.frame(predict(election_response, type = c("response"), elec</pre>
tion_data))
> final <- cbind(election_data,prob)</pre>
> confusion <- table(prob>0.5, election_data$Result)
```

```
> table(prob>0.5)

FALSE TRUE
    5    5
>
> confusion
    0 1
    FALSE 4 1
    TRUE 0 5
>
> Accuracy <- sum(diag(confusion)/sum(confusion))
> Accuracy
[1] 0.9
```



Python Code –

import numpy as np

import pandas as pd

import statsmodels.api as sm

```
import matplotlib.pyplot as plt
from patsy import dmatrices
from sklearn.linear_model import LogisticRegression
from sklearn.model_selection import train_test_split as split
from sklearn import metrics
from sklearn.model_selection import cross_val_score
data = pd.read_csv("election_data.csv",sep=';')
print(data.head())
print(data.head())
data = data.dropna()
print(data.shape)
print(list(data.columns))
print(data.isnull().sum())
X = data.iloc[:, :1].values
y = data.iloc[:, 9].values
# evaluate the model by splitting the data-set into train and test sets
X_train, X_test, y_train, y_test = split(X, y, test_size=0.3)
model2 = LogisticRegression()
model2.fit(X_train, y_train)
predicted = model2.predict(X_test)
print(y_test)
```

```
# generate class probabilities
probs = model2.predict_proba(X_test)
probs

# generate evaluation metrics
print(metrics.accuracy_score(y_test, predicted))
print(metrics.roc_auc_score(y_test, probs[:, 1]))

import seaborn as sns
conf_matrix = metrics.confusion_matrix(y_test, predicted)
sns.heatmap(conf_matrix, annot=True,cmap='Blues')

print(metrics.classification_report(y_test, predicted))
```

predicted

Output -

