

Configuration Manual

MSc Research Project MSc Data Analytics

Lakshmiraj Natarajan Student ID: x22173391

School of Computing National College of Ireland

Supervisor: Jorge Basilio

National College of Ireland Project Submission Sheet School of Computing



| Student Name: | Lakshmiraj Natarajan |
|----------------------|----------------------|
| Student ID: | x22173391 |
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| Supervisor: | Jorge Basilio |
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Configuration Manual

Lakshmiraj Natarajan x22173391

1 Introduction

This configuration manual contains the requirements in the aspect of hardware and software for this research project. The steps taken to build the model to assist in predicting customers for premium subscriptions in the fin-tech company mobile application were documented in this manual.

2 System Configuration

2.1 Hardware Configuration

| Hardware Configuration | |
|------------------------|--------------------------------------|
| Component | Details |
| Operating System | MacOS 13 |
| Disk Space | 27.0 GB utilized out of $107.7 GB$ |
| RAM | 12.7 GB |
| Environment Model Name | Intel(R) Xeon(R) CPU @ 2.20GHz |

Table 1: Hardware Configuration Details

2.2 Software Configuration

| | 0 | |
|------------------------|------------------------|--|
| Software Configuration | | |
| Component | Details | |
| Programming Language | Python Version 3.10.12 | |
| IDE | Google Colab | |
| Browser | Google Chrome | |
| DBMS | Google Drive | |

 Table 2: Software Configuration Details

3 Importing Library Tools

Essential libraries needed for this project are shown in Fig. 1.

```
[1] from google.colab import drive
import pandas as pd
import numpy as np
import matplotlib.pyplot as plt
import seaborn as sns
from datetime import datetime
import os
from sklearn.model_selection import train_test_split
from sklearn.model_selection import StandardScaler
from keras.layers import Dense
from sklearn.motel_seinert confusion_matrix, accuracy_score, fl_score, precision_score, recall_score
from sklearn.model_selection import StartifiedKFold
from sklearn.model_selection import StratifiedKFold
from sklearn.model_selection import cross_val_score
```

Figure 1: Importing necessary library

```
[2] drive.mount('<u>/content/drive</u>')
Drive already mounted at /content/drive; to attempt to forcibly remount, call drive.mount("/content/drive", force_remount=True).
[3]
data_folder = '<u>/content/drive/MyDrive/Colab Notebooks/thesisData'</u>
file_path = data_folder + '/FineTech_appData.csv'
# Read the CSV file into a Pandas DataFrame
data = pd.read_csv(file_path)
```

Figure 2: Data acquisition and EDA - Data mounting to the environment

4 Data acquisition and EDA

Data acquisition and Exploratory Data Analysis process code snippets were attached in this section. In Fig. 2. Data mounting to the environment i.e., Colab. In Fig. 3. Distribution with the age and Fig. 4. Distribution with hour. In Fig. 5. Distribution with day of the week and with Fig. 6. Correlation ratio with the heat map.

- 5 Data Transformation and Feature Engineering
- 6 Data Preparation
- 7 Model Implementation

```
[5] # Histogram for 'age'
sns.histplot(data['age'], kde=True)
plt.title('Distribution of Age')
plt.xlabel('Age')
plt.ylabel('Frequency')
plt.show()
```

Figure 3: Data acquisition and EDA - Distribution with the age

```
[6] sns.histplot(data['hour'], kde=True)
    plt.title('Distribution of hour')
    plt.xlabel('hour')
    plt.ylabel('Frequency')
```

plt.show()

Figure 4: Data acquisition and EDA - Distribution with hour

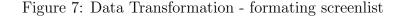
```
[7] sns.histplot(data['dayofweek'], kde=True)
    plt.title('Distribution of Day of the Week')
    plt.xlabel('dayofweek')
    plt.ylabel('Frequency')
    plt.show()
```

Figure 5: Data acquisition and EDA - Distribution with day of the week

```
[12]
     ## Correlation Matrix
     sns.set(style="white", font_scale=2)
     # Compute the correlation matrix
    corr = dataset2.corr()
     # Generate a mask for the upper triangle
     mask = np.zeros_like(corr, dtype=np.bool)
     mask[np.triu_indices_from(mask)] = True
     # Set up the matplotlib figure
     f, ax = plt.subplots(figsize=(18, 15))
     f.suptitle("Correlation Matrix", fontsize = 40)
     # Generate a custom diverging colormap
     cmap = sns.diverging_palette(220, 10, as_cmap=True)
     # Draw the heatmap with the mask and correct aspect ratio
     sns.heatmap(corr, mask=mask, cmap=cmap, vmax=.3, center=0,
                 square=True, linewidths=.5, cbar_kws={"shrink": .5})
```

Figure 6: Data acquisition and EDA - Correlation matrix

```
[13] # Assuming screens in 'screen_list' are comma-separated
distinct_screens = set()
# Loop through each row and extract distinct screens
for screens in data['screen_list']:
    for screen in screens.split(','):
        distinct_screens.add(screen.strip()) # Remove any leading or trailing whitespaces
# Display the distinct screens
print(distinct_screens)
```



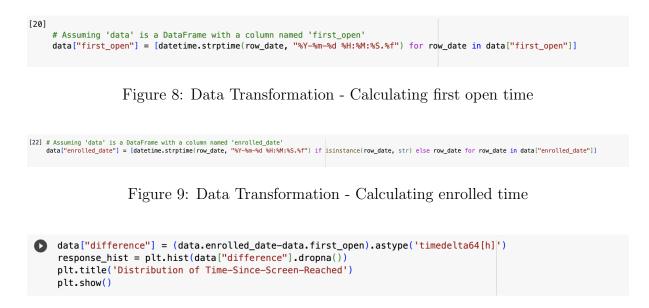


Figure 10: Data Transformation - Calculating difference of time between first open and enrolled time

Figure 11: Data Transformation - Defining time frame to make optimal model

```
[27] # Load Top Screens
topScreen_file_path = data_folder + '/top_screens.csv'
# Read the CSV file into a Pandas DataFrame
top_screens = pd.read_csv(topScreen_file_path).top_screens.values
top_screens
```

Figure 12: Data Transformation - Accessing top screen data source file

```
[28] # Mapping Screens to Fields
  data["screen_list"] = data.screen_list.astype(str) + ','
  for sc in top_screens:
     data[sc] = data.screen_list.str.contains(sc).astype(int)
     data['screen_list'] = data.screen_list.str.replace(sc+",", "")
```



Figure 14: Data Transformation - Grouping the unmatched screen list features into Other screen list feature

```
[32] savings_screens_funnel = ["Saving1",
                              "Saving22",
                              "Saving2Amount",
                                "Saving2Mount",
                                "Saving5",
                               "Saving6",
                                "Saving6",
                               "Saving7",
                              "Saving7",
                              "Saving8",
                              "Saving9",
                              "Saving10"]
    data["SavingCount_col"] = data[savings_screens_funnel].sum(axis=1)
    data = data.drop(columns=savings_screens_funnel)
```

Figure 15: Data Transformation - Creating funnel for same sequence saving features

```
[33] #credit monetering funnel

cm_screens_funnel = ["Credit1",

                              "Credit2",

                          "Credit3",

                             "Credit3Container",

                             "Credit3Dashboard"]

data["CMCount_col"] = data[cm_screens_funnel].sum(axis=1)

data = data.drop(columns=cm_screens_funnel)
```

Figure 16: Data Transformation - Creating funnel for same sequence credit monitoring features

Figure 17: Data Transformation - Creating funnel for same sequence credit card features

```
[35] # loan screen funnel
loan_screens_funnel = ["Loan",
                             "Loan2",
                             "Loan3",
                                 "Loan4"]
data["LoansCount_col"] = data[loan_screens_funnel].sum(axis=1)
data = data.drop(columns=loan_screens_funnel)
```

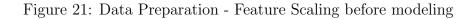
Figure 18: Data Transformation - Creating funnel for same sequence loan features

```
[37] data.to_csv('feature_engineered_data.csv', index = False)
file_name = 'feature_engineered_data.csv'
# Save the DataFrame to the drive
file_path = os.path.join(data_folder, file_name)
data.to_csv(file_path, index=False)
```

Figure 19: Data Transformation - Saving the modified dataset as a separate file

Figure 20: Data Preparation - Identifying the target and response variable and test train split of the dataset

```
[45] sc_X = StandardScaler()
X_train2 = pd.DataFrame(sc_X.fit_transform(X_train))
X_test2 = pd.DataFrame(sc_X.transform(X_test))
X_train2.columns = X_train.columns.values
X_test2.columns = X_test.columns.values
X_train2.index = X_train.index.values
X_test2.index = X_test.index.values
X_train = X_train2
X_test = X_test2
```



| <pre>[46] # Create a Sequential model model = Sequential()</pre> | |
|--|--|
| <pre># Add input layer model.add(Dense(units=64, activation='relu', input_dim=X_train.shape[1]))</pre> | |
| <pre># Add hidden layers (you can customize the architecture) model.add(Dense(units=32, activation='relu')) model.add(Dense(units=16, activation='relu'))</pre> | |
| <pre># Add output layer with a sigmoid activation function for binary classification model.add(Dense(units=1, activation='sigmoid'))</pre> | |
| <pre># Compile the model model.compile(optimizer='adam', loss='binary_crossentropy', metrics=['accuracy'])</pre> | |
| <pre>[47] model.fit(X_train, y_train, batch_size=64, epochs=10, validation_split=0.2)</pre> | |
| Epoch 1/10 500/500 [=======] - 4s 5ms/step - loss: 0.5175 - accuracy: 0.7478 - val_loss: 0.4899 - val_accuracy: 0.7711 Epoch 2/10 500/500 [=======] - 2s 5ms/step - loss: 0.4727 - accuracy: 0.7768 - val_loss: 0.4744 - val_accuracy: 0.7771 Epoch 3/10 500/500 [=======] - 2s 4ms/step - loss: 0.4626 - accuracy: 0.7822 - val_loss: 0.4723 - val_accuracy: 0.7778 Epoch 4/10 500/500 [=======] - 1s 3ms/step - loss: 0.4556 - accuracy: 0.7863 - val_loss: 0.4736 - val_accuracy: 0.7775 Epoch 5/10 500/500 [=======] - 2s 3ms/step - loss: 0.4509 - accuracy: 0.7874 - val_loss: 0.4688 - val_accuracy: 0.7778 Epoch 6/10 500/500 [=======] - 2s 3ms/step - loss: 0.4463 - accuracy: 0.7905 - val_loss: 0.4665 - val_accuracy: 0.7804 Epoch 7/10 500/500 [========] - 2s 3ms/step - loss: 0.4444 - accuracy: 0.7909 - val_loss: 0.4712 - val_accuracy: 0.7766 Epoch 8/10 | |
| Epoch 50 [============================] - 2s 3ms/step - loss: 0.4379 - accuracy: 0.7942 - val_loss: 0.4653 - val_accuracy: 0.7822 Epoch 9/10 500/500 [========================] - 2s 3ms/step - loss: 0.4343 - accuracy: 0.7977 - val_loss: 0.4700 - val_accuracy: 0.7796 Epoch 10/10 | |
| _pock10/10/ 500/500 [=================================== | |

Figure 22: Model Implementation - Neural Network model

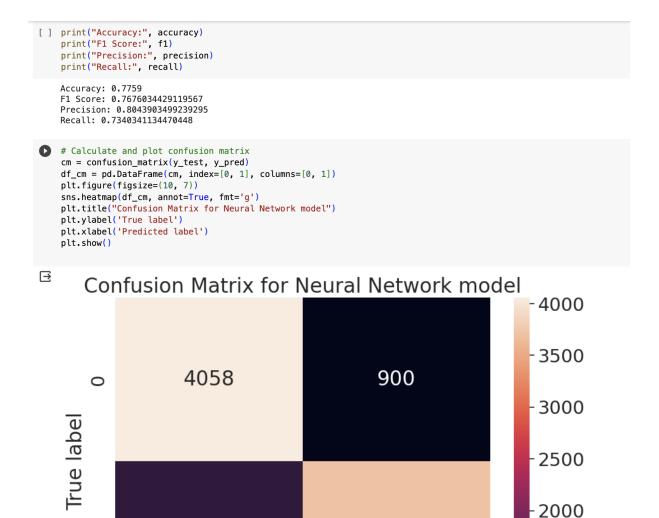


Figure 23: Model Implementation - Neural Network model evaluation metrics and confusion matrix

3701

1

-1500

-1000

1341

0

٦

| [51] | <pre># Create a Sequential model model = Sequential()</pre> |
|------|---|
| | <pre># Add input layer with L2 regularization model.add(Dense(units=64, activation='relu', input_dim=X_train.shape[1], kernel_regularizer=l2(0.01)))</pre> |
| | <pre># Add hidden layers with L2 regularization model.add(Dense(units=32, activation='relu', kernel_regularizer=l2(0.01))) model.add(Dense(units=16, activation='relu', kernel_regularizer=l2(0.01)))</pre> |
| | <pre># Add output layer with L2 regularization for binary classification model.add(Dense(units=1, activation='sigmoid', kernel_regularizer=l2(0.01)))</pre> |
| O | # Compile the model |
| | <pre>model.compile(optimizer='adam', loss='binary_crossentropy', metrics=['accuracy'])</pre> |
| | <pre># Train the model history = model.fit(X_train, y_train, batch_size=64, epochs=10, validation_split=0.2)</pre> |
| | # Evaluate the model on the test data |
| | <pre>test_loss, test_accuracy = model.evaluate(X_test, y_test)</pre> |
| ⊡ | |
| | 500/500 [==========================] – 4s 4ms/step – loss: 0.8885 – accuracy: 0.7441 – val_loss: 0.5935 – val_accuracy: 0.7703 Epoch 2/10 |
| | 500/500 [=================================== |
| | Epoch 3/10 500/500 [=================================== |
| | Epoch 4/10 |
| | 500/500 [=========================] – 2s 3ms/step – loss: 0.5524 – accuracy: 0.7692 – val_loss: 0.5499 – val_accuracy: 0.7695 Epoch 5/10 |
| | 500/500 [=================================== |
| | Epoch 6/10 500/500 [=================================== |
| | Epoch 7/10 |
| | 500/500 [=========================] – 3s 5ms/step – loss: 0.5478 – accuracy: 0.7710 – val_loss: 0.5465 – val_accuracy: 0.7684 Epoch 8/10 |
| | 500/500 [=================================== |
| | Epoch 9/10 500/500 [=================================== |
| | Epoch 10/10 |
| | 500/500 [=================================== |
| | 12,512 [|
| | |

Figure 24: Model Implementation - Neural Network model with Regularisation technique

```
[53] y_pred = model.predict(X_test)
     y_pred_classes = (y_pred > 0.5).astype("int32")
     precision = precision_score(y_test, y_pred_classes)
     recall = recall_score(y_test, y_pred_classes)
     f1 = f1_score(y_test, y_pred_classes)
     cm = confusion_matrix(y_test, y_pred_classes)
     print("Confusion Matrix:\n", cm)
     print("Accuracy:", test_accuracy)
print("F1 Score:", f1)
print("Precision:", precision)
     print("Recall:", recall)
     313/313 [=====] - 1s 2ms/step
     Confusion Matrix:
      [[3840 1220]
      [1081 3859]]
     Accuracy: 0.7699000239372253
     F1 Score: 0.7703363609142629
     Precision: 0.7597952352825359
     Recall: 0.7811740890688259
```

Figure 25: Model Implementation - Neural Network model with Regularisation technique evaluation metrics and confusion matrix

```
# Define a function to create your neural network model
C
   def create_model():
       model = Sequential()
       model.add(Dense(units=64, activation='relu', input_dim=X_train.shape[1]))
       model.add(Dense(units=32, activation='relu'))
       model.add(Dense(units=16, activation='relu'))
       model.add(Dense(units=1, activation='sigmoid'))
       model.compile(optimizer='adam', loss='binary_crossentropy', metrics=['accuracy'])
       return model
    # Use StratifiedKFold for cross-validation
   kfold = StratifiedKFold(n_splits=5, shuffle=True, random_state=0)
    # Initialize an empty list to store accuracy scores, f1 score, precision score, recall score
    accuracy_scores = []
    f1_scores = []
    precision_scores = []
    recall_scores = []
    # Apply K-fold cross-validation
    for i, (train, test) in enumerate(kfold.split(X_train, y_train)):
       model = create_model() # Create a new model for each fold
       X_train_fold, X_test_fold = X_train.iloc[train], X_train.iloc[test]
       y_train_fold, y_test_fold = y_train.iloc[train], y_train.iloc[test]
       model.fit(X_train_fold, y_train_fold, epochs=10, batch_size=64, verbose=0)
       y_pred_fold = (model.predict(X_test_fold) > 0.5).astype(int)
       # Calculate metrics for this fold
       accuracy_fold = accuracy_score(y_test_fold, y_pred_fold)
       f1_fold = f1_score(y_test_fold, y_pred_fold)
       precision_fold = precision_score(y_test_fold, y_pred_fold)
       recall_fold = recall_score(y_test_fold, y_pred_fold)
       accuracy_scores.append(accuracy_fold)
       f1_scores.append(f1_fold)
       precision_scores.append(precision_fold)
       recall_scores.append(recall_fold)
```

```
    ☐ 250/250 [=====] - 1s 3ms/step

    250/250 [====] - 0s 2ms/step

    250/250 [====] - 1s 3ms/step

    250/250 [====] - 1s 3ms/step

    250/250 [====] - 0s 2ms/step

    250/250 [====] - 1s 2ms/step
```

Figure 26: Model Implementation - Neural Network model with K-Fold cross-validation technique

```
# Calculating and ploting confusion matrix
cm = confusion_matrix(y_test_fold, y_pred_fold)
df_cm = pd.DataFrame(cm, index=[0, 1], columns=[0, 1])
plt.figure(figsize=(10, 7))
sns.heatmap(df_cm, annot=True, fmt='g')
plt.title(f"Confusion Matrix for K-Fold {i + 1}")
plt.ylabel('True label')
plt.xlabel('Predicted label')
plt.show()
```

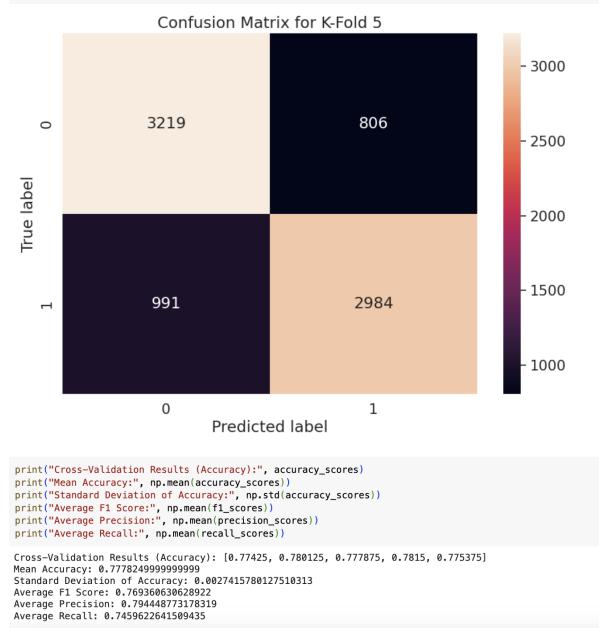


Figure 27: Model Implementation - Neural Network model with K-Fold cross-validation technique evaluation metrics

| √ 1m [60 | <pre>] # Train multiple models (for the ensemble) models = [create_model() for _ in range(3)] for model in models: model.fit(X_train, y_train, epochs=10, batch_size=64, validation_split=0.2) # Get predictions from all models predictions = [model_noredict(X_test) for models]</pre> |
|-------------|---|
| | predictions = [model(predict(_cool) for model) |
| | predictions = [model.predict(X_test) for model in models] Epoch 1/10 500/500 [========] - 3s 4ms/step - loss: 0.5167 - accuracy: 0.7487 - val_loss: 0.4866 - val_accuracy: 0.7671 500/500 [========] - 2s 4ms/step - loss: 0.4734 - accuracy: 0.7767 - val_loss: 0.4737 - val_accuracy: 0.7751 500/500 [========] - 2s 4ms/step - loss: 0.4634 - accuracy: 0.7761 - val_loss: 0.4762 - val_accuracy: 0.7700 Epoch 3/10 500/500 [========] - 2s 5ms/step - loss: 0.4664 - accuracy: 0.7819 - val_loss: 0.4762 - val_accuracy: 0.7700 Epoch 4/10 500/500 [========] - 2s 5ms/step - loss: 0.4566 - accuracy: 0.7851 - val_loss: 0.4669 - val_accuracy: 0.7771 Epoch 5/10 500/500 [=======] - 2s 5ms/step - loss: 0.4514 - accuracy: 0.7899 - val_loss: 0.4660 - val_accuracy: 0.7784 Epoch 6/10 500/500 [=======] - 2s 5ms/step - loss: 0.4468 - accuracy: 0.7907 - val_loss: 0.4714 - val_accuracy: 0.7772 Epoch 7/10 500/500 [=======] - 2s 3ms/step - loss: 0.4437 - accuracy: 0.7917 - val_loss: 0.4679 - val_accuracy: 0.7772 Epoch 7/10 500/500 [========] - 2s 3ms/step - loss: 0.4368 - accuracy: 0.7948 - val_loss: 0.4679 - val_accuracy: 0.7782 500/500 [========] - 2s 3ms/step - loss: 0.4368 - accuracy: 0.7974 - val_loss: 0.4679 - val_accuracy: 0.7782 500/500 [========] - 2s 3ms/step - loss: 0.4368 - accuracy: 0.7764 - val_loss: 0.4679 - val_accuracy: 0.7782 500/500 [=========] - 2s 3ms/step - lo |
| | 500/500 [===============================] = 2s 3ms/step = loss: 0.4517 = accuracy: 0.7894 = val loss: 0.4696 = val accuracy: 0.7764 |
| | Epoch 6/10 500/500 [=================================== |
| | 500/500 [===============================] = 1s 3ms/step = loss: 0.4436 = accuracy: 0.7932 = val_loss: 0.4725 = val_accuracy: 0.7725 |
| | Epoch 8/10 500/500 [=======================] – 2s 3ms/step – loss: 0.4393 – accuracy: 0.7956 – val_loss: 0.4663 – val_accuracy: 0.7810 Epoch 9/10 500/500 [=================================] – 2s 3ms/step – loss: 0.4366 – accuracy: 0.7974 – val loss: 0.4681 – val accuracy: 0.7768 |
| | Epoch 10/10 |
| | 500/500 [=================================== |
| | 500/500 [===============================] - 5s 8ms/step – loss: 0.5167 – accuracy: 0.7469 – val_loss: 0.4884 – val_accuracy: 0.7667 |
| | Epoch 2/10 500/500 [===========================] – 1s 3ms/step – loss: 0.4733 – accuracy: 0.7772 – val_loss: 0.4765 – val_accuracy: 0.7717 Epoch 3/10 |
| | |

- creating model by using using ensemble method

Figure 28: Model Implementation - Neural Network model with Ensemble Method

```
# Average the predictions for ensemble
average_predictions = np.mean(predictions, axis=0)
average_predictions = (average_predictions > 0.5).astype(int) # Thresholding to
get binary predictions
# Compute the evaluation metrics
accuracy = accuracy_score(y_test, average_predictions)
f1 = f1_score(y_test, average_predictions)
precision = precision_score(y_test, average_predictions)
recall = recall_score(y_test, average_predictions)
# Print the evaluation metrics
print(f'Accuracy: {accuracy:}')
print(f'F1 Score: {f1:}')
print(f'Recall: {recall:}')
```

Accuracy: 0.7822 F1 Score: 0.777391659852821 Precision: 0.8019822859552931 Recall: 0.754264180880603

```
# Calculate and plot confusion matrix
cm = confusion_matrix(y_test, average_predictions)
df_cm = pd.DataFrame(cm, index=[0, 1], columns=[0, 1])
plt.figure(figsize=(10, 7))
sns.heatmap(df_cm, annot=True, fmt='g')
plt.title("Confusion Matrix for Ensemble Model")
plt.ylabel('True label')
plt.ylabel('Predicted label')
plt.show()
```

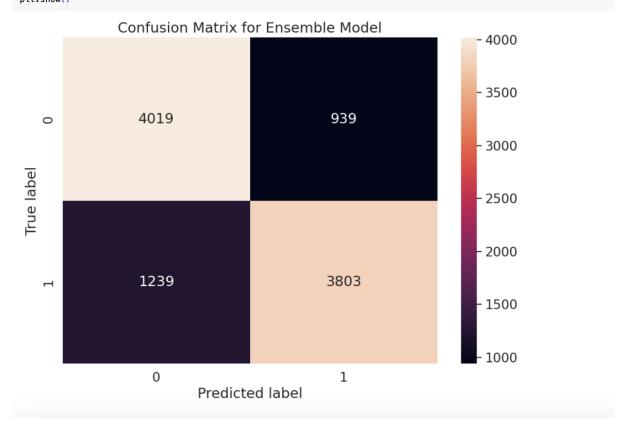


Figure 29: Model Implementation - Neural Network model with Ensemble Method evaluation metrics