

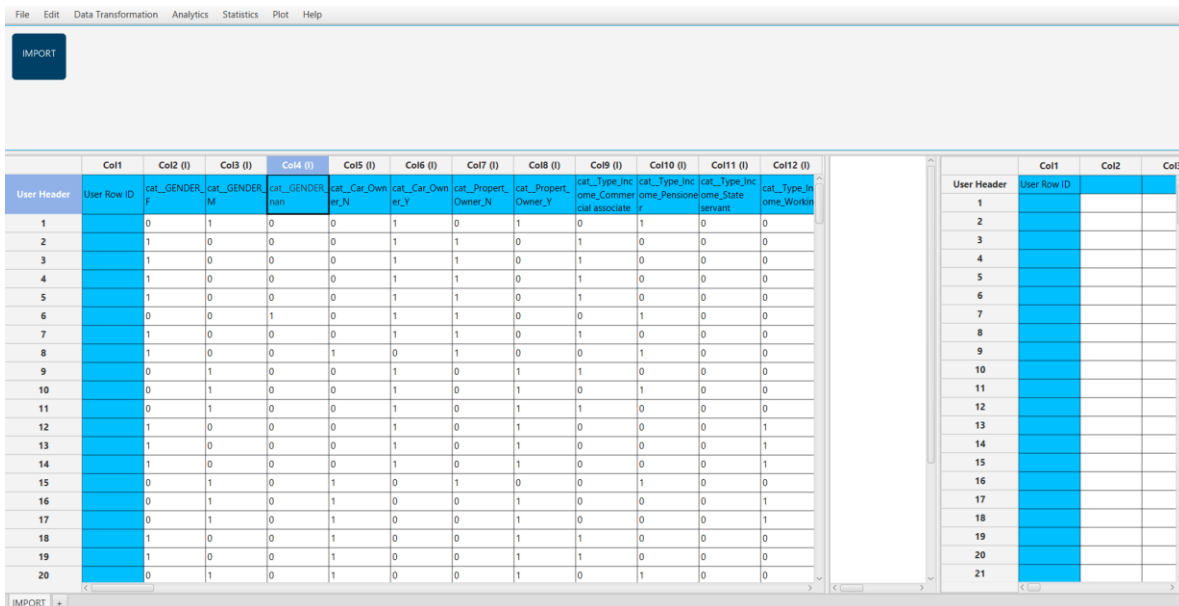
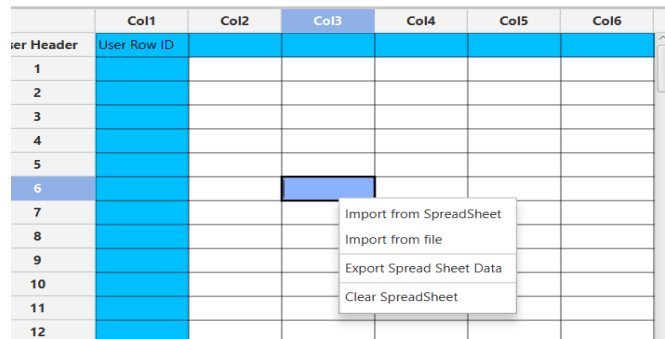


Credit Card (Binary Classification)

The goal of this study is to train a model in order to predict whether the application is Approved (0) or Rejected (1). The dataset used in this case study is found in https://www.kaggle.com/datasets/rohitudageri/credit-card-details?select=Credit_card_label.csv and has 20 features and 1458 labelled samples.

Step 1: Import Data from the file

Right click on the input spreadsheet and choose the option "Import from file". Then navigate through your files to find the one with the credit card data.



Step 2: Manipulate Data

In order to use the data for training we have to exclude any columns that do not represent factor, like Ind_ID. We follow these steps to execute this:

- Browse: "Data Transformation" → "Data Manipulation" → "Select Column(s)".
- Select all columns except the one that corresponds to the Ind_ID.

The screenshot shows the 'Data Transformation' menu with 'Data Manipulation' selected, leading to 'Select Column(s)'. The 'Select Column(s)' dialog box is open, showing a list of columns. The 'Excluded Columns' list contains 'Col48 -- Ind_ID'. The 'Included Columns' list contains the following columns: 'Col2 -- cat_GENDER_F', 'Col3 -- cat_GENDER_M', 'Col4 -- cat_GENDER_nan', 'Col5 -- cat_Car_Owner_N', 'Col6 -- cat_Car_Owner_Y', 'Col7 -- cat_Property_Owner_N', 'Col8 -- cat_Property_Owner_Y', and 'Col9 -- cat_Type_Income_C'. The 'Execute' button is highlighted.

The data without the Ind_ID column will appear in the output spreadsheet.

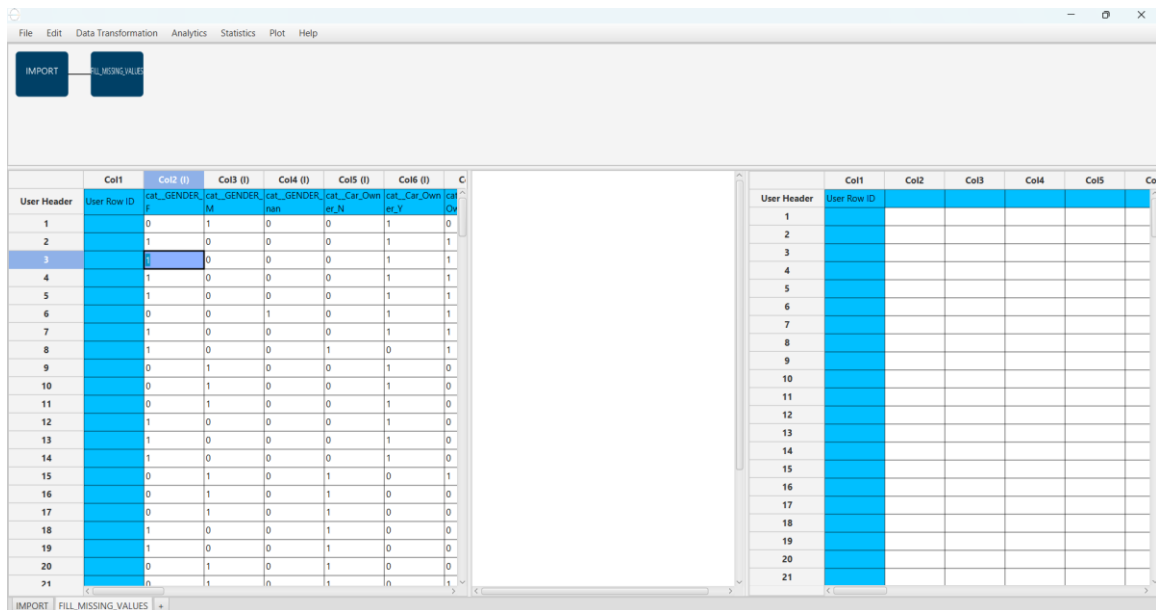
Step 3: Fill missing values

There are empty values in the Dataset. Specifically, we show below how many missing values there are for each feature:

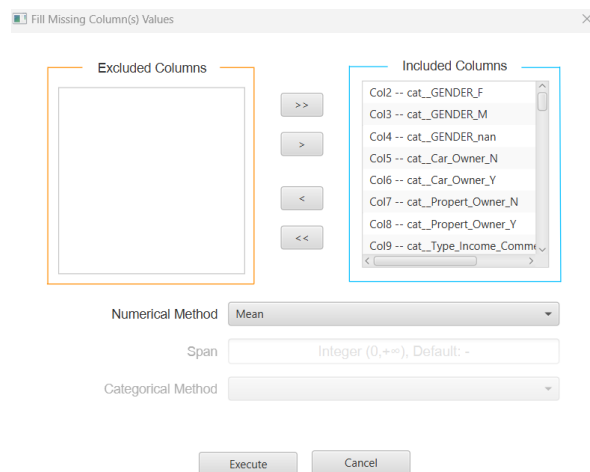
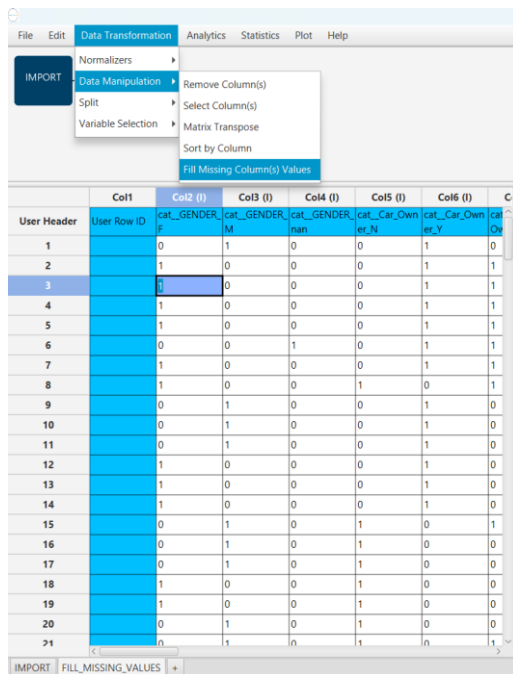
```
Empty data:
Ind_ID          0
GENDER          7
Car_Owner       0
Propert_Owner   0
CHILDREN        0
Annual_income   23
Type_Income     0
EDUCATION       0
Marital_status  0
Housing_type    0
Birthday_count  22
Employed_days   0
Mobile_phone    0
Work_Phone      0
Phone           0
EMAIL_ID        0
Type_Occupation 488
Family_Members  0
dtype: int64
```

Create a new tab by pressing the "+" button on the bottom of the page with the name FILL_MISSING VALUES which will be used to fill the missing values.

Import Data into the input spreadsheet of the FILL_MISSING_VALUES tab from the output of the IMPORT tab by right-clicking on the input spreadsheet and then choosing Import from Spreadsheet.



Handle missing columns values by browsing: "Data Transformation" → "Data Manipulation" → "Fill missing column(s) Values". Then choose the Mean as the Numerical Method.



The results will appear on the output spreadsheet.

User Header	Col1 (User Row ID)	Col2 (cat_GENDER_F)	Col3 (cat_GENDER_M)	Col4 (cat_GENDER_nan)	Col5 (cat_Car_Owner_N)	Col6 (cat_Car_Owner_Y)	Col7 (cat_Property_Owner_N)	Col8 (cat_Property_Owner_Y)
1	0	1	0	0	1	0	1	0
2	1	0	0	0	1	1	0	1
3	1	0	0	0	1	1	0	1
4	1	0	0	0	1	1	0	1
5	1	0	0	0	1	1	0	1
6	0	0	1	0	1	1	0	0
7	1	0	0	0	1	1	0	1
8	1	0	0	1	0	1	0	0
9	0	1	0	0	1	0	1	1
10	0	1	0	0	1	0	1	0
11	0	1	0	0	1	0	1	1
12	1	0	0	0	1	0	1	0
13	1	0	0	0	1	0	1	0
14	1	0	0	0	1	0	1	0
15	0	1	0	1	0	1	0	0
16	0	1	0	1	0	0	1	0
17	0	1	0	1	0	0	1	0

Step 4: Split Data

Create a new tab by pressing the + button on the bottom of the page with the name TRAIN_TEST_SPLIT which we will use for splitting to create the train and test set.

Import Data into the input spreadsheet of the TRAIN_TEST_SPLIT tab from the output of the FILL_MISSING_VALUES tab by right-clicking on the input spreadsheet and then choosing Import from SpreadSheet.

User Header	Col1 (User Row ID)	Col2	Col3	Col4	Col5
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					

Split the dataset by browsing "Data Transformation" → "Split" → "Random Partitioning". Then choose the training set percentage and the column for the sampling as shown below.

File Edit Data Transformation Analytics Statistics Plot Help

- IMPORT
- Normalizers
- Data Manipulation
- Split
- Variable Selection
- TRAIN_TEST_SPLIT
- Kennard-Stone
- Random Partitioning

User Header	Col1	Col2 (I)	Col3 (I)	Col4 (I)	Col5 (I)	Col6 (I)	Col7 (I)
User Row ID	cat_GENDER_F	cat_GENDER_M	cat_GENDER_nan	cat_Car_Owner_N	cat_Car_Owner_Y	cat_Car_Owner_Y	cat_Car_Owner_Y
1	0	1	0	0	1	0	0
2	1	0	0	0	1	1	1
3	1	0	0	0	1	1	1
4	1	0	0	0	1	1	1
5	1	0	0	0	1	1	1
6	0	0	1	0	1	1	1
7	1	0	0	0	1	1	1
8	1	0	0	1	0	1	1
9	0	1	0	0	1	0	0
10	0	1	0	0	1	0	0
11	0	1	0	0	1	0	0
12	1	0	0	0	1	0	0
13	1	0	0	0	1	0	0
14	1	0	0	0	1	0	0
15	0	1	0	1	0	1	1
16	0	1	0	1	0	0	0
17	0	1	0	1	0	0	0

Random Partitioning

Training set percentage: Integer (0,100), Default: 40

Usage of random generator seed: 21212560461200

Stratified sampling: Col57 -- label

Execute Cancel

The results will appear on the output spreadsheet.

File Edit Data Transformation Analytics Statistics Plot Help

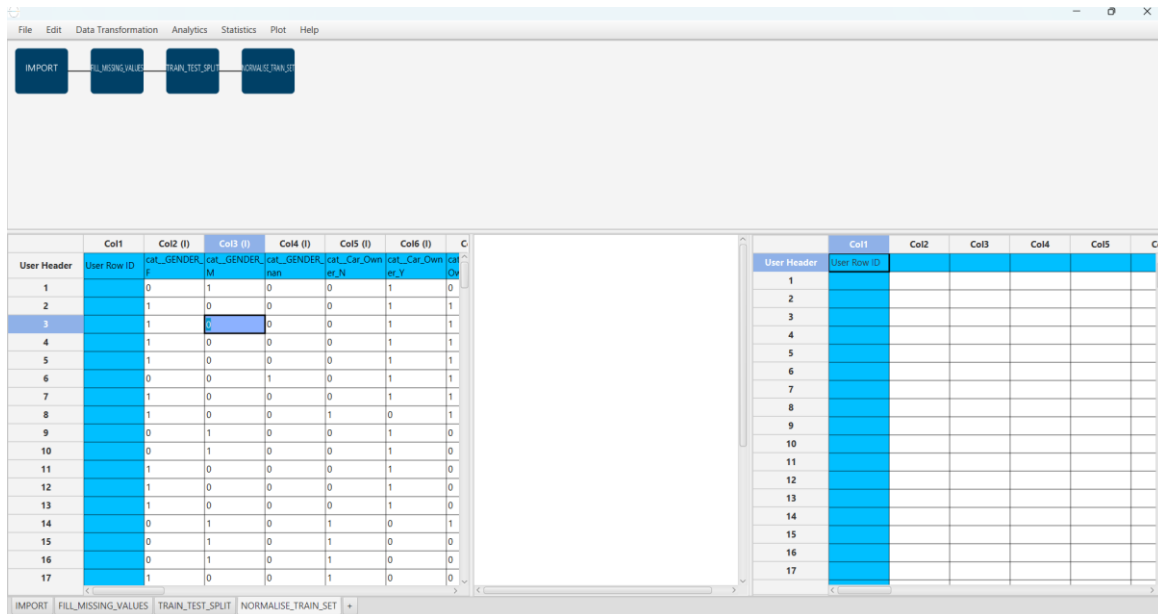
- IMPORT
- FILL_MISSING_VALUES
- TRAIN_TEST_SPLIT

User Header	Col1	Col2 (I)	Col3 (I)	Col4 (I)	Col5 (I)	Col6 (I)	Col7 (I)	Col8 (I)	Col9 (I)
User Row ID	cat_GENDER_F	cat_GENDER_M	cat_GENDER_nan	cat_Car_Owner_N	cat_Car_Owner_Y	cat_Property_Owner_N	cat_Property_Owner_Y	cat_Property_Owner_N	cat_Property_Owner_Y
1	0	1	0	0	1	0	1	0	0
2	1	0	0	0	1	1	0	1	1
3	1	0	0	0	1	1	0	1	1
4	1	0	0	0	1	1	0	1	1
5	1	0	0	0	1	1	0	1	1
6	0	0	1	0	1	1	0	0	0
7	1	0	0	0	1	1	0	1	1
8	1	0	0	1	0	1	0	0	0
9	0	1	0	0	1	0	1	1	1
10	0	1	0	0	1	0	1	0	0
11	0	1	0	0	1	0	1	1	1
12	1	0	0	0	1	0	1	0	0
13	1	0	0	0	1	0	1	0	0
14	1	0	0	0	1	0	1	0	0
15	0	1	0	1	0	1	0	0	0
16	0	1	0	1	0	0	1	0	0
17	0	1	0	1	0	0	1	0	0

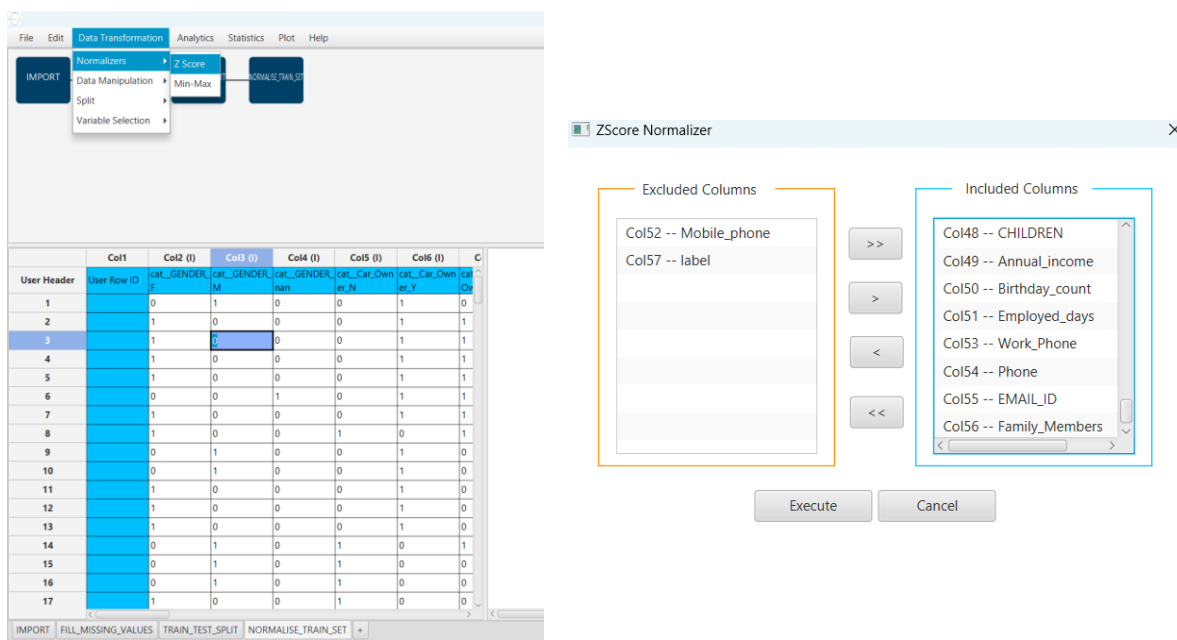
Step 5: Normalize the Training Set

Create a new tab by pressing the + button on the bottom of the page with the name NORMALISE_TRAIN_SET.

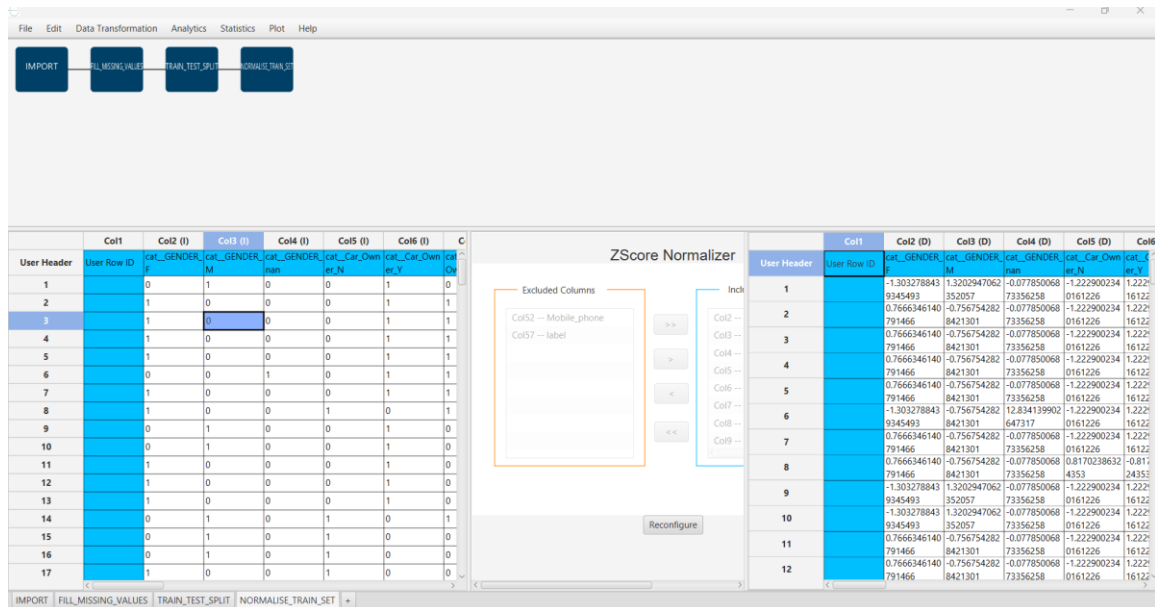
Import Data into the input spreadsheet of the NORMALISE_TRAIN_SET tab the train set from the output of the TRAIN_TEST_SPLIT tab by right-clicking on the input spreadsheet and then choosing Import from Spreadsheet. From the available Select input tab options choose TRAIN_TEST_SPLIT: Training Set



Normalize the Data using Z-score by browsing: "Data Transformation" → "Normalize" → "Z-Score". Then select all columns excluding Mobile_phone and Label and click Execute.



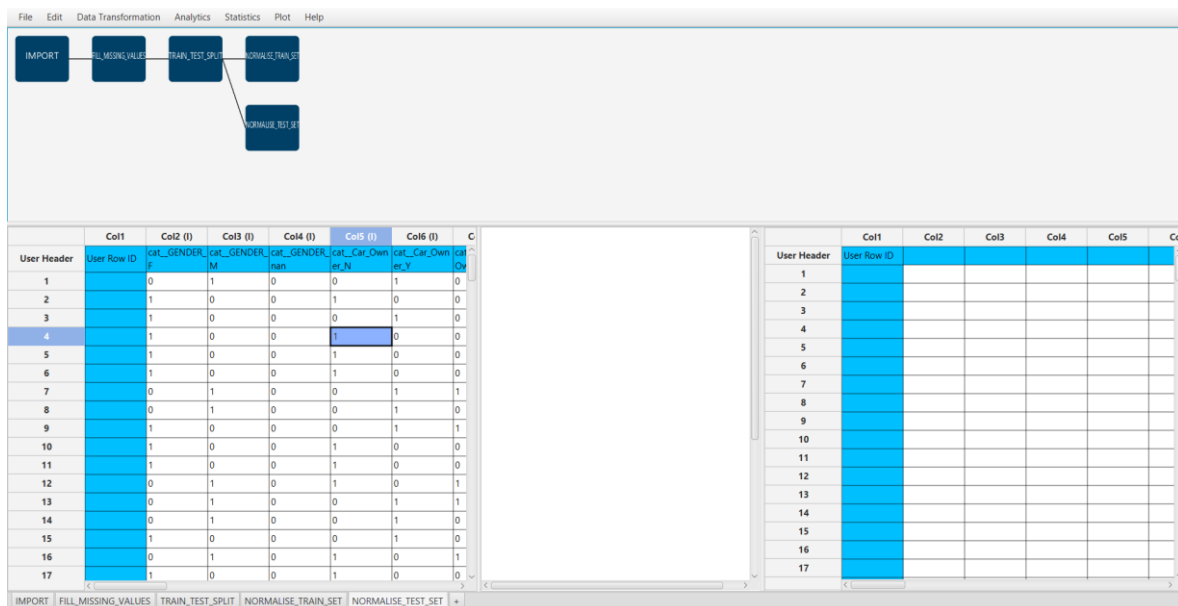
The results will appear on the output spreadsheet.



Step 6: Normalize the Test Set

Create a new tab by pressing the + button on the bottom of the page with the name NORMALISE_TEST_SET.

Import Data into the input spreadsheet of the NORMALISE_TEST_SET tab the test set from the output of the TRAIN_TEST_SPLIT tab by right-clicking on the input spreadsheet and then choosing Import from Spreadsheet. From the available Select input tab options choose TRAIN_TEST_SPLIT: Test Set.



Normalize the test set using the existing normalizer of the training set by browsing: "Analytics" → "Existing Model Utilization" → "Model: NORMALIZE_TRAIN_SET".

The screenshot shows the 'Analytics' menu with 'Existing Model Utilization' highlighted. Below the menu is a data table with the following structure:

User Header	Col1	Col2 (I)	Col3 (I)	Col4 (I)	Col5 (I)	Col6 (I)
1	0	1	0	0	0	1
2	1	0	0	0	1	0
3	1	0	0	0	0	1
4	1	0	0	0	1	0
5	1	0	0	0	1	0
6	1	0	0	0	1	0
7	0	1	0	0	1	1
8	0	1	0	0	1	0
9	1	0	0	0	1	1
10	1	0	0	0	1	0
11	1	0	0	0	1	0
12	0	1	0	0	1	0
13	0	1	0	0	1	1
14	0	1	0	0	1	0
15	1	0	0	0	0	1
16	0	1	0	0	1	0
17	1	0	0	0	1	0

The 'Existing Model Execution' dialog box shows the following configuration:

- Model: (from Tab:)NORMALISE_TR...
- Type: Z Score Normalizer Model

Model Input:

```

Header -> Datatype
cat_GENDER_F -> Double
cat_GENDER_M -> Double
cat_GENDER_nan -> Double
cat_Car_Owner_N -> Double
cat_Car_Owner_Y -> Double
cat_Propert_Owner_N -> Double
cat_Propert_Owner_Y -> Double
cat_Type_Income_Commercial associate -> Double
cat_Type_Income_Business -> Double
    
```

Buttons: Execute, Cancel

The results will appear on the output spreadsheet.

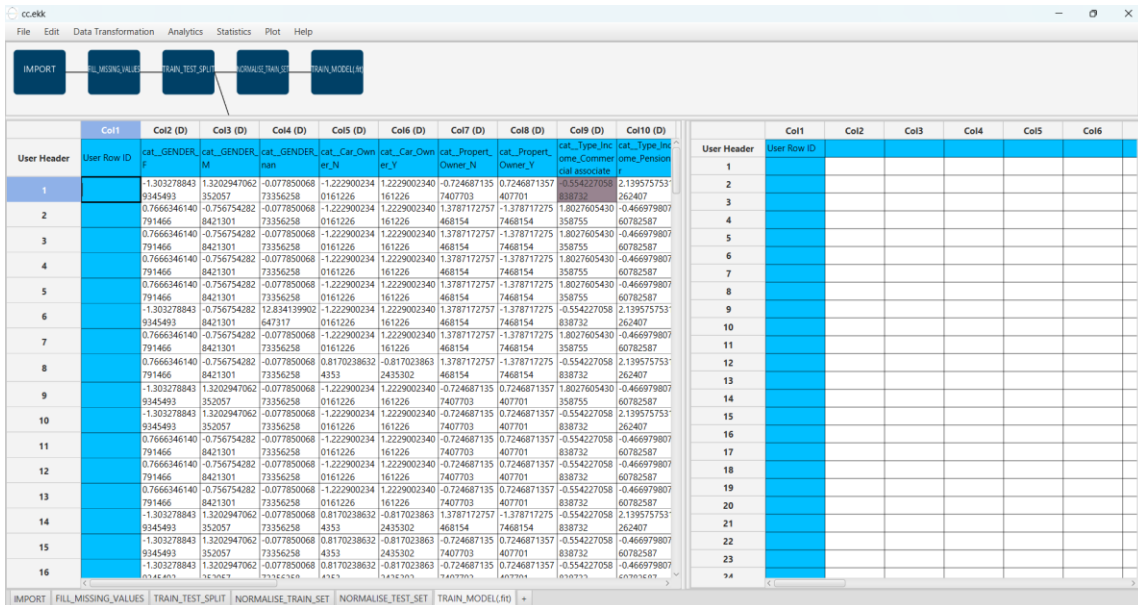
The screenshot shows the workflow completed with 'NORMALISE_TEST_SET' selected. The output spreadsheet displays the following data:

User Header	Col1	Col2 (D)	Col3 (D)	Col4 (D)	Col5 (D)	Col6 (D)	Col7 (D)	Col8 (D)	Col9
1	0	-1.303278843	1.3202947062	-0.077850068	-1.222900234	1.2229002340	-0.724687135	0.7246871357	1.8027
2	1	9345493	352057	73356258	0.161226	161226	7407703	407701	35875
3	1	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
4	1	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
5	1	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
6	1	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
7	0	791466	8421301	73356258	4353	2435302	7407703	407701	83873
8	0	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
9	1	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
10	1	-1.303278843	1.3202947062	-0.077850068	-1.222900234	1.2229002340	-0.724687135	0.7246871357	1.8027
11	1	9345493	352057	73356258	0.161226	161226	7407703	407701	35875
12	0	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
13	0	791466	8421301	73356258	4353	2435302	7407703	407701	83873
14	0	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
15	1	0.7666346140	-0.756754282	-0.077850068	0.8170238632	-0.817023863	-0.724687135	0.7246871357	1.8027
16	0	791466	8421301	73356258	4353	2435302	7407703	407701	83873
17	1	-1.303278843	1.3202947062	-0.077850068	-1.222900234	1.2229002340	-0.724687135	0.7246871357	1.8027
18	1	9345493	352057	73356258	0.161226	161226	7407703	407701	35875
19	1	-1.303278843	1.3202947062	-0.077850068	-1.222900234	1.2229002340	-0.724687135	0.7246871357	1.8027
20	1	9345493	352057	73356258	0.161226	161226	7407703	407701	35875

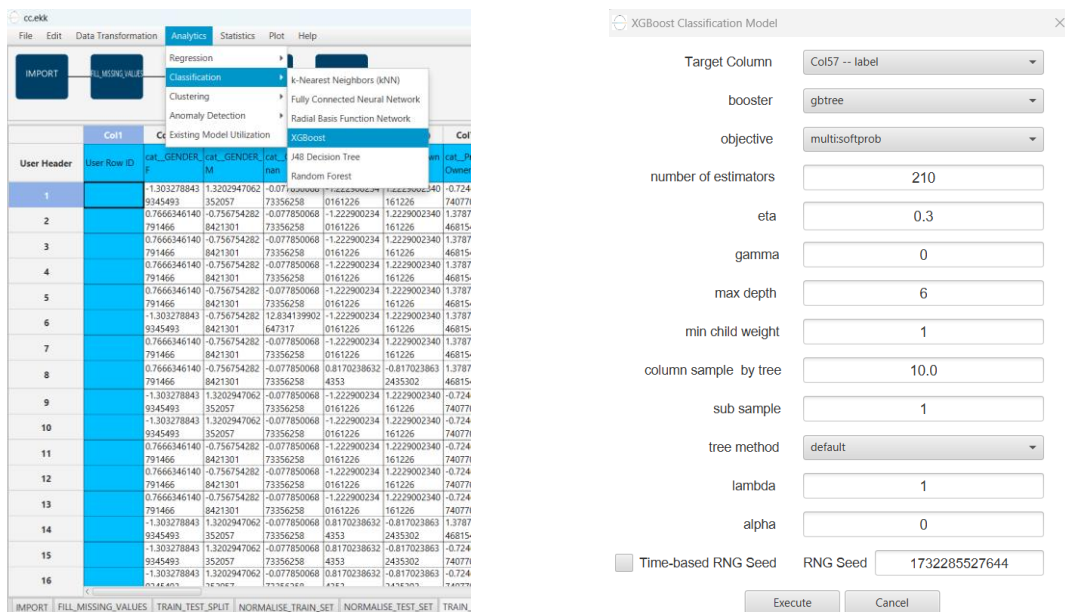
Step 7: Train the model

Create a new tab by pressing the "+" button on the bottom of the page with the name "TRAIN_MODEL(.fit)".

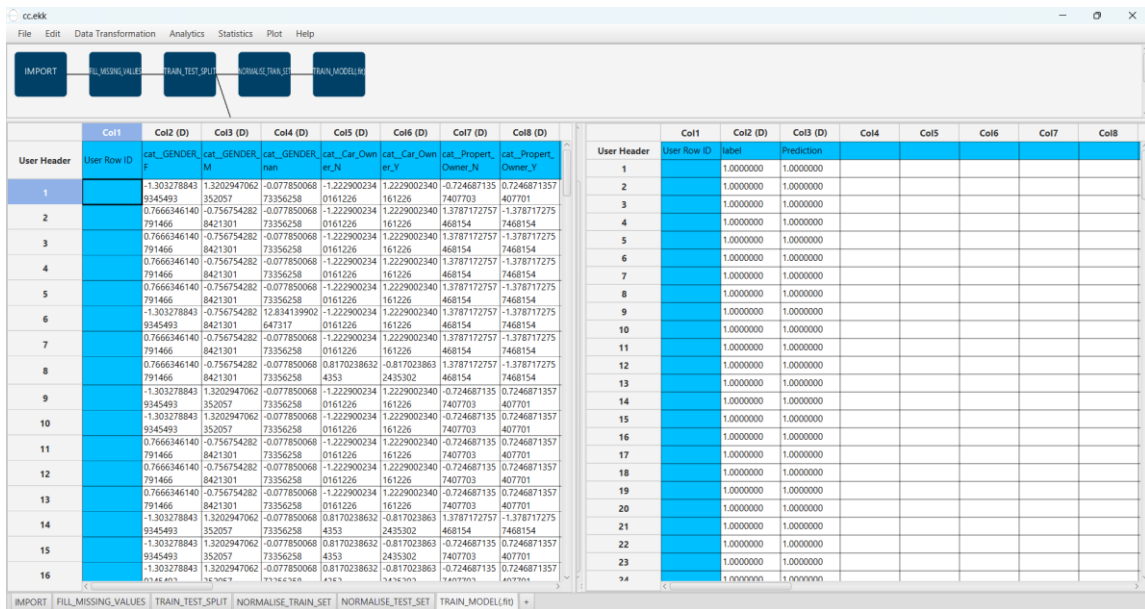
Import data into the input spreadsheet of the "TRAIN_MODEL(.fit)" tab from the output of the "NORMALISE_TRAIN_SET" tab by right-clicking on the input spreadsheet and then choosing "Import from Spreadsheet".



Use the XGBoost Method to train and fit the model by browsing: "Analytics" → "Classification" → "XGBoost" and set the "number of estimators" as 210, the "column sample by tree" as 10, the "Target Column" as the column corresponding to "Label" and use the following "RNG Seed": 1732285527644.



The predictions will appear on the output spreadsheet.

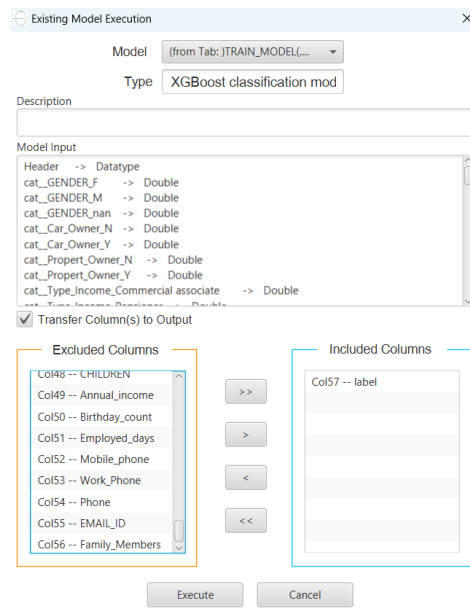
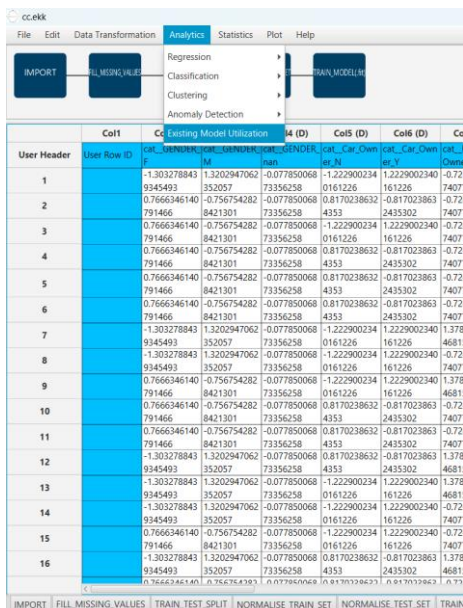


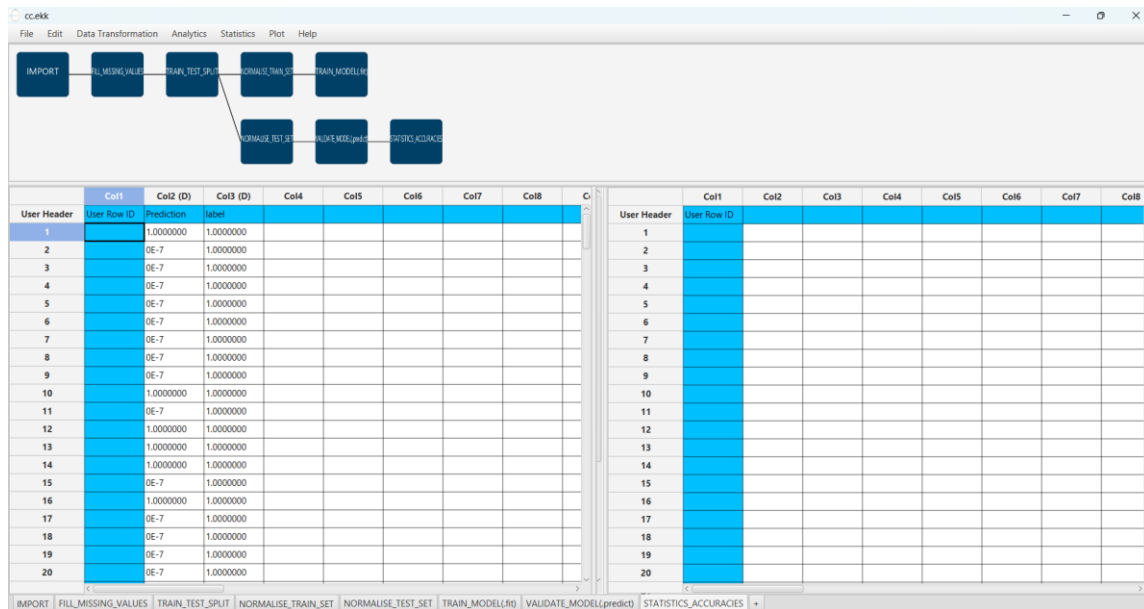
Step 8: Validate the model

Create a new tab by pressing the “+” button on the bottom of the page with the name “VALIDATE_MODEL(.predict)”.

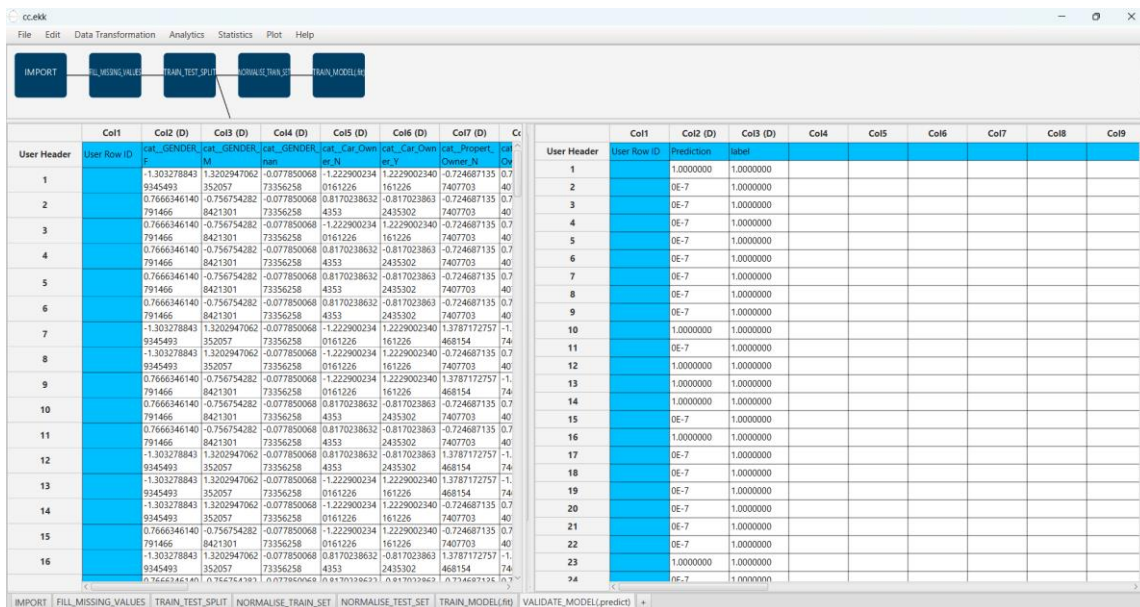
Import data into the input spreadsheet of the “VALIDATE_MODEL(.predict)” tab from the output of the “NORMALISE_TEST_SET” tab by right-clicking on the input spreadsheet and then choosing “Import from Spreadsheet”.

To validate the model: “Analytics” → “Existing Model Utilization”. Then choose Model “(from Tab:) TRAIN_MODEL(.fit)”. and transfer the “label” column to the output.





The predictions will appear on the output spreadsheet.

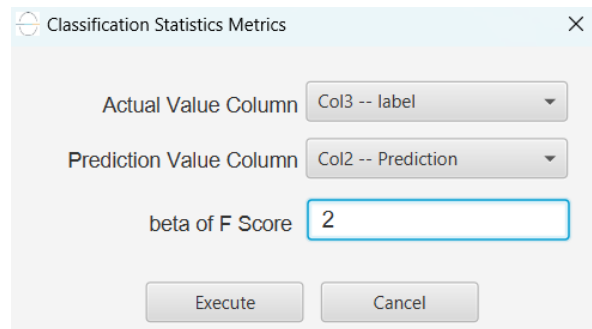
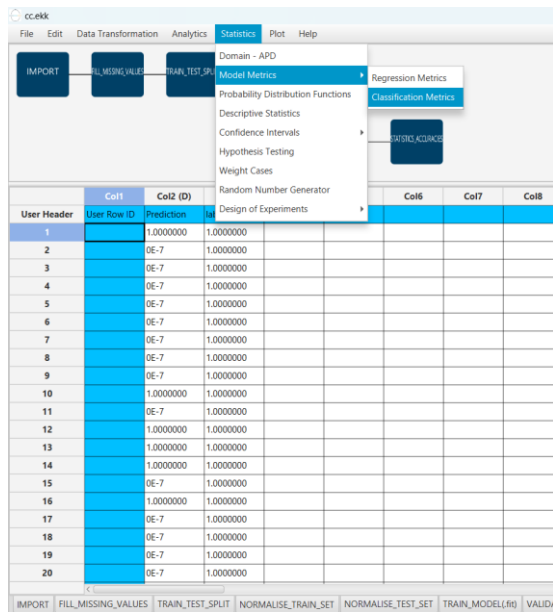


Step 9: Statistics calculation

Create a new tab by pressing the "+" button on the bottom of the page with the name "STATISTICS_ACCURACIES".

Import data into the input spreadsheet of the "STATISTICS_ACCURACIES" tab from the output of the "VALIDATE_MODEL(.predict)" tab by right-clicking on the input spreadsheet and then choosing "Import from SpreadSheet".

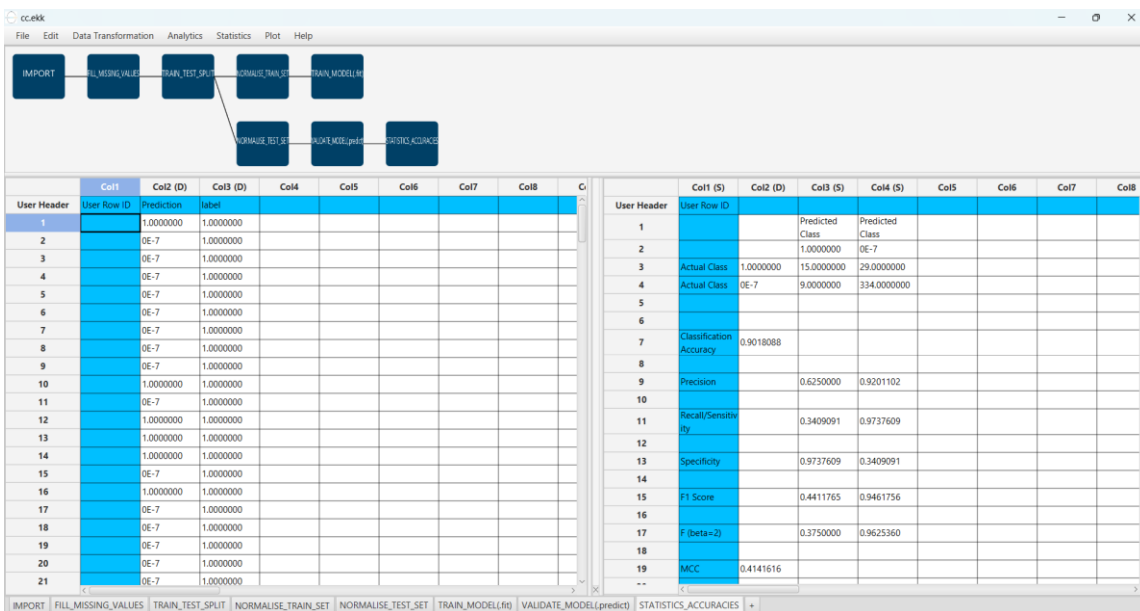
Calculate the statistical metrics for the classification by browsing: "Statistics" → "Model Metrics" → "Classification Metrics".



The results will appear on the output spreadsheet.

Accuracy: 0.902

F1-Score = 0.694

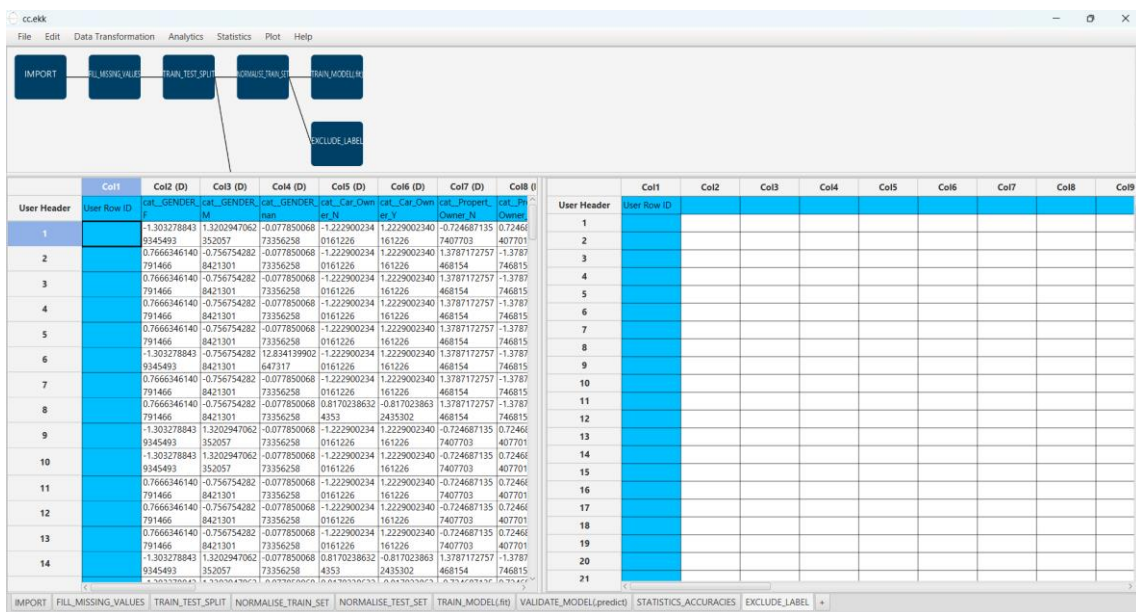


Step 10: Reliability check of each record of the test set

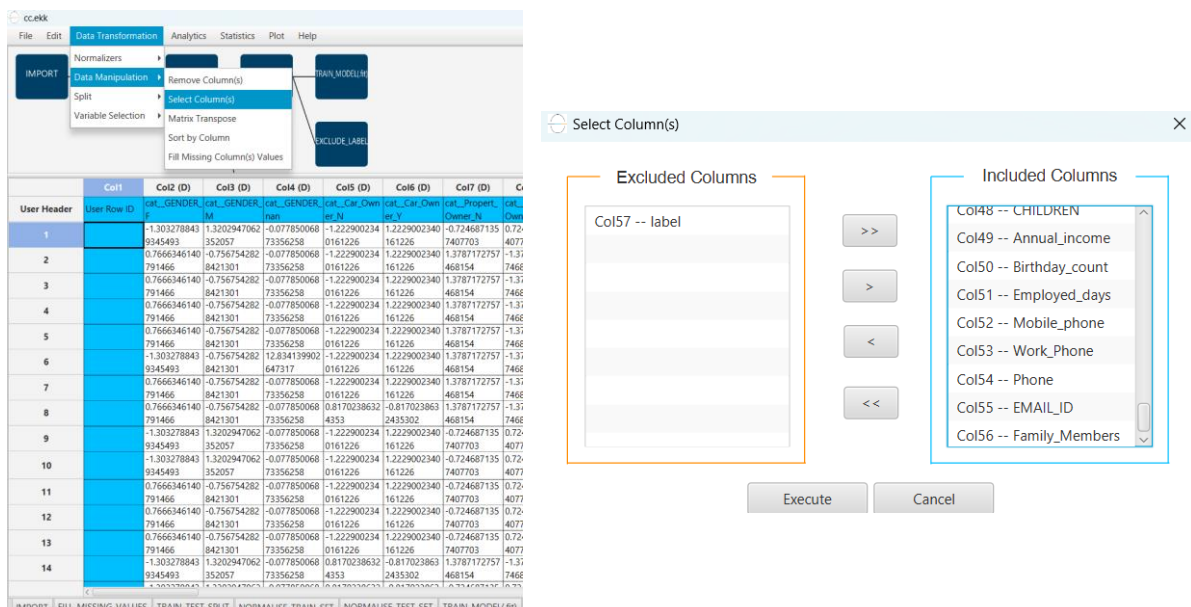
Step 10.a: Create the domain

Create a new tab by pressing the "+" button on the bottom of the page with the name "EXCLUDE_LABEL".

Import data into the input spreadsheet of the "EXCLUDE_LABEL" tab from the output of the "NORMALISE_TRAIN_SET" tab by right-clicking on the input spreadsheet and then choosing "Import from Spreadsheet".



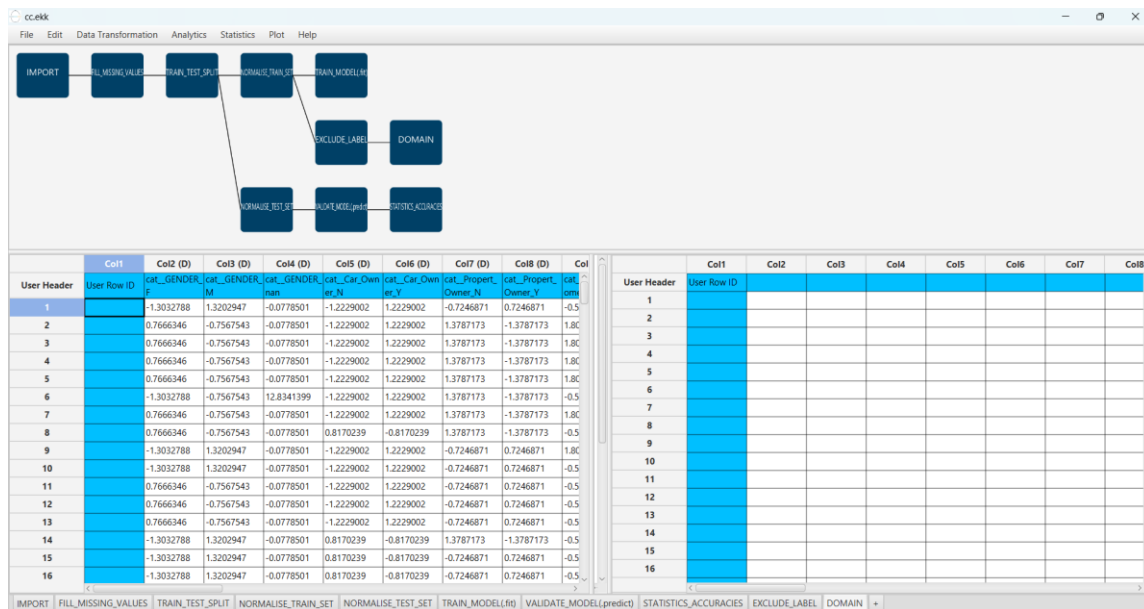
Manipulate the data to exclude the column that corresponds to the "label" by browsing: "Data Transformation" → "Data Manipulation" → "Select Columns". Then select all the columns except the "label".



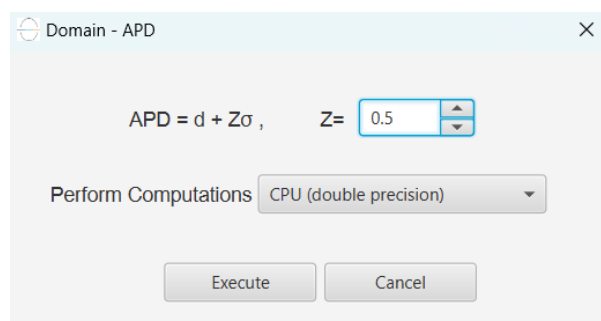
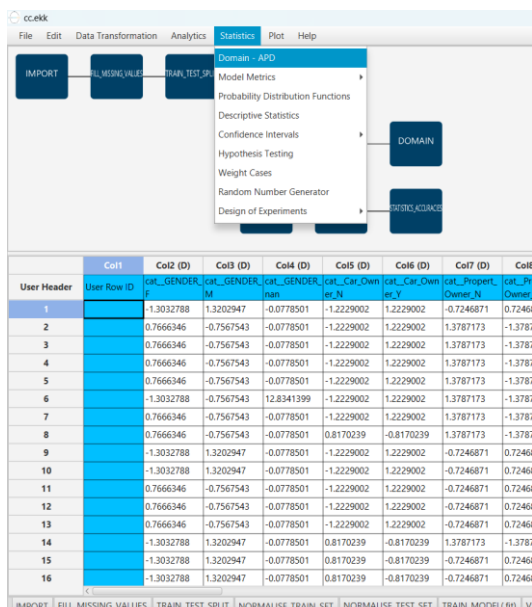
The results will appear on the output spreadsheet.

Create a new tab by pressing the “+” button on the bottom of the page with the name “DOMAIN”.

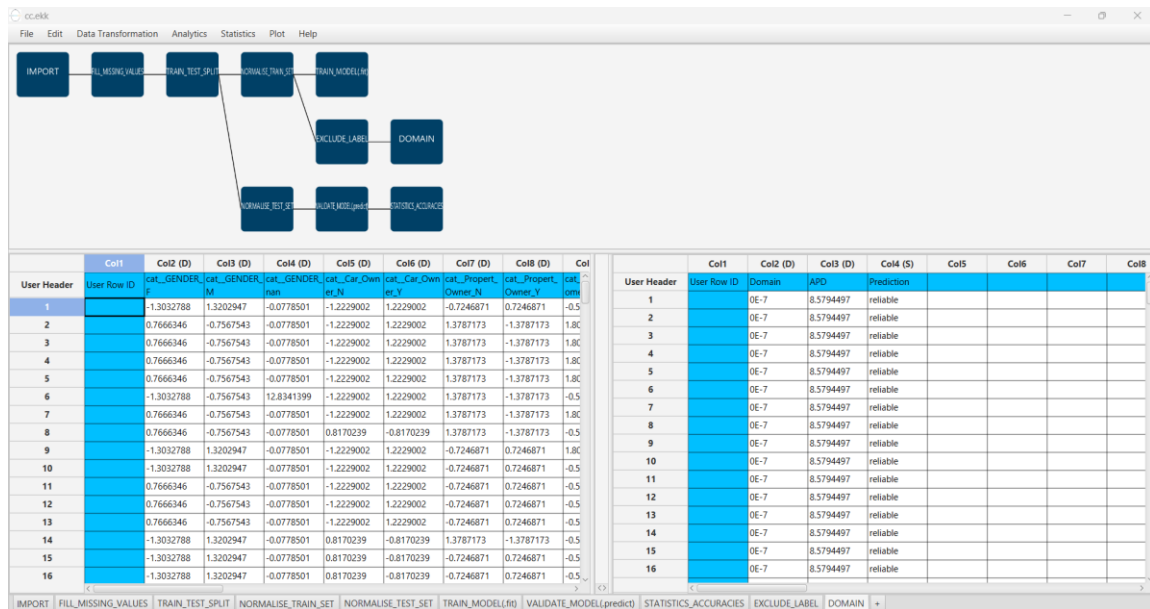
Import data into the input spreadsheet of the “DOMAIN” tab from the output of the “EXCLUDE_LABEL” tab by right-clicking on the input spreadsheet and then choosing “Import from Spreadsheet”.



Create the domain by browsing: “Statistics” → “Domain APD”.



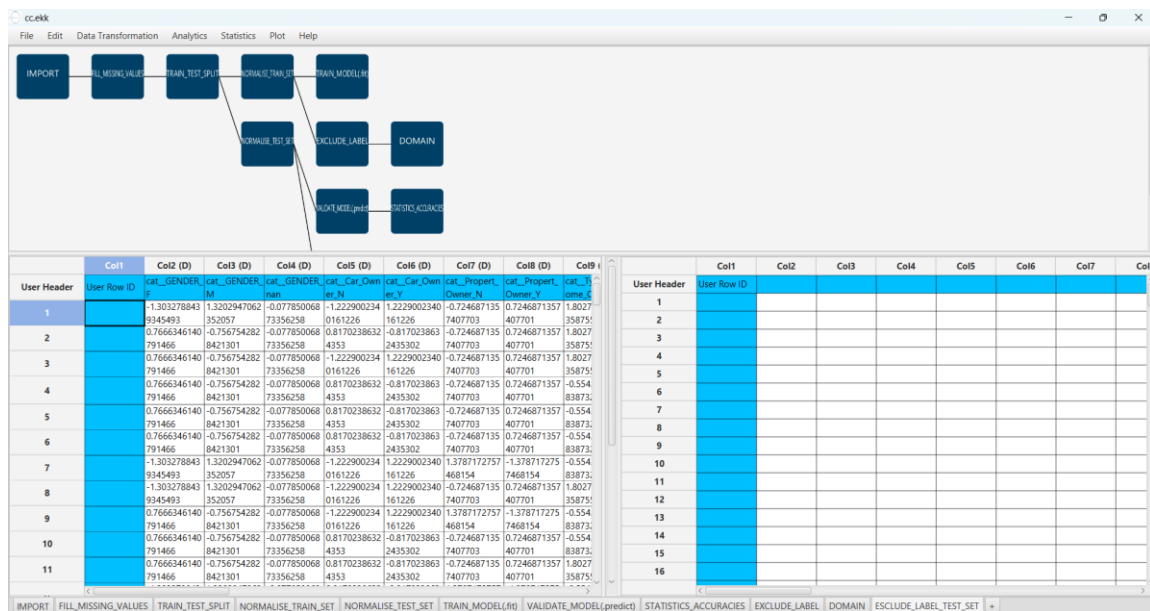
The results will appear on the output spreadsheet.



Step 10.b: Check the test set reliability

Create a new tab by pressing the “+” button on the bottom of the page with the name “EXCLUDE_LABEL_TEST_SET”.

Import data into the input spreadsheet of the “EXCLUDE_LABEL_TEST_SET” tab from the output of the “NORMALISE _TEST_SET” tab by right-clicking on the input spreadsheet and then choosing “Import from Spreadsheet”.



Filter the data to exclude the column that corresponds to the “label” by browsing: “Data Transformation” → “Data Manipulation” → “Select Columns”. Then select all the columns except “label”.

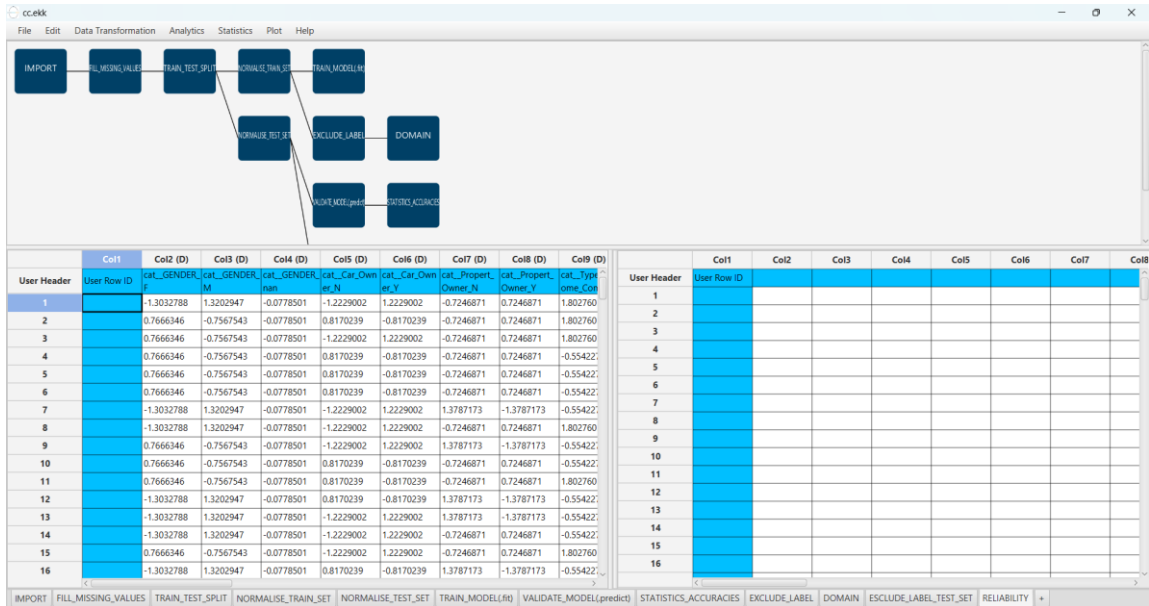
The screenshot shows the Isalos Analytics Platform interface. On the left, a workflow diagram includes steps like 'IMPORT', 'Data Manipulation', 'Normalizers', 'Remove Column(s)', 'Select Column(s)', 'Split', 'Variable Selection', 'Matrix Transpose', 'Sort by Column', and 'Fill Missing Column(s) Values'. Below this is a data table with columns labeled Col1 through Col7 (D). The table contains numerical data for various user attributes.

On the right, a 'Select Column(s)' dialog box is open. It features two lists: 'Excluded Columns' and 'Included Columns'. The 'Excluded Columns' list contains 'Col17 -- label'. The 'Included Columns' list contains 'Col18 -- CHILDREN', 'Col19 -- Annual_income', 'Col50 -- Birthday_count', 'Col51 -- Employed_days', 'Col52 -- Mobile_phone', 'Col53 -- Work_Phone', 'Col54 -- Phone', 'Col55 -- EMAIL_ID', and 'Col56 -- Family_Members'. Navigation buttons (>>, >, <, <<) are positioned between the lists, and 'Execute' and 'Cancel' buttons are at the bottom.

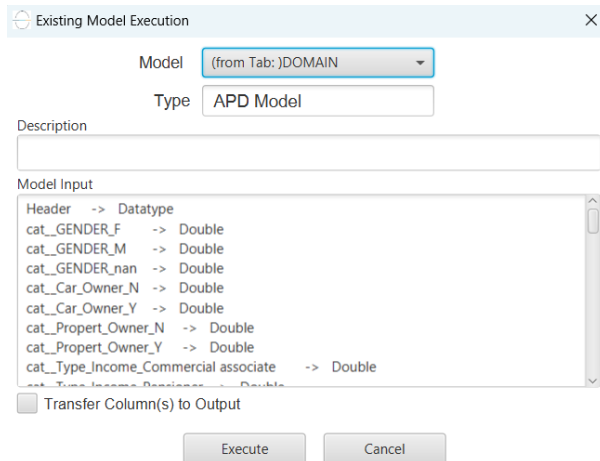
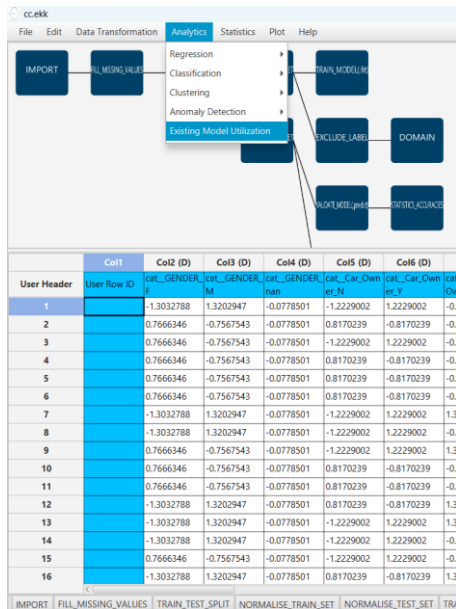
The results will appear on the output spreadsheet.

Create a new tab by pressing the “+” button on the bottom of the page with the name “RELIABILITY”.

Import data into the input spreadsheet of the “RELIABILITY” tab from the output of the “EXCLUDE_LABEL_TEST_SET” tab by right-clicking on the input spreadsheet and then choosing “Import from SpreadSheet”.



Check the Reliability by browsing: "Analytics" → "Existing Model Utilization". Then select as Model "(from Tab:) DOMAIN".



The results will appear on the output spreadsheet.

The screenshot shows the Isalos Analytics Platform interface. At the top, there is a menu bar with options: File, Edit, Data Transformation, Analytics, Statistics, Plot, Help. Below the menu is a workflow diagram with steps: IMPORT, FILL_MISSING_VALUES, TRAIN_TEST_SPLIT, NORMALISE_TRAIN_SET, TRAIN_MODEL(fit), NORMALISE_TEST_SET, EXCLUDE_LABEL, DOMAIN, VALIDATE_MODEL(predict), STATISTICS_ACCURACIES, EXCLUDE_LABEL_TEST_SET, RELIABILITY. Below the workflow is a data table with 16 rows and 10 columns. The table has a 'User Header' row and a 'User Row ID' column. The data rows contain numerical values for various features and a 'Prediction' column. The 'Prediction' column shows values like 'reliable' and 'unreliable'. The bottom of the screenshot shows a table with 16 rows and 10 columns, which is a detailed view of the data from the table above.

User Header	Col1	Col2 (D)	Col3 (D)	Col4 (D)	Col5 (D)	Col6 (D)	Col7 (D)	Col8 (D)	Col9 (D)
1	-1.3032788	1.3202947	-0.0778501	-1.2229002	1.2229002	-0.7246871	0.7246871	1.802760	
2	0.7666346	-0.7567543	-0.0778501	0.8170239	-0.8170239	-0.7246871	0.7246871	1.802760	
3	0.7666346	-0.7567543	-0.0778501	-1.2229002	1.2229002	-0.7246871	0.7246871	1.802760	
4	0.7666346	-0.7567543	-0.0778501	0.8170239	-0.8170239	-0.7246871	0.7246871	-0.55422	
5	0.7666346	-0.7567543	-0.0778501	0.8170239	-0.8170239	-0.7246871	0.7246871	-0.55422	
6	0.7666346	-0.7567543	-0.0778501	0.8170239	-0.8170239	-0.7246871	0.7246871	-0.55422	
7	-1.3032788	1.3202947	-0.0778501	-1.2229002	1.2229002	1.3787173	-1.3787173	-0.55422	
8	-1.3032788	1.3202947	-0.0778501	-1.2229002	1.2229002	-0.7246871	0.7246871	1.802760	
9	0.7666346	-0.7567543	-0.0778501	-1.2229002	1.2229002	1.3787173	-1.3787173	-0.55422	
10	0.7666346	-0.7567543	-0.0778501	0.8170239	-0.8170239	-0.7246871	0.7246871	-0.55422	
11	0.7666346	-0.7567543	-0.0778501	0.8170239	-0.8170239	-0.7246871	0.7246871	1.802760	
12	-1.3032788	1.3202947	-0.0778501	0.8170239	-0.8170239	1.3787173	-1.3787173	-0.55422	
13	-1.3032788	1.3202947	-0.0778501	-1.2229002	1.2229002	1.3787173	-1.3787173	-0.55422	
14	-1.3032788	1.3202947	-0.0778501	-1.2229002	1.2229002	-0.7246871	0.7246871	-0.55422	
15	0.7666346	-0.7567543	-0.0778501	-1.2229002	1.2229002	-0.7246871	0.7246871	1.802760	
16	-1.3032788	1.3202947	-0.0778501	0.8170239	-0.8170239	1.3787173	-1.3787173	-0.55422	

There are four unreliable samples in the test set.

Final Isalos Workflow

Following the above-described steps, the final workflow on Isalos will look like this:

