Feature engineering

In this file we created some features, which will help us to find moderator effects. How does the presence of one fеаture, modify the effect of the other fеаture on the target variable.

1. Age + Gender 🡪 Average age of the clients by gender ("Age\_Gender")
2. Sex + Level of education 🡪 How many woman/man have Basic level of education and e.tc. ("Sex\_EducationLevel")
3. Socio-economic status + Gender 🡪 Socio-economic status of clients by gender ("SocioEconomic\_Gender")
4. Professional status + Gender 🡪 Professional status of clients by gender ("ProfStatus\_Gender")
5. Individual risk preference + Gender 🡪 **"**RiskPreference\_Gender"
6. Income + Gender 🡪 Income by gender ("Income\_Gender")
7. Personal expenses + Gender 🡪 Personal expenses by gender ("Expenses\_Gender")
8. Taxes and insurance + Gender 🡪 Taxes and insurance by gender ("Taxes\_Insurance\_Gender")
9. Debit card + Gender 🡪 Number of debit cards by gender ("DebitCard\_Gender")
10. Credit car + Gender 🡪 Number of clients with credit card by gender ("CreditCard\_Gender")
11. Bank account + Gender 🡪 Number of clients with bank account by gender ("BankAccount\_Gender")
12. Level of education + Age - completed years 🡪 Average age of the clients with Basic level of education and e.tc. ("Edu\_Level\_Age")
13. Socio-economic status + Age - completed years 🡪 Average age of the clients who are economically active and e.tc. ("SocioEconomic\_Age")
14. Professional status + Age - completed years 🡪 Average age of the clients by professional status ("ProfStatus\_Age")
15. Individual risk preference + Age - completed years 🡪 Individual risk preference by the age of the clients ("RiskPref\_Age")
16. Previous investment experience in years + Age - completed years 🡪 Average age of the clients with previous investment risk ("InvestmentExp\_Age")
17. Previous investment experience in years + Age - completed years 🡪 Age of the clients with 6-10 years experience in investment
18. Income + Age - completed years 🡪 Average age of the clients with income up to 6121 and e.tc. 🡪 ("Income\_Age")
19. Taxes and insurance + Age - completed years 🡪 Taxes and insurance of the clients by age (**"TaxesInsurance\_Age")**
20. Taxes and insurance + Age - completed years 🡪 Average of the clients with taxes and insurances up to 500 and e.tc.
21. Preferred method of banking + Age - completed years 🡪 Average of the clients who prefer online or offline banking (**"BankingMethod\_Age")**
22. **Debit card +** Age - completed years 🡪 Average age of the clients with/without debit card **("DebitCard\_Age")**
23. **Credit card +** Age - completed years 🡪 Average age of the clients with/without debit card **(“CreditCard\_Age”)**
24. **Bank account +** Age - completed years 🡪 Average age of the clients with/without bank account **(“BankAccount\_Age”)**
25. **Insurance – life +** Age - completed years 🡪 Average age of the clients with/without insurance-life **("LifeInsurance\_Age")**
26. **Overdraft +** Age - completed years 🡪 Average age of the clients with/without overdraft **(“Overdraft\_Age”)**
27. **Consumer credit +** Age - completed years 🡪 Average age of the clients with/without consumer credit **("ConsumerCredit\_Age")**
28. **Credit card – applied +** Age - completed years 🡪 Average age of the clients with/without credit card-applied ("CreditCardApplied\_Age")
29. **Additional health insurance +** Age - completed years 🡪 Average age of the clients with/without additional health insurance ("HealthInsurance\_Age")
30. Individual risk preference + Level of education 🡪 Individual risk preference of the clients with Basic level of education and e.tc. ("RiskPreference\_Education")
31. Income + Level of education 🡪 Income of the clients with Basic level of education and e.tc. ("Income\_Education")
32. Bank account + Level of education 🡪 Level of education of the clients with/without bank account
33. Insurance – life + Level of education 🡪 Level of education of the clients with/without insurance – life
34. Consumer credit – applied + Level of education 🡪 Level of education of the clients with/without consumer-credit-applied
35. Individual risk preference + Employment status 🡪 Individual risk preference by employment status of the clients.
36. Investment experience with shares + Employment status 🡪 Employment status of the clients with/without Investment experience with shares
37. Investment experience with bonds + Employment status 🡪 Employment status of the clients with/without Investment experience with bonds
38. Income + Employment status 🡪 Average income of the clients by their employment status
39. Debit card + Employment status 🡪 Employment status of clients with/without debit card
40. Credit card + Employment status 🡪 Employment status of clients with/without credit card
41. Bank account + Employment status 🡪 Employment status of clients with/without bank account