Path Analysis & Naive Bayes

Customer Base Train

Card No

Target

Path Event Table

Card No

Event Category

Event Date

nPath

3 Contiguous Events
(Overlapping)

Output:
 Card No
 Path
 Target

Naive Bayes Text Classification

Output:
 Path
 Target
 Probability

Card No
Default Probability
Non Default Probability
Def Prob > Non Def Prob Then 1: Target
Def Prob > 4* Non Def Prob Then 1: Target40
Non Def Prob > 4 * Def Prob Then 1: Target0_40

Pivot

Output
 Path
 Default Probability
 Non Default Probability

Card No
Sum(Default Probability)
Sum(Non Default Probability)
Count(*) Total Path Count
Sum(Target): Default Count
Total Count Path - Default Count: Non Default Count
Sum(Target49): Target40 Count
Sum(Target0_40): Target0_40 Count

Final Output

Card No
Default Path Flag
Non Default Path Flag
Target 40 Flag
Target0_40 Flag
Default Path %
Non Default Path %
Target 40 %
Target 0_40 %
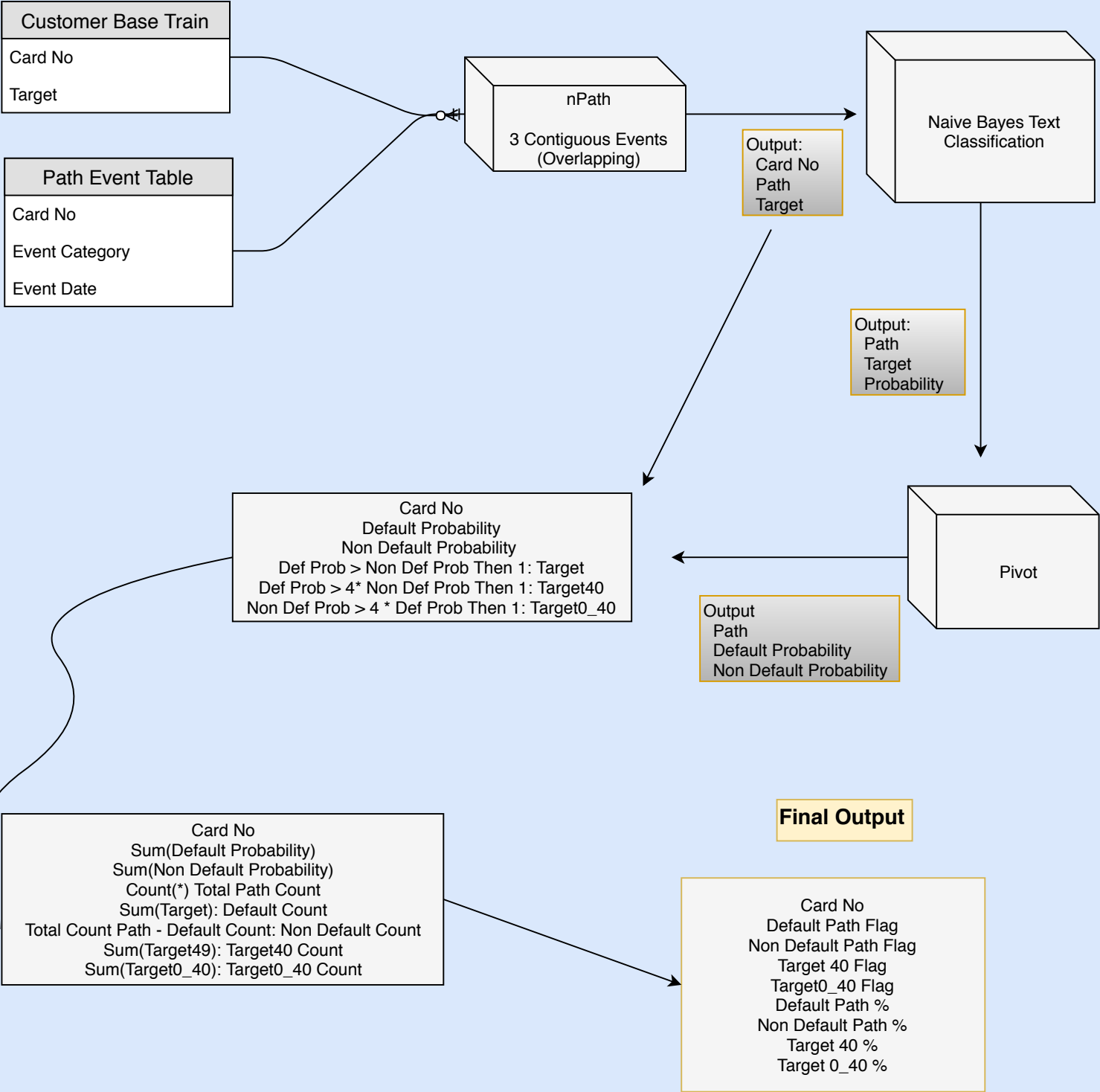
* Flags: When count is Non-Zero

* %: Respective Counts / Total Counts