

EDA_frequent_patterns

November 8, 2021

0.1 EDA: Association Rule Mining using Frequent Pattern Growth Algorithm

- An association rule has the form LHS (left-hand side) \Rightarrow RHS (right-hand side)
- LHS \cup RHS is called an itemset
- The “support” or prevalence of the rule is the frequency of occurrence of an itemset in a dataset/database for it to be considered a “frequent itemset” or a “frequent pattern”.
- The “confidence” or strength of the rule = $\text{support}(\text{LHS} \cup \text{RHS}) / \text{support}(\text{LHS})$. Or the probability that the items in RHS will occur given that the items in LHS have occurred.
- Here, support threshold is set at 1000, and confidence threshold is set at 0.8.

```
[82]: #install and import necessary libraries
!pip install pyfpgrowth
import os
import pyfpgrowth
import pandas as pd
```

Requirement already satisfied: pyfpgrowth in /usr/local/lib/python3.7/dist-packages (1.0)

```
[83]: #Import Drive API and authenticate
from google.colab import drive
#Mount Drive to the Colab VM
drive.mount('/content/drive')
```

Drive already mounted at /content/drive; to attempt to forcibly remount, call drive.mount("/content/drive", force_remount=True).

```
[84]: #Load the dataset into pandas DataFrame
df = pd.read_csv("/content/drive/MyDrive/Capstone_project/v2_credit_default.
↪ csv")
```

```
[85]: # keep the categorical attributes. The numeric attributes can be binned/
↪ converted to categorical and added to this list too.
df2 = df[['SEX', 'EDUCATION', 'MARRIAGE', 'Repay_Sept',
↪ 'Repay_Aug', 'Repay_July', 'Repay_June', 'Repay_May',
↪ 'Repay_Apr', 'Default']]
```

```
[86]: # turn off chain assignment warning for the next cell
pd.options.mode.chained_assignment = None # default='warn'

[87]: # Renaming some of the columns so it's easier to understand association rules
df2['SEX'] = df2['SEX'].replace({1: 'Male', 2: 'Female'})
df2['EDUCATION'] = df2['EDUCATION'].replace({1: 'Graduate School', 2:
    ↳ 'University', 3: 'High School', 4: 'Others'})
df2['MARRIAGE'] = df2['MARRIAGE'].replace({1: 'Married', 2: 'Single', 3: 'Others'})
df2['Repay_Apr'] = df2['Repay_Apr'].replace({-2: 'Apr_not_used', -1:
    ↳ 'Apr_duly_payment', 0: 'Apr_revolving_credit', 1: 'Apr_late_1month', 2:
    ↳ 'Apr_late_2months', 3: 'Apr_late_3months', 4: 'Apr_late_4months', 5:
    ↳ 'Apr_late_5months', 6: 'Apr_late_6months', 7: 'Apr_late_7months', 8:
    ↳ 'Apr_late_8months'})
df2['Repay_May'] = df2['Repay_May'].replace({-2: 'May_not_used', -1:
    ↳ 'May_duly_payment', 0: 'May_revolving_credit', 1: 'May_late_1month', 2:
    ↳ 'May_late_2months', 3: 'May_late_3months', 4: 'May_late_4months', 5:
    ↳ 'May_late_5months', 6: 'May_late_6months', 7: 'May_late_7months', 8:
    ↳ 'May_late_8months'})
df2['Repay_June'] = df2['Repay_June'].replace({-2: 'June_not_used', -1:
    ↳ 'June_duly_payment', 0: 'June_revolving_credit', 1: 'June_late_1month', 2:
    ↳ 'June_late_2months', 3: 'June_late_3months', 4: 'June_late_4months', 5:
    ↳ 'June_late_5months', 6: 'June_late_6months', 7: 'June_late_7months', 8:
    ↳ 'June_late_8months'})
df2['Repay_July'] = df2['Repay_July'].replace({-2: 'July_not_used', -1:
    ↳ 'July_duly_payment', 0: 'July_revolving_credit', 1: 'July_late_1month', 2:
    ↳ 'July_late_2months', 3: 'July_late_3months', 4: 'July_late_4months', 5:
    ↳ 'July_late_5months', 6: 'July_late_6months', 7: 'July_late_7months', 8:
    ↳ 'July_late_8months'})
df2['Repay_Aug'] = df2['Repay_Aug'].replace({-2: 'Aug_not_used', -1:
    ↳ 'Aug_duly_payment', 0: 'Aug_revolving_credit', 1: 'Aug_late_1month', 2:
    ↳ 'Aug_late_2months', 3: 'Aug_late_3months', 4: 'Aug_late_4months', 5:
    ↳ 'Aug_late_5months', 6: 'Aug_late_6months', 7: 'Aug_late_7months', 8:
    ↳ 'Aug_late_8months'})
df2['Repay_Sept'] = df2['Repay_Sept'].replace({-2: 'Sept_not_used', -1:
    ↳ 'Sept_duly_payment', 0: 'Sept_revolving_credit', 1: 'Sept_late_1month', 2:
    ↳ 'Sept_late_2months', 3: 'Sept_late_3months', 4: 'Sept_late_4months', 5:
    ↳ 'Sept_late_5months', 6: 'Sept_late_6months', 7: 'Sept_late_7months', 8:
    ↳ 'Sept_late_8months'})
df2['Default'] = df2['Default'].replace({0: 'no_default', 1: 'default'})

[88]: ## Convert df2 to list of lists, and look at the first 2 lists (first 2 rows).
df2_list = df2.values.tolist()
print(df2_list[0:2])
```

```
[['Female', 'University', 'Married', 'Sept_late_2months', 'Aug_late_2months',
'July_duly_payment', 'June_duly_payment', 'May_not_used', 'Apr_not_used',
'default'], ['Female', 'University', 'Single', 'Sept_duly_payment',
```

```
'Aug_late_2months', 'July_revolving_credit', 'June_revolving_credit',
'May_revolving_credit', 'Apr_late_2months', 'default']]
```

```
[89]: patterns = pyfpgrowth.find_frequent_patterns(df2_list, support_threshold = 1000)
```

```
[90]: rules = pyfpgrowth.generate_association_rules(patterns, confidence_threshold = 0.8)
```

Some interesting association rules picked from the association rules below:

- ['Apr_not_used', 'Aug_not_used', 'Female', 'July_not_used', 'June_not_used', 'May_not_used', 'Sept_not_used'] -> ['no_default'] 0.8676880222841226

~87% of females that are not using their credit in the previous 6 months are non-defaulters. This is expected. * ['Apr_revolving_credit', 'July_revolving_credit', 'June_revolving_credit', 'Male', 'May_revolving_credit', 'University'] -> ['no_default'] 0.8115758343895226

~81% of males with Bachelor's degree that are using their revolving credit from April to July are non-defaulters. * ['Apr_revolving_credit', 'Female', 'July_revolving_credit', 'June_revolving_credit', 'Married', 'May_revolving_credit', 'University'] -> ['no_default'] 0.8515881708652793

~85% of married females that are using their revolving credit from April to July are non-defaulters.

```
[91]: # Now to make the outputted rules look nicer:
for antecedents, consequents in rules.items():           #my note: for keys,
    values in dictionary.items():
        antec_list = []
        conseq_list = []
        for a in antecedents:
            antec_list.append(a)
        for c in consequents[0]:
            conseq_list.append(c)
        print(antec_list, '-->', conseq_list, consequents[1])
```

```
['Aug_late_2months', 'July_late_2months', 'May_late_2months'] -->
['June_late_2months'] 0.9617097061442564
['Aug_late_2months', 'June_late_2months', 'May_late_2months'] -->
['July_late_2months'] 0.9694793536804309
['Apr_late_2months', 'July_late_2months', 'June_late_2months'] -->
['May_late_2months'] 0.9496021220159151
['Apr_late_2months', 'July_late_2months', 'May_late_2months'] -->
['June_late_2months'] 0.9572192513368984
['Apr_late_2months', 'June_late_2months', 'May_late_2months'] -->
['July_late_2months'] 0.8014925373134328
['Apr_late_2months', 'June_late_2months'] --> ['May_late_2months']
0.9403508771929825
['July_late_2months', 'Sept_late_2months'] --> ['Aug_late_2months']
0.9367396593673966
```

```

['June_revolving_credit', 'Sept_late_2months'] --> ['May_revolving_credit']
0.8841033672670321
['May_revolving_credit', 'Sept_late_2months'] --> ['Apr_revolving_credit']
0.8527298850574713
['Apr_revolving_credit', 'Sept_late_2months'] --> ['May_revolving_credit']
0.8539568345323741
['June_not_used', 'Sept_not_used', 'Single'] --> ['Aug_not_used',
'July_not_used'] 0.9937275985663082
['July_not_used', 'Sept_not_used', 'Single'] --> ['Aug_not_used', 'no_default']
0.8658119658119658
['Apr_not_used', 'July_not_used', 'Sept_not_used', 'Single'] -->
['Aug_not_used', 'May_not_used'] 0.9941463414634146
['Apr_not_used', 'June_not_used', 'Sept_not_used', 'Single'] -->
['Aug_not_used', 'July_not_used', 'May_not_used'] 0.9951171875
['July_not_used', 'June_not_used', 'Sept_not_used', 'Single'] -->
['Aug_not_used'] 1.0
['Aug_not_used', 'Sept_not_used', 'Single'] --> ['no_default']
0.8686305732484076
['Apr_not_used', 'Aug_not_used', 'Sept_not_used', 'Single'] --> ['May_not_used']
0.9903660886319846
['Aug_not_used', 'June_not_used', 'Sept_not_used', 'Single'] -->
['July_not_used'] 1.0
['Apr_not_used', 'May_not_used', 'Sept_not_used', 'Single'] --> ['Aug_not_used']
0.9865642994241842
['June_not_used', 'May_not_used', 'Sept_not_used', 'Single'] -->
['Aug_not_used'] 0.9943555973659455
['Aug_not_used', 'July_not_used', 'Sept_not_used', 'Single'] --> ['no_default']
0.8658119658119658
['Apr_not_used', 'Aug_not_used', 'July_not_used', 'Sept_not_used', 'Single'] -->
['May_not_used'] 0.9941463414634146
['Apr_not_used', 'Aug_not_used', 'June_not_used', 'Sept_not_used', 'Single'] -->
['July_not_used', 'May_not_used'] 1.0
['Apr_not_used', 'July_not_used', 'June_not_used', 'Sept_not_used', 'Single']
--> ['Aug_not_used', 'May_not_used'] 1.0
['Aug_not_used', 'July_not_used', 'June_not_used', 'Sept_not_used', 'Single']
--> ['May_not_used'] 0.9531109107303878
['July_not_used', 'May_not_used', 'Sept_not_used', 'Single'] -->
['Aug_not_used', 'June_not_used'] 1.0
['Apr_not_used', 'July_not_used', 'May_not_used', 'Sept_not_used', 'Single'] -->
['Aug_not_used'] 1.0
['Apr_not_used', 'June_not_used', 'May_not_used', 'Sept_not_used', 'Single'] -->
['Aug_not_used', 'July_not_used'] 0.9951171875
['July_not_used', 'June_not_used', 'May_not_used', 'Sept_not_used', 'Single']
--> ['Aug_not_used'] 1.0
['Aug_not_used', 'May_not_used', 'Sept_not_used', 'Single'] -->
['June_not_used'] 0.9906279287722587
['Apr_not_used', 'Aug_not_used', 'May_not_used', 'Sept_not_used', 'Single'] -->
['July_not_used'] 0.9912451361867705

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['Aug_not_used', 'June_not_used', 'May_not_used', 'Sept_not_used', 'Single'] -->
['July_not_used'] 1.0
['Aug_not_used', 'July_not_used', 'May_not_used', 'Sept_not_used', 'Single'] -->
['June_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'July_not_used', 'June_not_used',
'Sept_not_used', 'Single'] --> ['May_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'July_not_used', 'May_not_used',
'Sept_not_used', 'Single'] --> ['June_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'June_not_used', 'May_not_used',
'Sept_not_used', 'Single'] --> ['July_not_used'] 1.0
['Apr_not_used', 'July_not_used', 'June_not_used', 'May_not_used',
'Sept_not_used', 'Single'] --> ['Aug_not_used'] 1.0
['Aug_not_used', 'July_not_used', 'June_not_used', 'May_not_used',
'Sept_not_used', 'Single'] --> ['Apr_not_used'] 0.9640491958372753
['Sept_not_used', 'Single', 'no_default'] --> ['Aug_not_used']
0.9261460101867572
['Aug_not_used', 'Sept_not_used', 'Single', 'no_default'] --> ['July_not_used']
0.928505957836847
['July_not_used', 'Sept_not_used', 'Single', 'no_default'] --> ['Aug_not_used']
1.0
['Graduate School', 'July_not_used', 'Sept_not_used'] --> ['Aug_not_used'] 1.0
['Apr_not_used', 'Graduate School', 'July_not_used', 'Sept_not_used'] -->
['Aug_not_used', 'June_not_used', 'May_not_used'] 0.9934579439252337
['Apr_not_used', 'Graduate School', 'June_not_used', 'Sept_not_used'] -->
['Aug_not_used', 'May_not_used'] 0.992530345471522
['Graduate School', 'July_not_used', 'June_not_used', 'Sept_not_used'] -->
['Aug_not_used'] 1.0
['Aug_not_used', 'Graduate School', 'Sept_not_used'] --> ['July_not_used']
0.9467084639498433
['Apr_not_used', 'Aug_not_used', 'Graduate School', 'Sept_not_used'] -->
['May_not_used'] 0.9861878453038674
['Aug_not_used', 'Graduate School', 'July_not_used', 'Sept_not_used'] -->
['no_default'] 0.8634105960264901
['Apr_not_used', 'Graduate School', 'May_not_used', 'Sept_not_used'] -->
['Aug_not_used'] 0.984375
['Graduate School', 'July_not_used', 'May_not_used', 'Sept_not_used'] -->
['Aug_not_used', 'June_not_used'] 1.0
['Aug_not_used', 'Graduate School', 'June_not_used', 'Sept_not_used'] -->
['July_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'Graduate School', 'July_not_used',
'Sept_not_used'] --> ['June_not_used', 'May_not_used'] 0.9934579439252337
['Apr_not_used', 'Aug_not_used', 'Graduate School', 'June_not_used',
'Sept_not_used'] --> ['May_not_used'] 1.0
['Apr_not_used', 'Graduate School', 'July_not_used', 'June_not_used',
'Sept_not_used'] --> ['Aug_not_used', 'May_not_used'] 1.0
['Aug_not_used', 'Graduate School', 'July_not_used', 'June_not_used',
'Sept_not_used'] --> ['May_not_used'] 0.9584415584415584
['Graduate School', 'June_not_used', 'May_not_used', 'Sept_not_used'] -->

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['Aug_not_used'] 0.991047448522829
['Apr_not_used', 'Graduate School', 'July_not_used', 'May_not_used',
'Sept_not_used'] --> ['Aug_not_used', 'June_not_used'] 1.0
['Apr_not_used', 'Graduate School', 'June_not_used', 'May_not_used',
'Sept_not_used'] --> ['Aug_not_used'] 0.992530345471522
['Graduate School', 'July_not_used', 'June_not_used', 'May_not_used',
'Sept_not_used'] --> ['Aug_not_used'] 1.0
['Aug_not_used', 'Graduate School', 'May_not_used', 'Sept_not_used'] -->
['June_not_used'] 0.9901610017889088
['Apr_not_used', 'Aug_not_used', 'Graduate School', 'May_not_used',
'Sept_not_used'] --> ['June_not_used'] 0.992530345471522
['Aug_not_used', 'Graduate School', 'July_not_used', 'May_not_used',
'Sept_not_used'] --> ['June_not_used'] 1.0
['Aug_not_used', 'Graduate School', 'June_not_used', 'May_not_used',
'Sept_not_used'] --> ['July_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'Graduate School', 'July_not_used',
'June_not_used', 'Sept_not_used'] --> ['May_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'Graduate School', 'July_not_used',
'May_not_used', 'Sept_not_used'] --> ['June_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'Graduate School', 'June_not_used',
'May_not_used', 'Sept_not_used'] --> ['July_not_used'] 1.0
['Apr_not_used', 'Graduate School', 'July_not_used', 'June_not_used',
'May_not_used', 'Sept_not_used'] --> ['Aug_not_used'] 1.0
['Aug_not_used', 'Graduate School', 'July_not_used', 'June_not_used',
'May_not_used', 'Sept_not_used'] --> ['Apr_not_used'] 0.960252935862692
['Graduate School', 'Sept_not_used', 'no_default'] --> ['Aug_not_used',
'July_not_used'] 0.880168776371308
['Aug_not_used', 'Graduate School', 'Sept_not_used', 'no_default'] -->
['July_not_used'] 0.9430379746835443
['Graduate School', 'July_not_used', 'Sept_not_used', 'no_default'] -->
['Aug_not_used'] 1.0
['July_not_used', 'Married', 'Sept_not_used'] --> ['Aug_not_used'] 1.0
['Apr_not_used', 'July_not_used', 'Married', 'Sept_not_used'] -->
['Aug_not_used', 'June_not_used', 'May_not_used'] 0.9906890130353817
['Apr_not_used', 'June_not_used', 'Married', 'Sept_not_used'] -->
['Aug_not_used', 'May_not_used'] 0.9888475836431226
['July_not_used', 'June_not_used', 'Married', 'Sept_not_used'] -->
['Aug_not_used'] 1.0
['Aug_not_used', 'Married', 'Sept_not_used'] --> ['July_not_used']
0.9427899686520376
['Apr_not_used', 'Aug_not_used', 'Married', 'Sept_not_used'] -->
['May_not_used'] 0.9807692307692307
['Aug_not_used', 'July_not_used', 'Married', 'Sept_not_used'] --> ['no_default']
0.8603491271820449
['Apr_not_used', 'Married', 'May_not_used', 'Sept_not_used'] -->
['Aug_not_used'] 0.979871912168344
['July_not_used', 'Married', 'May_not_used', 'Sept_not_used'] -->
['Aug_not_used', 'June_not_used'] 1.0

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['Aug_not_used', 'June_not_used', 'Married', 'Sept_not_used'] -->
['July_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'July_not_used', 'Married', 'Sept_not_used']
--> ['June_not_used', 'May_not_used'] 0.9906890130353817
['Apr_not_used', 'Aug_not_used', 'June_not_used', 'Married', 'Sept_not_used']
--> ['May_not_used'] 1.0
['Apr_not_used', 'July_not_used', 'June_not_used', 'Married', 'Sept_not_used']
--> ['Aug_not_used', 'May_not_used'] 1.0
['Aug_not_used', 'July_not_used', 'June_not_used', 'Married', 'Sept_not_used']
--> ['May_not_used'] 0.9686684073107049
['June_not_used', 'Married', 'May_not_used', 'Sept_not_used'] -->
['Aug_not_used'] 0.9867021276595744
['Apr_not_used', 'July_not_used', 'Married', 'May_not_used', 'Sept_not_used']
--> ['Aug_not_used', 'June_not_used'] 1.0
['Apr_not_used', 'June_not_used', 'Married', 'May_not_used', 'Sept_not_used']
--> ['Aug_not_used'] 0.9888475836431226
['July_not_used', 'June_not_used', 'Married', 'May_not_used', 'Sept_not_used']
--> ['Aug_not_used'] 1.0
['Aug_not_used', 'Married', 'May_not_used', 'Sept_not_used'] -->
['June_not_used'] 0.9910952804986642
['Apr_not_used', 'Aug_not_used', 'Married', 'May_not_used', 'Sept_not_used'] -->
['June_not_used'] 0.9934640522875817
['Aug_not_used', 'July_not_used', 'Married', 'May_not_used', 'Sept_not_used']
--> ['June_not_used'] 1.0
['Aug_not_used', 'June_not_used', 'Married', 'May_not_used', 'Sept_not_used']
--> ['July_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'July_not_used', 'June_not_used', 'Married',
'Sept_not_used'] --> ['May_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'July_not_used', 'Married', 'May_not_used',
'Sept_not_used'] --> ['June_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'June_not_used', 'Married', 'May_not_used',
'Sept_not_used'] --> ['July_not_used'] 1.0
['Apr_not_used', 'July_not_used', 'June_not_used', 'Married', 'May_not_used',
'Sept_not_used'] --> ['Aug_not_used'] 1.0
['Aug_not_used', 'July_not_used', 'June_not_used', 'Married', 'May_not_used',
'Sept_not_used'] --> ['Apr_not_used'] 0.9559748427672956
['Married', 'Sept_not_used', 'no_default'] --> ['Aug_not_used', 'July_not_used']
0.8697478991596639
['Aug_not_used', 'Married', 'Sept_not_used', 'no_default'] --> ['July_not_used']
0.9409090909090909
['July_not_used', 'Married', 'Sept_not_used', 'no_default'] --> ['Aug_not_used']
1.0
['Apr_not_used', 'Female', 'July_not_used', 'Sept_not_used'] -->
['Aug_not_used', 'June_not_used', 'May_not_used'] 0.9958391123439667
['Female', 'July_not_used', 'Sept_not_used', 'no_default'] --> ['Aug_not_used']
1.0
['Apr_not_used', 'Female', 'June_not_used', 'Sept_not_used'] -->
['Aug_not_used', 'May_not_used'] 0.9944598337950139

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['Female', 'July_not_used', 'June_not_used', 'Sept_not_used'] -->
['Aug_not_used'] 1.0
['Female', 'June_not_used', 'Sept_not_used', 'no_default'] --> ['Aug_not_used',
'July_not_used'] 0.9903703703703703
['Apr_not_used', 'Female', 'July_not_used', 'June_not_used', 'Sept_not_used']
--> ['Aug_not_used', 'May_not_used'] 1.0
['Apr_not_used', 'Female', 'July_not_used', 'Sept_not_used', 'no_default'] -->
['Aug_not_used', 'June_not_used', 'May_not_used'] 0.9968
['Apr_not_used', 'Female', 'June_not_used', 'Sept_not_used', 'no_default'] -->
['Aug_not_used', 'May_not_used'] 0.994413407821229
['Female', 'July_not_used', 'June_not_used', 'Sept_not_used', 'no_default'] -->
['Aug_not_used'] 1.0
['Apr_not_used', 'Aug_not_used', 'Female', 'Sept_not_used'] --> ['May_not_used']
0.9897540983606558
['Aug_not_used', 'Female', 'Sept_not_used', 'no_default'] --> ['July_not_used']
0.9304635761589404
['Apr_not_used', 'Aug_not_used', 'Female', 'July_not_used', 'Sept_not_used'] -->
['June_not_used', 'May_not_used'] 0.9958391123439667
['Apr_not_used', 'Aug_not_used', 'Female', 'July_not_used', 'no_default'] -->
['May_not_used'] 0.9881812212738017
['Apr_not_used', 'Aug_not_used', 'Female', 'Sept_not_used', 'no_default'] -->
['May_not_used'] 0.9913249211356467
['Aug_not_used', 'Female', 'July_not_used', 'Sept_not_used', 'no_default'] -->
['June_not_used'] 0.9516014234875445
['Apr_not_used', 'Female', 'May_not_used', 'Sept_not_used'] --> ['Aug_not_used']
0.9877300613496932
['Female', 'July_not_used', 'May_not_used', 'Sept_not_used'] -->
['Aug_not_used', 'June_not_used'] 1.0
['Apr_not_used', 'Female', 'July_not_used', 'May_not_used', 'Sept_not_used'] -->
['Aug_not_used', 'June_not_used'] 1.0
['Apr_not_used', 'Female', 'May_not_used', 'Sept_not_used', 'no_default'] -->
['Aug_not_used'] 0.9866562009419152
['Female', 'July_not_used', 'May_not_used', 'Sept_not_used', 'no_default'] -->
['Aug_not_used', 'June_not_used'] 1.0
['Aug_not_used', 'Female', 'June_not_used', 'Sept_not_used'] -->
['July_not_used'] 1.0
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['Apr_not_used', 'Aug_not_used', 'Female', 'June_not_used', 'no_default'] -->
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['Aug_not_used', 'Female', 'July_not_used', 'June_not_used', 'Sept_not_used']
--> ['no_default'] 0.8620245003223727
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--> ['May_not_used'] 1.0

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0.8520032706459526
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'June_duly_payment', 'Sept_duly_payment', 'no_default'] --> ['May_duly_payment']
0.8883205456095482
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0.9196822594880847
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'Sept_duly_payment'] --> ['Aug_duly_payment'] 0.9343469246717346
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['Female', 'July_duly_payment', 'May_duly_payment', 'no_default'] -->
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['Apr_duly_payment', 'Female', 'July_duly_payment', 'June_duly_payment',
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['Apr_duly_payment', 'Sept_duly_payment', 'University'] --> ['Aug_duly_payment']

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0.8936708860759494
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0.8099125364431486
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['Aug_duly_payment', 'July_duly_payment', 'Male'] --> ['no_default']
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['Aug_duly_payment', 'Male', 'Sept_duly_payment'] --> ['no_default']
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['Male', 'Sept_duly_payment', 'no_default'] --> ['Aug_duly_payment']
0.828637147786084
['Female', 'June_duly_payment', 'Married', 'Sept_duly_payment'] -->
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['Aug_duly_payment', 'Female', 'Married', 'Sept_duly_payment'] -->
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['Female', 'Married', 'Sept_duly_payment', 'no_default'] -->

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['Aug_duly_payment', 'Married', 'Sept_duly_payment'] --> ['no_default']
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['Married', 'Sept_duly_payment', 'no_default'] --> ['Aug_duly_payment']
0.8584615384615385
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