1. Identified whether having more contact make you a good borrower or not

**Repaid AverageConatct =614,**

**Defaulter AverageContact =419**

Here the distinction isn’t much, but as seems good borrower apparently has more contact

1. Looking in SMS Logs, lot of message where to MPESA

**Repaid AverageSMSToMpesa =293,**

**Defaulter AverageSMSToMpesa =84**

After analysis found that the more message you have with MPESA the better Borrower you are, The distinct is huge, this parameter definitely should be used. **A good borrower gets almost 4 time more message from MPESA**

1. Similar thing observed with the if sms sender was Safaricom

**Repaid AverageSMSSafari =350,**

**Defaulter AverageSMSSafari =134**

The distinct is huge, this parameter definitely should be used

**A good borrower gets almost 3 time more message from Safaricom**

1. The call logs of user indicate a good borrower is more active on phone during Day Time

**Repaid AverageDayTimeCall =1156,**

**Defaulter AverageDayTimeCall =368**

**Almost 4 time more active that defaulter**

1. The outgoing call logs of user indicate a good borrower is more active on phone during Day Time .

**Repaid AverageOutgoinCallDayTimeCall =366 ,**

**Defaulter AverageOutgoinCallDayTimeCall=114**

**Almost 3 time more active that defaulter**

**The individual feature that we can look for would be**

SMS Logs :

1. hour of the day -> average occurrences,
2. Message to Mpesa –> daily average, and total
3. Average daily MPesa balance -> sematic analysis of message body

Contact List :

1. Number of Contacts
2. Number of Most Frequent Contacts

Call Logs :

1. Average Call Activity during Daytime
2. Average Outgoing Call Activity during DayTime
3. Average Call Duration total
4. Average Call During Daytime