

Predictive Modeling for Imbalanced Big Data in SAS Enterprise Miner and R

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ABSTRACT

There have been a variety of predictive models capable of handling binary targets, ranging from traditional logistic regression to modern neural networks. However, when the target variable represents a rare event, these models might not be appropriate as they assume that the distribution in the target variable is balanced. In this article, the impact of multiple resampling methods on conventional predictive models is studied. These resampling techniques include the methods of oversampling of the rare events, undersampling of the common events in the data, and synthetic minority over-sampling technique (SMOTE). The predictive models of decision trees, logistic regression and rule induction are applied with SAS Enterprise Miner (EM) software to the revised data. The studied data set is of home mortgage applications which includes a target variable with an occurrence rate of the rare event being 0.8%. The authors varied the percentage of the rare event from the original of 0.8% up to 50% and monitored the associated performances of the three predictive models to see which one worked the best.

KEYWORDS

Data Mining, Imbalanced Data, Oversampling, Predictive Modeling, Rare Events, SAS Enterprise Miner, Synthetic Minority Over-Sampling Technique (SMOTE), Undersampling

1. INTRODUCTION

In binary classification, when the proportion of one class in the target variable is significantly smaller than the other class (imbalanced data), one faces the problem of classifying a rare event, or imbalanced classification. Traditional classification modeling techniques such as logistic regression and decision trees generally work quite well with a balanced data. However, with a rare event variable, when the data set is very large, and the event of interest is very small, most of these classification methods typically fail to detect the rare event. This can be particularly true when the percentage of the rare event is extremely small, as in the example presented here, where the rare event occurs in less than 1% of the observations. In this situation, all observations are predicted as being in the group consisting of the more dominant or common event.

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Table of Contents Predictive Modeling Sas Enterprise 650577

1. Understanding the eBook Predictive Modeling Sas Enterprise 650577
 - The Rise of Digital Reading Predictive Modeling Sas Enterprise 650577
 - Advantages of eBooks Over Traditional Books
2. Identifying Predictive Modeling Sas Enterprise 650577
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Predictive Modeling Sas Enterprise 650577
 - User-Friendly Interface
4. Exploring eBook Recommendations from Predictive Modeling Sas Enterprise 650577
 - Personalized Recommendations

- Predictive Modeling Sas Enterprise 650577 User Reviews and Ratings
- Predictive Modeling Sas Enterprise 650577 and Bestseller Lists
- 5. Accessing Predictive Modeling Sas Enterprise 650577 Free and Paid eBooks
 - Predictive Modeling Sas Enterprise 650577 Public Domain eBooks
 - Predictive Modeling Sas Enterprise 650577 eBook Subscription Services
 - Predictive Modeling Sas Enterprise 650577 Budget-Friendly Options
- 6. Navigating Predictive Modeling Sas Enterprise 650577 eBook Formats
 - ePub, PDF, MOBI, and More
 - Predictive Modeling Sas Enterprise 650577 Compatibility with Devices
 - Predictive Modeling Sas Enterprise 650577 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Predictive Modeling Sas Enterprise 650577
 - Highlighting and Note-Taking Predictive Modeling Sas Enterprise 650577
 - Interactive Elements Predictive Modeling Sas Enterprise 650577
- 8. Staying Engaged with Predictive Modeling Sas Enterprise 650577
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Predictive Modeling Sas Enterprise 650577
- 9. Balancing eBooks and Physical Books Predictive Modeling Sas Enterprise 650577
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Predictive Modeling Sas Enterprise 650577
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Predictive Modeling Sas Enterprise 650577
 - Setting Reading Goals Predictive Modeling Sas Enterprise 650577
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Predictive Modeling Sas Enterprise 650577
 - Fact-Checking eBook Content of Predictive Modeling Sas Enterprise 650577

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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