

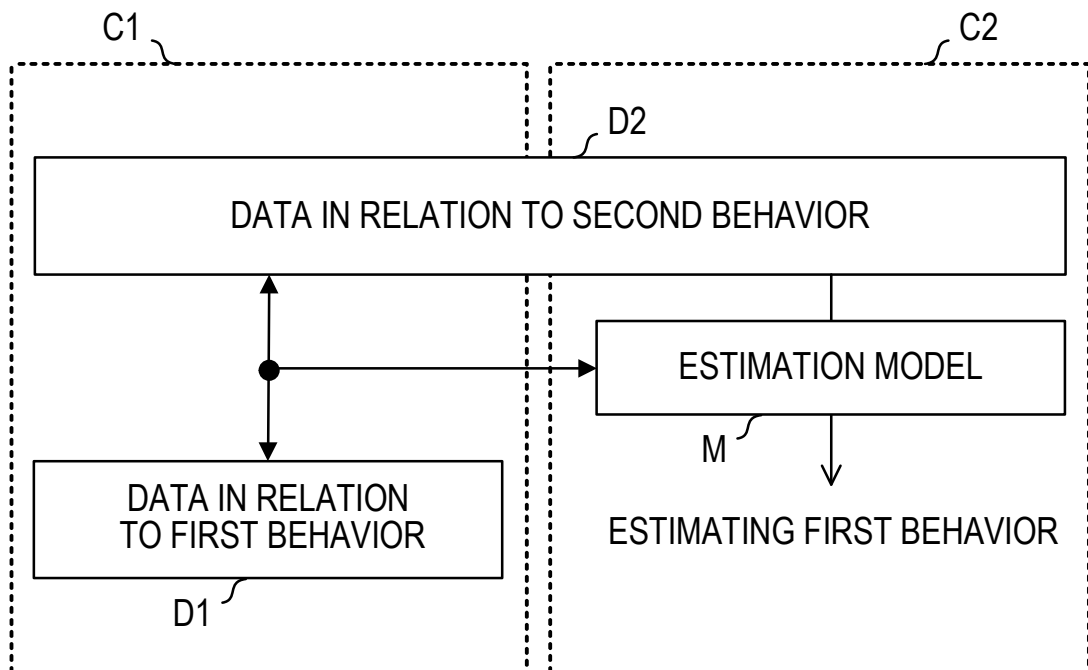


FIG. 1

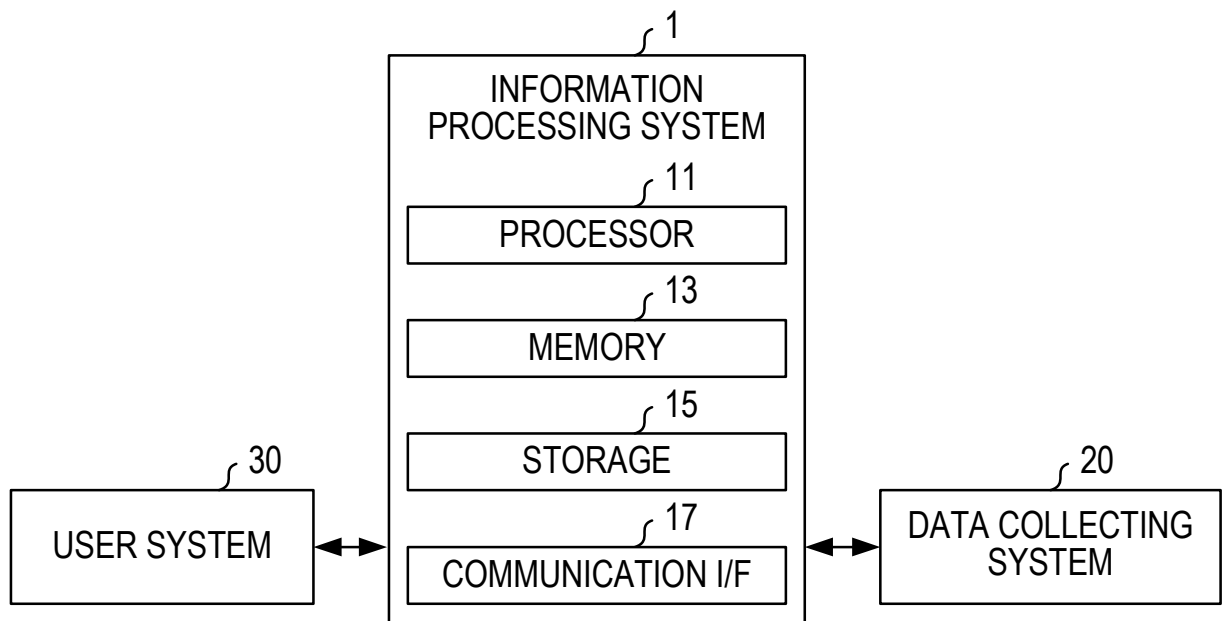


FIG. 2

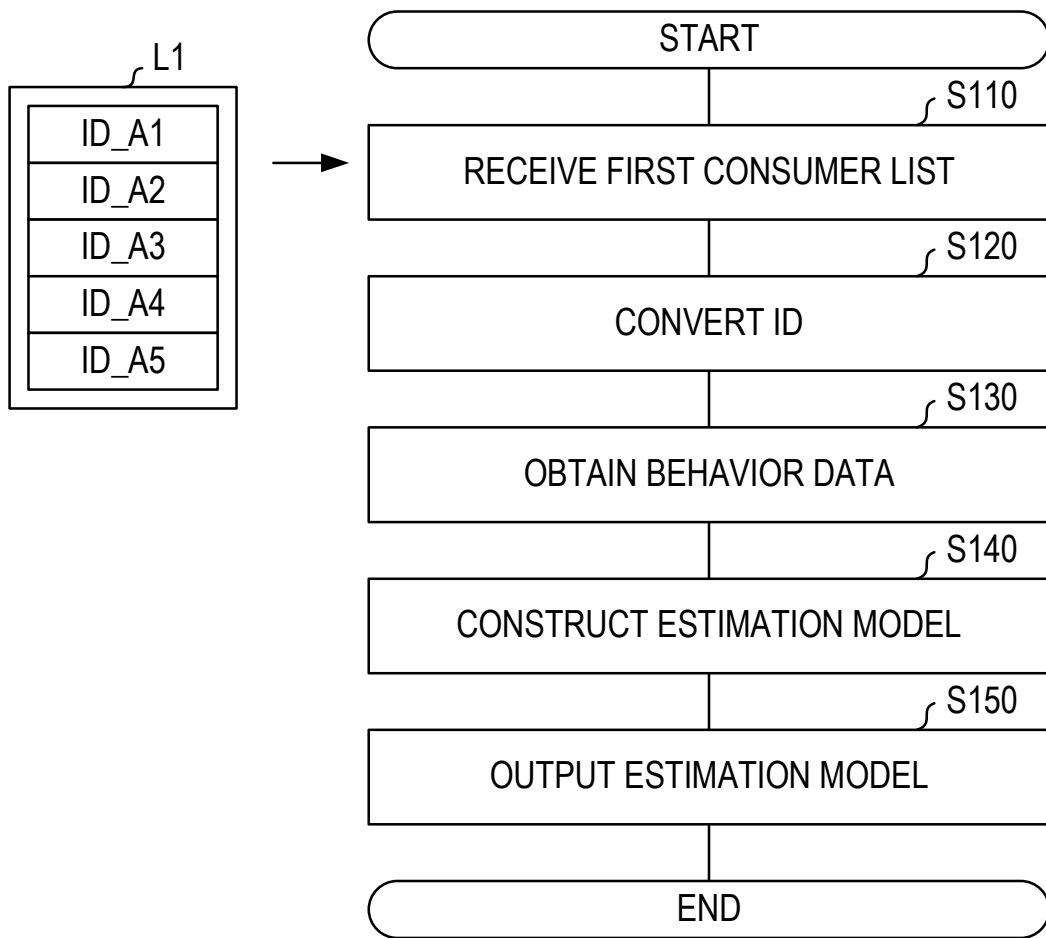
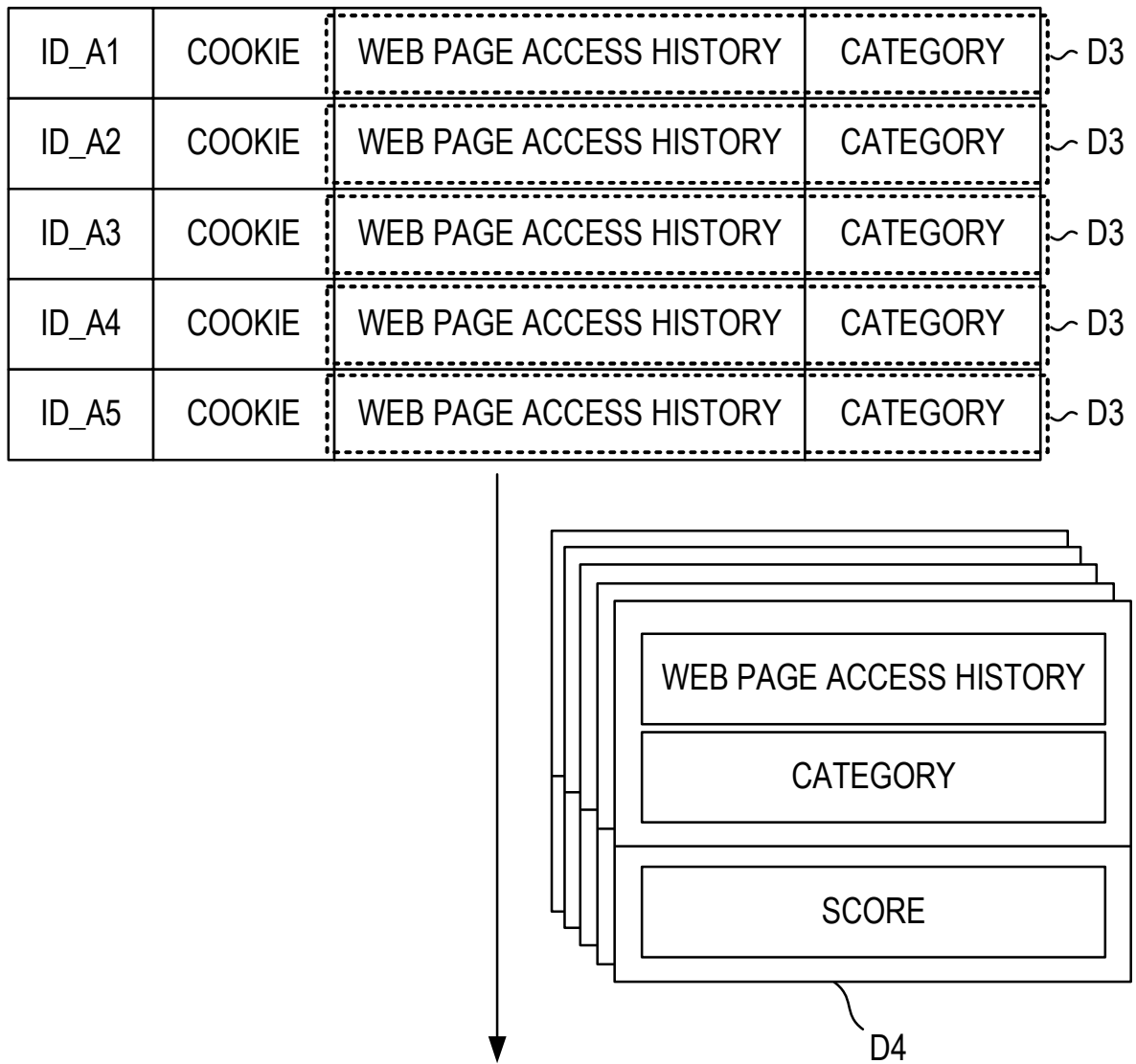


FIG. 3



(CONSTRUCT ESTIMATION MODEL)

FIG. 4

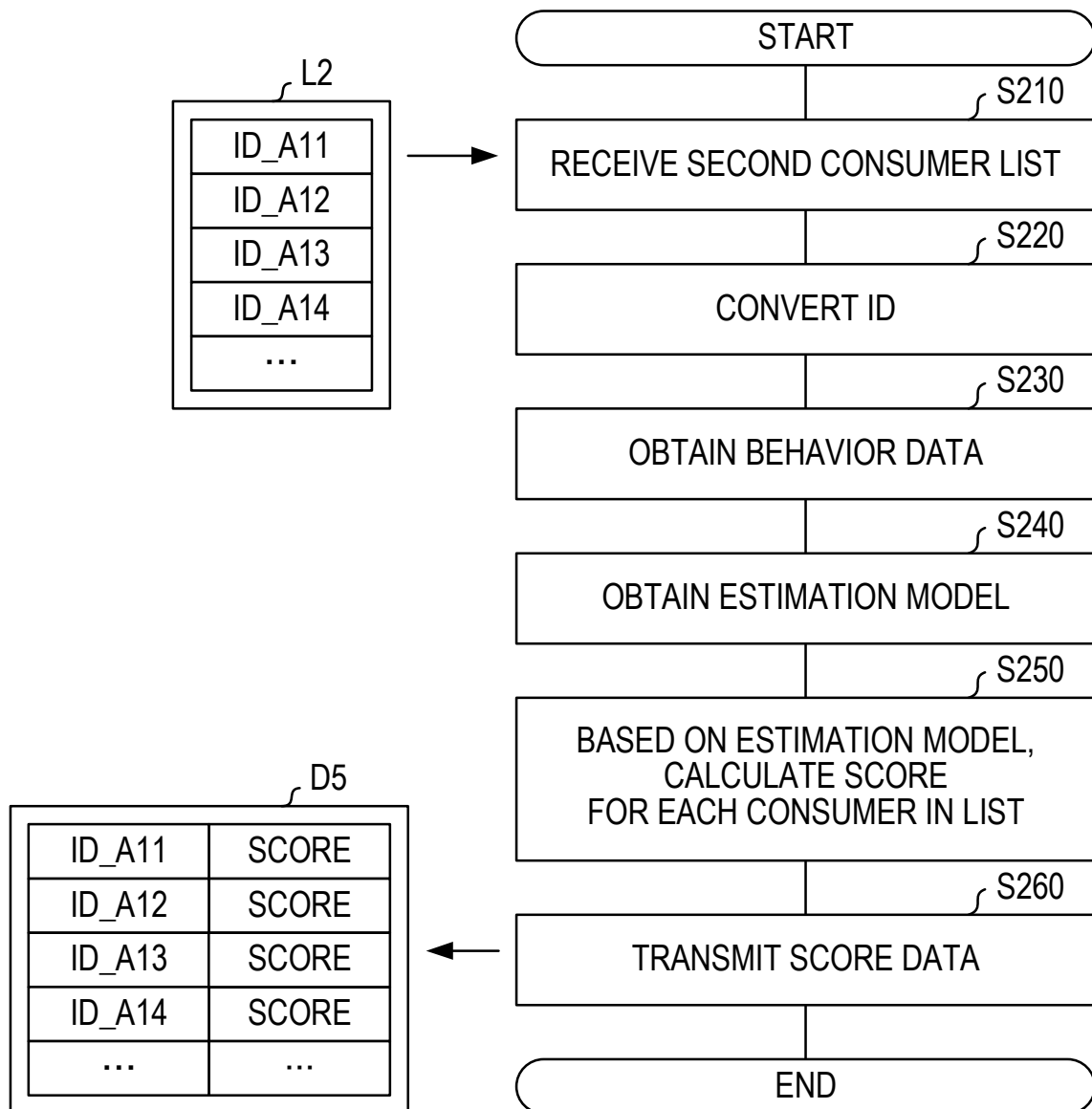


FIG. 5

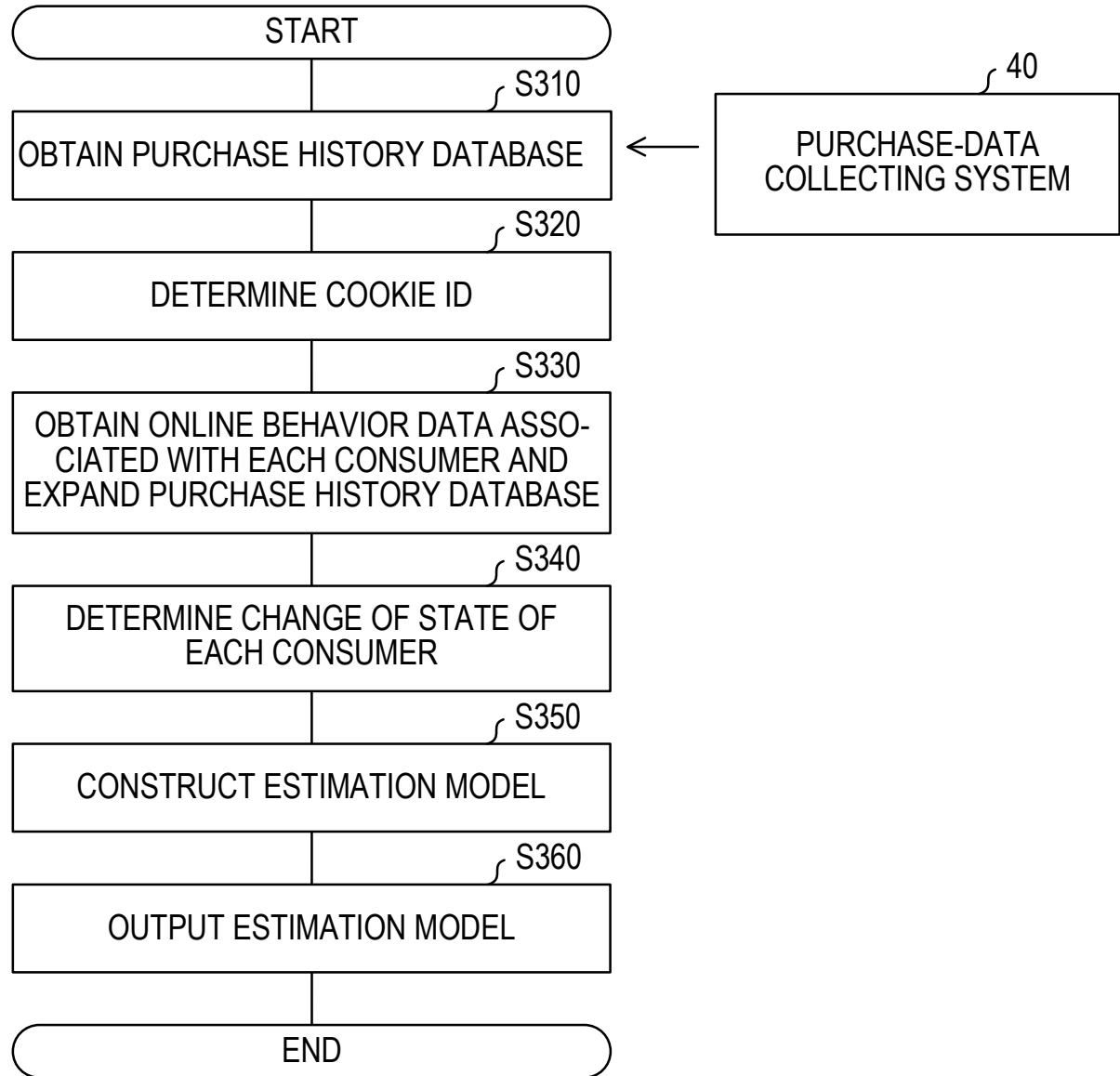


FIG. 6

B1

B2

|       |                  |                         |          |
|-------|------------------|-------------------------|----------|
| ID_E1 | PURCHASE HISTORY | WEB PAGE ACCESS HISTORY | CATEGORY |
| ID_E2 | PURCHASE HISTORY | WEB PAGE ACCESS HISTORY | CATEGORY |
| ID_E3 | PURCHASE HISTORY | WEB PAGE ACCESS HISTORY | CATEGORY |
| ID_E4 | PURCHASE HISTORY | WEB PAGE ACCESS HISTORY | CATEGORY |
| ID_E5 | PURCHASE HISTORY | WEB PAGE ACCESS HISTORY | CATEGORY |

FIG. 7A

B3

|       |                  |                 |                         |          |
|-------|------------------|-----------------|-------------------------|----------|
| ID_E1 | PURCHASE HISTORY | CHANGE OF STATE | WEB PAGE ACCESS HISTORY | CATEGORY |
| ID_E2 | PURCHASE HISTORY | CHANGE OF STATE | WEB PAGE ACCESS HISTORY | CATEGORY |
| ID_E3 | PURCHASE HISTORY | CHANGE OF STATE | WEB PAGE ACCESS HISTORY | CATEGORY |
| ID_E4 | PURCHASE HISTORY | CHANGE OF STATE | WEB PAGE ACCESS HISTORY | CATEGORY |
| ID_E5 | PURCHASE HISTORY | CHANGE OF STATE | WEB PAGE ACCESS HISTORY | CATEGORY |

FIG. 7B

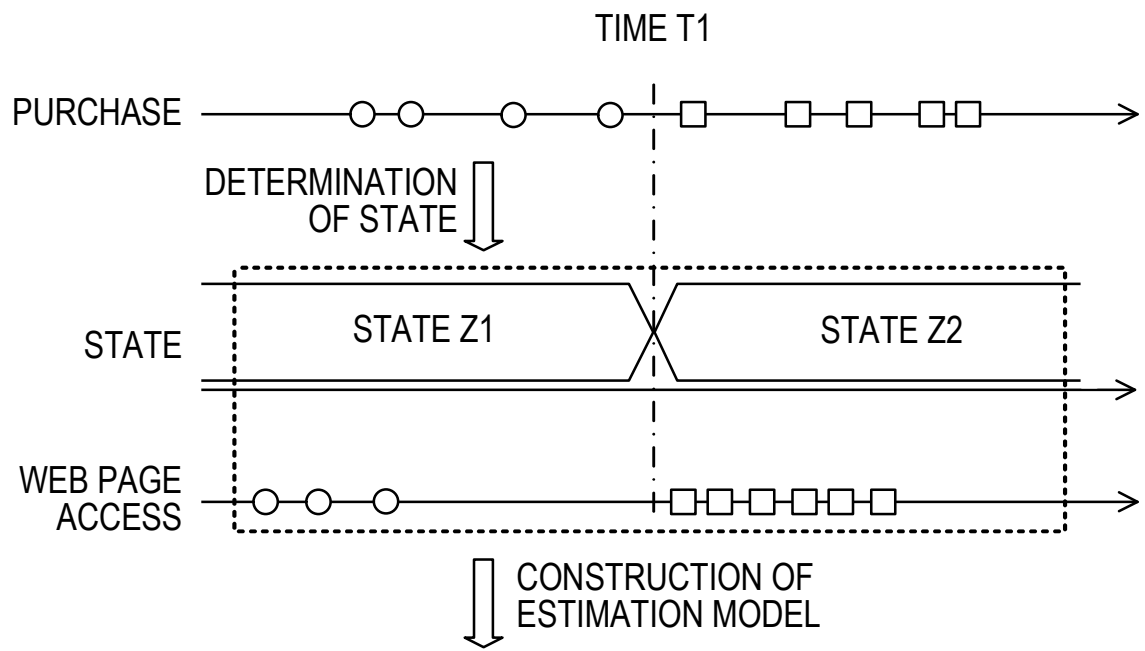


FIG. 8

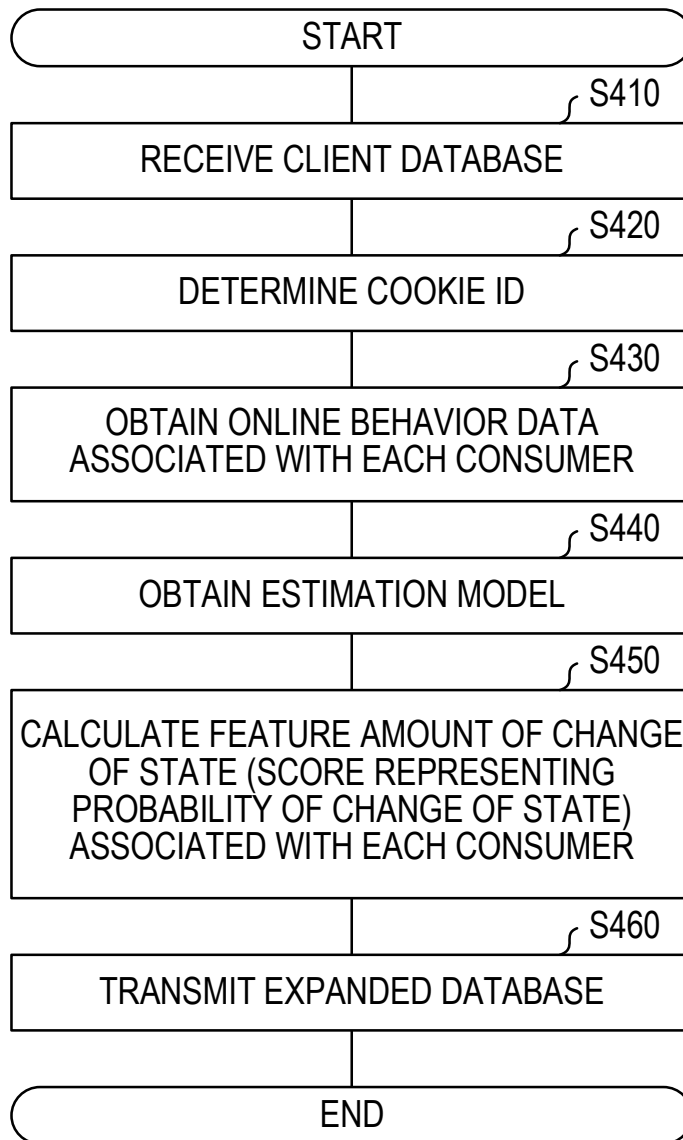


FIG. 9

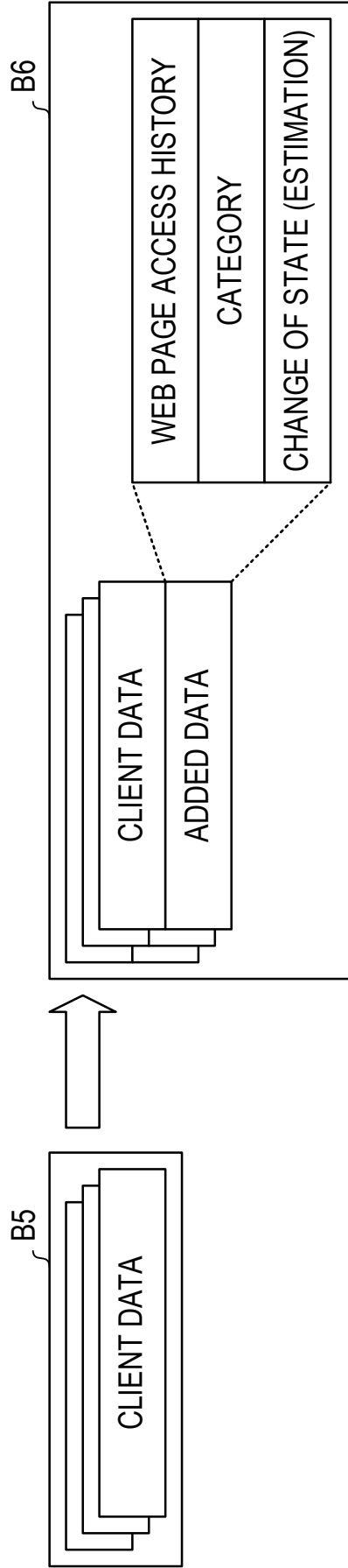


FIG. 10A

|    |          |             |                         |          |                 |
|----|----------|-------------|-------------------------|----------|-----------------|
| B7 | CLUSTER1 | CLIENT DATA | WEB PAGE ACCESS HISTORY | CATEGORY | CHANGE OF STATE |
|    | CLUSTER2 | CLIENT DATA | WEB PAGE ACCESS HISTORY | CATEGORY | CHANGE OF STATE |
|    | CLUSTER3 | CLIENT DATA | WEB PAGE ACCESS HISTORY | CATEGORY | CHANGE OF STATE |

FIG. 10B

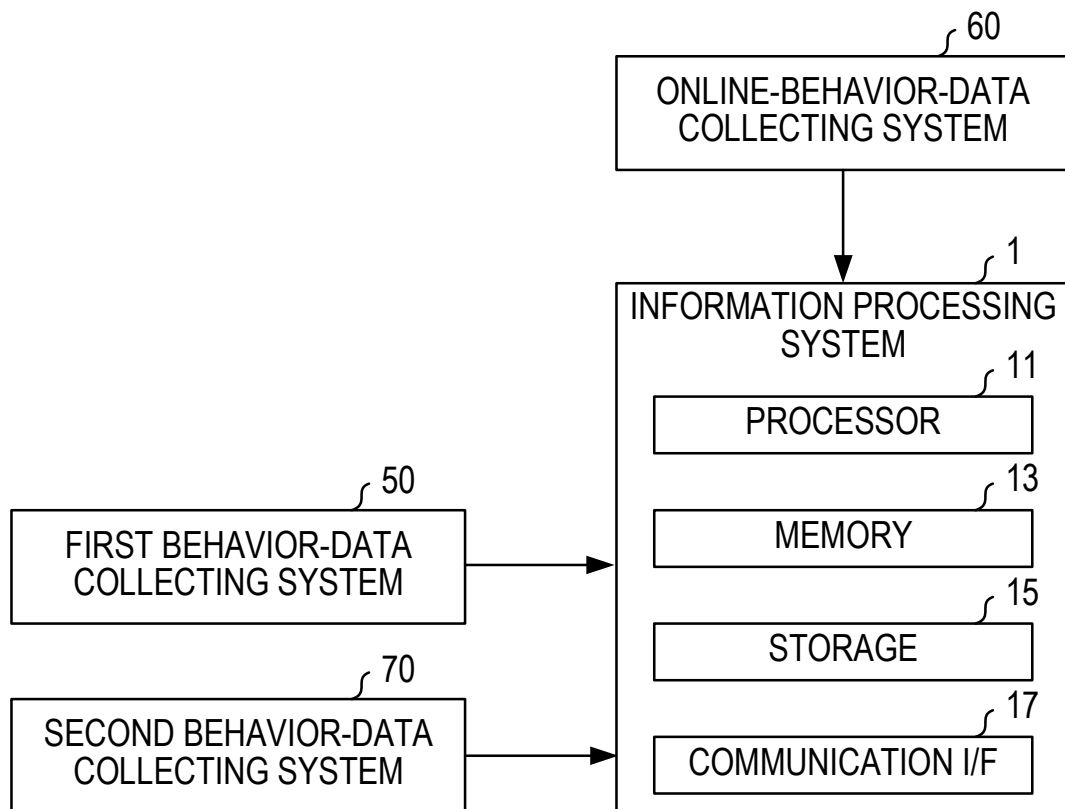


FIG. 11

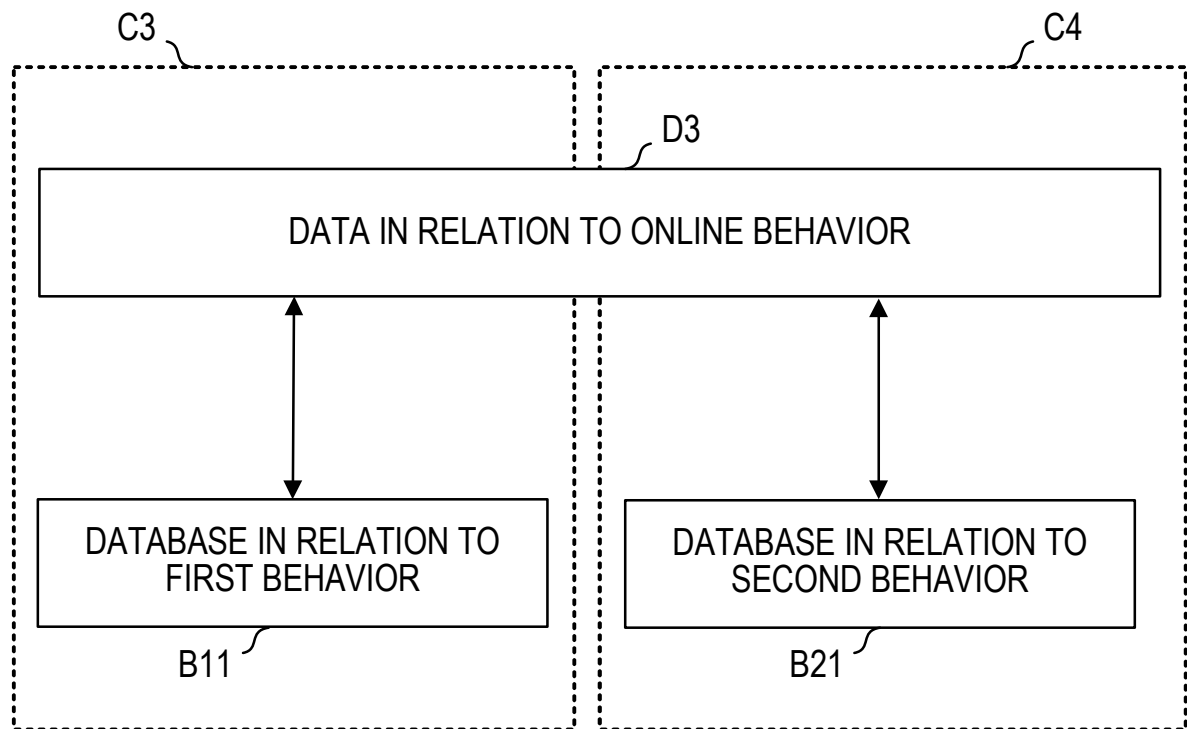


FIG. 12

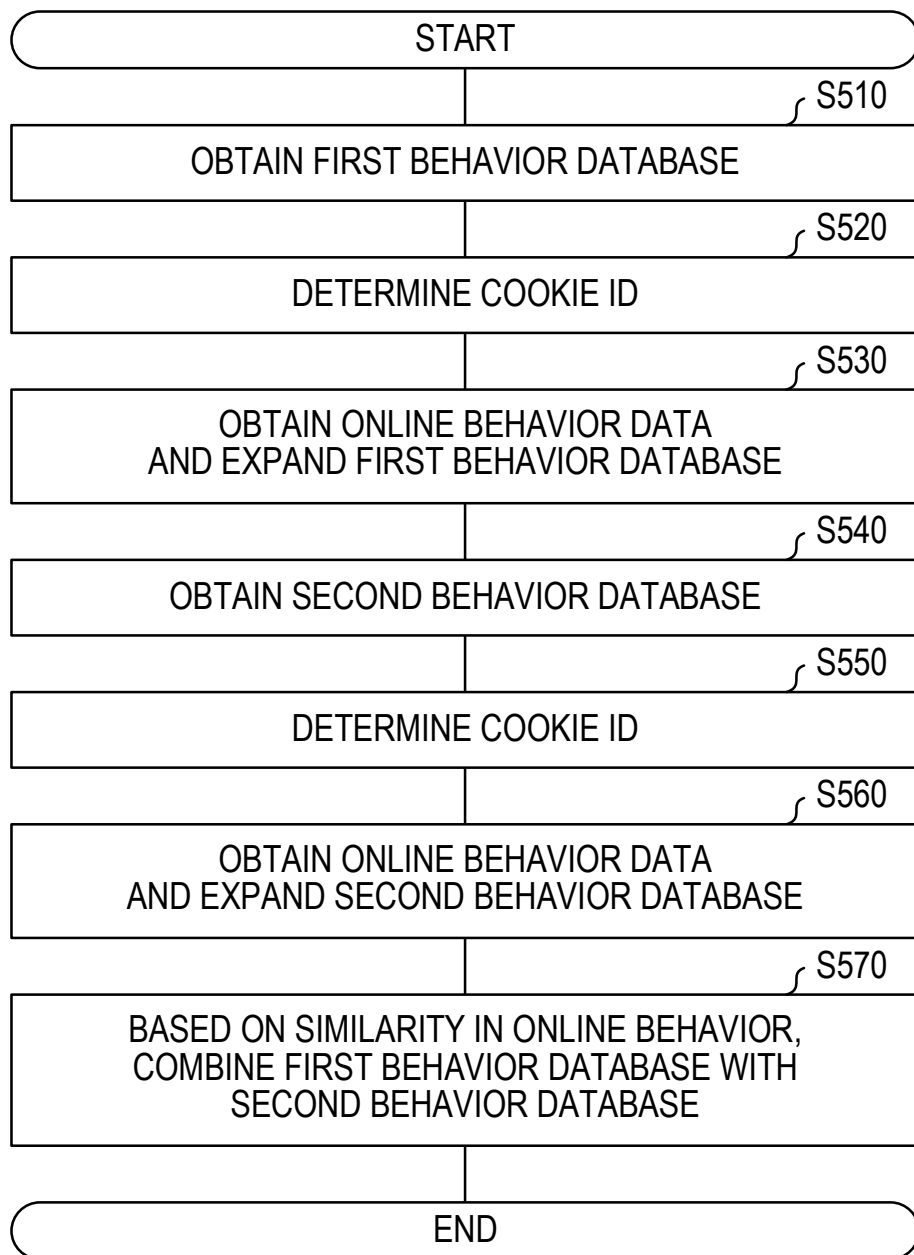


FIG. 13

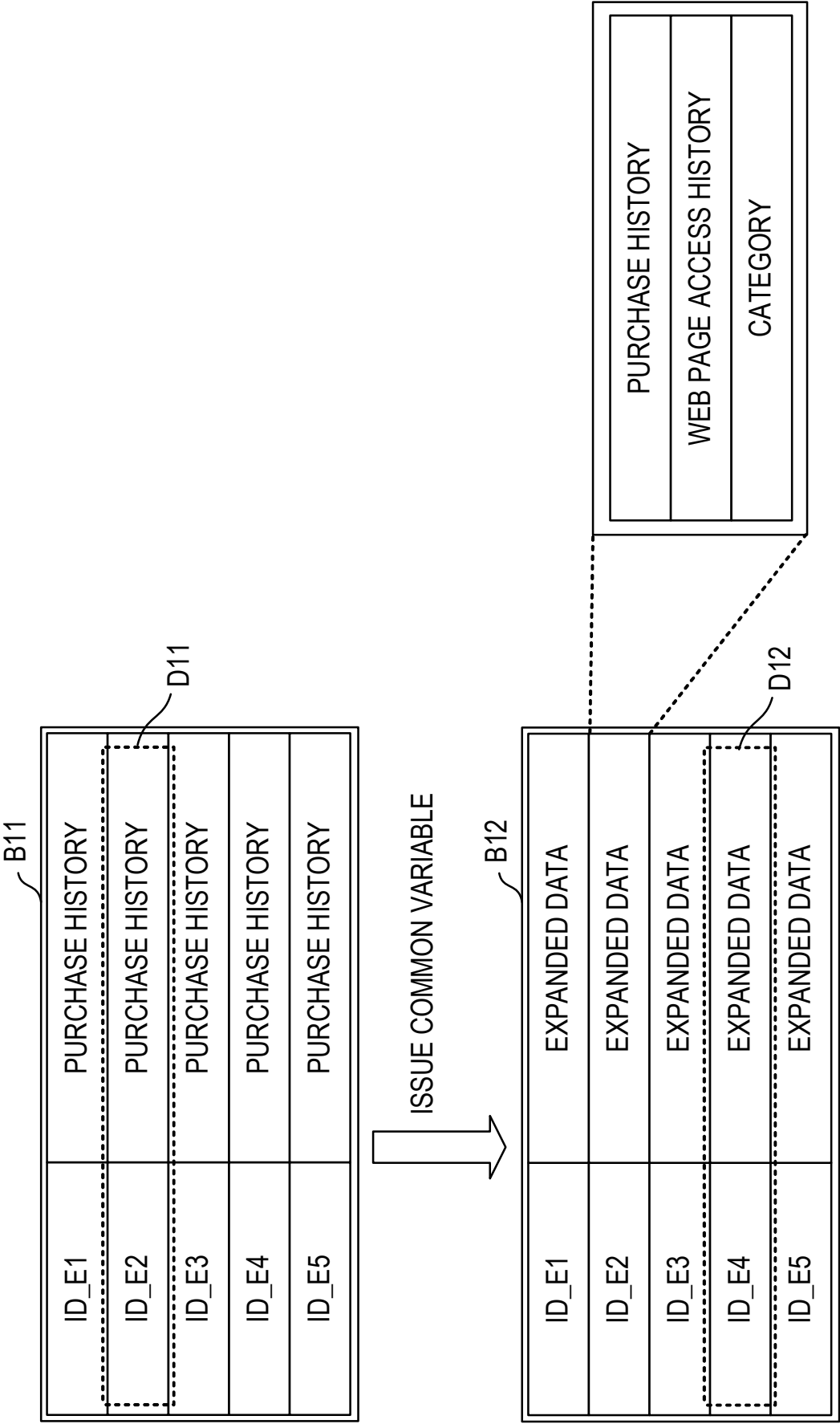


FIG. 14

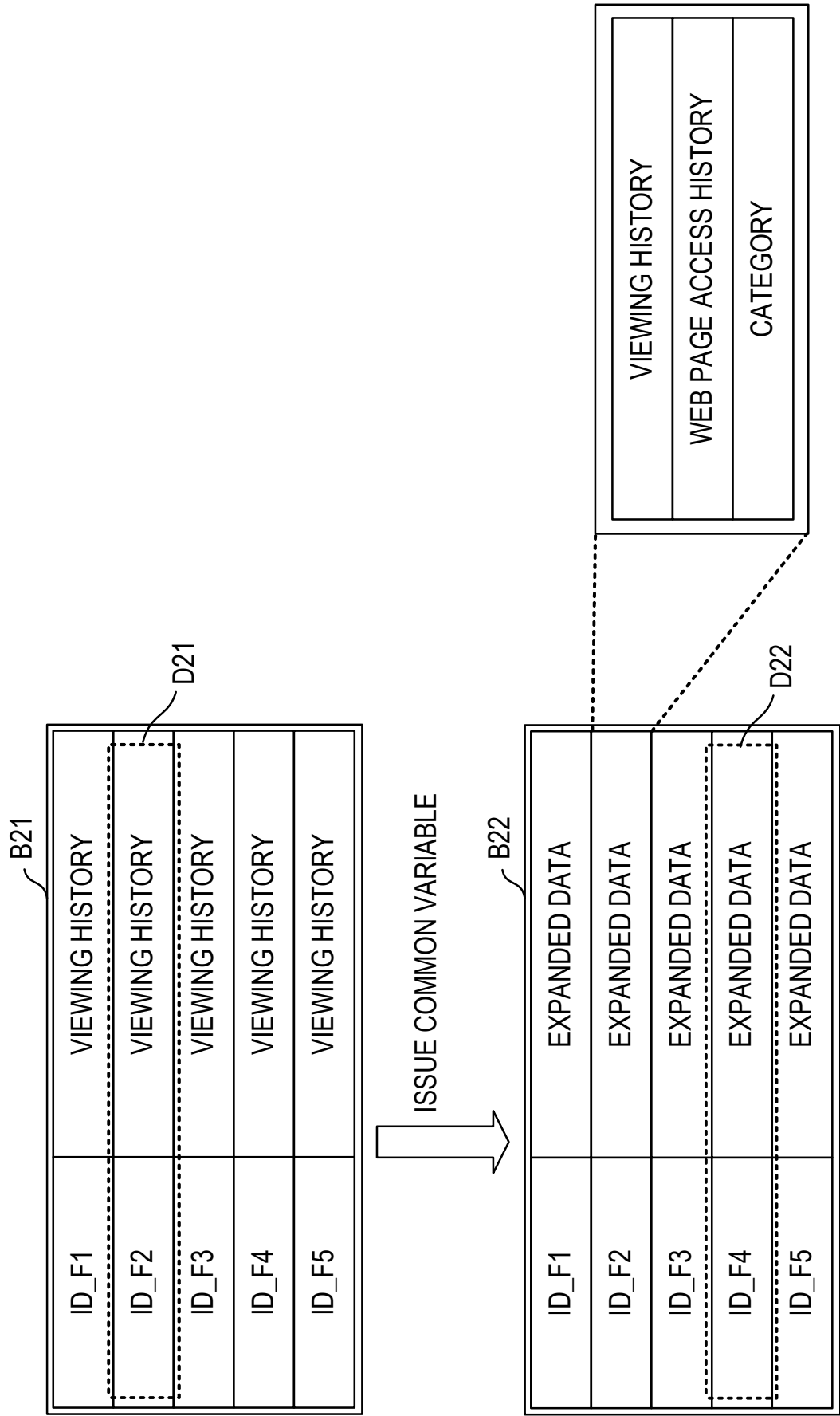


FIG. 15

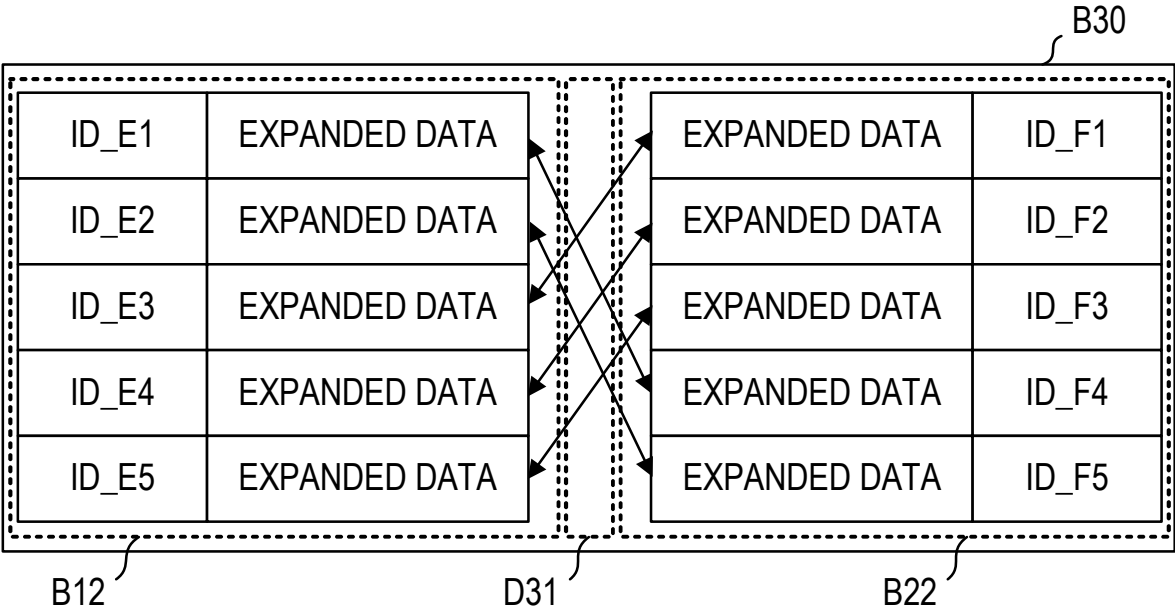


FIG. 16

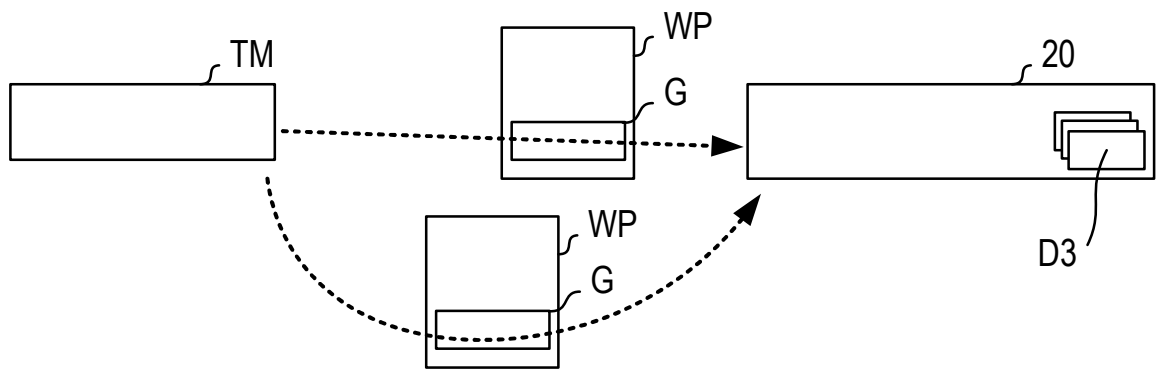


FIG. 17A

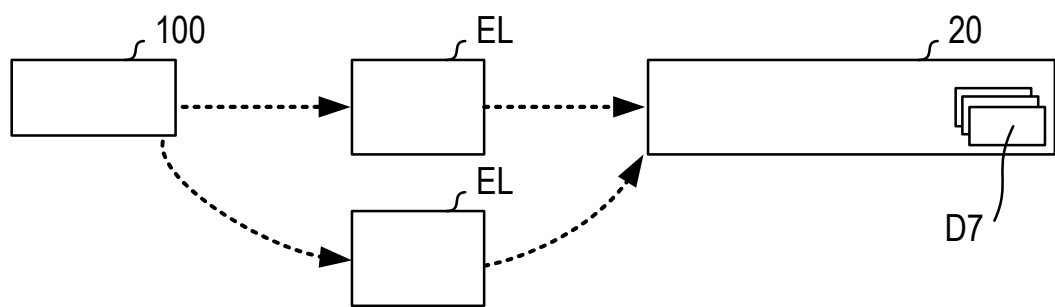


FIG. 17B