# Intelligent Prediction of the Sport Game Outcome Using a Hybrid Machine Learning Model

Kaiwen CUI \*, Xuanyi LI, Shuo YANG

Abstract: The National Collegiate Athletic Association (NCAA) serves as the platform for showcasing the skills of talented basketball players from various colleges. With the historical set provided by NCAA this study proposes a hybrid model which is combining the gradient boosting decision tree (GBDT), Tabnet and support vector machine (SVM) for 2023 NCAA basketball game outcome. For each possible matchup between two top college teams, the model can predict the probability of the win rate and the winner team. The fusion model combines the strengths of tree-based model, linear models like SVM and Tabnet to enhance prediction performance, robustness, and interpretability. The data exploration and preparation part shows the important features like the win Ratio of different teams and the feature engineering for the further model training. The experiment part shows the data distribution and feature engineering and performance for each model. The hybrid model beats the separated model with a better brier score of 0.176, which shows the superiority of the hybrid model.

Keywords: basketball game; GBDT; hybrid model; NCAA; SVM; Tabnet

### **1 INTRODUCTION**

The NCAA (National Collegiate Athletic Association) is a non-profit entity responsible for governing student athletics within a network of approximately 1100 educational institutions [1]. The NCAA Basketball Tournament, commonly referred to as the NCAA Tournament or March Madness, is a highly anticipated annual event in American college basketball. Founded in 1939, the tournament showcases the intense competition among 68 top-tier collegiate teams from across the country. The tournament adheres to a single-elimination structure, in which teams engage in a series of matches to determine the national champion. The selection of participating teams is achieved through a combination of automatic bids, awarded to conference champions, and at-large bids, determined by a selection committee that considers factors such as the teams' regular season performance, strength of schedule, and other relevant criteria. The NCAA games can divided into Men's and Women's basketball be tournaments games. In this paper, we utilized historical data from NCAA basketball games, including both men's and women's exhibition matches and tournaments, which can be downloaded from the Kaggle website [2].

As machine learning continues to advance, numerous artificial intelligence (AI) technologies have found their application in many areas [3-6]. These AI-driven solutions have proven instrumental in aiding athletes to enhance their performance and predicting the outcomes of sporting events. By leveraging the power of machine learning, athletes can receive invaluable insights to improve their skills and maximize their scoring potential. In paper [7], the contributions of it lie in its novel application of ML techniques to address the crucial problem of player position classification in football. By utilizing a stacked ensemble model and carefully selecting relevant features, the study provides valuable insights and a reliable framework for coaches and analysts to effectively identify player positions. These findings have significant implications for player recruitment, team formation, and game strategy optimization in the sport of football. The machine learning can also help athletes for their sports injury prediction [8, 9]. C Huang [8] presents a novel approach using Artificial Neural Network (ANN) to develop and paper [9] developed a hierarchical machine learning model for injury prediction based on athletic load data. The system effectively identifies players at risk of injury, enabling early interventions to mitigate potential harm. This innovative approach has the potential to revolutionize injury prevention strategies in the sports industry, optimizing athlete performance and well-being. The articles [10, 11] show the possibility of the application in predicting the outcome of sport competitions. The article [10] introduces a unique framework for sports prediction that combines Bayesian inference, rule-based reasoning, and an in-game time-series approach. Its contributions lie in addressing the challenge of limited data, considering multiple relevant factors, and capturing the dynamics of sports matches. The implementation and evaluation of the FRES system validate the effectiveness and stability of the proposed framework, paving the way for improved sports prediction methodologies. The contributions of the research [11] lie in the development of an intelligent machine learning framework specifically tailored for NBA game outcome prediction. By uncovering the influential features through a comparative analysis of different machine learning methods, the study sheds light on the factors that significantly impact game results. This information can be invaluable for sports analysts, betting enthusiasts, and stakeholders seeking to improve prediction accuracy and make more informed decisions based on historical data. Another research [12] also presents a novel intelligent machine learning framework for predicting the outcomes of National Basketball Association (NBA) games. Various machine learning methods, including Naïve Bayes, artificial neural network, and Decision Tree, are employed to derive predictive models using different learning schemes.

implement an early-warning system for injury prediction based on exercise load and performance data. The aim is to

construct a hierarchical machine learning prediction

system capable of accurately detecting player injuries at an

early stage. By identifying and addressing the specific

needs of athletes prone to injury, the system can help

prevent potential harm and reduce physical strain. The

However, most of the aforementioned works primarily employed traditional machine learning models like Naïve Bayes, support vector machine [13] and gradient boosting decision tree (GBDT) [14] rather than deep learning models. Compared to deep learning, machine learning method is often easier to interpret and understand the results of machine learning models, making them more transparent. Additionally, machine learning models require less computational resources and are more computationally efficient, making them suitable for deployment on resource-constrained devices. However, machine learning has limitations. It heavily relies on feature engineering [15], which can be time-consuming and requires domain expertise. Machine learning models may struggle to capture complex patterns and relationships in data due to their shallower architectures, leading to potentially lower performance tasks requiring sophisticated in representations. In contrast, deep learning [16-19] excels in capturing complex patterns and automatically learning hierarchical representations from raw data. It achieves state-of-the-art performance in various domains, particularly in computer vision [20, 21] and natural language processing. Deep learning models often require large amounts of labelled data for training and significant computational resources, and they are often considered as black boxes lacking interpretability. With the rapid growth of computing resources, especially the computational power of GPUs, and the availability of deep learning training and inference frameworks like PyTorch [22] and Tensorflow [23], the previous bottlenecks of deep learning have been resolved. In paper [20], authors employ neural architecture search to create a novel baseline network and then scale it up, resulting in a collection of models known as EfficientNets. These models surpass previous ConvNets in terms of both accuracy and efficiency. Notably, the EfficientNet-B7 achieves an impressive top-1 accuracy of 84.4% and top-5 accuracy of 97.1% on ImageNet. Due to its accuracy and efficiency, EfficientNet becomes the backbone model for computer vision tasks for a period of time. The latest breakthrough in computer vision domain is SEEM [21] a promptable and interactive model for segmenting everything everywhere all at once in an image. This research introduces an innovative decoding mechanism that allows for versatile prompting in all kinds of segmentation tasks and a universal segmentation interface that mimics the behaviour of large language models (LLMs). In NLP area, deep learning models like Bert [24] and GPT [25] outperform the traditional models in all NLP tasks like text classification, text summary, question and answers. BERT is a bidirectional language representation encoder model built with transformer. BERT is specifically designed to pretrain deep bidirectional representations from unlabeled text, taking into account both left and right context at all layers. This unique approach enables the pre-trained BERT model to be fine-tuned with just one additional output layer, resulting in state-of-the-art models for various tasks, including question answering and language inference, without task-specific requiring significant architecture modifications. Unlike BERT that focuses on capturing bidirectional contextual information, GPT excels at generating coherent and contextually appropriate text. GPT's subsequent models, such as ChatGPT [26], are large language models trained using unsupervised pre-training and RLHF (Reinforcement Learning from Human Feedback) training. Their emergence has sparked a new

wave of generative AI, which will usher in the realization of more artificial intelligence products. Although deep learning achieves success in computer vision and natural language processing areas, it still cannot process the tabular data well before the outcome of Tabnet [27]. Tabnet is a well-designed high-performance and interpretable canonical deep tabular data learning model and it outperforms many other models like Xgboost [8], Lightgbm [9] and Gradient Boosting Decision Tree. Tabnet has many applications in many machine learning areas like stock return prediction [28, 29], depression prediction [30] and rain forecast [31]. To summarize, despite the fact that there are many new methods in the field of deep learning, for the problem of NCAA basketball prediction, tree-based methods such as Xgboost, LightGBM, and GBDT, as well as models like Tabnet that

better performance. Our model is a fusion of traditional machine learning model like gradient boosting decision tree and the TabNet. It has a better performance than singular model method in terms of accuracy and Brier score. The method we propose can be used to predict the outcomes of sporting events, such as NCAA basketball games, rugby, soccer, and other types of matches. This can enable teams to improve their chances of winning through better data analysis. The main contribution for our works is as follows:

are specifically designed for tabular data, have shown

(1) Data analysis for NCCA tourney and regular competitions and corresponding feature engineering for extracting the useful features. These features are carefully designed for training models.

(2) Build a hybrid model with customized Tabnet, GBDT and support vector machine.

(3) Demonstrate the superiority of the model in experiment part and give the top features using feature importance score.

To better illustrate our work, the remainder of this paper is organized as follows:

(1) Exploratory data analysis: data introduction and feature distribution.

(2) Data preparation: data preprocessing for model training

(3) Algorithms: several algorithms are illustrated including hybrid model;

(4) Experiments and Evaluation: Models are evaluated in the experiments and assessed according to the predefined goals, criteria, and metrics.

# 2 EXPLORATORY DATA ANALYSIS

For this work, The NCCA basketball game data [2] can be divided into three kinds, NCAA Tourney Seeds data, Regular Season Compact Results data and NCAA Tourney Compact Results data. For TourneySeedsdata, it contains Season, Seed and TeamID columns. Season means the year that the tournament was played in. Seed is a 3/4-character identifier and the first character of it is either W, X, Y, or Z (identifying the region the team was in) and the next two digits (either 01, 02, ..., 15, or 16) tell you the seed within the region. The last column is TeamID which means id number of a team.

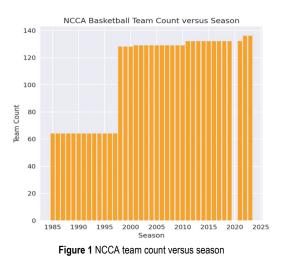
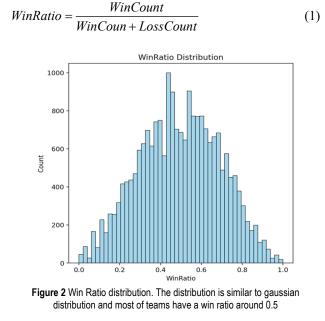


Fig. 1 shows the distribution of NCCA Team Count versus Season. The figure shows that the NCAA basketball game is held from 1985 to 2023 and the team count is double after 1998. That is because NCAA season for men started from 1985, while the women season started from 1998. Regular Season Compact Results data and Tourney Compact Results data are from different competitions but have the same data format. They both have the following columns: Season, DayNum, WTeamID, WScore, LTeamID, LScore, WLoc and NumOT. Season has just been explained in the above context and the meaning of other columns is going to be introduced. DayNum denotes the range of this integer is always between 0 and 132, indicating the day on which the game was played. It is an offset from the first day in the corresponding season. WTeamID is the team number for the winner team and WScore is the score for the winner team. For WLoc, it indicates the "position" of the victorious team. If the victorious team is the host team, the value will be "H". On the other hand, if the victorious team is the guest (or "away") team, the value will be "A". NumOT shows the quantity of additional periods played in the game, which is an integer equal to or greater than 0.

Fig. 2 illustrates the win ratio distribution for all the teams. The win ratio can be calculated as follows:



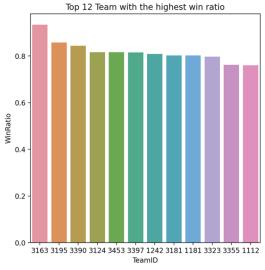
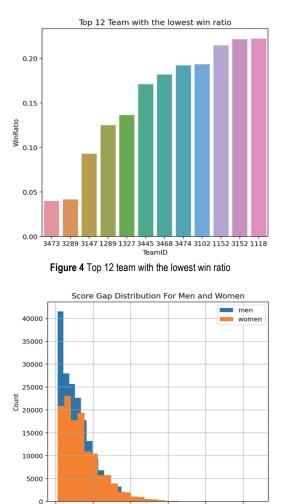


Figure 3 Top 12 team with the highest win ratio

From the historical season output, we summarize the win ratio for each team and give a team win ratio leader board as shown in Fig. 3. The top 12 teams with the highest win ratio are 3163, 3195, 3390, 3124, 3453, 3397, 1242, 3181, 1181, 3323, 3355, 1112. The team 3163 has a highest win ratio of 0.934 and a win number of 773 over 882 NCCA games.



20

40

Figure 5 Score gap distribution for men and women

60 Score gap 100

The team ID of the lowest score is 3473 which has the lowest win ratio of 0.04 as shown in Fig. 4. The win ratio is a derived feature and it is an important feature for the model training.

Since the competitors include women and men, it is essential to check the data distribution like score gap between men and women. From this distribution, it can be observed that it is not a uniform distribution. In most cases, the smaller the score gap, the more frequent the corresponding match occurrences. Additionally, the score gap for the male team is smaller than the score gap for the female team, and the distribution plot for females exhibits a longer tail.

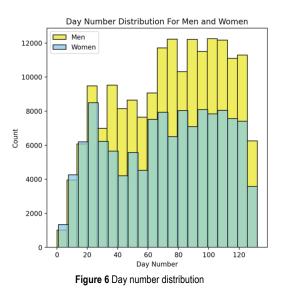


Fig. 6 shows the day number distribution for both men and women. From the graph, it is obvious that there are more matches for males compared to females. Additionally, the NCCA matches for males are more concentrated in the latter part, especially in the interval of Day Numbers from 70 to 110.

# 3 DATA PREPARATION

In this section, the data preparation and feature engineering are introduced. The data preparation includes data collection and data cleaning part. We did not choose all data for training; instead we filter the data start from 2016 because of the FiveThirtyEight ratings emerging. Another reason is that the prediction is only for the 2023 NCAA games and some historical game data lack reference value.

Feature engineering is the process of transforming and selecting relevant data features to improve model performance and accuracy in machine learning. It involves creating new features, handling missing data, scaling, and selecting the most informative variables for better predictions. As shown in Tab. 1, the features like winRatio and GapAvg are aggregate features based on historical data from NCAA basketball games. In most cases, a higher winRatio and a higher GapAvg means a team has a better performance. The difference features like SeedDiff, GapAvgDiff and winRatioDiff are calculated by the difference between the same features of the two teams. A higher difference score means that team A has a greater advantage over team B in basketball skills.

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l able 1	Features	and Meanings	for NCAA	basketball	competitions

Features	Meanings
SeedA	Seed Number for team A
SeedB	Seed Number for team B
Sex	Indicates whether the game is for women and men
WinRatioA	Win ratio for team A
WinRatioB	Win ratio for team B
GapAvgA	Gap between A's average score and all teams' average
	score
GapAvgB	Gap between B's average score and all teams' average
	score
SeedDiff	Seed Number difference between team A and team B
GapAvgDiff	GapAvg score difference between team A and team B
WinRatioDiff	Win Ratio difference between team A and team B

# 4 ALGORITHMS AND PRINCIPLE

### 4.1 Support Vector Machine

Support Vector Machine (SVM) [32] is a powerful supervised learning algorithm used for classification and regression tasks. It is widely used in the field of machine learning and data mining due to its ability to handle both linear and non-linear data separation. The primary goal of SVM is to find the optimal hyperplane that best separates different classes in the feature space. The hyperplane is chosen in such a way that it maximizes the margin between the closest data points from each class, known as support vectors. This property allows SVM to be robust and effective in dealing with noisy and overlapping data. SVM can handle linearly separable data efficiently, but it can also handle non-linear data through the use of kernel functions. These kernel functions map the original data into a higher-dimensional feature space, where the data becomes linearly separable, enabling SVM to solve complex classification problems.

In this work, the soft-margin SVM classifier is used for the hybrid model. The objective of this classifier is to minimize the following loss:

$$\left[\frac{1}{n}\sum_{i=1}^{n}\max\left(0,1-y_{i}\left(W^{Tn}x_{i}-b\right)\right)\right]+\lambda\left\|W\right\|^{2}$$
(2)

# 4.2 Gradient Boosting Decision Tree

Gradient Boosting Decision Tree (GBDT) is a popular machine learning algorithm known for its strong predictive capabilities. It belongs to the ensemble learning family and is widely used for both classification and regression tasks. GBDT works by combining multiple weak learners, typically decision trees, into a strong predictive model. The algorithm builds these trees sequentially, with each new tree focusing on correcting the errors made by its predecessors. This process is achieved by placing higher weights on the misclassified data points during training. During the training process, GBDT employs gradient descent optimization to minimize the loss function, which measures the difference between the predicted and actual values. The gradients guide the algorithm to find the optimal split points in each decision tree, leading to improved model performance with each iteration.

At the *m*-th step of generic gradient boosting, a decision tree, denoted as  $h_m(x)$ , is fitted to pseudo residuals. The tree has a total of  $J_m$  leaves, which partition the input space into  $J_m$  disjoint regions, denoted as  $R_{1m}, \ldots, R_{Jm}$ . In each region, the tree predicts a constant value. Using indicator notation, the output of  $h_m(x)$ , for input x can be expressed as the sum:

$$h_{m}(x) = \sum_{j=1}^{J_{m}} b_{jm} I_{R_{jm}}(x)$$
(3)

where  $b_{jm}$  is the value predicted in the region  $R_{jm}$ . Next, the coefficients  $b_{jm}$  are multiplied by a factor  $\gamma_m$ , which is determined through a line search process aimed at minimizing the loss function. After this step, the model is updated as follows:

$$F_{m}(x) = F_{m-1}(x) + \gamma_{m}h_{m}(x),$$
  

$$\gamma_{m} = \arg \min_{\gamma} \sum_{i=1}^{n} L(y_{i}, F_{m-1}(x_{i})) + \gamma h_{m}(x_{i})$$
(4)

Friedman suggests a modification to the algorithm, where it selects a distinct optimal value  $\gamma_m$  for each region of the tree, instead of using a single  $\gamma_m$  for the entire tree. He names this adapted algorithm "TreeBoost." In this case, the coefficients  $b_{jm}$  obtained from the tree-fitting procedure can be discarded, and the model update rule becomes:

$$F_{m}(x) = F_{m-1}(x) + \sum_{j=1}^{J_{m}} \gamma_{jm} I_{R_{jm}}(x)$$
(5)

$$\gamma_{jm} = \arg\min_{\gamma} \sum_{x \in R_{jm}} L(y_i, F_{m-1}(x_i) + \gamma)$$
(6)

### 4.3 TabNet

TabNet is a cutting-edge deep learning model that has gained significant attention for its effectiveness in tabular data processing and predictive tasks. Introduced in the research paper "TabNet: Attentive Interpretable Tabular Learning," TabNet combines ideas from both attention mechanisms and decision trees to achieve superior performance on tabular data, such as structured datasets commonly found in data science and machine learning projects.

The key innovation of TabNet lies in its use of a sequential attention mechanism, which learns to focus on relevant features during each decision step. Unlike traditional decision tree-based models, TabNet uses the Gated Linear Units (GLU) as a gating mechanism. This enables the model to make selective decisions based on the input features' importance.

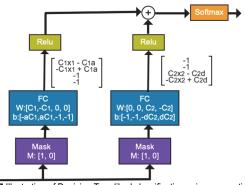


Figure 7 Illustration of Decision Tree liked classification using conventional Deep Neural Network (DNN) blocks

Decision trees liked algorithms like Xgboost and Lightgbm have made great success for tabular datasets. Fig. 7 shows a design how to make conventional DNN achieve the decision boundaries in hyperplane form. TabNet is built upon these principles and surpasses traditional decision trees (DTs) while retaining their advantages through meticulous design that includes: (i) leveraging sparse instance-wise feature selection learned from the data; (ii) creating a sequential multi-step architecture, where each step contributes to a fraction of the decision-making process based on the selected features; (iii) enhancing learning capacity through non-linear processing of the chosen features; and (iv) emulating ensemble learning [33] through higher dimensions and multiple steps.

For the feature transformation, "Feature transformer" is the key component which is designed as two sequential parts, as shown in the network structure diagram (Fig. 8) below:

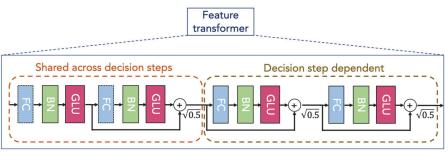


Figure 8 A feature transformer block example

Shared across decision steps: As the name suggests, these layers are shared across each decision step, meaning they are common across all steps.

Decision step dependent: These layers are unique to each decision step. They are separate layers that require individual training for each step.

As shown in Fig. 9, the Attentive Transformer (AT) is

responsible for feature selection at each step. Feature selection is achieved by applying the sparse max activation (instead of GLU) while simultaneously considering prior proportions. The prior proportions allow us to control the frequency of the model selecting a feature and are controlled by the frequency it has been used in preceding steps.

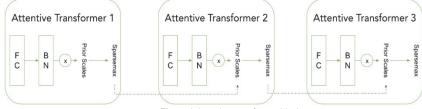


Figure 9 Attentive transformer block

To get the output of the TabNet, non-linear transformation followed by fully connected layer mapping. The final output of TabNet involves applying ReLU transformation to the outputs of Feature Transformers in each step. The outputs from all steps are then summed, passed through a fully connected layer, resulting in the ultimate output.

#### 4.4 Proposed Model

The proposed model is a hybrid machine learning model, which is made up of support vector machine, gradient boosting decision tree and Tabnet. Fig. 10 shows the flow chart of the proposed model. After feature processing, the features are as input into each model for inference respectively.

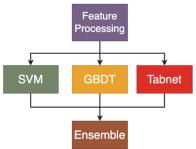


Figure 10 Proposed hybrid machine learning model

The corresponding output for each model is the winner probability of the team A versus team B. There are many common machine learning model ensemble methods [34]: Voting Ensembles, Bagging, Stacking and Weighted Average. In this paper, we choose the weighted average as the ensemble algorithm. It can combine predictions by assigning different weights to models based on their performance. Normally, the high performance is desired to have a higher weight compared with other low performance models.

#### 5 EXPERIMENTS AND EVALUATION 5.1 Evaluation Metric

The accuracy score and Brier score are used for model evaluation. The Brier Score is a statistical metric used to evaluate the accuracy of probabilistic predictions. It measures the mean squared difference between predicted probabilities and actual outcomes, offering insight into the calibration and reliability of prediction models. Commonly applied to binary or categorical events, the Brier Score quantifies the precision of a predictive model by assessing how well it aligns with real-world results.

In practice, lower Brier Scores indicate bettercalibrated predictions, where values closer to zero signify more accurate prediction. The Brier Score is particularly valuable for assessing the performance of probabilistic prediction, making it a staple in fields like meteorology, finance, epidemiology, and sports analytics. It provides a robust assessment of prediction quality, highlighting areas where predictions might be overly confident or excessively conservative.

The Brier score is commonly expressed as:

$$BS = \frac{1}{N} \sum_{t=1}^{N} (f_t - o_t)^2$$
(7)

where  $f_t$  represents the prediction probability,  $o_t$  stands for the actual event outcome at time instance t (0 if it does not occur, and 1 if it happens), and N represents the total number of prediction instances.

#### 5.2 Experiments

Similar to other neural network models, the TabNet algorithm exhibits high sensitivity to its hyperparameters. Therefore, the careful adjustment and selection of appropriate hyperparameters hold significant importance. In general, crucial parameters influencing the TabNet's performance encompass N\_steps, feature\_dim, gamma, lambda\_sparsity, and others. The meaning of the parameters is shown in the following context:

N\_steps: Number of decision steps, which controls the quantity of generated attention masks. Larger values offer more choices but can also increase computational cost.

Feature\_dim: Determines the output dimension of the self-attention layers. Larger values might increase model representation power but also the risk of overfitting.

gamma: Controls the strength of the sparsity regularization term, influencing the degree of feature selection in the model.

Lambda\_sparse: Weight of the sparsity regularization term, used to balance feature selection and predictive performance.

output\_dim: Output dimension of the model, typically corresponding to the number of classes in the task.

able	2	Specific	setting	of	parameters
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Table 2 Specific setting of parameters				
Settings	Values			
N_steps	3			
Feature_dim	12			
Output_dim	2			
Gamma	1			
Lambda-sparsity	1e-3			
Batch_size	128			
Epoch	140			
Learning rate	0.02			
Optimizer	Adam			
Mask_type	entmax			

Achieving a balance between performance and complexity is best attained through fine-tuning

feature dim and output dim values.

This paper optimizes and selects model parameters, as displayed in Tab. 2, through parameters search algorithm like grid search or bayes search to find the best parameters.

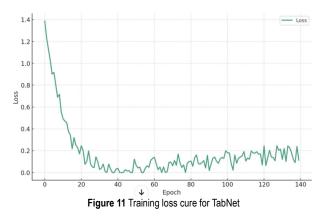


Fig. 11 shows the training progress for Tabnet model, the model is suitable for this task and begins to converge around 40 epoch.

Tab. 3 shows the comparison of Brier score versus different models which is introduced in the previous sections.

Table 3 Brier score of models			
Model	Brier score		
Support vector machine	0.181		
Gradient Boost Decision Tree	0.185		
Tabnet	0.184		
Proposed Model	0.176		

Table 4 Accuracy score of models

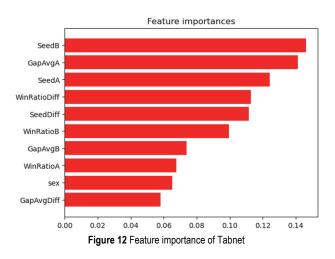
Model	Accuracy score
Support vector machine	0.647
Gradient Boost Decision Tree	0.632
Tabnet	0.643
Proposed Model	0.659

Tab. 3 gives the Brier score of different models and shows the superiority of the proposed model. Compared to the other singular model, the proposed model has a minimum brier score of 0.174 among all the models. The lower brier score means a better prediction accuracy in terms of the NCAA basket ball outcome. The proposed model is an ensemble model with a weighted average ensemble method.

The accuracy experiment shown in Tab. 4 also displays the power of the proposed method. Among all the methods, proposed hybrid model achieve a best score for prediction.

For the weighted averaging algorithm, a better model should have a higher weight, and the sum of weights for all models needs to be equal to 1. The weights are 0.5, 0.25, 0.25 respectively for SVM, GBDT and tabnet. The SVM contributes to a higher weight due to a higher performance than other two models.

The feature importance is a significant factor to decide which feature is better and which feature should remain. Hence, it is often used for feature selection. The attention mechanism in TabNet allows the model to automatically focus on the crucial parts of the input features. From the attention weights learned by the model in various tasks, it is easy to infer which features play a more significant role in the model's predictions. TabNet's feature importance is a byproduct of its attention-based decision-making process. It reflects how much each feature contributes to the model's decisions across the entire decision-making sequence, providing insights into which features are driving the model's predictions. The following picture shows the feature importance of Tabnet in a descending order. The SeedB is the most important feature while the GapAvgDiff is the least important feature with an importance of below 0.06.



### 6 LIMITATION AND FUTURE WORK

Although our method has achieved good results in NCAA basketball predictions, it may not necessarily produce similar outcomes in other tasks, which is largely related to feature engineering. Moreover, the lack of additional modal information inputs, such as images, voice, text, or video, can to some extent affect the predictive performance of game outcomes. In the future, it is important to explore more kinds of sport games and investigate multi-modal models to improve the prediction result.

# 7 CONCLUSIONS

This paper presents a hybrid model combining Support Vector Machine, TabNet, and Gradient Boost Decision Tree for predicting NCAA game outcomes using tabular data. Through data exploration, we reveal insightful visualizations, such as win ratio distributions and score comparisons across genders, aiding in understanding and feature engineering based on attribute significance. The engineering process derives key features for model training. Experimentally, we detail TabNet's parameters (N\_steps, gamma, learning rate) and demonstrate the hybrid model's superior Brier score performance compared to individual models like GBDT, SVM, and TabNet. The synergy of these models in the hybrid framework enhances prediction accuracy by merging their strengths and mitigating their limitations. Lastly, we analyze feature importance to guide further feature engineering efforts.

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#### Contact information:

#### Kaiwen CUI

(Corresponding author) The Second High School Attached to Beijing Normal University, International Division, Beijing, China E-mail: cuikaiwen\_ai@163.com

#### Xuanyi Ll

The Áffiliated High School of Peking University's Dalton Academy, Beijing, China E-mail: lixuanyi2025@i.pkuschool.edu.can

#### Shuo YANG

The Second High School Attached to Beijing Normal University, International Division, Beijing, China E-mail: yangshuo250@outlook.com