附：源代码

```
/*数据处理*/
**导入数据**;
proc import out=finance
     datafile="/home/u63802491/1(UTF-8).csv" dbms=csv replace;
run;

**分析数据**;
proc contents data=finance;
run;

/*数值变量*/
%let var=AGE AUM_3 AUM_6 A_L_FIANCE CHILDREN CUST_ID C_1W_D_3
C_1W_D_6
      C_1W_TR_3 C_1W_TR_6 C_FIANCE_6 C_FIX_3 C_FIX_6 C_FUND_3
C_FUND_6
      DEBIT_3 DEBIT_6 DEPOSIT_3 DEPOSIT_6 DOB DT_L_FINACE
FINACE_3 FINACE_6
      FIX_3 FIX_6 FUND_3 FUND_6 GAP_FIANCE_6 PAYROLL_3
PAYROLL_6 TARGET YJL_6;

/*字符变量*/
%let char=CHANNEL_PRE C_DEBIT_3 C_DEBIT_6 C_FIANCE_3 C_YJL_3
C_YJL_6
         EDUCATION F_CC F_CLOAN F_FUND F_HLOAN F_MOBILE
F_PAYROLL F_STAFF F_TEL
         F_VIP F_WEB F_YJL F_YLJ GAP_FINACE_3 GENDER MARR
YJL_3;

**统计数值型变量**;
proc means data=finance n nmiss mean median min max; /* 在输出中
包含观测数 (n)、缺失值数量 (nmiss)、均值 (mean)、中位数 (median)、最小
值 (min)、最大值 (max) */
    var &var; /* 使用 VAR 语句指定要进行统计分析的变量 */
run;
**统计字符型变量**;
proc freq data=finance;
   table &char /* 使用 TABLE 语句指定要进行频率分析的字符型变量 */
    /plots(only)=freqplot; /* 使用 PLOTS 选项生成频率图 */
run;

/*处理数据*/
data finance;
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```
    set finance;
    /* 将字符型变量转换为数值型变量 */
    C_FIANCE_3_n = input(C_FIANCE_3, best12.); /* 使用您的变量名和
适当的格式 */
    /* 删除原字符型变量 */
    drop C_FIANCE_3;
run;

data finance;
    set finance;
    /* 将字符型变量转换为数值型变量 */
    GAP_FINACE_3_n = input(GAP_FINACE_3, best12.); /* 使用您的变
量名和适当的格式 */
    /* 删除原字符型变量 */
    drop GAP_FINACE_3;
run;

data finance;
set finance(rename=(C_FIANCE_3_n=C_FIANCE_3));
set finance(rename=(GAP_FINACE_3_n=GAP_FINACE_3));
run;

/*数值变量*/
%let var=AGE AUM_3 AUM_6 A_L_FIANCE CHILDREN CUST_ID C_1W_D_3
C_1W_D_6
      C_1W_TR_3 C_1W_TR_6 C_FIANCE_6 C_FIX_3 C_FIX_6 C_FUND_3
C_FUND_6
      DEBIT_3 DEBIT_6 DEPOSIT_3 DEPOSIT_6 DOB DT_L_FINACE
FINACE_3 FINACE_6
      FIX_3 FIX_6 FUND_3 FUND_6 GAP_FIANCE_6 PAYROLL_3
PAYROLL_6 TARGET YJL_6 C_FIANCE_3 GAP_FINACE_3;

/*字符变量*/
%let char=CHANNEL_PRE C_DEBIT_3 C_DEBIT_6 C_YJL_3 C_YJL_6
         EDUCATION F_CC F_CLOAN F_FUND F_HLOAN F_MOBILE
F_PAYROLL F_STAFF F_TEL
         F_VIP F_WEB F_YJL F_YLJ GENDER MARR YJL_3;


/*分析数据*/
/*去重*/
proc SQL;
    create table fin_dis as
    select distinct * from finance order by CUST_ID;
```

```
quit;
/*数据清洗*/

proc sql;
delete from finance  where CUST_ID not in (select min(CUST_ID)
from finance group by _numerie_, _character_ );
run;

**根据因变量target 0 1 占比判断数据是否均衡**;
proc freq data=fin_dis;
   table target
    /missing;
run;

/*0/1 占比34:1 数据不均衡,平衡数据集*/
data fin_1 fin_0;
   set fin_dis;
   if target=1 then output fin_1;
      else output fin_0;
run;
/*保留fin_1中所有数据 抽样使1 0占比 1:3 */
**随机抽样**;
proc surveyselect data=fin_0
       out=fin_slt_0 method=srs seed=12345  n=22228;
run;

/*合成均衡数据集*/
data fin_bal;
    set fin_slt_0 fin_1;
run;

/*查看数据缺失情况，数据缺失量过多有可能是由数据不均衡导致，要先抽取均衡数
据集*/
proc means data=fin_bal N Nmiss min max;
   var &var;
run;

proc freq data=fin_bal;
   table &char
    /missing;
run;

*筛除缺失占比达85%以上的变量;
%let miss=C_DEBIT_3 C_DEBIT_6 C_FUND_3 C_YJL_3 C_FUND_6 YJL_3
```

```
PAYROLL_3
C_1W_D_3 C_YJL_6 C_FIX_3 YJL_6 PAYROLL_6 EDUCATION C_1W_D_6
C_FIX_6 MARR;

/*除客户ID，因变量TARGET外，需要筛选的变量还有： 39-2=37  */
/*数值型变量：21 */
%let var1=C_1W_TR_3  FIX_3  FIX_6  FINACE_3  C_FIANCE_6
GAP_FIANCE_6  FINACE_6
          C_1W_TR_6  A_L_FIANCE  DT_L_FINACE  DEPOSIT_3
DEPOSIT_6  AGE  AUM_3
          DEBIT_3  DEBIT_6  FUND_3  AUM_6  FUND_6  CHILDREN
DOB ;

/*字符型变量：16 */
%let char1=F_CC  F_CLOAN  F_FUND  F_HLOAN  F_MOBILE  F_PAYROLL
F_STAFF  F_TEL  F_VIP
          F_WEB  F_YJL  F_YLJ  CHANNEL_PRE  C_FIANCE_3
GAP_FINACE_3  GENDER;

/*使用数组,循环，对字符型变量重编码*/
%macro recod(in_data,out_data);
data &out_data(drop=i);
   set &in_data;
   array cha{*}_character_;
   do i=1 to dim(cha);
      if cha{i}='YES' then cha{i}=1;
         else if cha{i}='NO' then cha{i}=0;
         else if cha{i}='男性' then cha{i}=1;
         else if cha{i}='女性' then cha{i}=0;
         else if cha{i}='未知' then cha{i}='.';
         else if cha{i}='柜面' then cha{i}=0;
         else if cha{i}='网银' then cha{i}=1;
         else if cha{i}='手机银行' then cha{i}=2;
         else if cha{i}=' ' then cha{i}='.';
   end;
run;
%mend;

%recod(fin_bal,fin_bal_rec);

data fin_bal_REC;
   set fin_bal_REC;
   /* 将字符型变量转换为数值型变量 */
   F_CC_n = input(F_CC, best12.);
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```
    /* 删除原字符型变量 */
    drop F_CC;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_CLOAN_n = input(F_CLOAN, best12.);
    /* 删除原字符型变量 */
    drop F_CLOAN;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_FUND_n = input(F_FUND, best12.);
    /* 删除原字符型变量 */
    drop F_FUND;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_HLOAN_n = input(F_HLOAN, best12.);
    /* 删除原字符型变量 */
    drop F_HLOAN;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_MOBILE_n = input(F_MOBILE, best12.);
    /* 删除原字符型变量 */
    drop F_MOBILE;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_PAYROLL_n = input(F_PAYROLL, best12.);
    /* 删除原字符型变量 */
    drop F_PAYROLL;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_STAFF_n = input(F_STAFF, best12.);
    drop F_STAFF;
run;
```

```
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_TEL_n = input(F_TEL, best12.);
    /* 删除原字符型变量 */
    drop F_TEL;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_VIP_n = input(F_VIP, best12.);
    /* 删除原字符型变量 */
    drop F_VIP;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_WEB_n = input(F_WEB, best12.);
    /* 删除原字符型变量 */
    drop F_WEB;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_YJL_n = input(F_YJL, best12.);
    /* 删除原字符型变量 */
    drop F_YJL;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    F_YLJ_n = input(F_YLJ, best12.);
    /* 删除原字符型变量 */
    drop F_YLJ;
run;
data fin_bal_REC;
    set fin_bal_REC;
    /* 将字符型变量转换为数值型变量 */
    CHANNEL_PRE_n = input(CHANNEL_PRE, best12.);
    /* 删除原字符型变量 */
    drop CHANNEL_PRE;
run;
data fin_bal_REC;
    set fin_bal_REC;
```

```
    /* 将字符型变量转换为数值型变量 */
    GENDER_n = input(GENDER, best12.);
    /* 删除原字符型变量 */
    drop GENDER;
run;
data fin_bal_REC;
set fin_bal_REC(rename=(F_CC_n=F_CC));
set fin_bal_REC(rename=(F_CLOAN_n=F_CLOAN));
set fin_bal_REC(rename=(F_FUND_n=F_FUND));
set fin_bal_REC(rename=(F_HLOAN_n=F_HLOAN));
set fin_bal_REC(rename=(F_MOBILE_n=F_MOBILE));
set fin_bal_REC(rename=(F_PAYROLL_n=F_PAYROLL));
set fin_bal_REC(rename=(F_STAFF_n=F_STAFF));
set fin_bal_REC(rename=(F_TEL_n=F_TEL));
set fin_bal_REC(rename=(F_VIP_n=F_VIP));
set fin_bal_REC(rename=(F_WEB_n=F_WEB));
set fin_bal_REC(rename=(F_YJL_n=F_YJL));
set fin_bal_REC(rename=(F_YLJ_n=F_YLJ));
set fin_bal_REC(rename=(CHANNEL_PRE_n=CHANNEL_PRE));
set fin_bal_REC(rename=(GENDER_n=GENDER));
run;
/*连续变量*/
%let var_list1=C_1W_TR_3  FIX_3  FIX_6  FINACE_3  C_FIANCE_6
GAP_FIANCE_6  FINACE_6
          C_1W_TR_6  A_L_FIANCE  DT_L_FINACE  DEPOSIT_3
DEPOSIT_6  AGE  AUM_3
          DEBIT_3  DEBIT_6 FUND_3  AUM_6  FUND_6  CHILDREN  DOB
C_FIANCE_3  GAP_FINACE_3;
/*分类变量*/
%let cla_list1=F_CC  F_CLOAN   F_FUND   F_HLOAN  F_MOBILE
F_PAYROLL   F_STAFF   F_TEL   F_VIP
           F_WEB  F_YJL  F_YLJ  CHANNEL_PRE  GENDER;

/*抽取训练集 验证集*/
data fin_train_rec fin_valid_rec;
   set fin_bal_REC;
   ran=ranuni(12345);
   if ran<0.7 then output fin_train_rec;
    else output fin_valid_rec;
   drop ran &miss;
run;
```

```
/*检查数据*/
proc contents data=fin_train_rec;/* 使用 PROC CONTENTS 过程查看数
据集的结构和属性 */
run;
proc contents data=fin_valid_rec;
run;



/*尝试补齐变量*/
proc means data=fin_train_rec n nmiss mode mean median min  max
std;
    var &var_list1;
run;

%macro miss(in_data,out_data);
data &out_data;
    set &in_data;
    if C_1W_TR_3=.    then  C_1W_TR_3 =1.0000000 ;
    if FIX_3=.        then  FIX_3   =70000.00 ;
    if FIX_6=.        then  FIX_6   =60000.00 ;
    if FINACE_3=.     then  FINACE_3   =74725.27 ;
    if C_FIANCE_6=.   then  C_FIANCE_6   =2.0000000 ;
    if GAP_FIANCE_6=. then  GAP_FIANCE_6  =91.0000000 ;
    if FINACE_6=.     then  FINACE_6   =69617.49 ;
    if C_1W_TR_6=.    then  C_1W_TR_6   =1.0000000 ;
    if A_L_FIANCE=.   then  A_L_FIANCE  =100000.00 ;
    if DT_L_FINACE=.  then  DT_L_FINACE  =20171.00 ;
    if DEPOSIT_3=.    then  DEPOSIT_3   =9368.34 ;
    if DEPOSIT_6=.    then  DEPOSIT_6   =10863.97 ;
    if AGE=.          then  AGE    =59.0000000 ;
    if AUM_3=.        then  AUM_3    =22193.60 ;
    if DEBIT_3=.      then  DEBIT_3  =0 ;
    if DEBIT_6=.      then  DEBIT_6   =0 ;
    if FUND_3=.       then  FUND_3     =0 ;
    if AUM_6=.        then  AUM_6     =17229.62 ;
    if FUND_6=.       then  FUND_6     =0 ;
    if CHILDREN=.     then  CHILDREN     =0 ;
    if DOB=.          then  DOB     =3425.00 ;
    if C_FIANCE_3=.   then  C_FIANCE_3    =1.0000000 ;
    if GAP_FINACE_3=. then  GAP_FINACE_3  =9.0000000 ;
    if CHANNEL_PRE=.  then CHANNEL_PRE     =3;
    if GENDER=.       then GENDER    =0;
run;
```

```
%mend;

%miss(fin_train_rec, train_nomiss);
%miss(fin_valid_rec, valid_nomiss);


/*分析数据集 train_nomiss*/
proc means data=train_nomiss n nmiss mode mean median min  max
std;
    var &var_list1 ;
run;

/*异常值处理 3sigma*/
proc means data=train_nomiss n nmiss mode mean median min p1
p95 p99 max std;
    var &var_list1;
run;

%macro normal(in_data,out_data);
data &out_data;
    set &in_data;
    C_1W_TR_3=max(min(C_1W_TR_3, 2.0000000), 1.0000000);
    FIX_3=max(min(FIX_3,  500000.00),4709.01);
    FIX_6=max(min(FIX_6, 500811.16),2837.16);
    FINACE_3=max(min(FINACE_3,701538.46),7142.86);
    C_FIANCE_6=max(min(C_FIANCE_6,23.0000000),1.0000000);
    GAP_FIANCE_6=max(min(GAP_FIANCE_6,183.0000000),7.0000000);
    FINACE_6=max(min(FINACE_6,826775.96),6885.25);
    C_1W_TR_6=max(min(C_1W_TR_6,3.0000000),1.0000000);
    A_L_FIANCE=max(min(A_L_FIANCE,1200000.00),48200.00);
    DT_L_FINACE=max(min(DT_L_FINACE,20632.00),17734.00);
    DEPOSIT_3=max(min(DEPOSIT_3,624592.67),0.1800000);
    DEPOSIT_6=max(min(DEPOSIT_6,600228.74),0.2500000);
    AGE=max(min(AGE,87.0000000),24.0000000);
    AUM_3=max(min(AUM_3,1521085.68),0);
    DEBIT_3=max(min(DEBIT_3,350000.00),0);
    DEBIT_6=max(min(DEBIT_6,266666.67),0);
    FUND_3=max(min(FUND_3,322893.50),0);
    AUM_6=max(min(AUM_6,1032059.36),0);
    FUND_6=max(min(FUND_6,228829.39),0);
    CHILDREN=max(min(CHILDREN,0),0);
    DOB=max(min(DOB,5939.00),313.0000000);
    C_FIANCE_3=max(min(C_FIANCE_3,5.0000000),1.0000000);
    GAP_FINACE_3=max(min(GAP_FINACE_3,9.0000000),1.0000000);
```

```
run;
%mend;

%normal(train_nomiss,train_nomal);
%normal(valid_nomiss,valid_nomal);

proc means data=train_nomal n nmiss mode mean median min p1
p99 max std;
    var &var_list1 ;
run;

/*标准化数据*/
/*查看分布情况*/
proc means data=train_nomal n nmiss mean median min p1 p99 max
std;
     var &var_list1;
run;
/*直方图*/
%macro plt(var_name);
proc sgplot data=train_nomal;
    histogram &var_name;
    density &var_name;
    density &var_name
       /type=kernel;
run;
%mend;

%plt(AUM_6);

/*对右偏的连续变量做log变换*/
%let log=FIX_3 FIX_6 FINACE_3  FINACE_6
          A_L_FIANCE DT_L_FINACE DEPOSIT_3 DEPOSIT_6 AGE AUM_3
         DEBIT_3 DEBIT_6 FUND_3 AUM_6 FUND_6 DOB;
/*对右偏的计数型变量做 sqrt 变换 */
%let sqrt=C_1W_TR_3 C_FIANCE_6 C_1W_TR_6  CHILDREN C_FIANCE_3
GAP_FINACE_3 GAP_FIANCE_6;
%macro std(in_data,out_data);
data &out_data(drop=i j);
     set &in_data;
     array var1{*} &log;
     array var2{*} &sqrt;
     do i=1 to dim(var1);
       if var1{i} not in ( .,0) then var1{i}=log10(var1{i});
     end;
```

```
    do j=1 to dim(var2);
      if var2{j} ^= . then var2{j}=sqrt(var2{j});
    end;
run;
%mend;

%std(train_nomal,train_std);
%std(valid_nomal,valid_std);

proc means data=train_std n nmiss mode mean median min p1 p95
p99 max std;
   var &var_list1;
run;
%plt(C_1W_TR_3);
%plt(FIX_6);
%plt(FINACE_3);
%plt(C_FIANCE_6);
%plt(GAP_FIANCE_6);
%plt(FINACE_6);
%plt(C_1W_TR_6);
%plt(A_L_FIANCE);
%plt(DT_L_FINACE);
%plt(DEPOSIT_3);
%plt(DEPOSIT_6);
%plt(AGE);
%plt(AUM_3);
%plt(DEBIT_3);
%plt(DEBIT_6);
%plt(FUND_3);
%plt(AUM_6);
%plt(FUND_6);
%plt(DOB);
%plt(C_FIANCE_3);
%plt(GAP_FINACE_3);

/*由描述统计发现 变量 CHILDREN 为一常量 需要筛除  需要筛选的变量数:  36
*/
/*连续变量 22 */
%let var_list1=FIX_3  FIX_6  FINACE_3  FINACE_6  C_FIANCE_3
C_FIANCE_6  GAP_FINACE_3  GAP_FIANCE_6
             C_1W_TR_3  C_1W_TR_6  DEPOSIT_3  DEPOSIT_6  AUM_3
AUM_6  DEBIT_3  DEBIT_6  FUND_3  FUND_6
              AGE  DOB  A_L_FIANCE  DT_L_FINACE;
/*分类变量 14 */
```

```
%let cla_list1=F_CC  F_CLOAN  F_FUND  F_HLOAN  F_MOBILE
F_PAYROLL  F_STAFF  F_TEL  F_VIP
          F_WEB  F_YJL  F_YLJ  CHANNEL_PRE  GENDER;

/*根据共线性筛除变量*/
/*相关分析 corr*/
/*连续与分类间相关性*/
proc corr data=train_std spearman;
   var target &cla_list1;
   with &var_list1;
run;
/* 将结果输出到CSV文件，以便于在excel中绘制热力图 只能本地运行 */
/*
ods csv file="corr_spearman.csv";
proc print data=_LAST_ (obs=max);
run;
ods csv close;
*/

/*连续与连续间相关性*/
proc corr data=train_std pearson;
   var &var_list1;
run;
/* 将Pearson相关系数结果输出到CSV文件 只能本地运行 */
/*
ods csv file="corr_pearson.csv";
proc print data=_LAST_ (obs=max);
run;
ods csv close;
*/

*分类与分类间相关性;
%macro freq1(char1,char2);
proc freq data=train_std;
   table &char1*&char2
      /chisq;
run;
%mend;

%freq1(F_CLOAN,F_HLOAN);

/*VIF检验*/
proc reg data=train_std;
    model target=&var_list1 &cla_list1
```

```
    /vif;
run;

*筛除具有共线性的变量;
%let gx=FIX_3 C_FINACE_3 C_FINACE_6 GAP_FINACE_3 DEPOSIT_3
DEPOSIT_6
        AUM_3 DEBIT_3 DT_L_FINACE FUND_3 FUND_6 FINACE_3
C_1W_TR_3 ;
*需要筛选的变量数: 23;
/*连续变量 9 */
%let var_list2= FIX_6  FINACE_6 GAP_FIANCE_6 C_1W_TR_6  AUM_6
DEBIT_6 AGE DOB A_L_FIANCE ;
/*分类变量 14 */
%let cla_list2=F_CC F_CLOAN F_FUND F_HLOAN F_MOBILE F_PAYROLL
F_STAFF F_TEL F_VIP
          F_WEB F_YJL F_YLJ CHANNEL_PRE GENDER;

/* 多方法组合对比筛选变量 */
/*相关分析 corr*/
*target--&var_list2;
proc corr data=train_std spearman;
    var target;
    with &var_list2;
run;
*target--&cla_list2;
proc freq data=train_std;
    table (&cla_list2)*target
        /chisq nocol nopercent;
run;

/*逐步回归法筛选变量*/
proc logistic data=train_std descending namelen=50;
     model target(event='1')=&var_list2 &cla_list2
     /selection=stepwise
       sls=0.05  sle=0.05
       stb  lackfit  parmlabel;
run;

/*4、根据ROC曲线各变量解释信息百分比 筛选变量*/
proc logistic data=train_std plots=roc;
    class &cla_list2;
    model target(event='1')=&var_list2 &cla_list2/ctable;
    ROC  "FIX_6"         FIX_6;
    ROC  "FINACE_6"      FINACE_6;
```

```
    ROC  "GAP_FIANCE_6"  GAP_FIANCE_6;
    ROC  "C_1W_TR_6"     C_1W_TR_6;
    ROC  "AUM_6"         AUM_6;
    ROC  "DEBIT_6"       DEBIT_6;
    ROC  "AGE"           AGE;
    ROC  "DOB"           DOB;
    ROC  "A_L_FIANCE"    A_L_FIANCE;
    ROC  "F_CC"          F_CC;
    ROC  "F_CLOAN"       F_CLOAN;
    ROC  "F_FUND"        F_FUND;
    ROC  "F_HLOAN"       F_HLOAN;
    ROC  "F_MOBILE"      F_MOBILE;
    ROC  "F_PAYROLL"     F_PAYROLL;
    ROC  "F_STAFF"       F_STAFF;
    ROC  "F_TEL"         F_TEL;
    ROC  "F_VIP"         F_VIP;
    ROC  "F_WEB"         F_WEB;
    ROC  "F_YJL"         F_YJL;
    ROC  "F_YLJ"         F_YLJ;
    ROC  "CHANNEL_PRE"   CHANNEL_PRE;
    ROC  "GENDER"        GENDER;
run;

*根据以上 相关系数 逐步回归 ROC这三种筛选结果对比
选出共同认为重要的变量，对有异议的变量依次放入模型查看模型精度是否有显著变化，有则进，否则剔除;
ods graphics on;
proc logistic data=train_std plots(MAXPOINTS=5000)=roc;
  class &cla_list2;
  model target(event='1')=&var1;
run;
ods graphics off;

/*AUM值也就是资产管理规模，是指衡量金融机构资产管理业务规模的指标，是该银行当前管理客户资产的总市值。*/

/*精度80.74%，确定最终模型中的变量为: 7*/
%let var2=AUM_6  CHANNEL_PRE  AGE  GAP_FIANCE_6  F_WEB  DOB
GENDER;

/*模型的建立与评估*/
/*用训练集建立模型 并结合验证集 诊断 修正 评估*/
/*ROC曲线诊断*/
ods graphics on;
```

```
proc logistic data=train_std outmodel=fin_model
plots(MAXPOINTS=5000)=roc;
     class CHANNEL_PRE F_WEB GENDER;
     model target(event='1')=&var2
       /pprob=0.33 ctable;
     score out=train_score;
run;
proc logistic data=valid_std plots(MAXPOINTS=5000)=roc;
    class CHANNEL_PRE F_WEB GENDER;
    model target(event='1')=&var2;
run;
ods graphics off;

/*调用模型 用验证集进行模型诊断 评估*/
proc logistic inmodel=fin_model;
    score data=valid_std out=valid_score
     priorevent=0.33;      *以先验概率设置预测结果中target=1的占比可调
节;
run;
/*训练集和验证集 预测结果二分类表作对比*/
%macro f_i(data);
proc freq data=&data;
   table f_target*i_target;
run;
%mend;
%f_i(train_score);
%f_i(valid_score);

/*保存模型根据最大似然估计分析表 确定各变量系数,将模型具体化*/
proc logistic data=train_std outmodel=fin_model;
     class CHANNEL_PRE F_WEB GENDER;
     model target(event='1')=&var2;
run;

/*调用模型 对验证集得分评价 根据业务需求 以先验概率为基础 合理灵活的调整判
断客户是否响应的阈值*/
proc logistic inmodel=fin_model;
     score data=valid_std out=valid_score
     priorevent=0.33;
run;
proc freq data=valid_score;
    table f_target*i_target;
run;
```

*先验概率 priorevent 为原始数据集（按均衡比例抽取出的均衡数据集）中 事件target=1 的占比
可根据具体业务 公司情况 以先验概率为基础 调节阈值（这儿的阈值指的是预测结果中 target=1 的占比）
若 需扩大业务 扩张客户量 可调高该阈值，反之降低；

/*3、具体化解释模型结构中各变量对模型预测结果的影响*/
*连续变量可直接通过正负相关性解释相应的影响，也可以将部分连续变量 如：age离散化之后更易于解释，
分类变量可通过分析对比各分类水平上target=1和0 的占比 进一步解释哪一类水平的客户更可能响应或不响应，
也可以对分类变量做哑变量变换，将每一类视为一个独立的变量，进而比较各类哑变量对模型的贡献度；

/*探究分类变量中哪一类更有可能购买该理财产品*/
```
proc freq data=train_std;
    table target*(CHANNEL_PRE gender F_WEB )/chisq;
run;
```
/*为了更易于解释连续变量对模型的影响，对部分连续变量（做离散化处理，探究随着连续变量的变化，响应概率的变化趋势）*/
```
%macro lift_var(in_data,Var_group,n_group);
proc sort data=&in_data out=fin_sort;
   by &var_group;
run;
*添加分组列 一般设置 10组;
data fin_group;
   set fin_sort;
   group=ceil(_N_/&n_group);
run;
*根据分组 求出每组的p值    p值=每组中实际target为1的占比除以整个数据集中target为1的占比;
data fin_plt_lift;
    set fin_group;
    by group;
    if first.group then sum=0;
    sum + target;
    avg=sum/&n_group;
    if last.group;
run;
*绘制lift图;
proc sgplot data=fin_plt_lift;
    series x=group y=avg/markers;
run;
%mend;
```

```
%let var2=AUM_6 CHANNEL_PRE F_WEB DOB AGE GAP_FIANCE_6
GENDER ;
%lift_var(train_std,age,4628);  %lift_var(valid_std,age,2042);
%lift_var(train_std,DOB,4628);  %lift_var(valid_std,DOB,2042);
%lift_var(train_std,GAP_FIANCE_6,4628);  %lift_var(valid_std,GA
P_FIANCE_6,2042);
%lift_var(train_std,AUM_6,4628);  %lift_var(valid_std,AUM_6,204
2);
```

附 图表内容（超链接）

CONTENTS PROCEDURE

数据集名	WORK.FINANCE	观测	354293
成员类型	DATA	变量	55
引擎	V9	索引	0
创建时间	2024-04-18 11:03:20	观测长度	360
上次修改时间	2024-04-18 11:03:20	删除的观测	0
保护		已压缩	NO
数据集类型		已排序	NO
标签			
数据表示法	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
编码	utf-8 Unicode (UTF-8)		

引擎/主机相关信息	
数据集页面大小	131072
数据集页数	977
首数据页	1
每页最大观测数	363
首数据页的观测数	338
数据集修复数	0
文件名	/saswork/SAS_workA2300000309E_odaws02-apse1.oda.sas.com/SAS_workEA670000309E_odaws02-apse1.oda.sas.com/finance.sas7bdat
创建版本	9.0401M7
创建主机	Linux
Inode 号	1074869607
访问权限	rw-r--r--
所有者名	u63802491
文件大小	122MB
文件大小（字节）	128188416

按字母排序的变量和特性列表

#	变量	类型	长度	输出格式	输入格式
5	AGE	数值	8	BEST12.	BEST32.
20	AUM_3	数值	8	BEST12.	BEST32.
23	AUM_6	数值	8	BEST12.	BEST32.
54	A_L_FIANCE	数值	8	BEST12.	BEST32.
53	CHANNEL_PRE	字符	12	$12.	$12.
6	CHILDREN	数值	8	BEST12.	BEST32.
1	CUST_ID	数值	8	BEST12.	BEST32.
36	C_1W_D_3	数值	8	BEST12.	BEST32.
37	C_1W_D_6	数值	8	BEST12.	BEST32.
38	C_1W_TR_3	数值	8	BEST12.	BEST32.
39	C_1W_TR_6	数值	8	BEST12.	BEST32.
46	C_DEBIT_3	字符	1	$1.	$1.
47	C_DEBIT_6	字符	1	$1.	$1.
48	C_FIANCE_3	字符	1	$1.	$1.
49	C_FIANCE_6	数值	8	BEST12.	BEST32.
40	C_FIX_3	数值	8	BEST12.	BEST32.
41	C_FIX_6	数值	8	BEST12.	BEST32.
42	C_FUND_3	数值	8	BEST12.	BEST32.
43	C_FUND_6	数值	8	BEST12.	BEST32.
44	C_YJL_3	字符	1	$1.	$1.
45	C_YJL_6	字符	1	$1.	$1.
22	DEBIT_3	数值	8	BEST12.	BEST32.

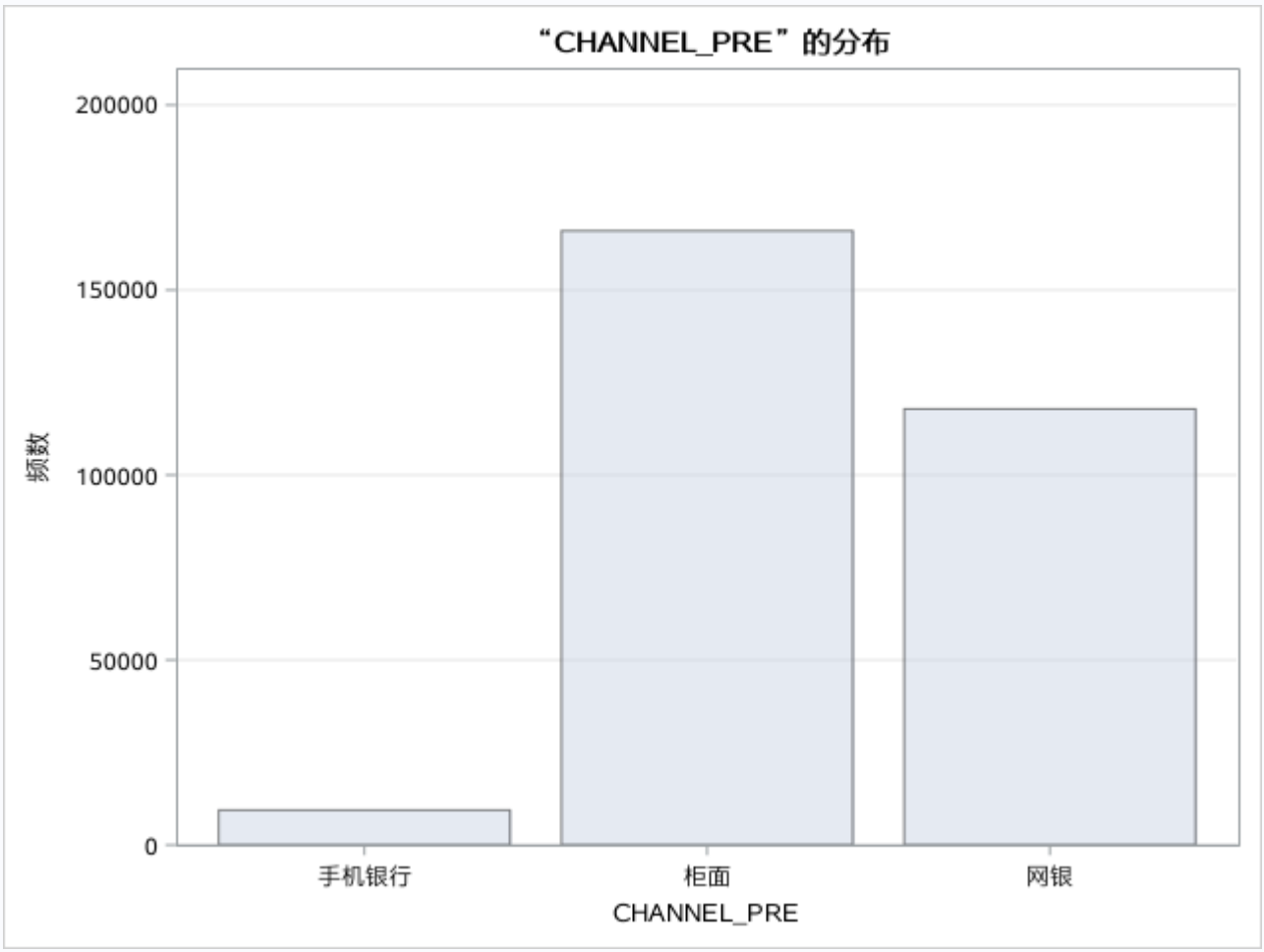
25	DEBIT_6	数値	8	BEST12.	BEST32.
26	DEPOSIT_3	数値	8	BEST12.	BEST32.
27	DEPOSIT_6	数値	8	BEST12.	BEST32.
16	DOB	数値	8	BEST12.	BEST32.
52	DT_L_FINACE	数値	8	YYMMDD10.	YYMMDD10.
4	EDUCATION	字符	18	$18.	$18.
30	FINACE_3	数値	8	BEST12.	BEST32.
31	FINACE_6	数値	8	BEST12.	BEST32.
28	FIX_3	数値	8	BEST12.	BEST32.
29	FIX_6	数値	8	BEST12.	BEST32.
21	FUND_3	数値	8	BEST12.	BEST32.
24	FUND_6	数値	8	BEST12.	BEST32.
11	F_CC	字符	3	$3.	$3.
18	F_CLOAN	字符	3	$3.	$3.
15	F_FUND	字符	3	$3.	$3.
19	F_HLOAN	字符	3	$3.	$3.
13	F_MOBILE	字符	3	$3.	$3.
9	F_PAYROLL	字符	3	$3.	$3.
8	F_STAFF	字符	3	$3.	$3.
14	F_TEL	字符	3	$3.	$3.
7	F_VIP	字符	3	$3.	$3.
12	F_WEB	字符	3	$3.	$3.
17	F_YJL	字符	2	$2.	$2.
10	F_YLJ	字符	3	$3.	$3.
51	GAP_FIANCE_6	数値	8	BEST12.	BEST32.
50	GAP_FINACE_3	字符	1	$1.	$1.
2	GENDER	字符	6	$6.	$6.
3	MARR	字符	24	$24.	$24.
34	PAYROLL_3	数値	8	BEST12.	BEST32.
35	PAYROLL_6	数値	8	BEST12.	BEST32.
55	TARGET	数値	8	BEST12.	BEST32.
32	YJL_3	字符	1	$1.	$1.
33	YJL_6	数値	8	BEST12.	BEST32.

MEANS PROCEDURE

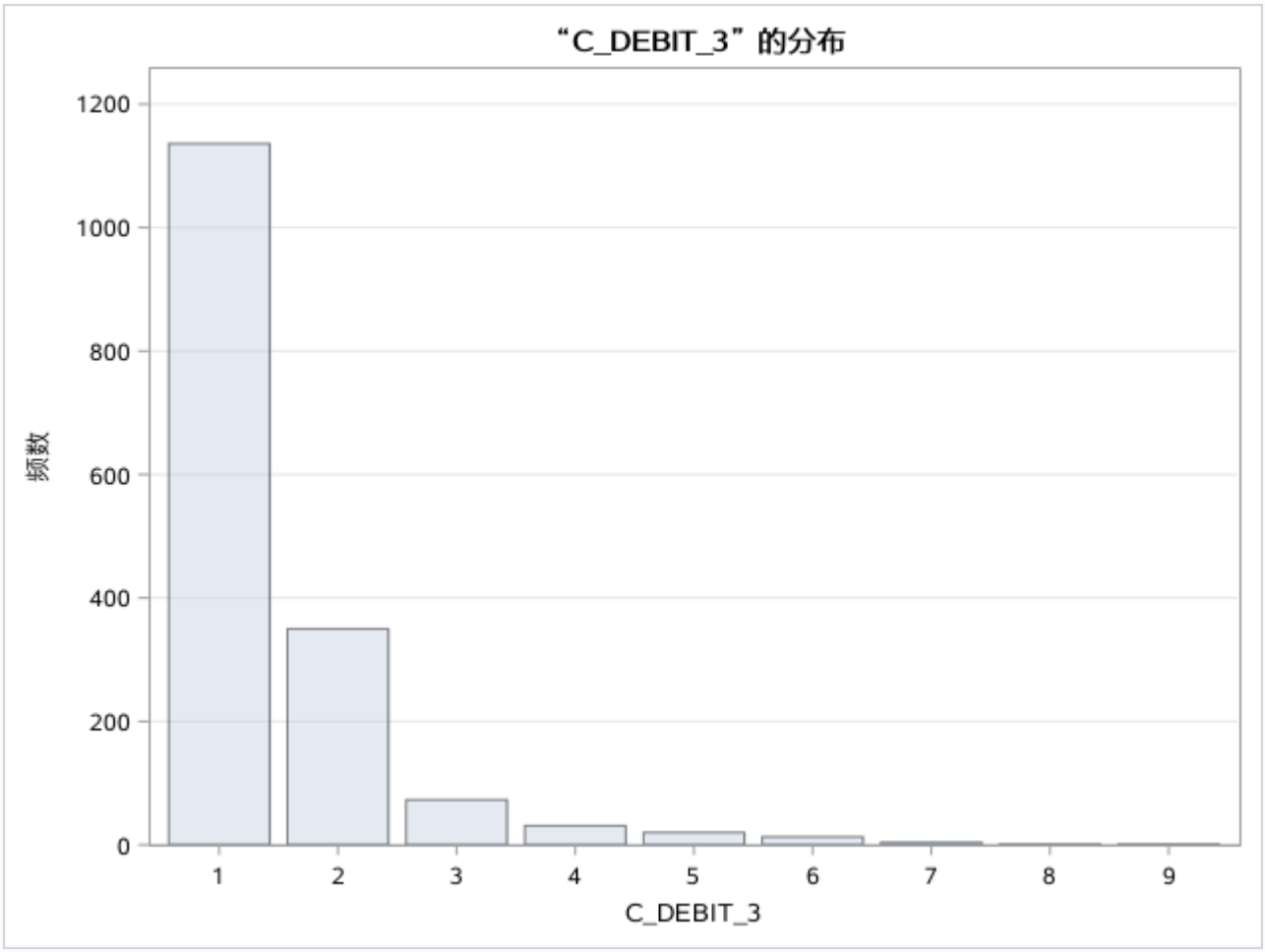
变量	数目	缺失值个数	均值	中位数	最小值	最大值
AGE	343918	10375	55.5594822	58.0000000	0	109.0000000
AUM_3	344054	10239	109910.51	6426.00	0	131770231
AUM_6	344307	9986	75748.99	5152.28	0	87610201.76
A_L_FIANCE	293306	60987	187193.21	100000.00	3000.00	130000000
CHILDREN	344468	9825	0	0	0	0
CUST_ID	354293	0	3088267210	3005067793	3000000004	6014397196
C_1W_D_3	18542	335751	1.6136339	1.0000000	1.0000000	41.0000000
C_1W_D_6	31167	323126	2.1442551	1.0000000	1.0000000	106.0000000
C_1W_TR_3	63577	290716	1.1841075	1.0000000	1.0000000	43.0000000
C_1W_TR_6	114686	239607	1.2564219	1.0000000	1.0000000	110.0000000
C_FIANCE_6	63287	291006	6.3878996	2.0000000	1.0000000	495.0000000
C_FIX_3	21214	333079	2.8991232	2.0000000	1.0000000	244.0000000
C_FIX_6	35148	319145	4.1888585	2.0000000	1.0000000	612.0000000
C_FUND_3	8282	346011	2.7751751	2.0000000	1.0000000	90.0000000
C_FUND_6	13258	341035	4.5460854	2.0000000	1.0000000	246.0000000
DEBIT_3	344054	10239	11202.55	0	0	36830000.00
DEBIT_6	344054	10239	8738.98	0	0	28996666.67
DEPOSIT_3	319194	35099	46574.20	4379.47	0.000100000	53631080.14
DEPOSIT_6	320618	33675	46019.79	5531.43	0.000100000	59214320.47
DOB	344328	9965	3272.87	3275.00	106.0000000	7797.00
DT_L_FINACE	293306	60987	19657.52	19833.00	17295.00	20635.00
FINACE_3	44683	309610	258507.64	66923.08	549.4505000	95714285.71
FINACE_6	70221	284072	231945.98	61748.63	546.4481000	106557377
FIX_3	56243	298050	156096.16	65000.00	2.1978000	47275126.53
FIX_6	61000	293293	145499.03	57907.58	0.5394000	52974466.59
FUND_3	344054	10239	14504.01	0	0	74791297.67
FUND_6	344307	9986	9522.05	0	0	49102248.60
GAP_FIANCE_6	63287	291006	99.9930001	91.0000000	0	183.0000000
PAYROLL_3	24920	329373	10397.25	5173.22	1.0000000	9500000.00
PAYROLL_6	30776	323517	11223.36	4615.50	2.0000000	9500000.00
TARGET	354293	0	0.0314994	0	0	1.0000000
YJL_6	28201	326092	364797.82	88469.95	546.4481000	74748633.88

FREQ 过程

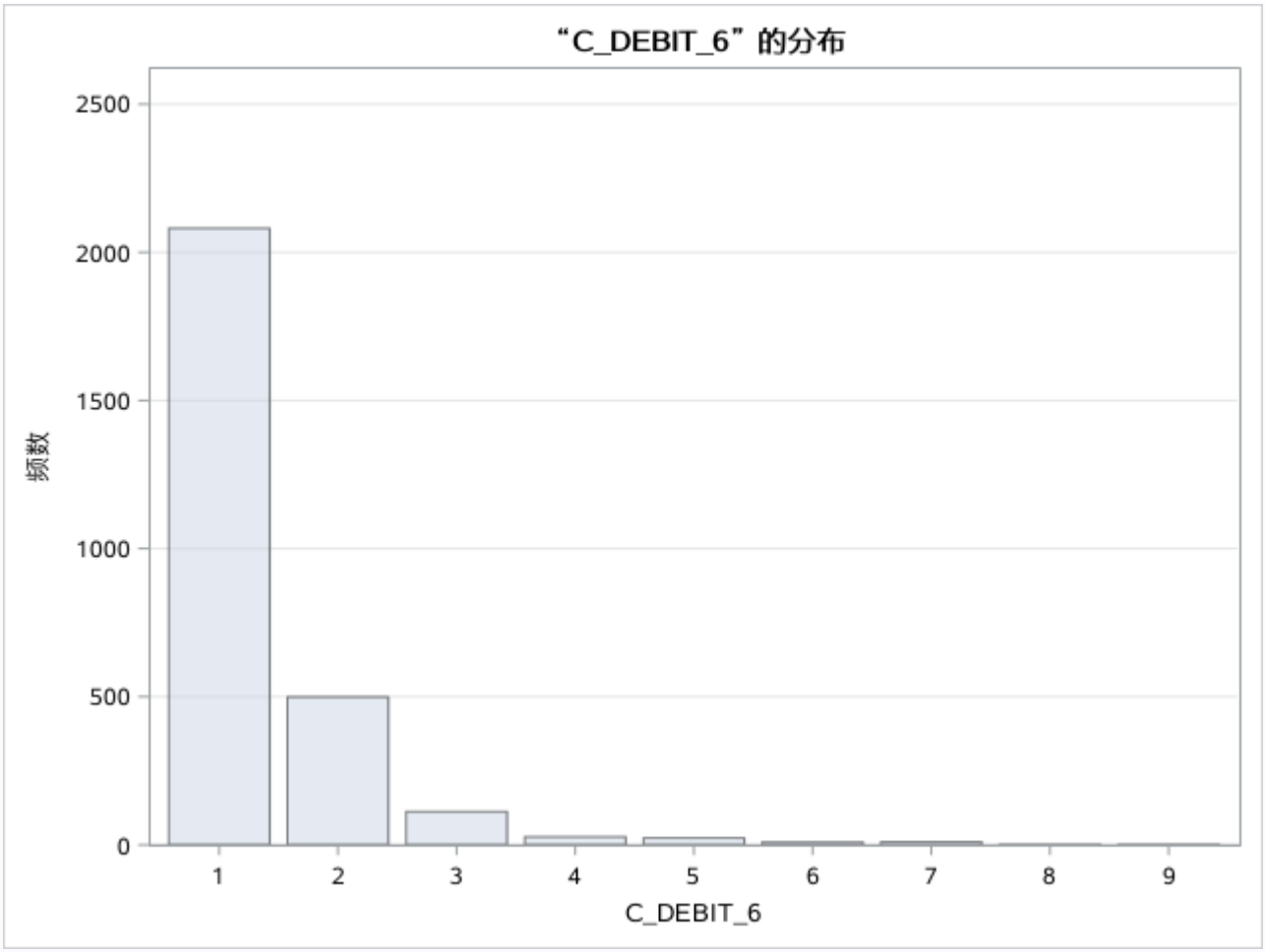
CHANNEL_PRE	频数	百分比	累积频数	累积百分比
手机银行	9427	3.21	9427	3.21
柜面	166009	56.60	175436	59.81
网银	117870	40.19	293306	100.00
频数缺失 = 60987				



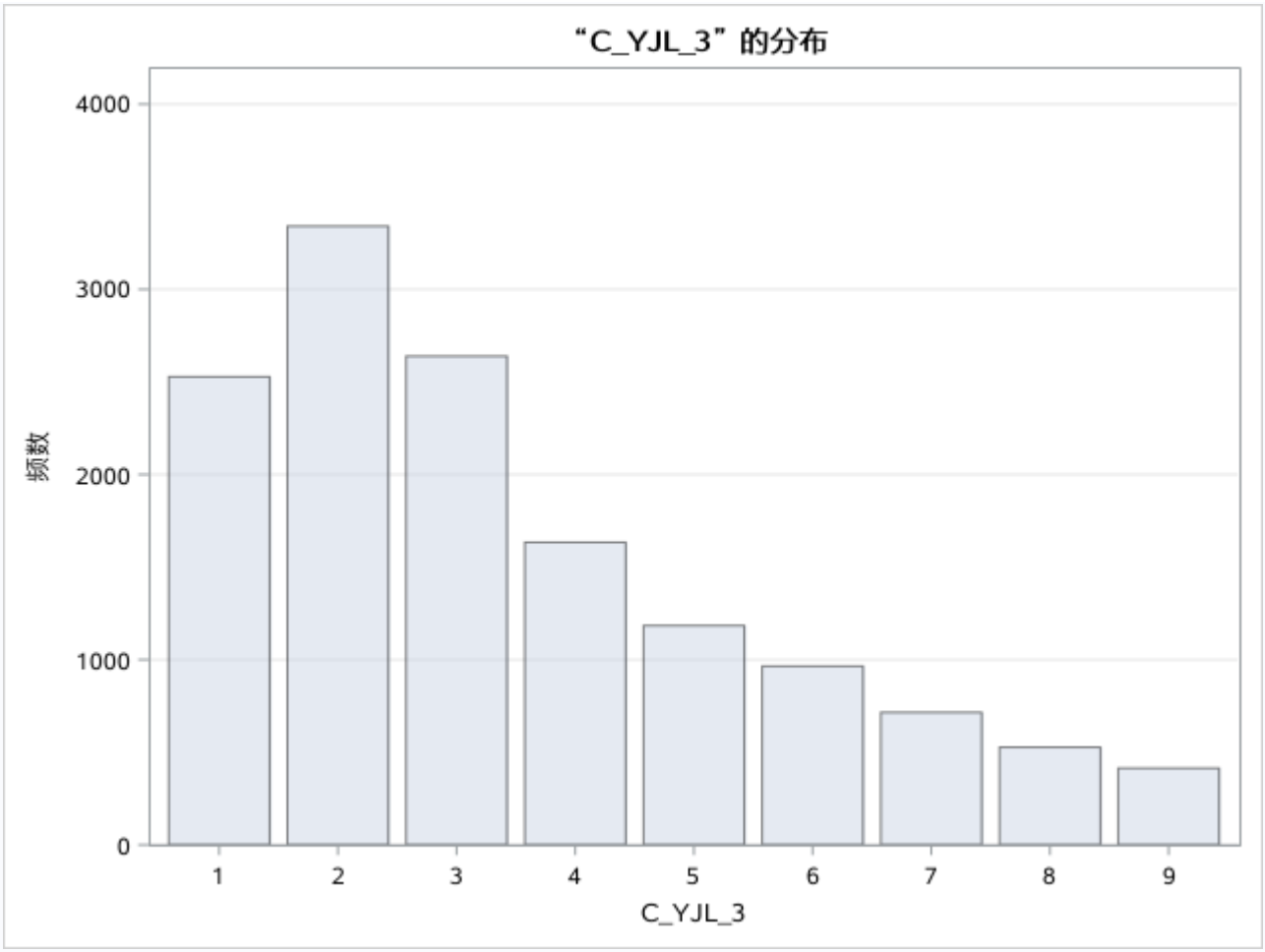
C_DEBIT_3	频数	百分比	累积频数	累积百分比
1	1136	69.74	1136	69.74
2	350	21.49	1486	91.22
3	73	4.48	1559	95.70
4	31	1.90	1590	97.61
5	20	1.23	1610	98.83
6	13	0.80	1623	99.63
7	4	0.25	1627	99.88
8	1	0.06	1628	99.94
9	1	0.06	1629	100.00
频数缺失 = 352664				



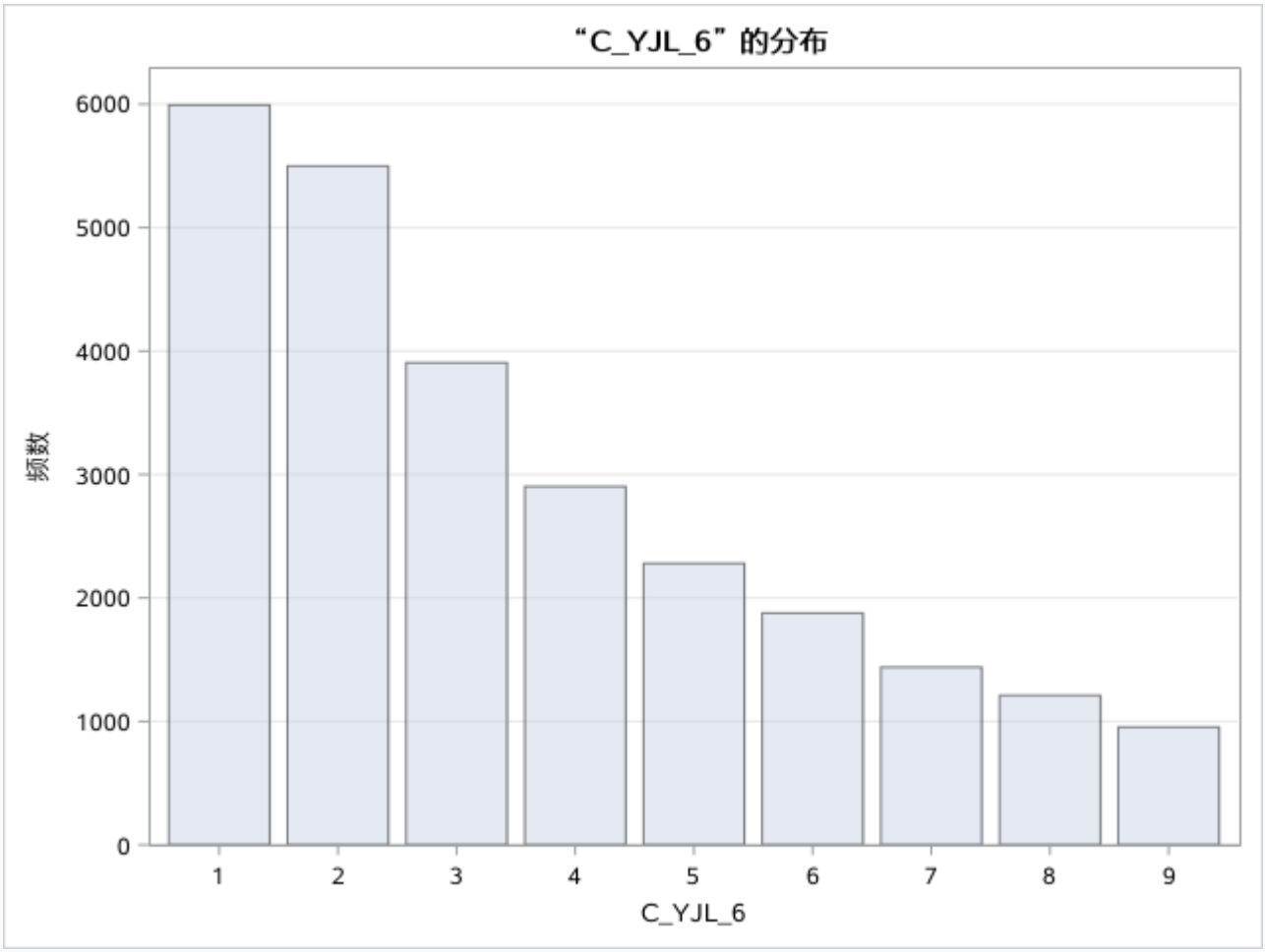
C_DEBIT_6	频数	百分比	累积 频数	累积 百分比
1	2081	75.32	2081	75.32
2	499	18.06	2580	93.38
3	112	4.05	2692	97.43
4	27	0.98	2719	98.41
5	23	0.83	2742	99.24
6	9	0.33	2751	99.57
7	10	0.36	2761	99.93
8	1	0.04	2762	99.96
9	1	0.04	2763	100.00
频数缺失 = 351530				



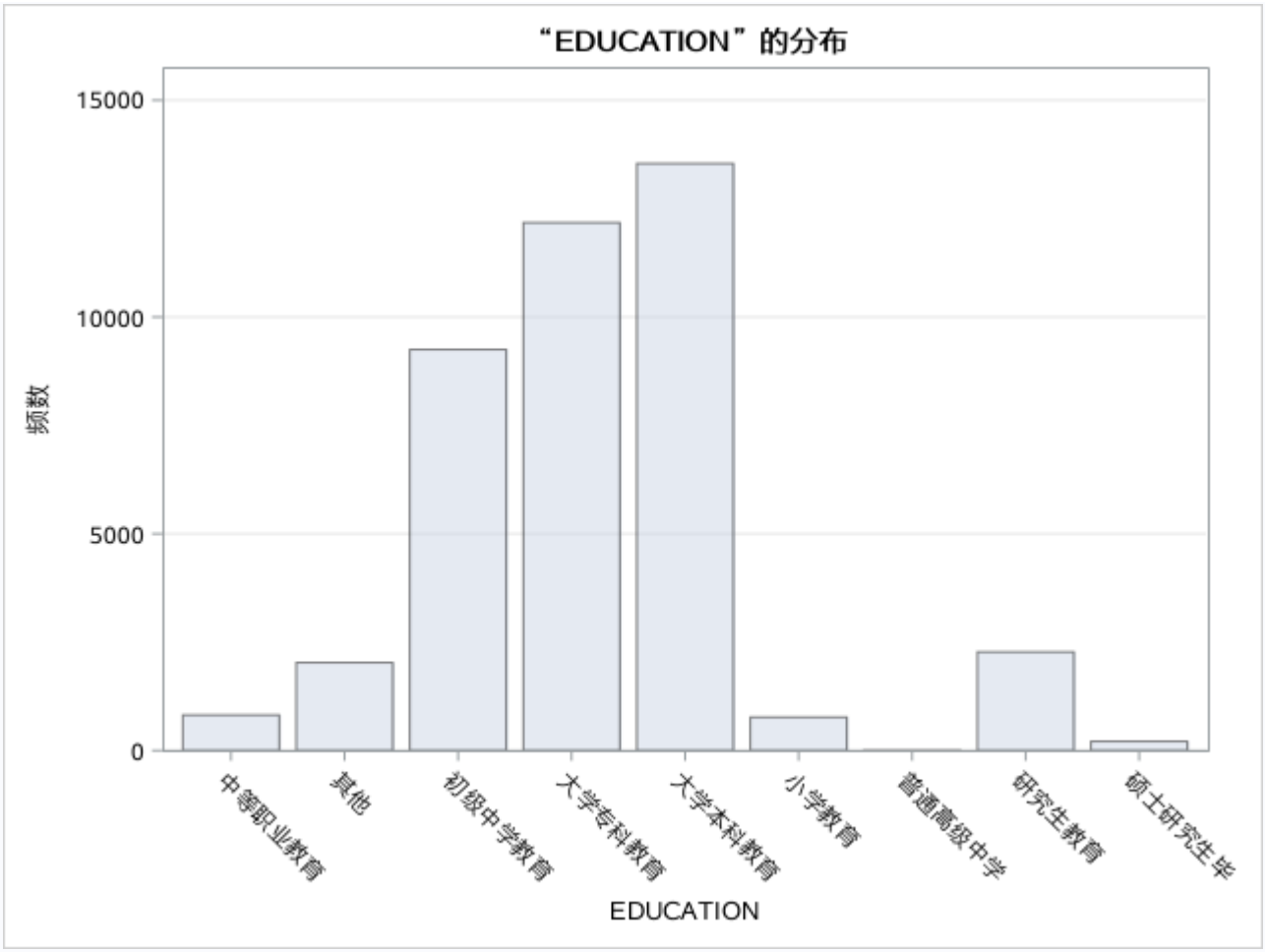
C_YJL_3	频数	百分比	累积频数	累积百分比
1	2528	18.13	2528	18.13
2	3341	23.95	5869	42.08
3	2639	18.92	8508	61.00
4	1634	11.72	10142	72.72
5	1184	8.49	11326	81.21
6	965	6.92	12291	88.13
7	715	5.13	13006	93.25
8	527	3.78	13533	97.03
9	414	2.97	13947	100.00
频数缺失 = 340346				



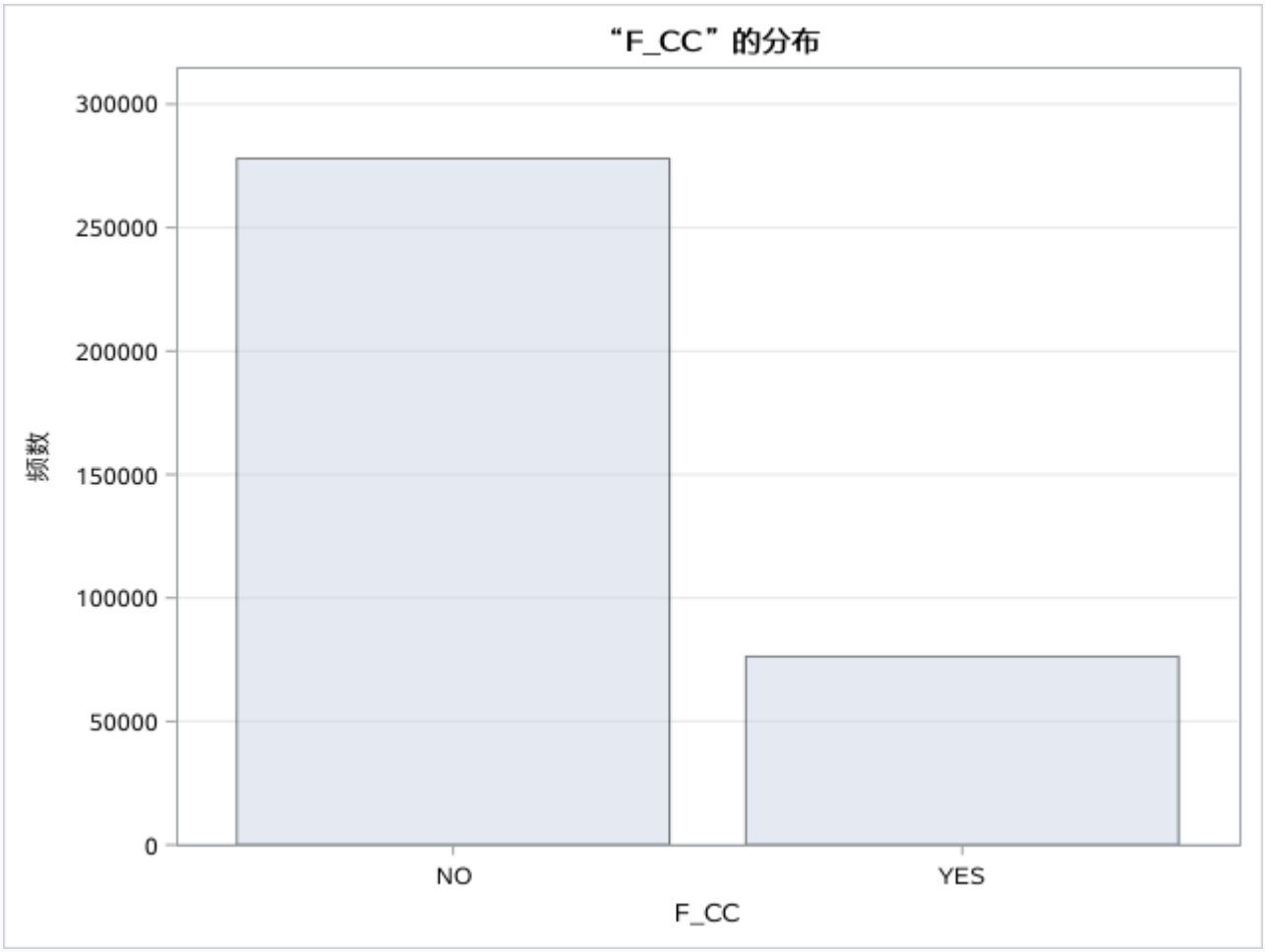
C_YJL_6	频数	百分比	累积频数	累积百分比
1	5993	22.99	5993	22.99
2	5499	21.10	11492	44.09
3	3906	14.99	15398	59.08
4	2903	11.14	18301	70.22
5	2280	8.75	20581	78.97
6	1878	7.21	22459	86.17
7	1439	5.52	23898	91.69
8	1211	4.65	25109	96.34
9	954	3.66	26063	100.00
频数缺失 = 328230				



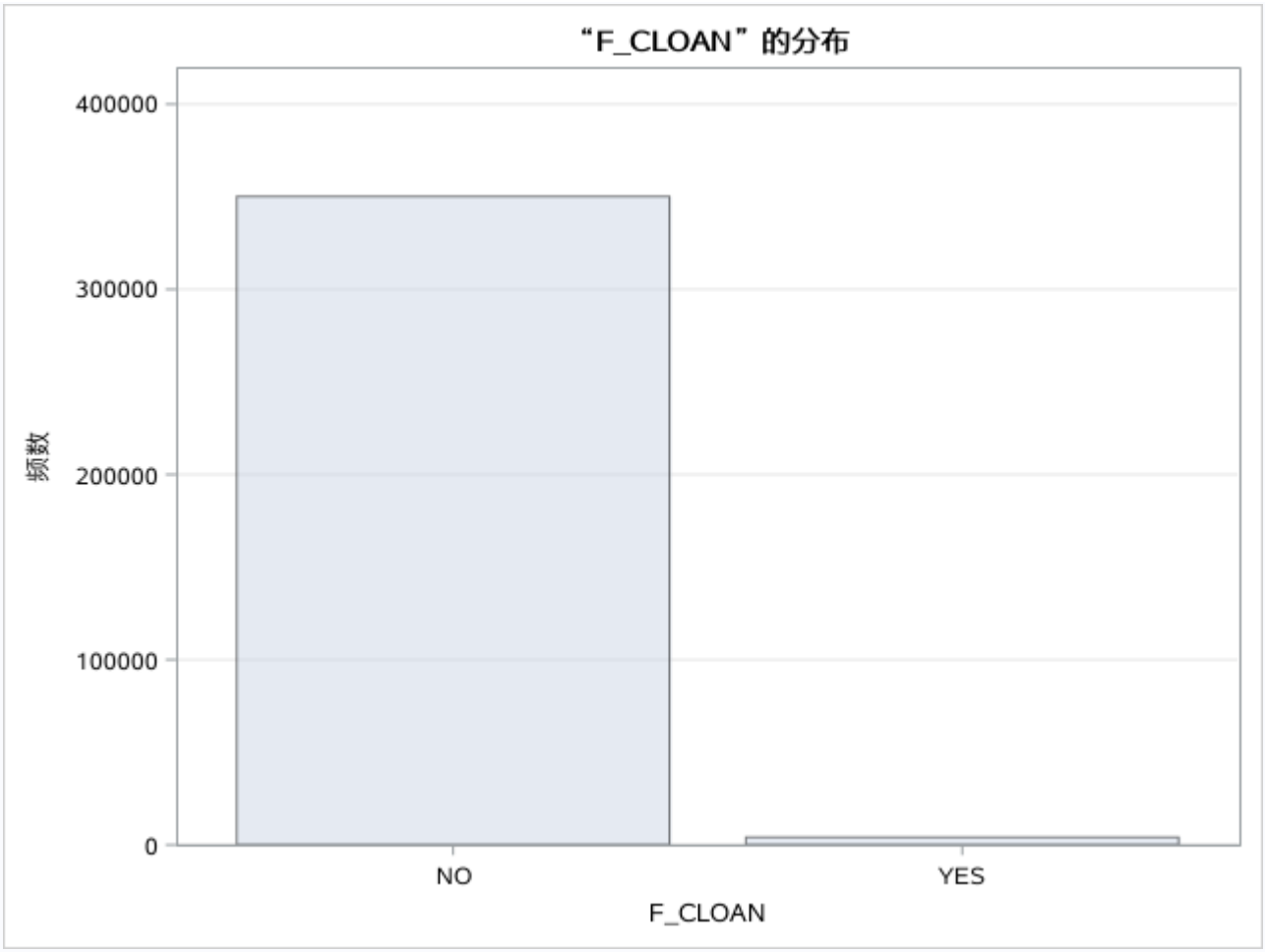
EDUCATION	频数	百分比	累积频数	累积百分比
中等职业教育	819	1.99	819	1.99
其他	2028	4.94	2847	6.93
初级中学教育	9249	22.52	12096	29.45
大学专科教育	12176	29.65	24272	59.10
大学本科教育	13540	32.97	37812	92.07
小学教育	769	1.87	38581	93.94
普通高级中学	3	0.01	38584	93.95
研究生教育	2273	5.53	40857	99.49
硕士研究生毕	211	0.51	41068	100.00
频数缺失 = 313225				



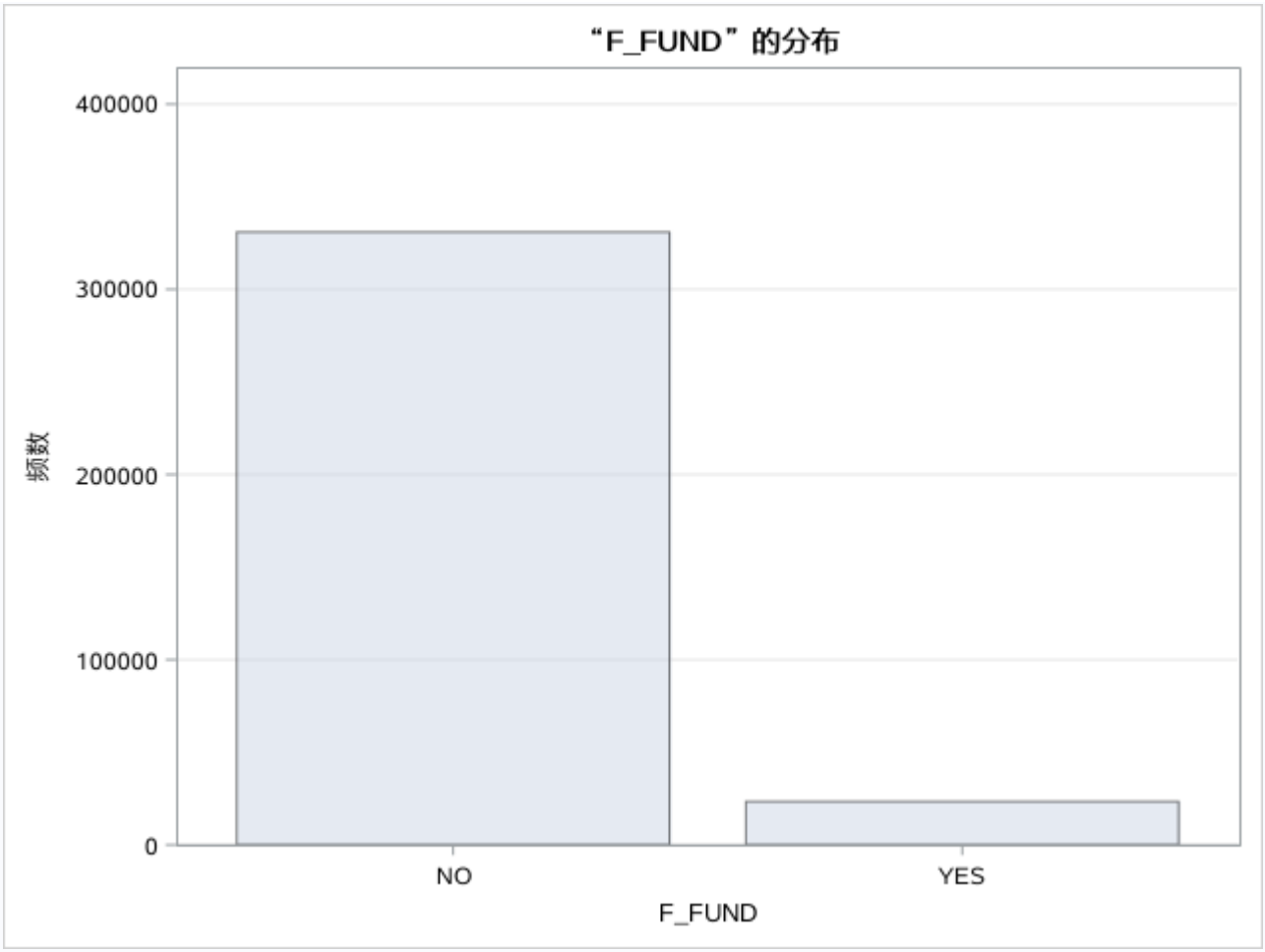
F_CC	频数	百分比	累积频数	累积百分比
NO	277997	78.47	277997	78.47
YES	76296	21.53	354293	100.00



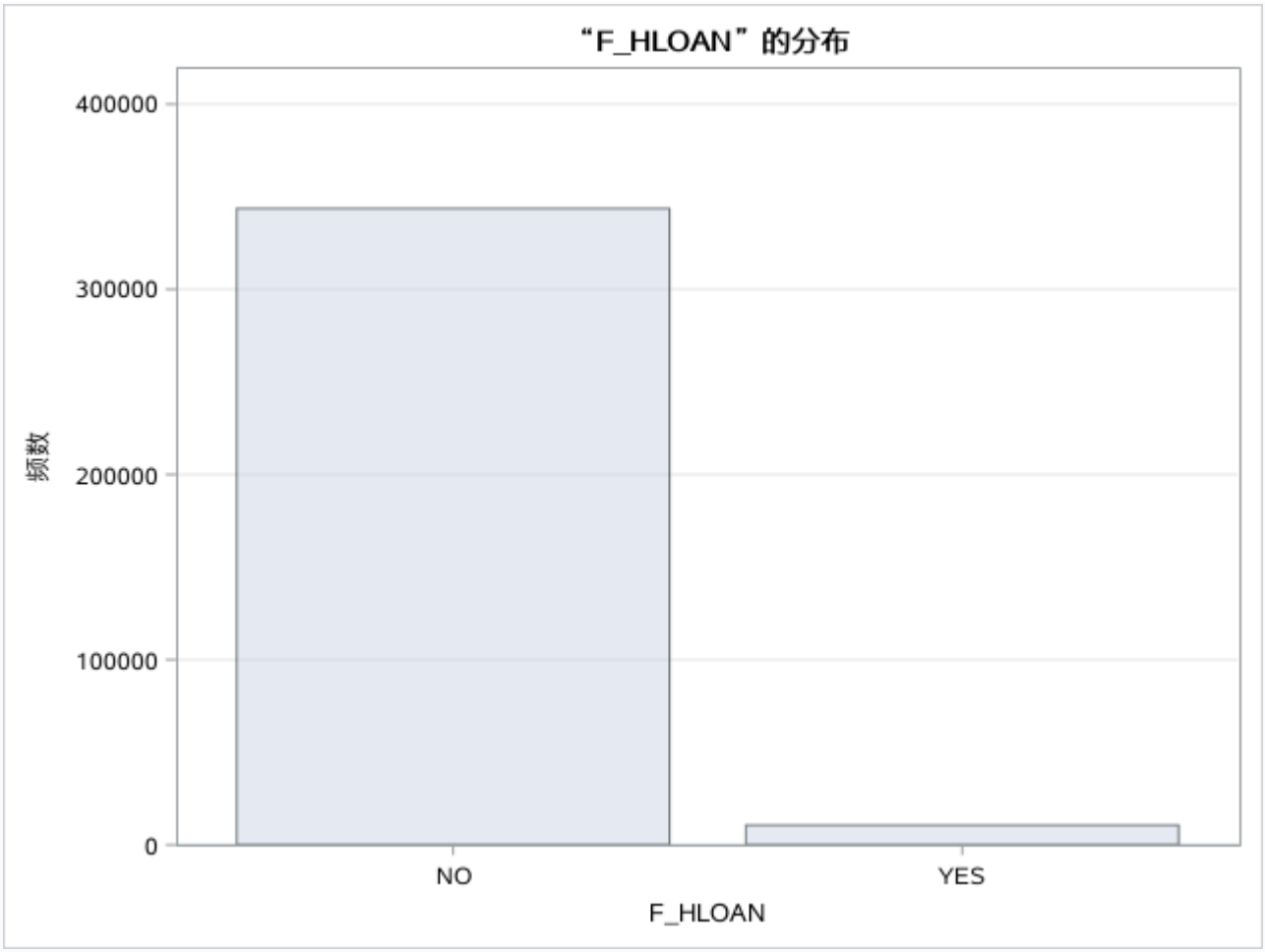
F_CLOAN	频数	百分比	累积频数	累积百分比
NO	350179	98.84	350179	98.84
YES	4114	1.16	354293	100.00



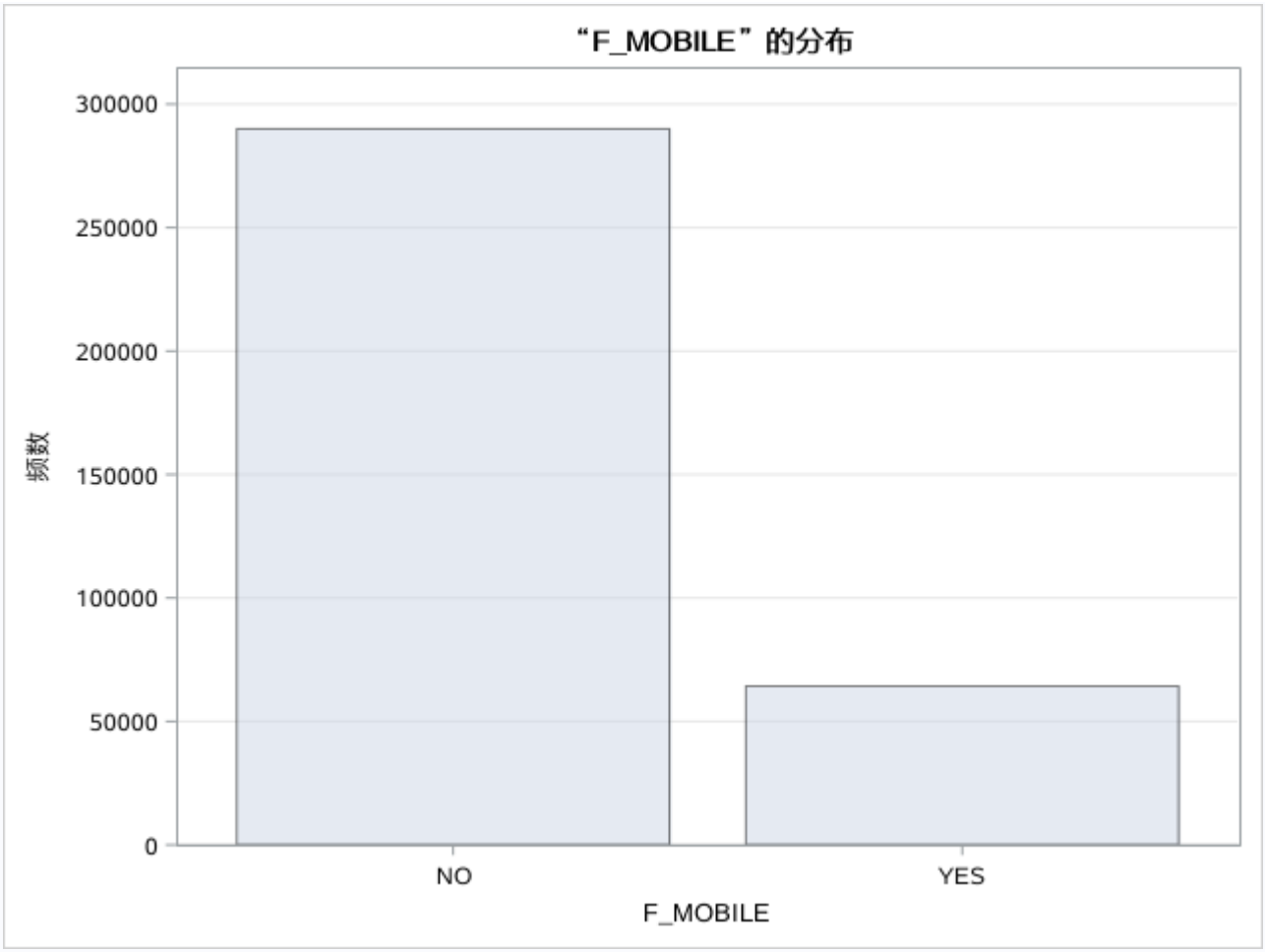
F_FUND	频数	百分比	累积频数	累积百分比
NO	330914	93.40	330914	93.40
YES	23379	6.60	354293	100.00



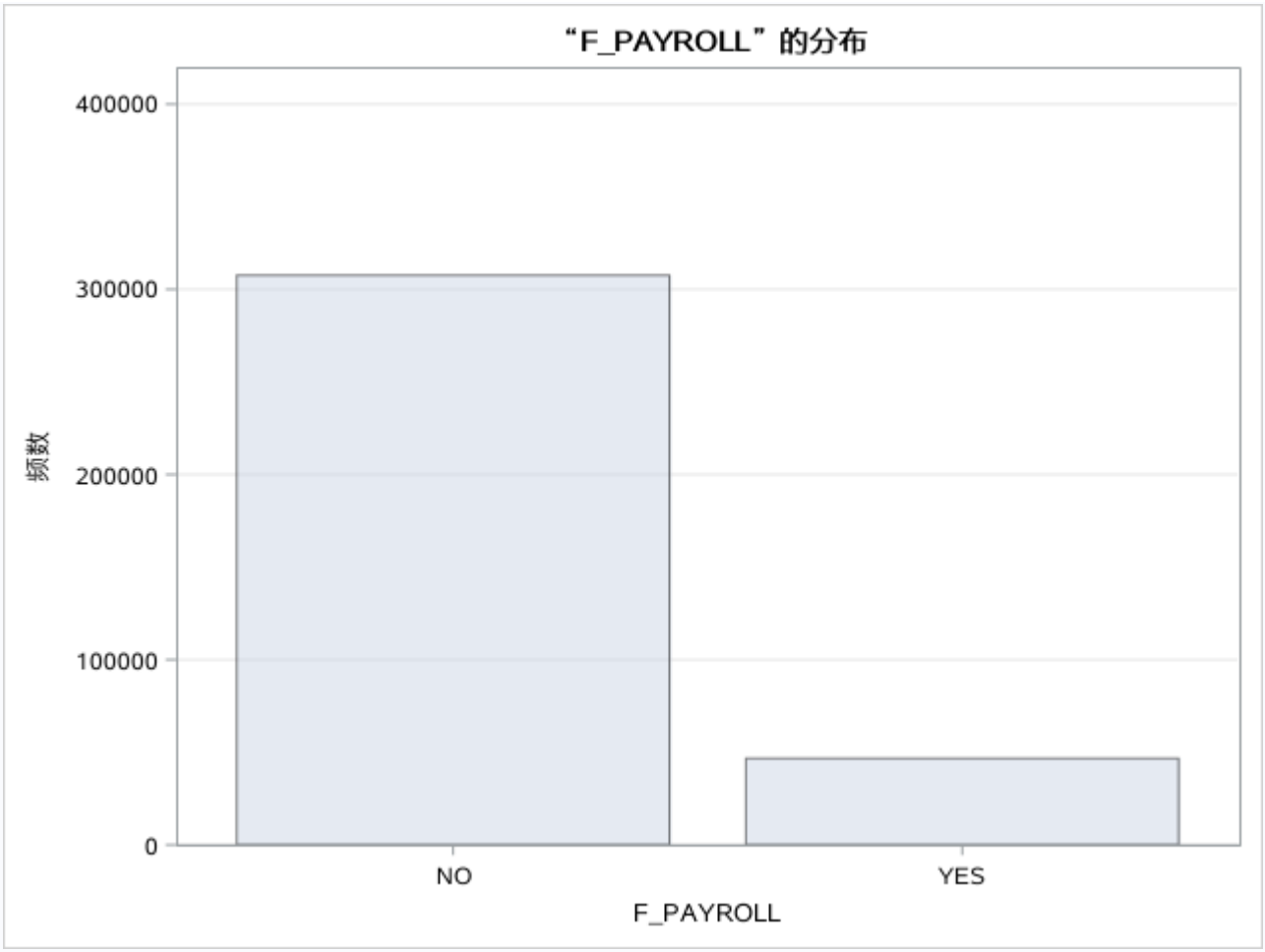
F_HLOAN	频数	百分比	累积频数	累积百分比
NO	343661	97.00	343661	97.00
YES	10632	3.00	354293	100.00



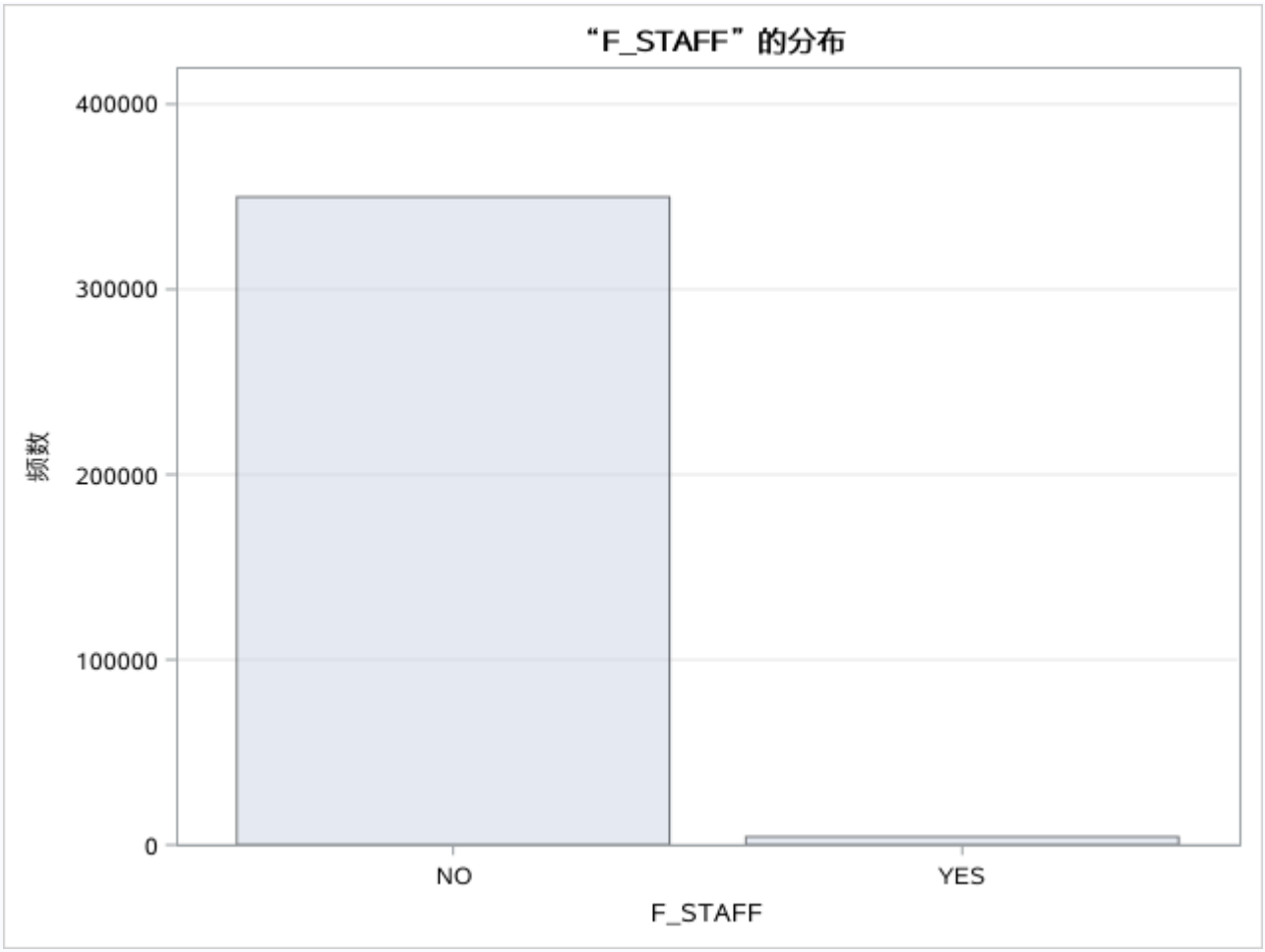
F_MOBILE	频数	百分比	累积频数	累积百分比
NO	290002	81.85	290002	81.85
YES	64291	18.15	354293	100.00



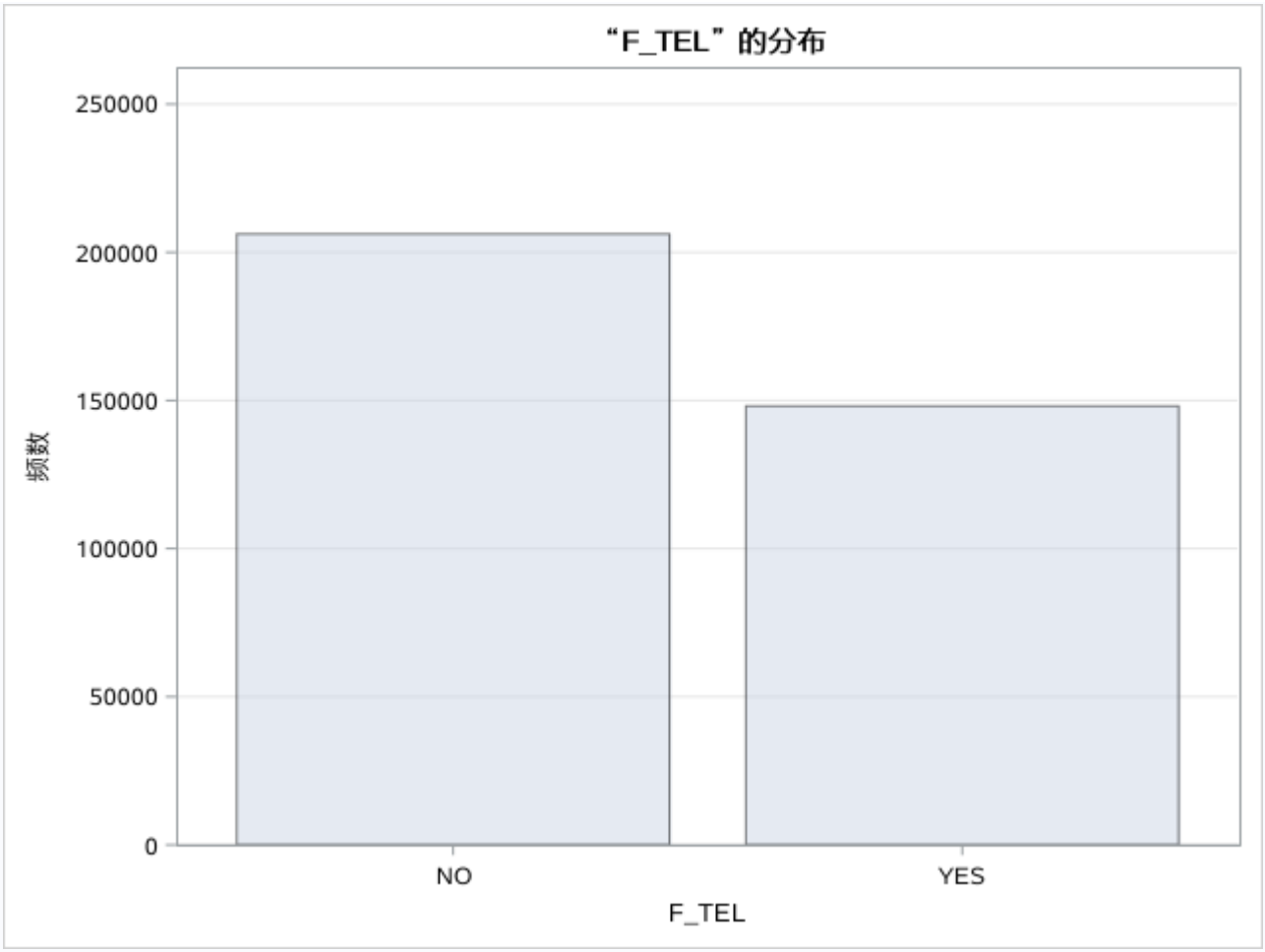
F_PAYROLL	频数	百分比	累积频数	累积百分比
NO	307605	86.82	307605	86.82
YES	46688	13.18	354293	100.00



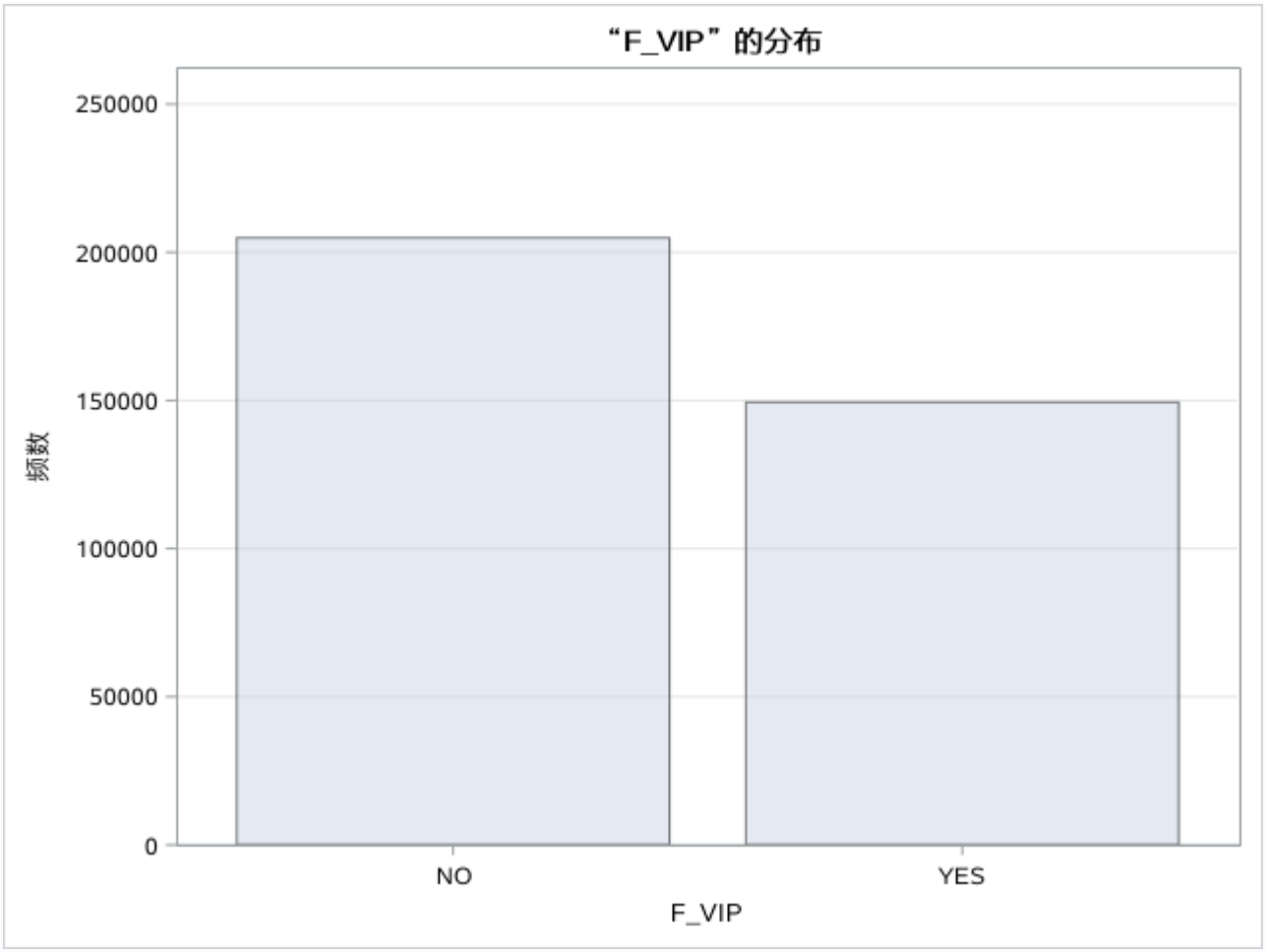
F_STAFF	频数	百分比	累积 频数	累积 百分比
NO	349914	98.76	349914	98.76
YES	4379	1.24	354293	100.00



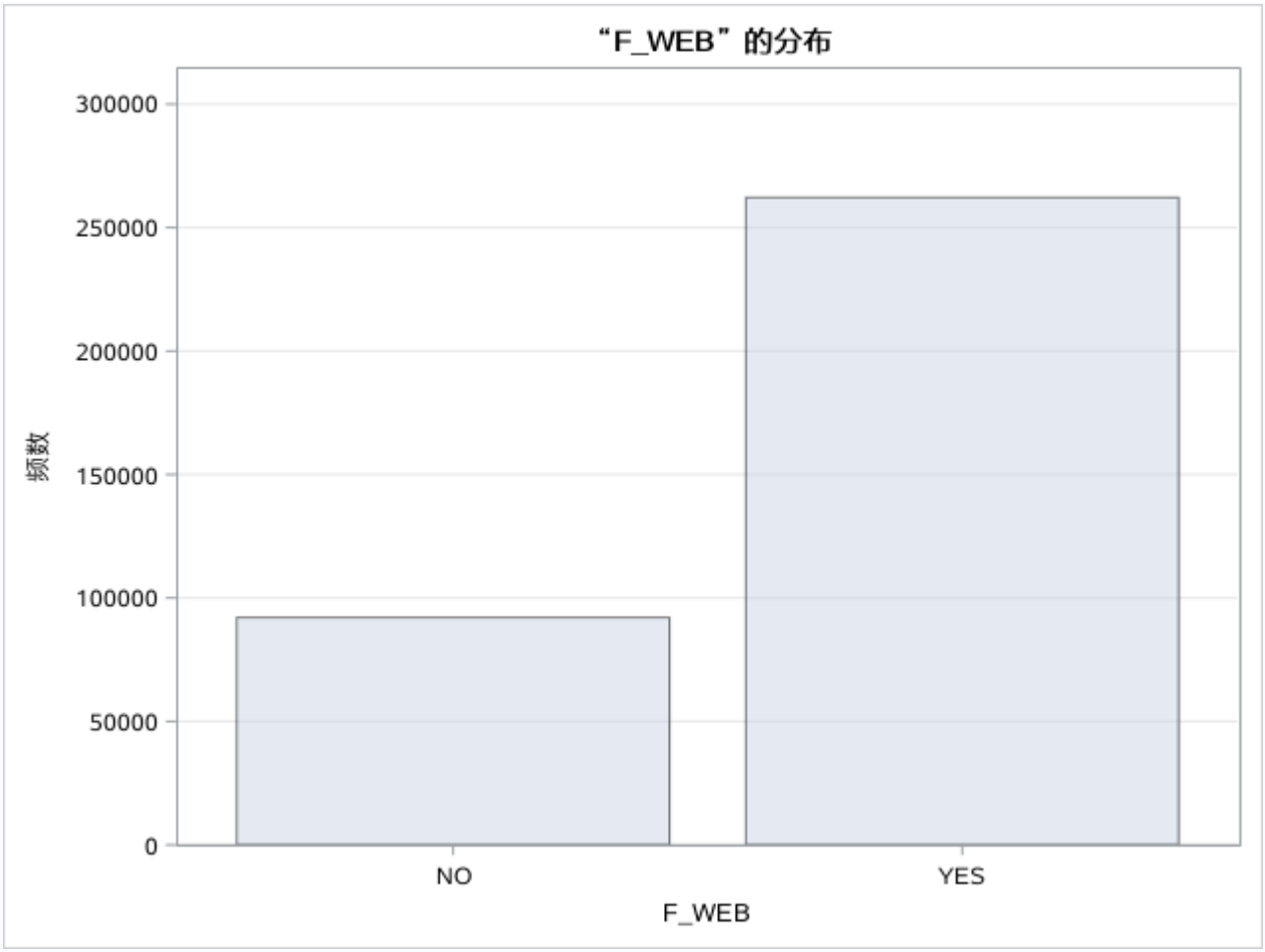
F_TEL	频数	百分比	累积频数	累积百分比
NO	206187	58.20	206187	58.20
YES	148106	41.80	354293	100.00



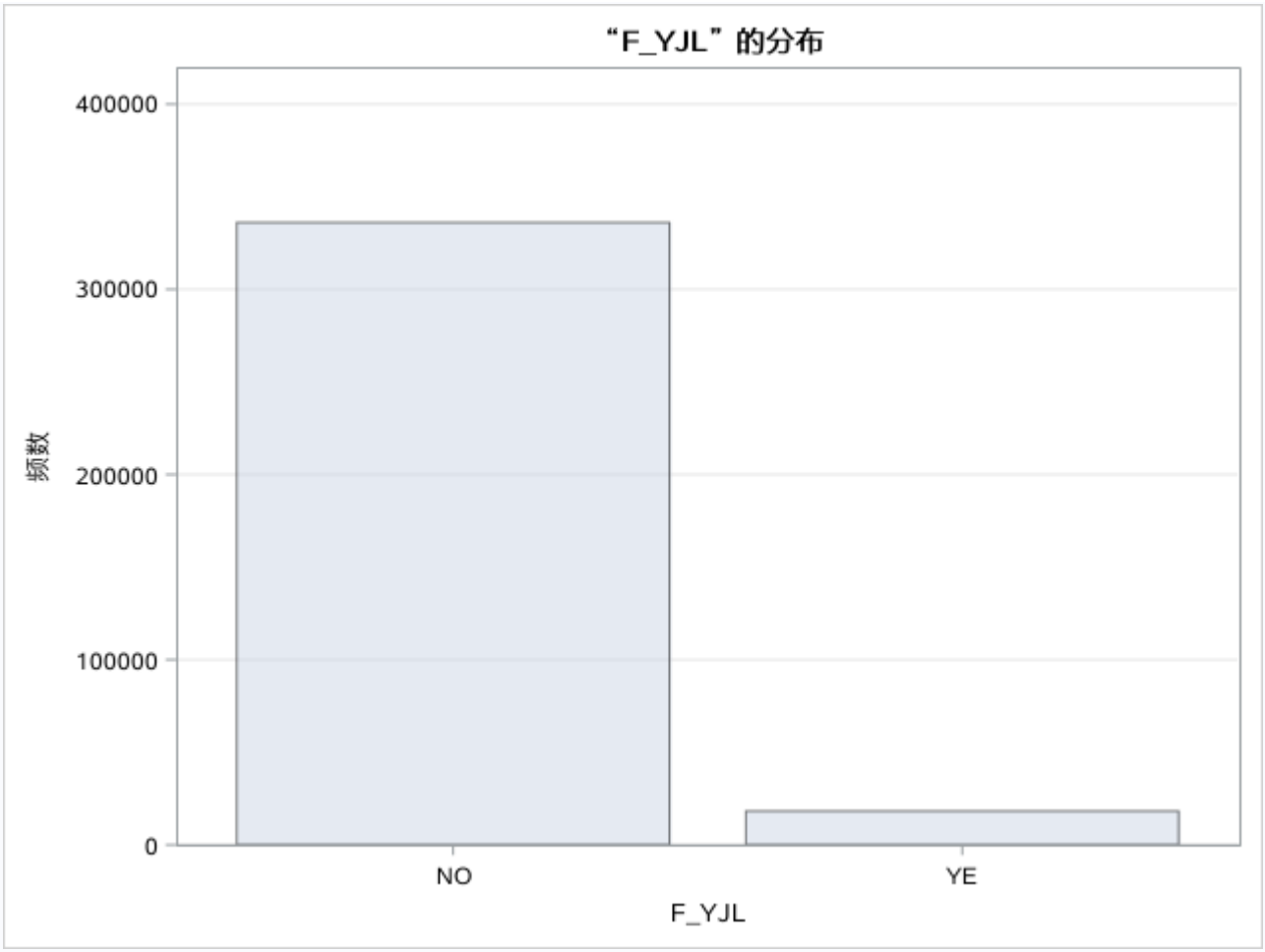
F_VIP	频数	百分比	累积频数	累积百分比
NO	204891	57.83	204891	57.83
YES	149402	42.17	354293	100.00



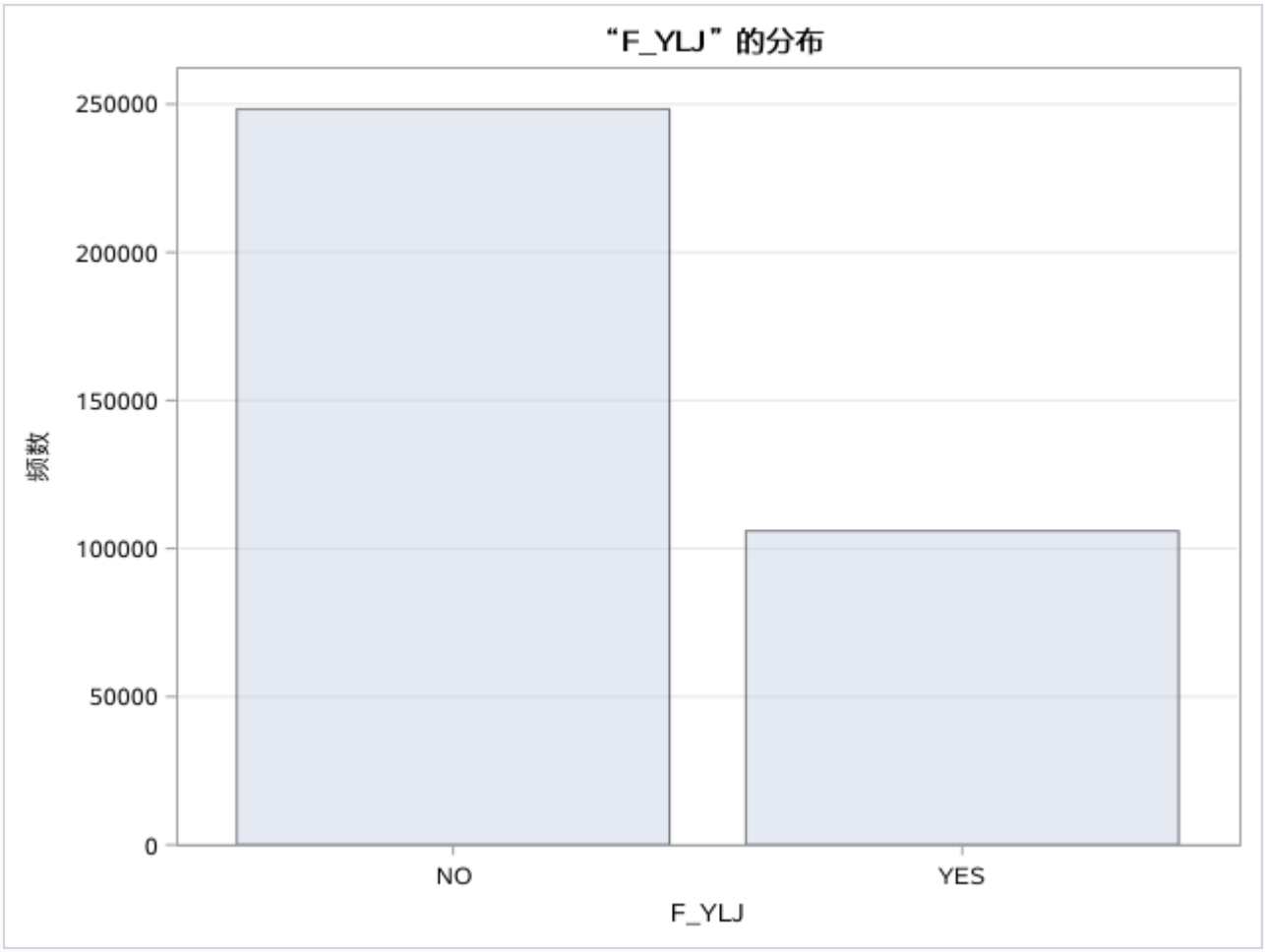
F_WEB	频数	百分比	累积频数	累积百分比
NO	92082	25.99	92082	25.99
YES	262211	74.01	354293	100.00



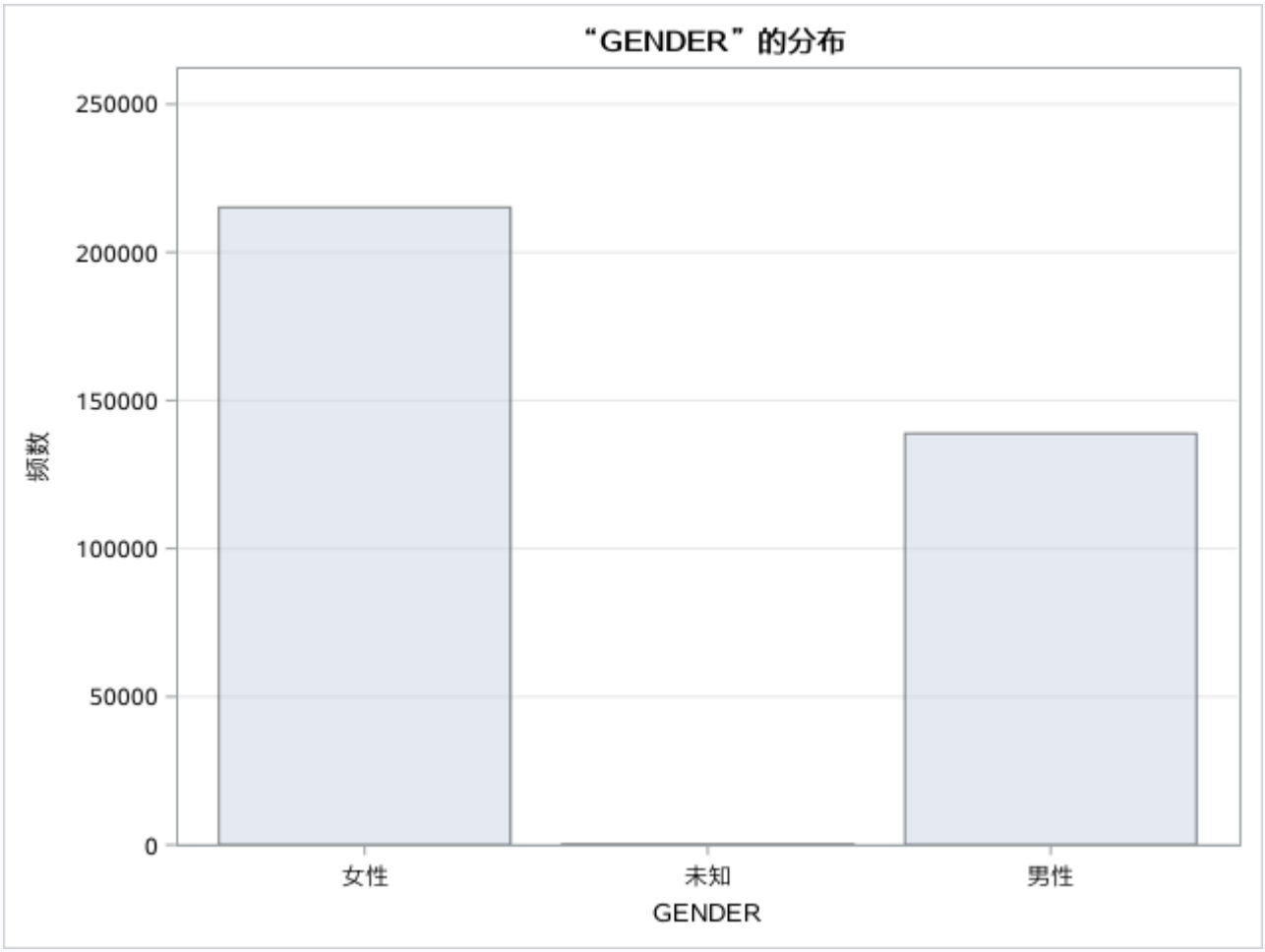
F_YJL	频数	百分比	累积频数	累积百分比
NO	336076	94.86	336076	94.86
YE	18217	5.14	354293	100.00



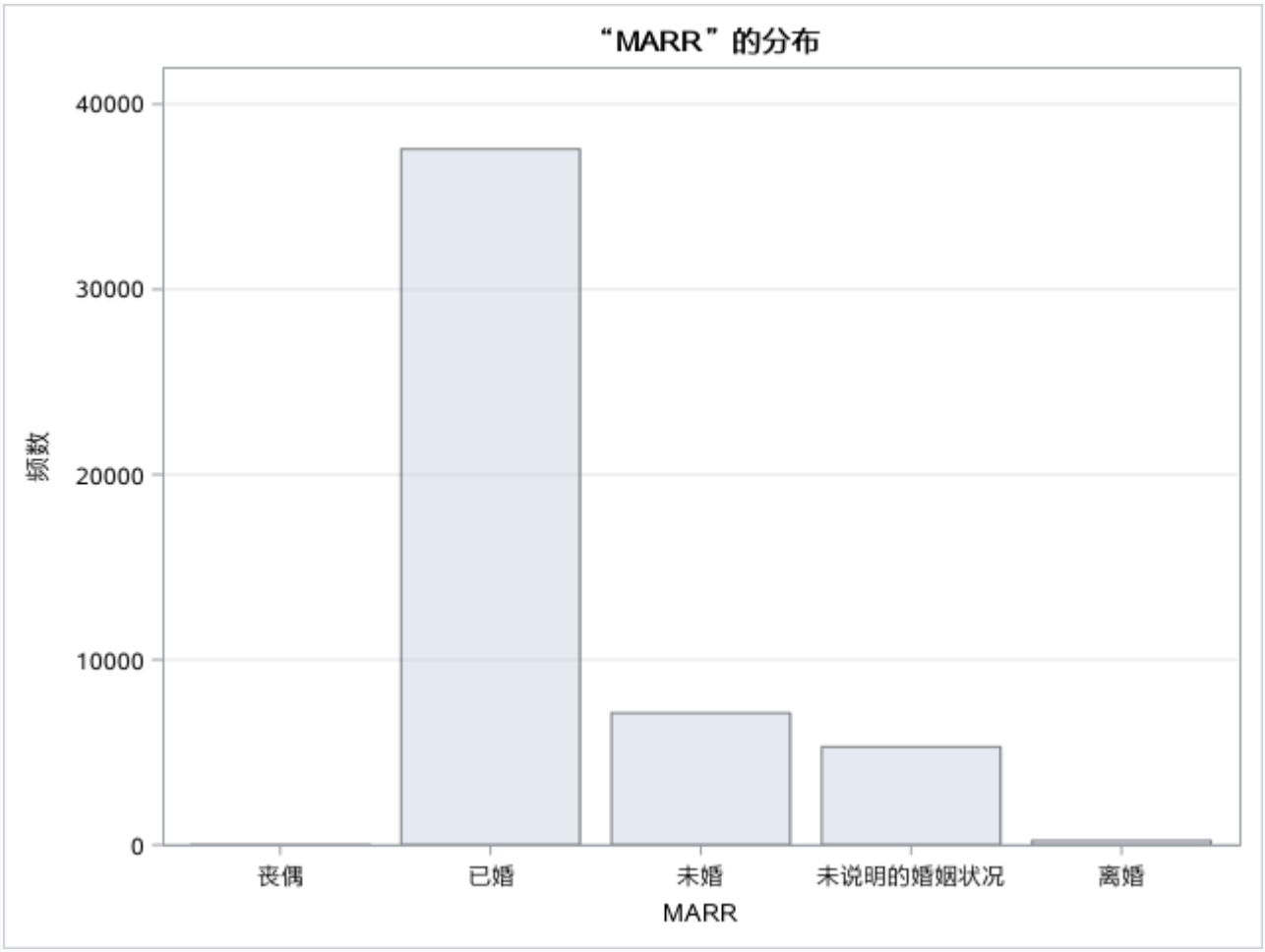
F_YLJ	频数	百分比	累积频数	累积百分比
NO	248353	70.10	248353	70.10
YES	105940	29.90	354293	100.00



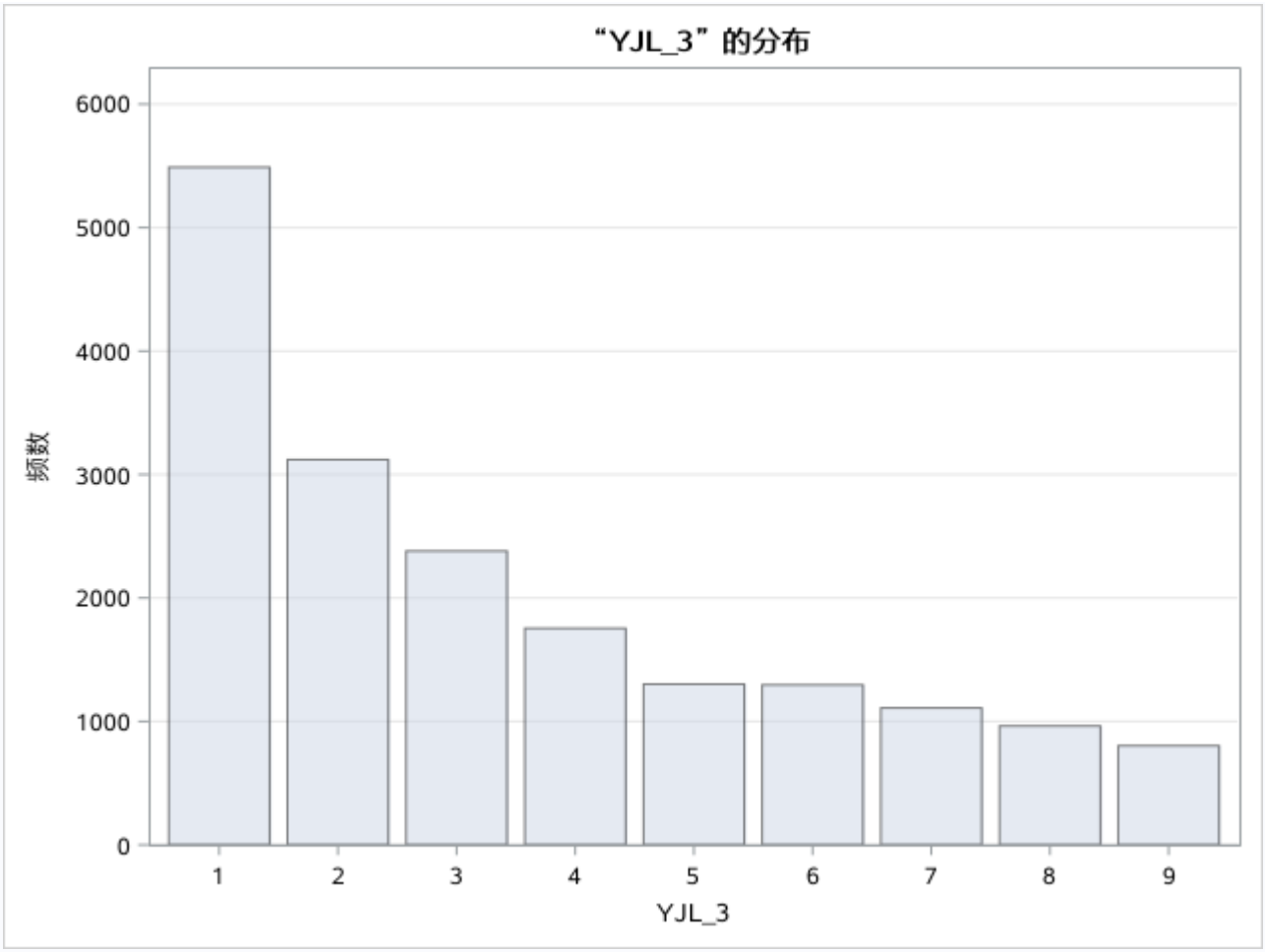
GENDER	频数	百分比	累积频数	累积百分比
女性	215187	60.74	215187	60.74
未知	238	0.07	215425	60.80
男性	138868	39.20	354293	100.00



MARR	频数	百分比	累积频数	累积百分比
丧偶	6	0.01	6	0.01
已婚	37575	74.81	37581	74.82
未婚	7123	14.18	44704	89.00
未说明的婚姻状况	5296	10.54	50000	99.54
离婚	229	0.46	50229	100.00
频数缺失 = 304064				



YJL_3	频数	百分比	累积 频数	累积 百分比
1	5489	30.13	5489	30.13
2	3121	17.13	8610	47.26
3	2380	13.06	10990	60.33
4	1754	9.63	12744	69.96
5	1302	7.15	14046	77.10
6	1296	7.11	15342	84.22
7	1109	6.09	16451	90.31
8	963	5.29	17414	95.59
9	803	4.41	18217	100.00
频数缺失 = 336076				


“YJL_3”的分布
6000
5000
4000
3000
2000
1000
0
频数
1
2
3
4
5
6
7
8
9
YJL_3

FREQ 过程

TARGET	频数	百分比	累积 频数	累积 百分比
0	341373	96.85	341373	96.85
1	11114	3.15	352487	100.00

SURVEYSELECT 过程

选择方法	简单随机抽样

输入数据集	FIN_0
随机数种子	12345
样本大小	22228
选择概率	0.065114
抽样权重	15.35779
输出数据集	FIN_SLT_0

MEANS PROCEDURE

变量	数目	缺失值个数	最小值	最大值
AGE	32611	731	0	100.0000000
AUM_3	32621	721	0	54116997.47
AUM_6	32655	687	0	38420589.94
A_L_FIANCE	29290	4052	5000.00	30000000.00
CHILDREN	32671	671	0	0
CUST_ID	33342	0	3000000506	6011190325
C_1W_D_3	2340	31002	1.0000000	14.0000000
C_1W_D_6	3724	29618	1.0000000	56.0000000
C_1W_TR_3	6792	26550	1.0000000	16.0000000
C_1W_TR_6	12269	21073	1.0000000	58.0000000
C_FIANCE_6	9753	23589	1.0000000	368.0000000
C_FIX_3	2641	30701	1.0000000	244.0000000
C_FIX_6	4167	29175	1.0000000	612.0000000
C_FUND_3	1083	32259	1.0000000	47.0000000
C_FUND_6	1700	31642	1.0000000	197.0000000
DEBIT_3	32621	721	0	6310000.00
DEBIT_6	32621	721	0	4443333.33
DEPOSIT_3	30871	2471	0.000700000	10210621.44
DEPOSIT_6	30986	2356	0.000200000	9520688.51
DOB	32702	640	106.0000000	7596.00
DT_L_FINACE	29290	4052	17295.00	20635.00
FINACE_3	7629	25713	549.4505000	31286923.08
FINACE_6	10537	22805	546.4481000	37877103.83
FIX_3	6686	26656	32.9670000	9186813.19
FIX_6	7226	26116	24.5902000	8240437.16
FUND_3	32621	721	0	23047856.14
FUND_6	32655	687	0	14876723.77
GAP_FIANCE_6	9753	23589	0	183.0000000
PAYROLL_3	2349	30993	2.0000000	2327844.38
PAYROLL_6	2954	30388	2.0000000	2240885.85
TARGET	33342	0	0	1.0000000
YJL_6	2879	30463	546.4481000	37877103.83
C_FIANCE_3	6078	27264	1.0000000	9.0000000
GAP_FINACE_3	6078	27264	1.0000000	9.0000000

FREQ 过程

CHANNEL_PRE	频数	百分比	累积频数	累积百分比
	4052	12.15	4052	12.15
手机银行	1595	4.78	5647	16.94
柜面	13968	41.89	19615	58.83
网银	13727	41.17	33342	100.00

C_DEBIT_3	频数	百分比	累积频数	累积百分比
	33190	99.54	33190	99.54
1	118	0.35	33308	99.90
2	21	0.06	33329	99.96
3	5	0.01	33334	99.98
4	2	0.01	33336	99.98
5	4	0.01	33340	99.99
6	2	0.01	33342	100.00

C_DEBIT_6	频数	百分比	累积频数	累积百分比
	33065	99.17	33065	99.17
1	215	0.64	33280	99.81
2	43	0.13	33323	99.94
3	12	0.04	33335	99.98
4	1	0.00	33336	99.98
5	4	0.01	33340	99.99
6	2	0.01	33342	100.00

C_YJL_3	频数	百分比	累积频数	累积百分比
	31843	95.50	31843	95.50
1	253	0.76	32096	96.26
2	375	1.12	32471	97.39
3	295	0.88	32766	98.27
4	178	0.53	32944	98.81
5	141	0.42	33085	99.23
6	92	0.28	33177	99.51
7	71	0.21	33248	99.72
8	53	0.16	33301	99.88
9	41	0.12	33342	100.00

C_YJL_6	频数	百分比	累积频数	累积百分比
	30682	92.02	30682	92.02
1	556	1.67	31238	93.69
2	567	1.70	31805	95.39
3	442	1.33	32247	96.72
4	294	0.88	32541	97.60
5	242	0.73	32783	98.32
6	198	0.59	32981	98.92
7	138	0.41	33119	99.33
8	123	0.37	33242	99.70
9	100	0.30	33342	100.00

EDUCATION	频数	百分比	累积频数	累积百分比
	29449	88.32	29449	88.32
中等职业教育	106	0.32	29555	88.64
其他	199	0.60	29754	89.24
初级中学教育	937	2.81	30691	92.05
大学专科教育	1146	3.44	31837	95.49
大学本科教育	1207	3.62	33044	99.11
小学教育	82	0.25	33126	99.35
研究生教育	186	0.56	33312	99.91
硕士研究生毕	30	0.09	33342	100.00

F_CC	频数	百分比	累积频数	累积百分比
NO	25856	77.55	25856	77.55
YES	7486	22.45	33342	100.00

F_CLOAN	频数	百分比	累积频数	累积百分比
NO	33046	99.11	33046	99.11
YES	296	0.89	33342	100.00

F_FUND	频数	百分比	累积频数	累积百分比
NO	30644	91.91	30644	91.91
YES	2698	8.09	33342	100.00

F_HLOAN	频数	百分比	累积频数	累积百分比
NO	32492	97.45	32492	97.45
YES	850	2.55	33342	100.00

F_MOBILE	频数	百分比	累积频数	累积百分比
NO	26883	80.63	26883	80.63
YES	6459	19.37	33342	100.00

F_PAYROLL	频数	百分比	累积频数	累积百分比
NO	28862	86.56	28862	86.56
YES	4480	13.44	33342	100.00

F_STAFF	频数	百分比	累积频数	累积百分比
NO	33014	99.02	33014	99.02
YES	328	0.98	33342	100.00

F_TEL	频数	百分比	累积频数	累积百分比
NO	18915	56.73	18915	56.73
YES	14427	43.27	33342	100.00

F_VIP	频数	百分比	累积频数	累积百分比
NO	18698	56.08	18698	56.08
YES	14644	43.92	33342	100.00

F_WEB	频数	百分比	累积频数	累积百分比
NO	7125	21.37	7125	21.37
YES	26217	78.63	33342	100.00

F_YJL	频数	百分比	累积频数	累积百分比
NO	31445	94.31	31445	94.31
YE	1897	5.69	33342	100.00

F_YLJ	频数	百分比	累积频数	累积百分比
NO	21812	65.42	21812	65.42
YES	11530	34.58	33342	100.00

GENDER	频数	百分比	累积频数	累积百分比
女性	20814	62.43	20814	62.43
未知	11	0.03	20825	62.46
男性	12517	37.54	33342	100.00

MARR	频数	百分比	累积频数	累积百分比

	28354	85.04	28354	85.04
已婚	3748	11.24	32102	96.28
未婚	579	1.74	32681	98.02
未说明的婚姻状况	643	1.93	33324	99.95
离婚	18	0.05	33342	100.00

YJL_3	频数	百分比	累积 频数	累积 百分比
	31445	94.31	31445	94.31
1	561	1.68	32006	95.99
2	312	0.94	32318	96.93
3	263	0.79	32581	97.72
4	190	0.57	32771	98.29
5	118	0.35	32889	98.64
6	133	0.40	33022	99.04
7	122	0.37	33144	99.41
8	103	0.31	33247	99.72
9	95	0.28	33342	100.00

CONTENTS PROCEDURE

数据集名	WORK.FIN_TRAIN_REC	观测	23135
成员类型	DATA	变量	55
引擎	V9	索引	0
创建时间	2024-04-18 11:59:18	观测长度	440
上次修改时间	2024-04-18 11:59:18	删除的观测	0
保护		已压缩	NO
数据集类型		已排序	NO
标签			
数据表示法	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
编码	utf-8 Unicode (UTF-8)		

引擎/主机相关信息	
数据集页面大小	131072
数据集页数	78
首数据页	1
每页最大观测数	297
首数据页的观测数	277
数据集修复数	0
文件名	/saswork/SAS_workA2300000309E_odaws02-apse1.oda.sas.com/SAS_workEA670000309E_odaws02-apse1.oda.sas.com/fin_train_rec.sas7bdat
创建版本	9.0401M7
创建主机	Linux
Inode 号	1074827504
访问权限	rw-r--r--
所有者名	u63802491
文件大小	10MB
文件大小（字节）	10354688

按字母排序的变量和特性列表

#	变量	类型	长度	输出格式	输入格式
2	AGE	数值	8	BEST12.	BEST32.
5	AUM_3	数值	8	BEST12.	BEST32.
8	AUM_6	数值	8	BEST12.	BEST32.
22	A_L_FIANCE	数值	8	BEST12.	BEST32.
54	CHANNEL_PRE	数值	8		
40	CHANNEL_PRE_n	数值	8		
3	CHILDREN	数值	8	BEST12.	BEST32.
1	CUST_ID	数值	8	BEST12.	BEST32.
17	C_1W_TR_3	数值	8	BEST12.	BEST32.
18	C_1W_TR_6	数值	8	BEST12.	BEST32.
24	C_FIANCE_3	数值	8		
19	C_FIANCE_6	数值	8	BEST12.	BEST32.
26	C_FIANCE_3_n	数值	8		
7	DEBIT_3	数值	8	BEST12.	BEST32.
10	DEBIT_6	数值	8	BEST12.	BEST32.
11	DEPOSIT_3	数值	8	BEST12.	BEST32.
12	DEPOSIT_6	数值	8	BEST12.	BEST32.
4	DOB	数值	8	BEST12.	BEST32.
21	DT_L_FINACE	数值	8	YYMMDD10.	YYMMDD10.
15	FINACE_3	数值	8	BEST12.	BEST32.
16	FINACE_6	数值	8	BEST12.	BEST32.
13	FIX_3	数值	8	BEST12.	BEST32.

14	FIX_6	数值	8	BEST12.	BEST32.
6	FUND_3	数值	8	BEST12.	BEST32.
9	FUND_6	数值	8	BEST12.	BEST32.
28	F_CC	数值	8		
42	F_CC_n	数值	8		
43	F_CLOAN	数值	8		
29	F_CLOAN_n	数值	8		
44	F_FUND	数值	8		
30	F_FUND_n	数值	8		
45	F_HLOAN	数值	8		
31	F_HLOAN_n	数值	8		
46	F_MOBILE	数值	8		
32	F_MOBILE_n	数值	8		
47	F_PAYROLL	数值	8		
33	F_PAYROLL_n	数值	8		
48	F_STAFF	数值	8		
34	F_STAFF_n	数值	8		
49	F_TEL	数值	8		
35	F_TEL_n	数值	8		
50	F_VIP	数值	8		
36	F_VIP_n	数值	8		
51	F_WEB	数值	8		
37	F_WEB_n	数值	8		
52	F_YJL	数值	8		
38	F_YJL_n	数值	8		
53	F_YLJ	数值	8		
39	F_YLJ_n	数值	8		
20	GAP_FIANCE_6	数值	8	BEST12.	BEST32.
27	GAP_FINACE_3	数值	8		
25	GAP_FINACE_3_n	数值	8		
55	GENDER	数值	8		
41	GENDER_n	数值	8		
23	TARGET	数值	8	BEST12.	BEST32.

CONTENTS PROCEDURE

数据集名	WORK.FIN_VALID_REC	观测	10207
成员类型	DATA	变量	55
引擎	V9	索引	0
创建时间	2024-04-18 11:59:18	观测长度	440
上次修改时间	2024-04-18 11:59:18	删除的观测	0
保护		已压缩	NO
数据集类型		已排序	NO
标签			
数据表示法	SOLARIS_X86_64, LINUX_X86_64, ALPHA_TRU64, LINUX_IA64		
编码	utf-8 Unicode (UTF-8)		

引擎/主机相关信息	
数据集页面大小	131072
数据集页数	35
首数据页	1
每页最大观测数	297
首数据页的观测	277

数	
数据集修复数	0
文件名	/saswork/SAS_workA2300000309E_odaws02-apse1.oda.sas.com/SAS_workEA670000309E_odaws02-apse1.oda.sas.com/fin_valid_rec.sas7bdat
创建版本	9.0401M7
创建主机	Linux
Inode 号	1074827534
访问权限	rw-r--r--
所有者名	u63802491
文件大小	5MB
文件大小（字节）	4718592

按字母排序的变量和特性列表

#	变量	类型	长度	输出格式	输入格式
2	AGE	数值	8	BEST12.	BEST32.
5	AUM_3	数值	8	BEST12.	BEST32.
8	AUM_6	数值	8	BEST12.	BEST32.
22	A_L_FIANCE	数值	8	BEST12.	BEST32.
54	CHANNEL_PRE	数值	8		
40	CHANNEL_PRE_n	数值	8		
3	CHILDREN	数值	8	BEST12.	BEST32.
1	CUST_ID	数值	8	BEST12.	BEST32.
17	C_1W_TR_3	数值	8	BEST12.	BEST32.
18	C_1W_TR_6	数值	8	BEST12.	BEST32.
24	C_FIANCE_3	数值	8		
19	C_FIANCE_6	数值	8	BEST12.	BEST32.
26	C_FIANCE_3_n	数值	8		
7	DEBIT_3	数值	8	BEST12.	BEST32.
10	DEBIT_6	数值	8	BEST12.	BEST32.
11	DEPOSIT_3	数值	8	BEST12.	BEST32.
12	DEPOSIT_6	数值	8	BEST12.	BEST32.
4	DOB	数值	8	BEST12.	BEST32.
21	DT_L_FINACE	数值	8	YYMMDD10.	YYMMDD10.
15	FINACE_3	数值	8	BEST12.	BEST32.
16	FINACE_6	数值	8	BEST12.	BEST32.
13	FIX_3	数值	8	BEST12.	BEST32.
14	FIX_6	数值	8	BEST12.	BEST32.
6	FUND_3	数值	8	BEST12.	BEST32.
9	FUND_6	数值	8	BEST12.	BEST32.
28	F_CC	数值	8		
42	F_CC_n	数值	8		
43	F_CLOAN	数值	8		
29	F_CLOAN_n	数值	8		
44	F_FUND	数值	8		
30	F_FUND_n	数值	8		
45	F_HLOAN	数值	8		
31	F_HLOAN_n	数值	8		
46	F_MOBILE	数值	8		
32	F_MOBILE_n	数值	8		
47	F_PAYROLL	数值	8		
33	F_PAYROLL_n	数值	8		
48	F_STAFF	数值	8		
34	F_STAFF_n	数值	8		
49	F_TEL	数值	8		

35	F_TEL_n	数値	8		
50	F_VIP	数値	8		
36	F_VIP_n	数値	8		
51	F_WEB	数値	8		
37	F_WEB_n	数値	8		
52	F_YJL	数値	8		
38	F_YJL_n	数値	8		
53	F_YLJ	数値	8		
39	F_YLJ_n	数値	8		
20	GAP_FIANCE_6	数値	8	BEST12.	BEST32.
27	GAP_FINACE_3	数値	8		
25	GAP_FINACE_3_n	数値	8		
55	GENDER	数値	8		
41	GENDER_n	数値	8		
23	TARGET	数値	8	BEST12.	BEST32.

MEANS PROCEDURE

变量	数目	缺失值个数	众数	均值	中位数	最小值	最大值	标准差
C_1W_TR_3	4715	18420	1.0000000	1.1753977	1.0000000	1.0000000	16.0000000	0.5492206
FIX_3	4578	18557	50000.00	145440.25	70000.00	32.9670000	7791058.19	260326.20
FIX_6	4975	18160	50000.00	135616.65	60000.00	44.8125000	7473310.12	249340.49
FINACE_3	5388	17747	49450.55	196075.57	74725.27	549.4505000	19009340.66	620687.43
C_FIANCE_6	6866	16269	1.0000000	4.8571221	2.0000000	1.0000000	368.0000000	12.7782296
GAP_FIANCE_6	6866	16269	183.0000000	104.9681037	91.0000000	0	183.0000000	67.2658606
FINACE_6	7421	15714	9562.84	187322.08	69617.49	546.4481000	27045409.84	656648.53
C_1W_TR_6	8495	14640	1.0000000	1.2633314	1.0000000	1.0000000	58.0000000	0.9070225
A_L_FIANCE	20317	2818	50000.00	187938.62	100000.00	5000.00	30000000.00	454772.00
DT_L_FINACE	20317	2818	20552.00	19986.35	20171.00	17295.00	20635.00	710.6819328
DEPOSIT_3	21440	1695	0.0100000	57981.45	9368.34	0.000700000	10210621.44	185932.16
DEPOSIT_6	21513	1622	0.0100000	55618.60	10863.97	0.000200000	9169542.85	169187.01
AGE	22633	502	62.0000000	56.2677064	59.0000000	0	98.0000000	15.1394703
AUM_3	22638	497	0	142408.64	22193.60	0	19289939.52	476233.42
DEBIT_3	22638	497	0	12470.18	0	0	5501000.00	108221.66
DEBIT_6	22638	497	0	9716.79	0	0	4443333.33	83999.67
FUND_3	22638	497	0	19094.45	0	0	11805358.63	215065.86
AUM_6	22660	475	0	96960.17	17229.62	0	12861764.84	329085.07
FUND_6	22660	475	0	12479.36	0	0	7132594.03	136951.26
CHILDREN	22672	463	0	0	0	0	0	0
DOB	22690	445	5924.00	3350.50	3425.00	106.0000000	7596.00	1791.58
C_FIANCE_3	4269	18866	1.0000000	1.7798079	1.0000000	1.0000000	9.0000000	1.4597874
GAP_FINACE_3	4269	18866	9.0000000	6.8756149	9.0000000	1.0000000	9.0000000	2.9321822

MEANS PROCEDURE

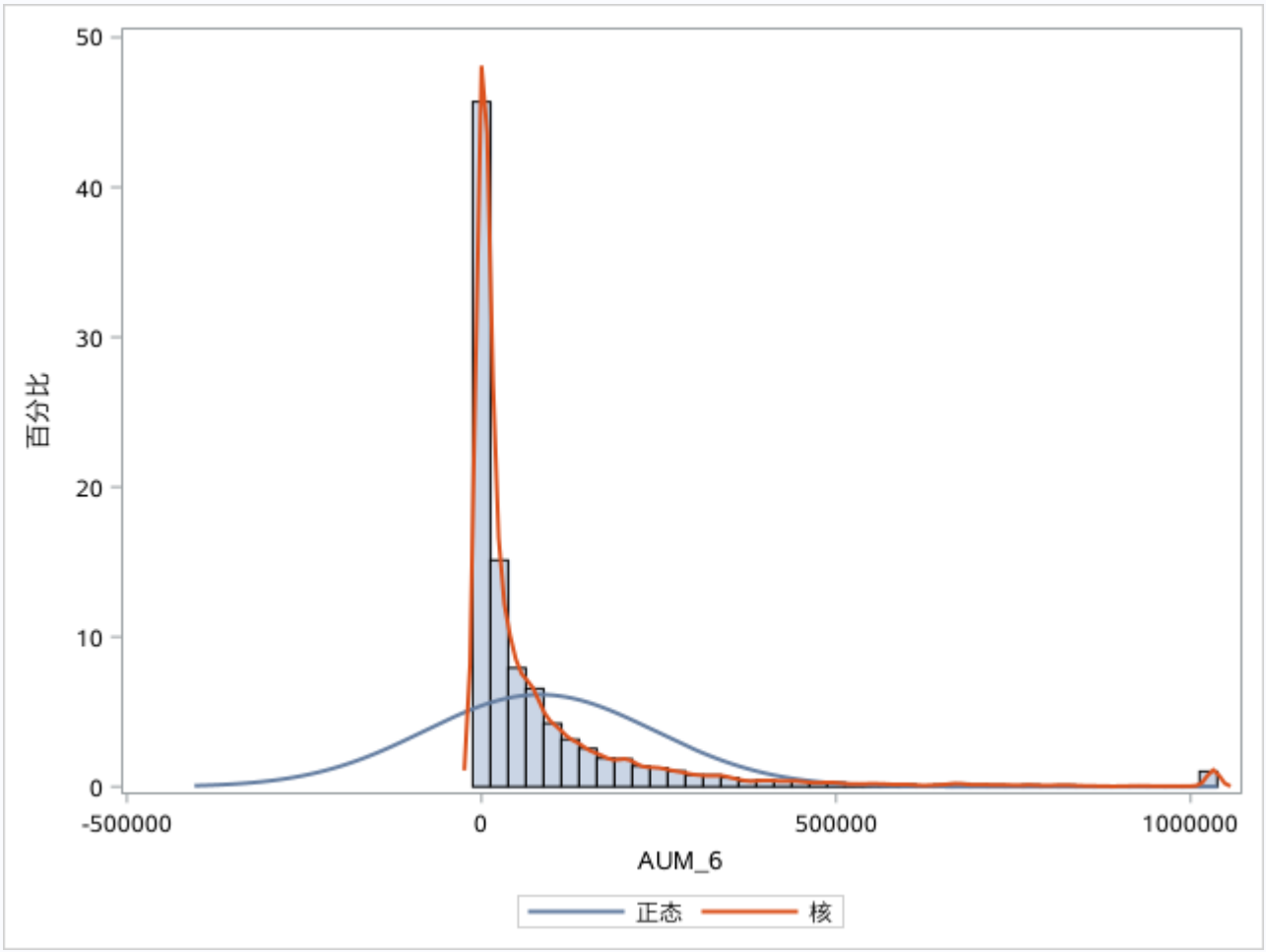
变量	数目	缺失值个数	众数	均值	中位数	最小值	第 1 百分位数	第 95 百分位数	第 99 百分位数	最大值	标准差
C_1W_TR_3	23135	0	1.0000000	1.0357467	1.0000000	1.0000000	1.0000000	1.0000000	2.0000000	16.0000000	0.2577943
FIX_3	23135	0	70000.00	84928.27	70000.00	32.9670000	4709.01	170000.00	500000.00	7791058.19	119630.42
FIX_6	23135	0	60000.00	76260.77	60000.00	44.8125000	2837.16	170660.07	500811.16	7473310.12	119718.09
FINACE_3	23135	0	74725.27	102987.01	74725.27	549.4505000	7142.86	197802.20	701538.46	19009340.66	303876.99
C_FIANCE_6	23135	0	2.0000000	2.8479360	2.0000000	1.0000000	1.0000000	6.0000000	23.0000000	368.0000000	7.0822248
GAP_FIANCE_6	23135	0	91.0000000	95.1454506	91.0000000	0	7.0000000	183.0000000	183.0000000	183.0000000	37.1943784
FINACE_6	23135	0	69617.49	107373.52	69617.49	546.4481000	6885.25	253661.20	826775.96	27045409.84	375922.47
C_1W_TR_6	23135	0	1.0000000	1.0966933	1.0000000	1.0000000	1.0000000	2.0000000	3.0000000	58.0000000	0.5640714
A_L_FIANCE	23135	0	100000.00	177227.10	100000.00	5000.00	48200.00	510000.00	1200000.00	30000000.00	427143.95
DT_L_FINACE	23135	0	20171.00	20008.84	20171.00	17295.00	17734.00	20622.00	20632.00	20635.00	668.7246211
DEPOSIT_3	23135	0	9368.34	54419.78	9368.34	0.000700000	0.1800000	252279.57	624592.67	10210621.44	179438.77
DEPOSIT_6	23135	0	10863.97	52480.84	10863.97	0.000200000	0.2500000	236306.39	600228.74	9169542.85	163547.84
AGE	23135	0	59.0000000	56.3269937	59.0000000	0	24.0000000	80.0000000	87.0000000	98.0000000	14.9795995
AUM_3	23135	0	0	139826.11	22193.60	0	0	554752.11	1521085.68	19289939.52	471412.39
DEBIT_3	23135	0	0	12202.29	0	0	0	0	350000.00	5501000.00	107068.12
DEBIT_6	23135	0	0	9508.05	0	0	0	0	266666.67	4443333.33	83104.41
FUND_3	23135	0	0	18684.25	0	0	0	20073.55	322893.50	11805358.63	212761.15
AUM_6	23135	0	0	95323.16	17229.62	0	0	371788.78	1032059.36	12861764.84	325885.28
FUND_6	23135	0	0	12223.13	0	0	0	13100.36	228829.39	7132594.03	135549.54
CHILDREN	23135	0	0	0	0	0	0	0	0	0	0
DOB	23135	0	5924.00	3351.94	3425.00	106.0000000	313.0000000	5924.00	5939.00	7596.00	1774.29
C_FIANCE_3	23135	0	1.0000000	1.1438945	1.0000000	1.0000000	1.0000000	2.0000000	5.0000000	9.0000000	0.6961706
GAP_FINACE_3	23135	0	9.0000000	8.6079965	9.0000000	1.0000000	1.0000000	9.0000000	9.0000000	9.0000000	1.5050981

MEANS PROCEDURE

变量	数目	缺失值个数	众数	均值	中位数	最小值	第 1 百分位数	第 99 百分位数	最大值	标准差
C_1W_TR_3	23135	0	1.0000000	1.0279663	1.0000000	1.0000000	1.0000000	2.0000000	2.0000000	0.1648798
FIX_3	23135	0	70000.00	80890.98	70000.00	4709.01	4709.01	500000.00	500000.00	65511.89
FIX_6	23135	0	60000.00	72284.62	60000.00	2837.16	2837.16	500811.16	500811.16	67627.08
FINACE_3	23135	0	74725.27	90505.55	74725.27	7142.86	7142.86	701538.46	701538.46	87874.84
C_FIANCE_6	23135	0	2.0000000	2.5501621	2.0000000	1.0000000	1.0000000	23.0000000	23.0000000	2.8194383
GAP_FIANCE_6	23135	0	91.0000000	95.1736762	91.0000000	7.0000000	7.0000000	183.0000000	183.0000000	37.1258379
FINACE_6	23135	0	69617.49	92837.51	69617.49	6885.25	6885.25	826775.96	826775.96	109728.61
C_1W_TR_6	23135	0	1.0000000	1.0842447	1.0000000	1.0000000	1.0000000	3.0000000	3.0000000	0.3217436
A_L_FIANCE	23135	0	100000.00	162419.27	100000.00	48200.00	48200.00	1200000.00	1200000.00	196268.73
DT_L_FINACE	23135	0	20171.00	20010.36	20171.00	17734.00	17734.00	20632.00	20632.00	663.1267970
DEPOSIT_3	23135	0	9368.34	48868.31	9368.34	0.1800000	0.1800000	624592.67	624592.67	102389.11
DEPOSIT_6	23135	0	10863.97	47454.78	10863.97	0.2500000	0.2500000	600228.74	600228.74	97971.13
AGE	23135	0	59.0000000	56.4576183	59.0000000	24.0000000	24.0000000	87.0000000	87.0000000	14.4358812
AUM_3	23135	0	0	120201.70	22193.60	0	0	1521085.68	1521085.68	241327.60
DEBIT_3	23135	0	0	7546.58	0	0	0	350000.00	350000.00	43355.17
DEBIT_6	23135	0	0	5901.50	0	0	0	266666.67	266666.67	33576.37
FUND_3	23135	0	0	6967.54	0	0	0	322893.50	322893.50	38665.55
AUM_6	23135	0	0	82100.62	17229.62	0	0	1032059.36	1032059.36	162272.83
FUND_6	23135	0	0	4817.40	0	0	0	228829.39	228829.39	26982.89
CHILDREN	23135	0	0	0	0	0	0	0	0	0
DOB	23135	0	5924.00	3351.32	3425.00	313.0000000	313.0000000	5939.00	5939.00	1770.22
C_FIANCE_3	23135	0	1.0000000	1.1282472	1.0000000	1.0000000	1.0000000	5.0000000	5.0000000	0.5671968
GAP_FINACE_3	23135	0	9.0000000	8.6079965	9.0000000	1.0000000	1.0000000	9.0000000	9.0000000	1.5050981

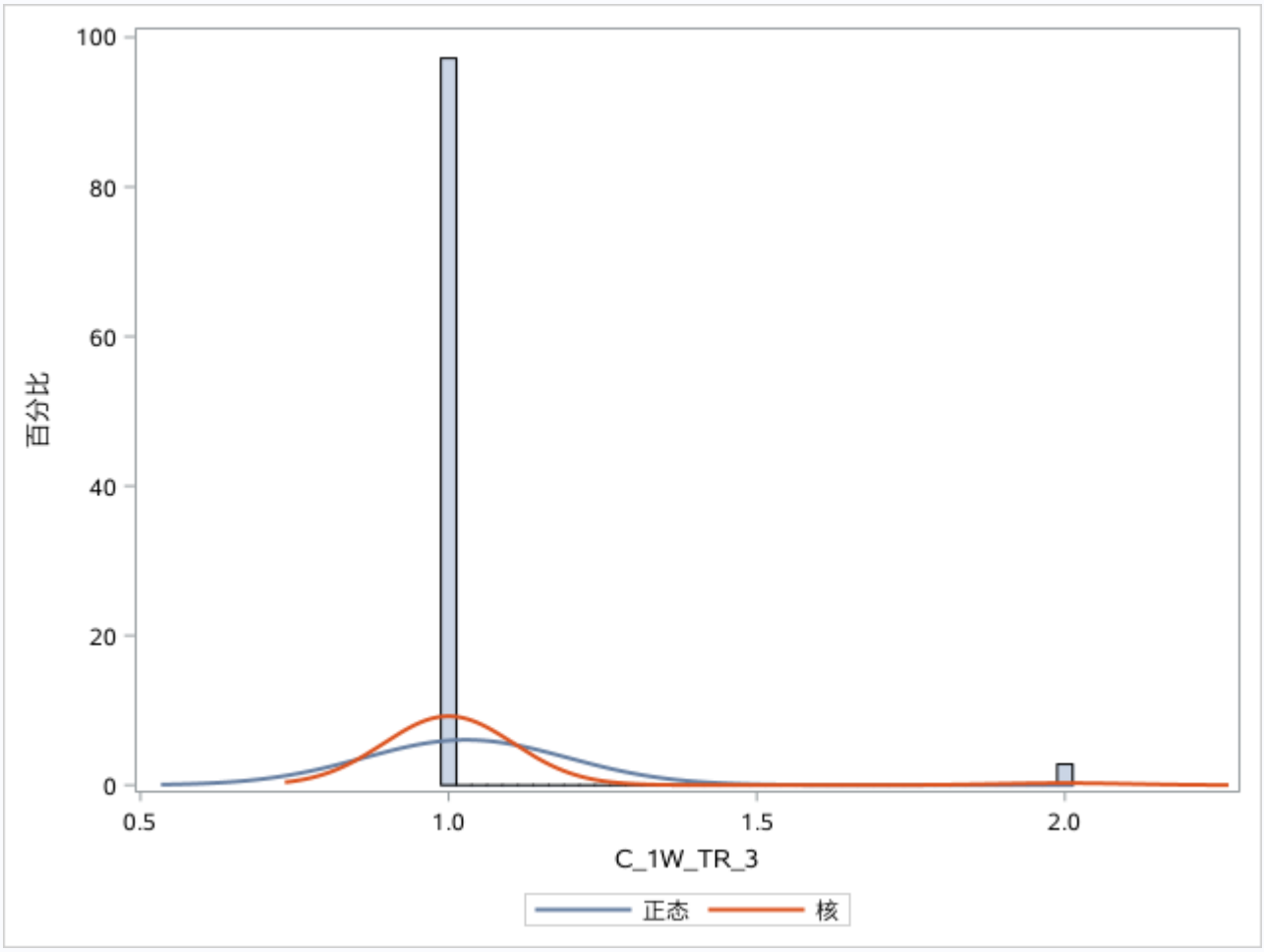
MEANS PROCEDURE

变量	数目	缺失值个数	均值	中位数	最小值	第 1 百分位数	第 99 百分位数	最大值	标准差
C_1W_TR_3	23135	0	1.0279663	1.0000000	1.0000000	1.0000000	2.0000000	2.0000000	0.1648798
FIX_3	23135	0	80890.98	70000.00	4709.01	4709.01	500000.00	500000.00	65511.89
FIX_6	23135	0	72284.62	60000.00	2837.16	2837.16	500811.16	500811.16	67627.08
FINACE_3	23135	0	90505.55	74725.27	7142.86	7142.86	701538.46	701538.46	87874.84
C_FIANCE_6	23135	0	2.5501621	2.0000000	1.0000000	1.0000000	23.0000000	23.0000000	2.8194383
GAP_FIANCE_6	23135	0	95.1736762	91.0000000	7.0000000	7.0000000	183.0000000	183.0000000	37.1258379
FINACE_6	23135	0	92837.51	69617.49	6885.25	6885.25	826775.96	826775.96	109728.61
C_1W_TR_6	23135	0	1.0842447	1.0000000	1.0000000	1.0000000	3.0000000	3.0000000	0.3217436
A_L_FIANCE	23135	0	162419.27	100000.00	48200.00	48200.00	1200000.00	1200000.00	196268.73
DT_L_FINACE	23135	0	20010.36	20171.00	17734.00	17734.00	20632.00	20632.00	663.1267970
DEPOSIT_3	23135	0	48868.31	9368.34	0.1800000	0.1800000	624592.67	624592.67	102389.11
DEPOSIT_6	23135	0	47454.78	10863.97	0.2500000	0.2500000	600228.74	600228.74	97971.13
AGE	23135	0	56.4576183	59.0000000	24.0000000	24.0000000	87.0000000	87.0000000	14.4358812
AUM_3	23135	0	120201.70	22193.60	0	0	1521085.68	1521085.68	241327.60
DEBIT_3	23135	0	7546.58	0	0	0	350000.00	350000.00	43355.17
DEBIT_6	23135	0	5901.50	0	0	0	266666.67	266666.67	33576.37
FUND_3	23135	0	6967.54	0	0	0	322893.50	322893.50	38665.55
AUM_6	23135	0	82100.62	17229.62	0	0	1032059.36	1032059.36	162272.83
FUND_6	23135	0	4817.40	0	0	0	228829.39	228829.39	26982.89
CHILDREN	23135	0	0	0	0	0	0	0	0
DOB	23135	0	3351.32	3425.00	313.0000000	313.0000000	5939.00	5939.00	1770.22
C_FIANCE_3	23135	0	1.1282472	1.0000000	1.0000000	1.0000000	5.0000000	5.0000000	0.5671968
GAP_FINACE_3	23135	0	8.6079965	9.0000000	1.0000000	1.0000000	9.0000000	9.0000000	1.5050981



MEANS PROCEDURE

变量	数目	缺失值个数	众数	均值	中位数	最小值	第 1 百分位数	第 95 百分位数	第 99 百分位数	最大值	标准差
C_1W_TR_3	23135	0	1.0000000	1.0115840	1.0000000	1.0000000	1.0000000	1.0000000	1.4142136	1.4142136	0.0682954
FIX_3	23135	0	4.8450980	4.8346286	4.8450980	3.6729296	3.6729298	5.2304489	5.6989700	5.6989700	0.2541786
FIX_6	23135	0	4.7781513	4.7670566	4.7781513	3.4528838	3.4528838	5.2321319	5.6996740	5.6996740	0.2855343
FINACE_3	23135	0	4.8734675	4.8741579	4.8734675	3.8538721	3.8538721	5.2962311	5.8460515	5.8460515	0.2471196
C_FIANCE_6	23135	0	1.4142136	1.5058008	1.4142136	1.0000000	1.0000000	2.4494897	4.7958315	4.7958315	0.5317314
GAP_FIANCE_6	23135	0	9.5393920	9.5535477	9.5393920	2.6457513	2.6457513	13.5277493	13.5277493	13.5277493	1.9757457
FINACE_6	23135	0	4.8427184	4.8497210	4.8427184	3.8379197	3.8379197	5.4042540	5.9173878	5.9173878	0.2892131
C_1W_TR_6	23135	0	1.0000000	1.0336247	1.0000000	1.0000000	1.0000000	1.4142136	1.7320508	1.7320508	0.1259576
A_L_FIANCE	23135	0	5.0000000	5.0473544	5.0000000	4.6830470	4.6830470	5.7075702	6.0791812	6.0791812	0.3325127
DT_L_FINACE	23135	0	4.3047274	4.3010081	4.3047274	4.2488067	4.2488067	4.3143308	4.3145413	4.3145413	0.0147650
DEPOSIT_3	23135	0	3.9716626	3.6071651	3.9716626	-0.7447275	-0.7447275	5.4018821	5.7955969	5.7955969	1.4550464
DEPOSIT_6	23135	0	4.0359886	3.6869450	4.0359886	-0.6020600	-0.6020600	5.3734755	5.7783168	5.7783168	1.3811479
AGE	23135	0	1.7708520	1.7352943	1.7708520	1.3802112	1.3802112	1.9030900	1.9395193	1.9395193	0.1246706
AUM_3	23135	0	0	3.7385407	4.3462278	-3.2218487	-0.6989700	5.7440990	6.1821537	6.1821537	1.8047743
DEBIT_3	23135	0	0	0.2372215	0	0	0	0	5.5440680	5.5440680	1.0689973
DEBIT_6	23135	0	0	0.2327002	0	0	0	0	5.4259687	5.4259687	1.0481509
FUND_3	23135	0	0	0.3697599	0	-3.2218487	0	4.3026241	5.5090593	5.5090593	1.2461561
AUM_6	23135	0	0	3.6225082	4.2362757	-4.0000000	-0.7958800	5.5702963	6.0137047	6.0137047	1.7696588
FUND_6	23135	0	0	0.3638645	0	-3.5228787	0	4.1172833	5.3595118	5.3595118	1.2105876
CHILDREN	23135	0	0	0	0	0	0	0	0	0	0
DOB	23135	0	3.7726150	3.4361788	3.5346606	2.4955443	2.4955443	3.7726150	3.7737133	3.7737133	0.3142713
C_FIANCE_3	23135	0	1.0000000	1.0450859	1.0000000	1.0000000	1.0000000	1.4142136	2.2360680	2.2360680	0.1898535
GAP_FINACE_3	23135	0	3.0000000	2.9147045	3.0000000	1.0000000	1.0000000	3.0000000	3.0000000	3.0000000	0.3354085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C_1W_TR_3
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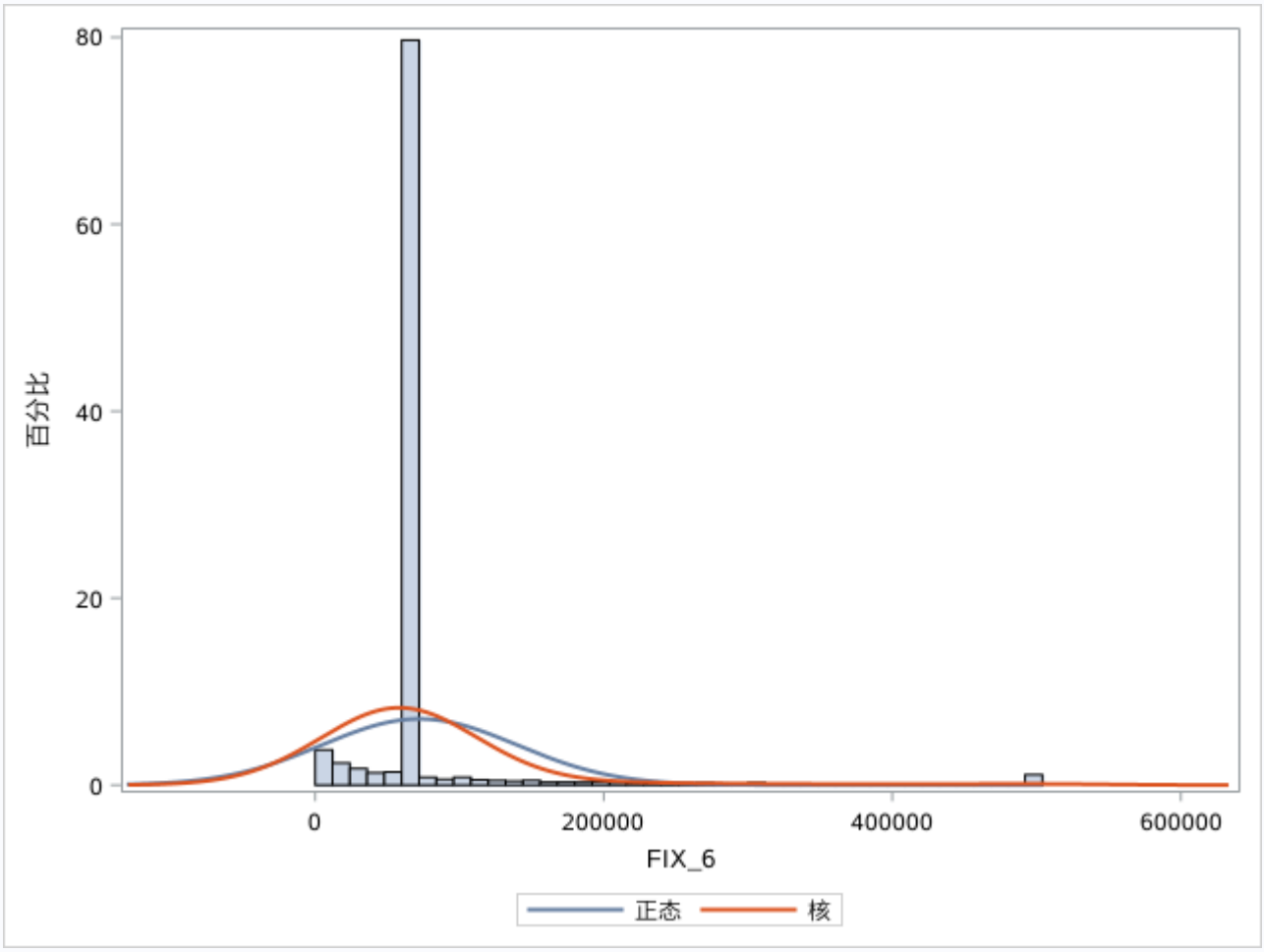
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400000
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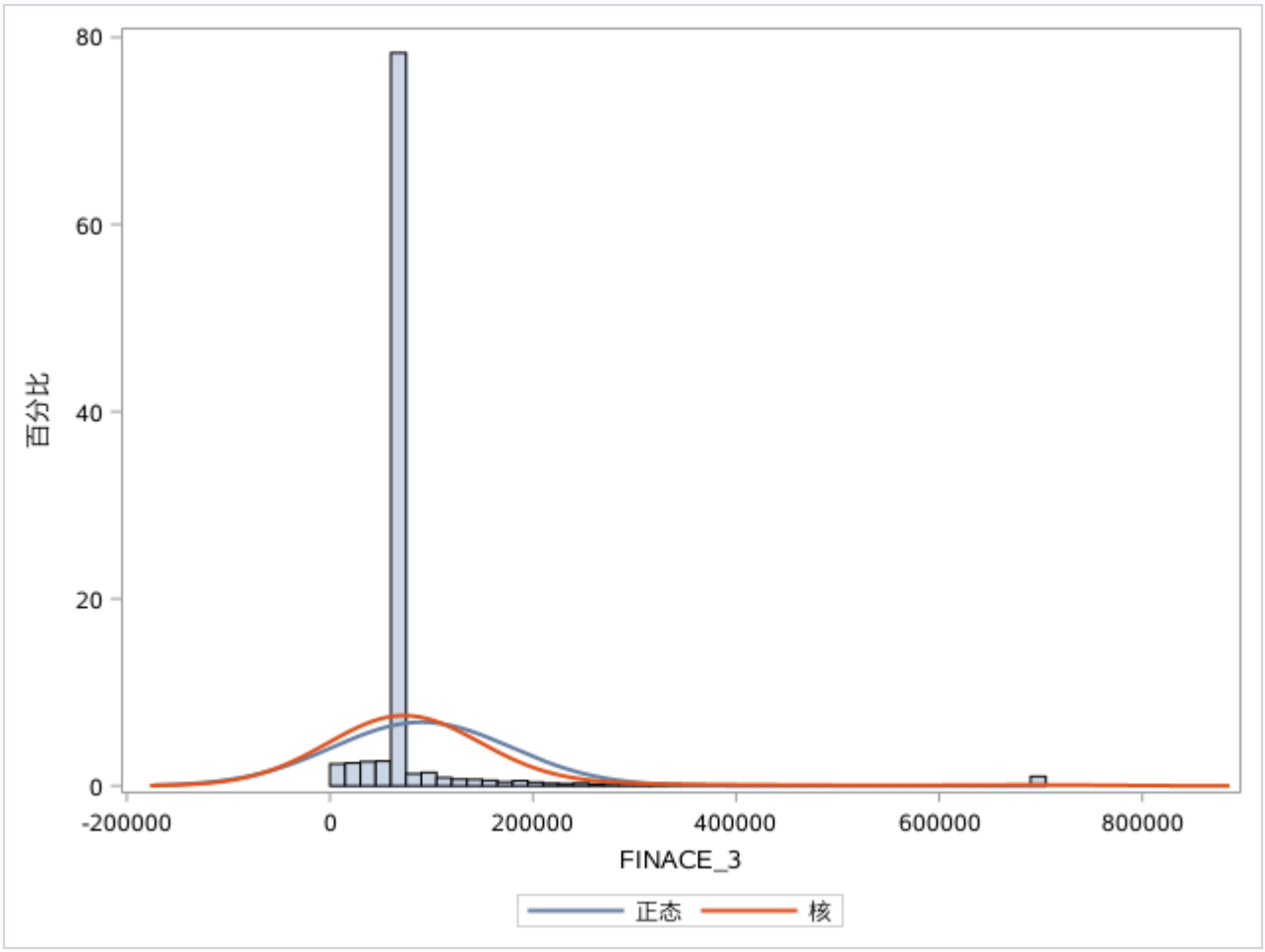
FIX_6
正态
核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FINACE_3
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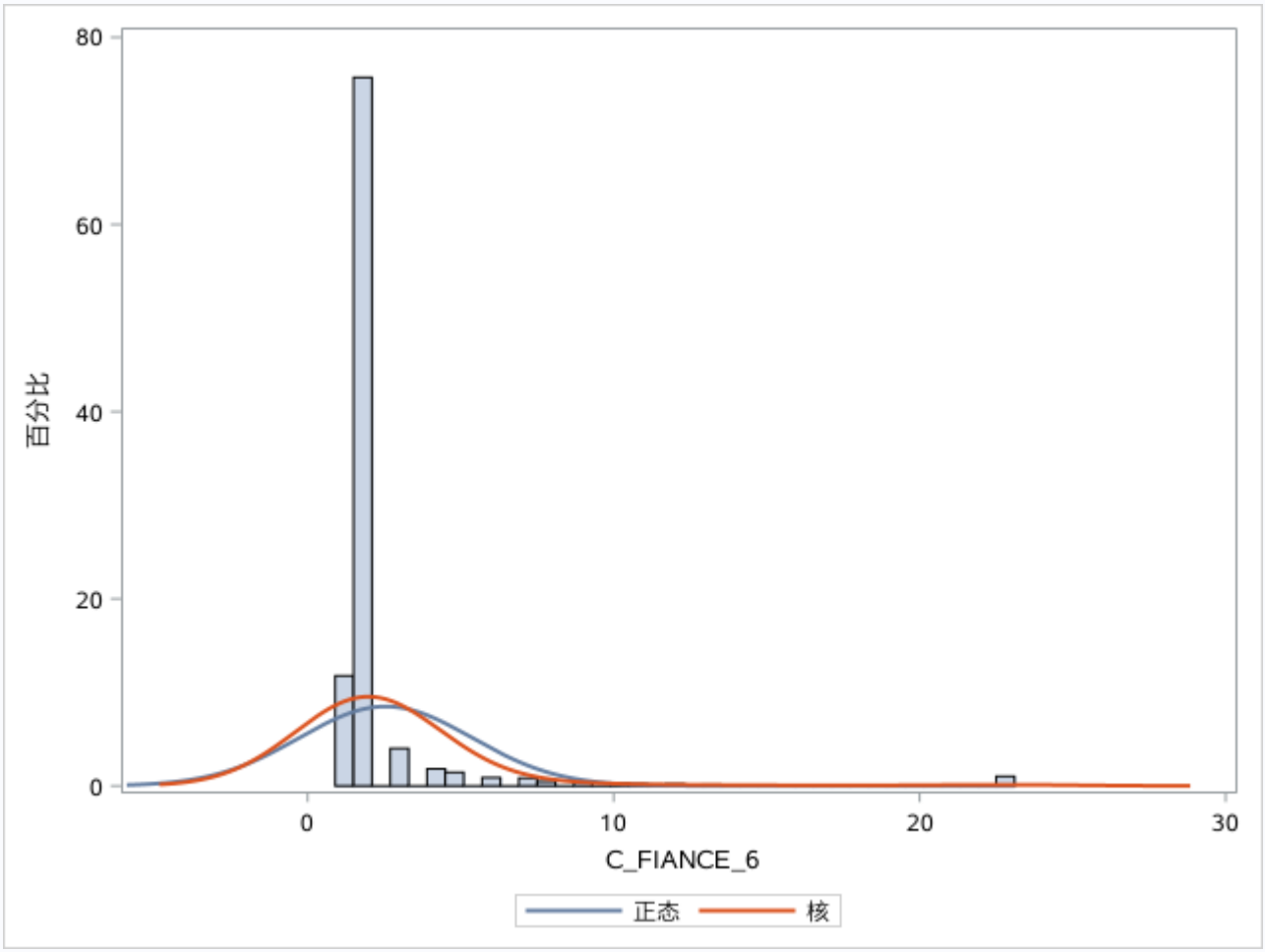
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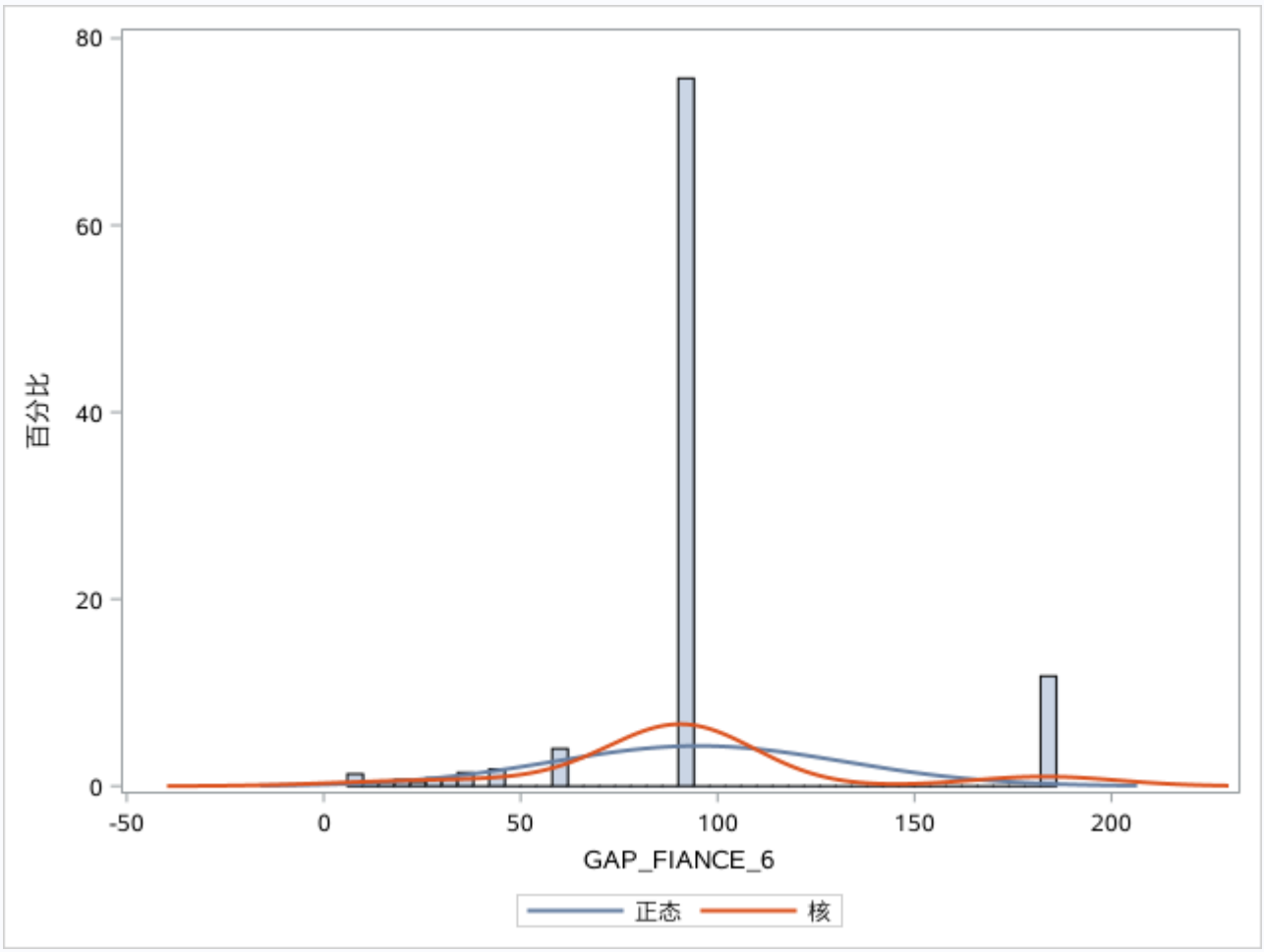
C_FIANCE_6
正态
核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150
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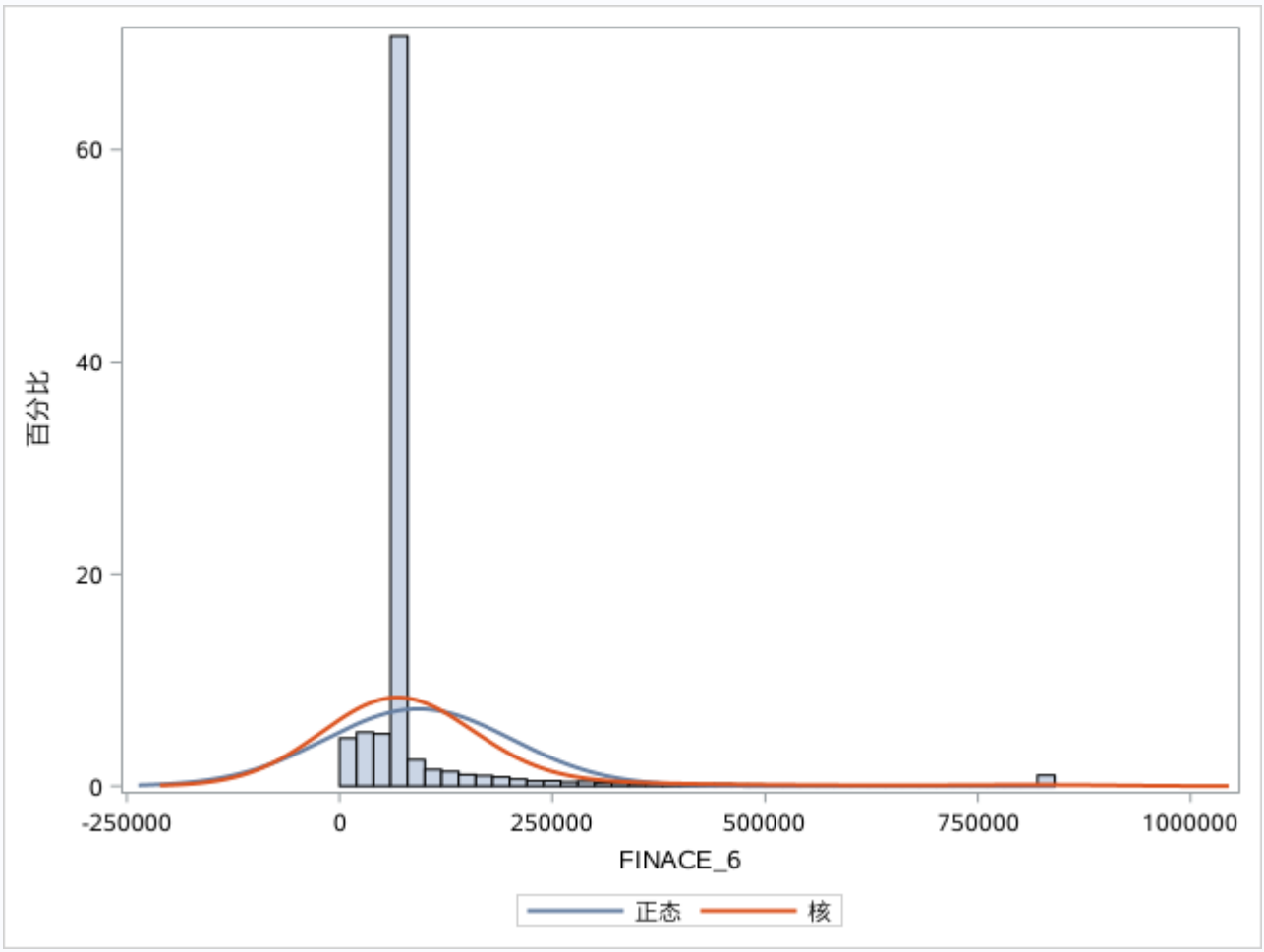
GAP_FIANCE_6
正态
核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百分比
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250000
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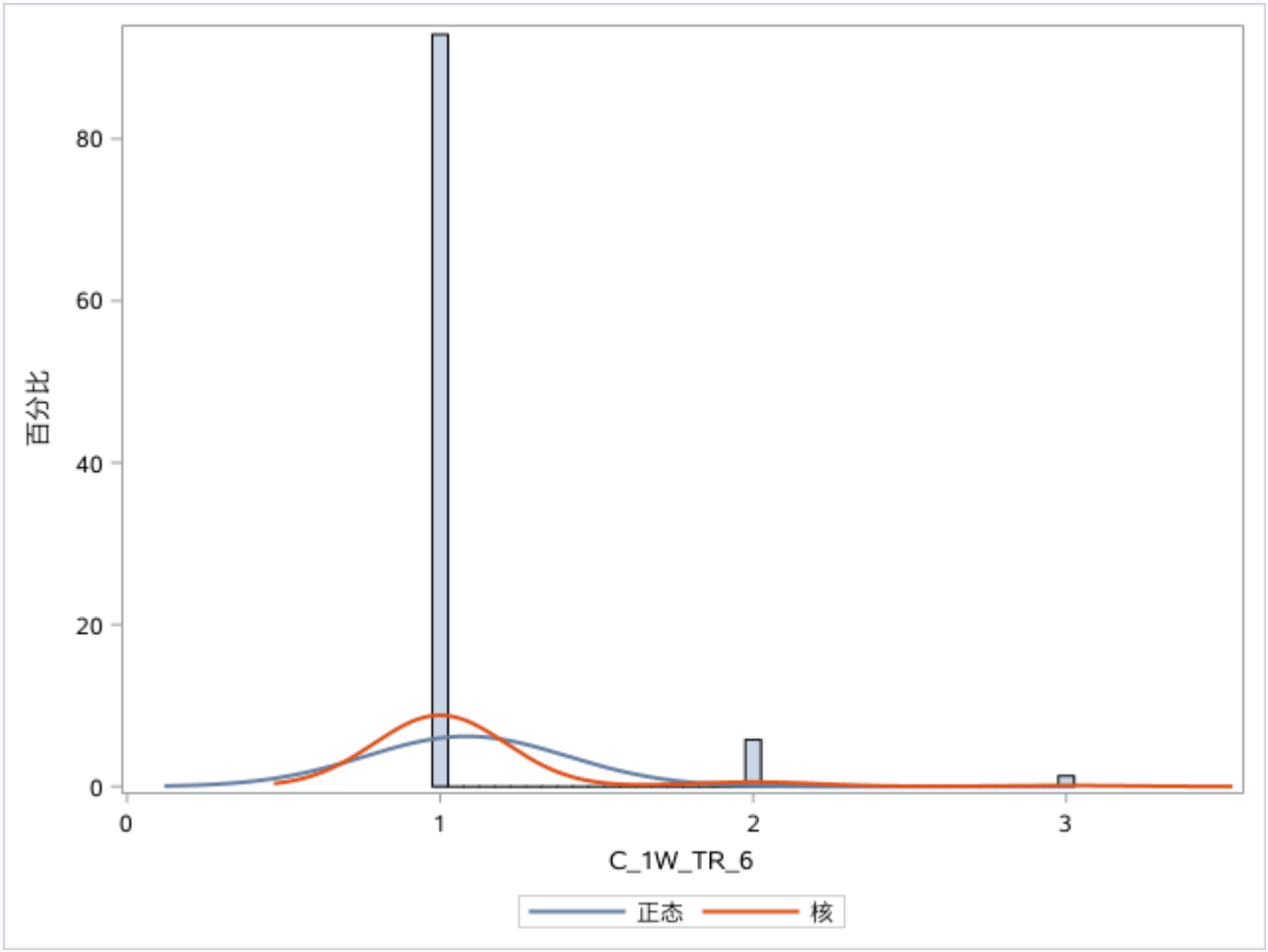
750000
1000000
FINACE_6
正态
核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C_1W_TR_6
正态
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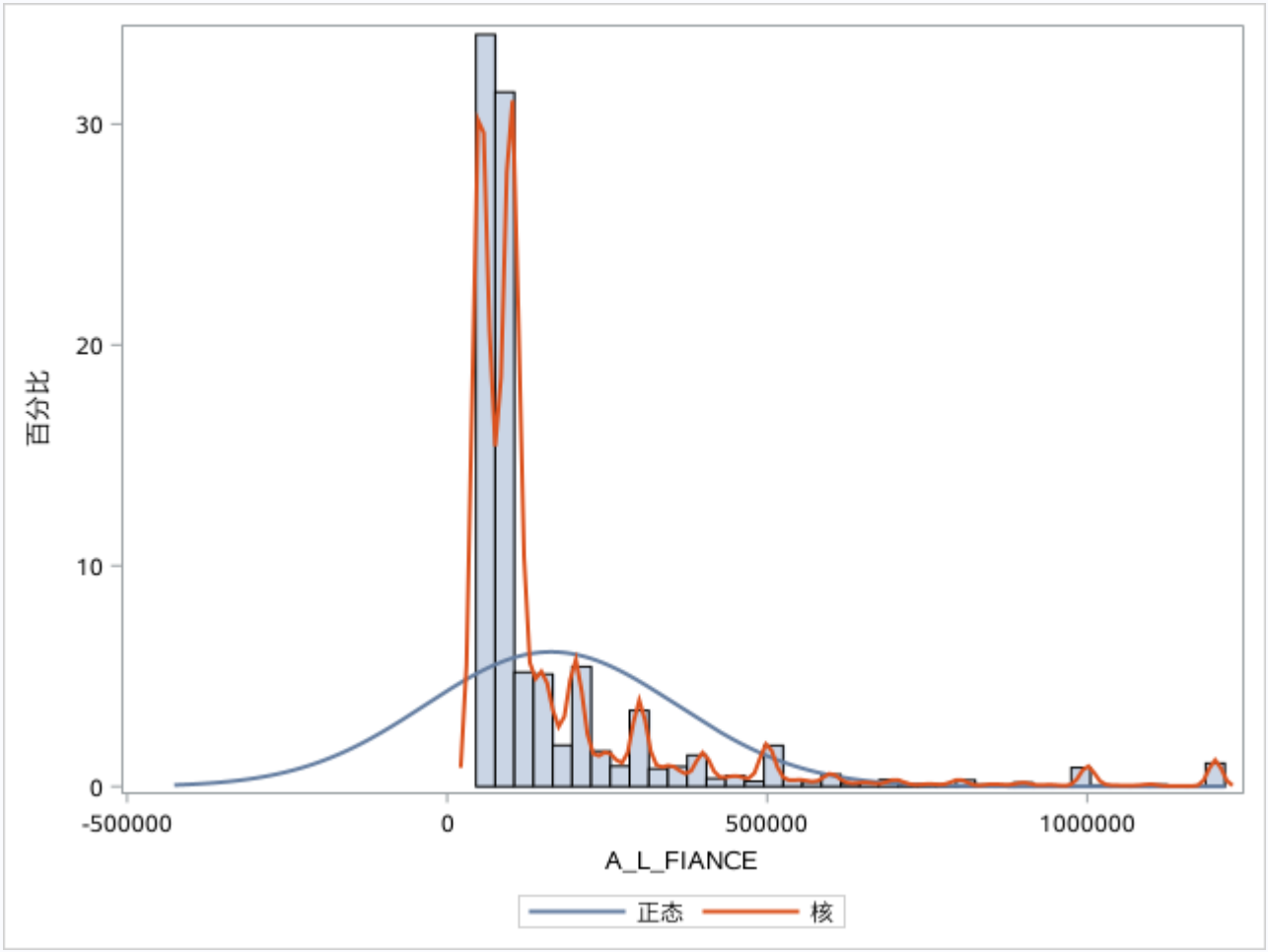
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A_L_FIANCE
正态
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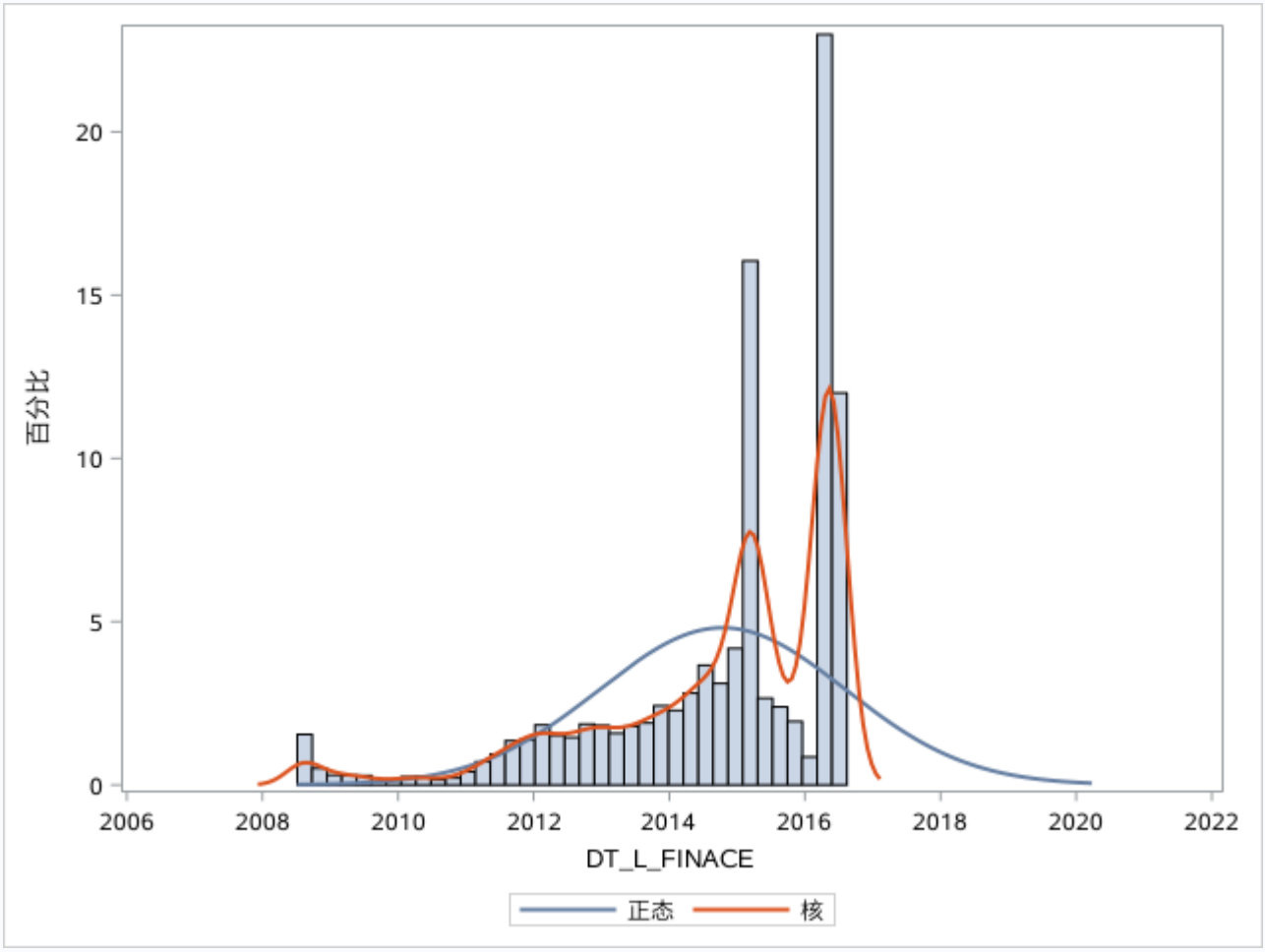
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2012
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2016
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2020
2022
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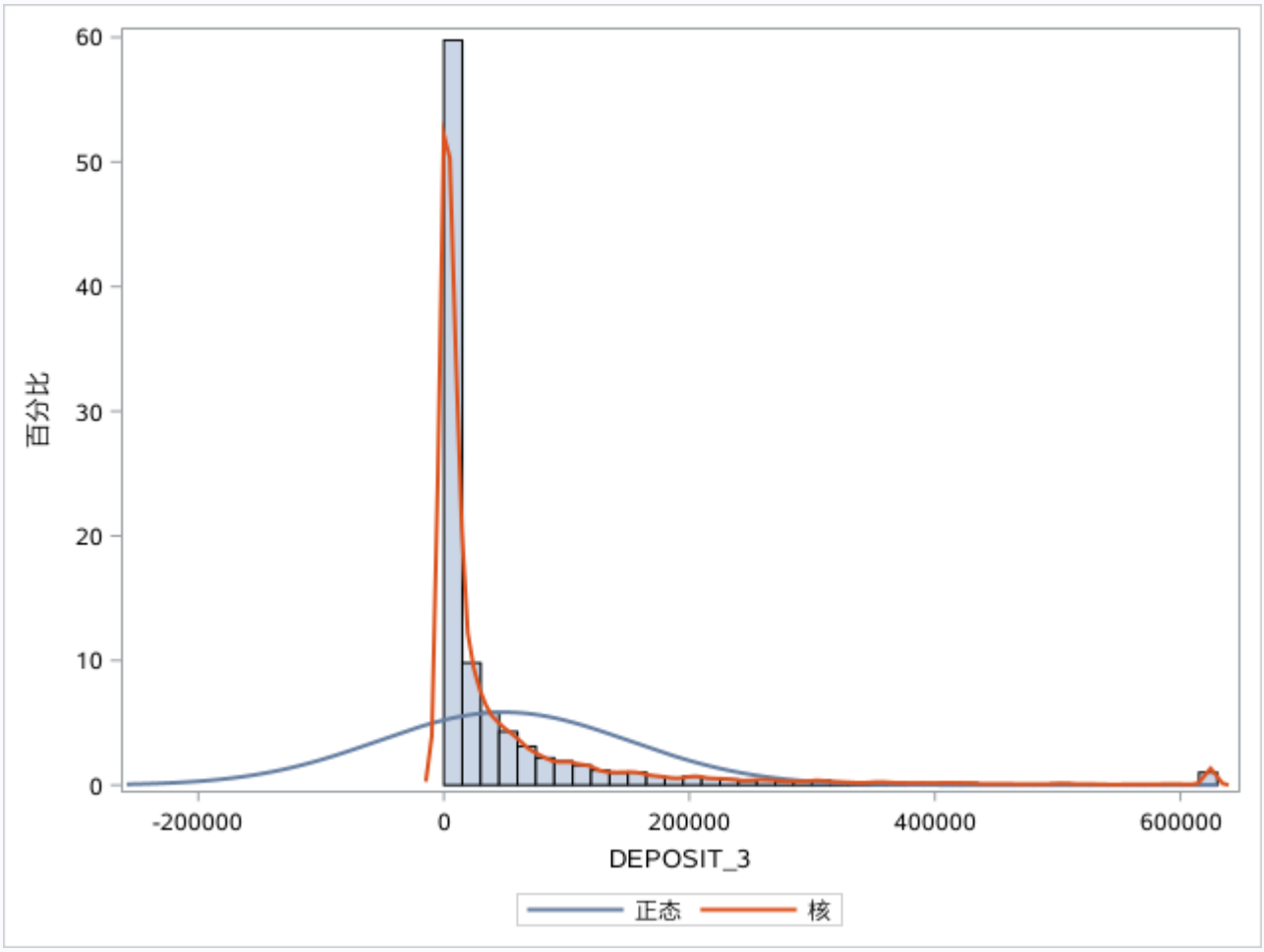
核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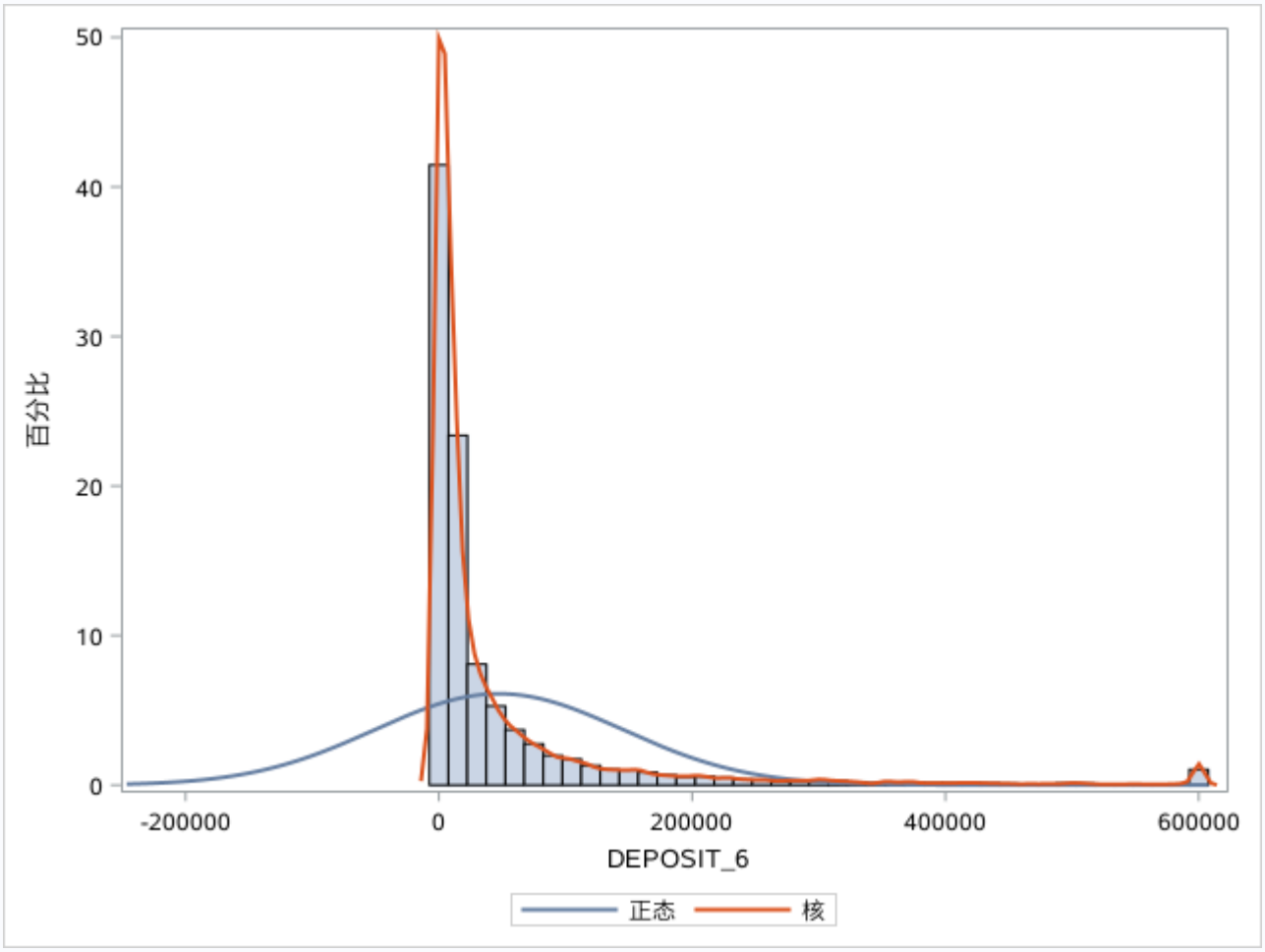
DEPOSIT_3
正态
核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DEPOSIT_6
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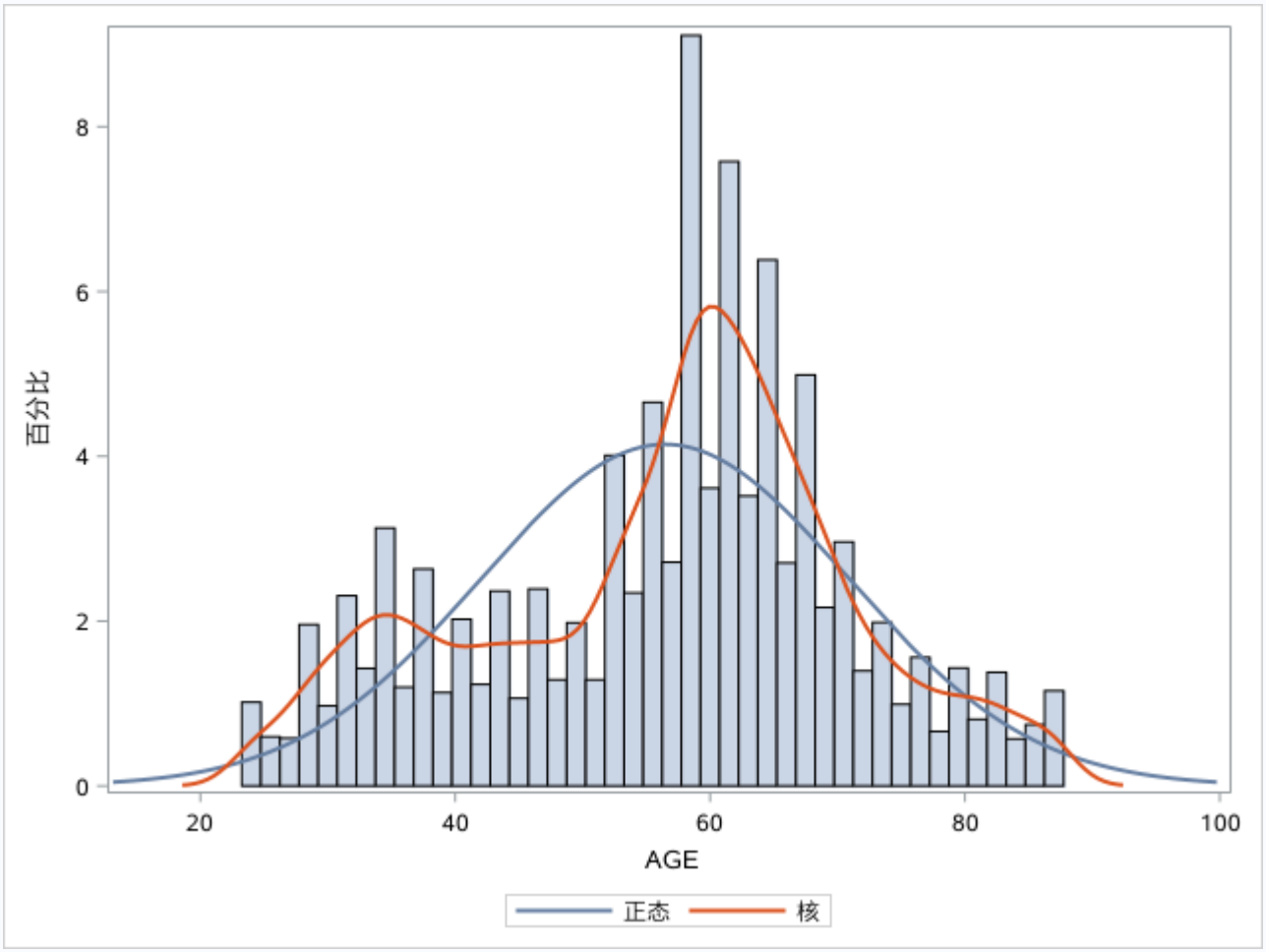
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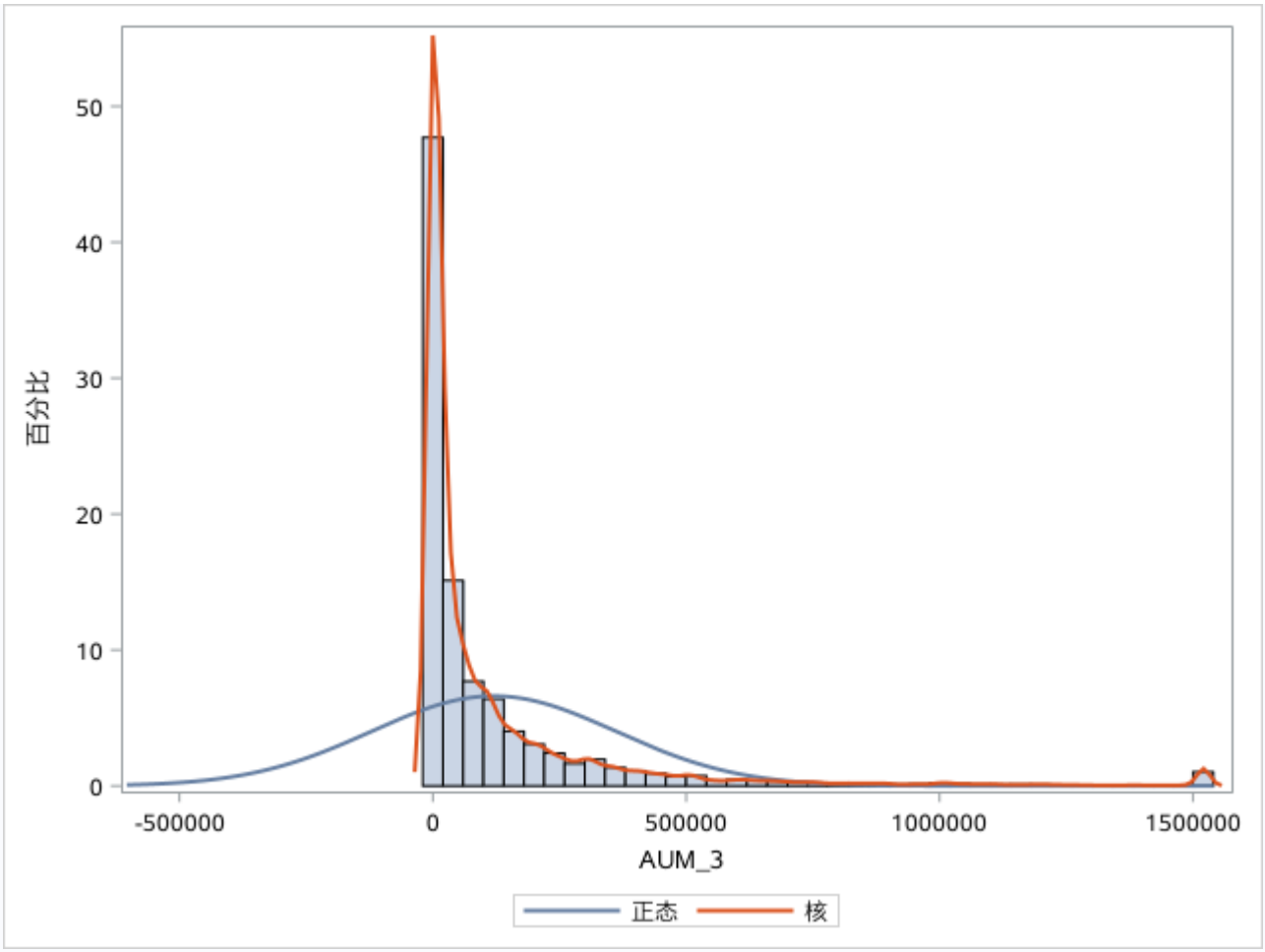
AGE
正态
核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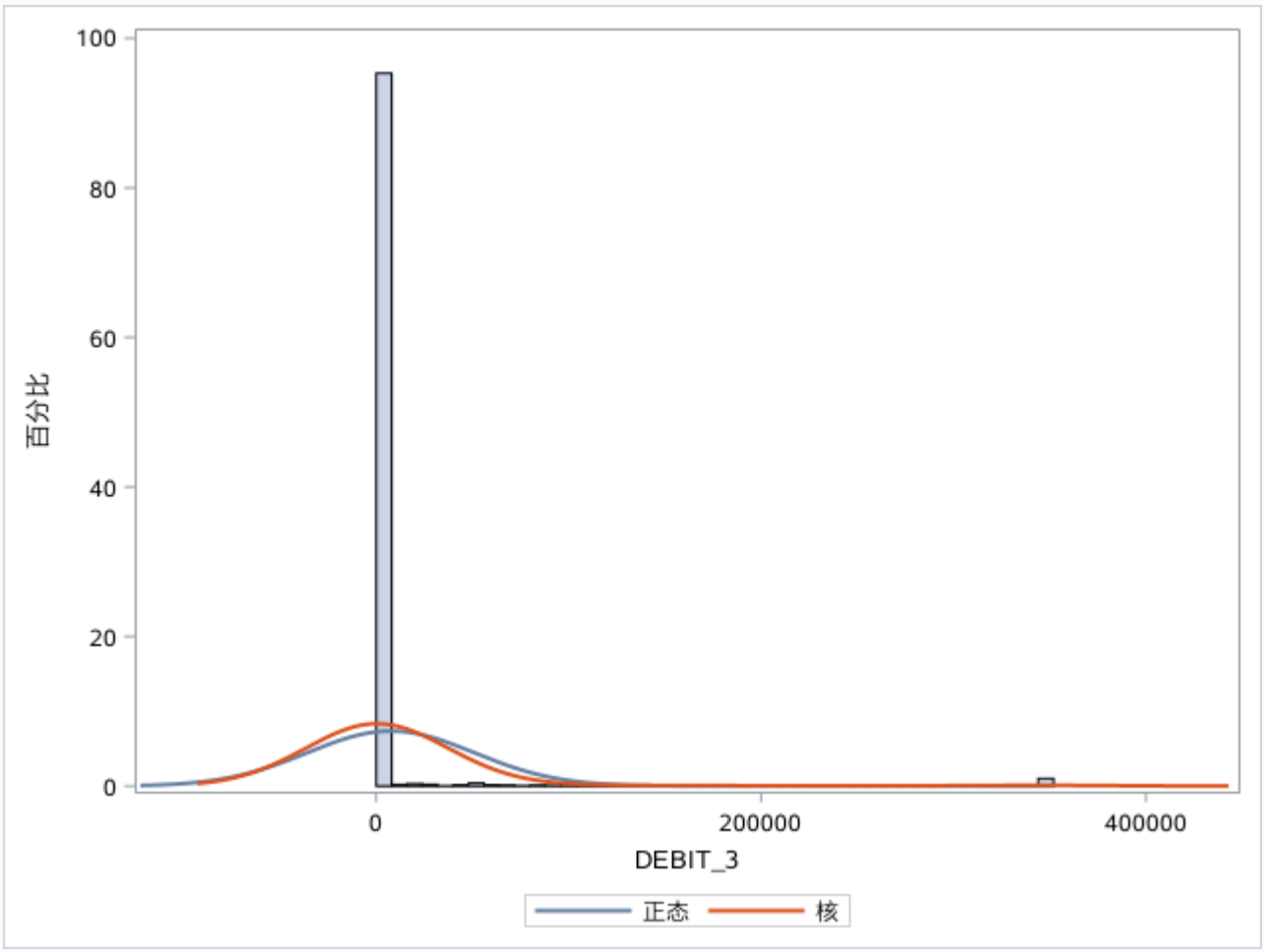
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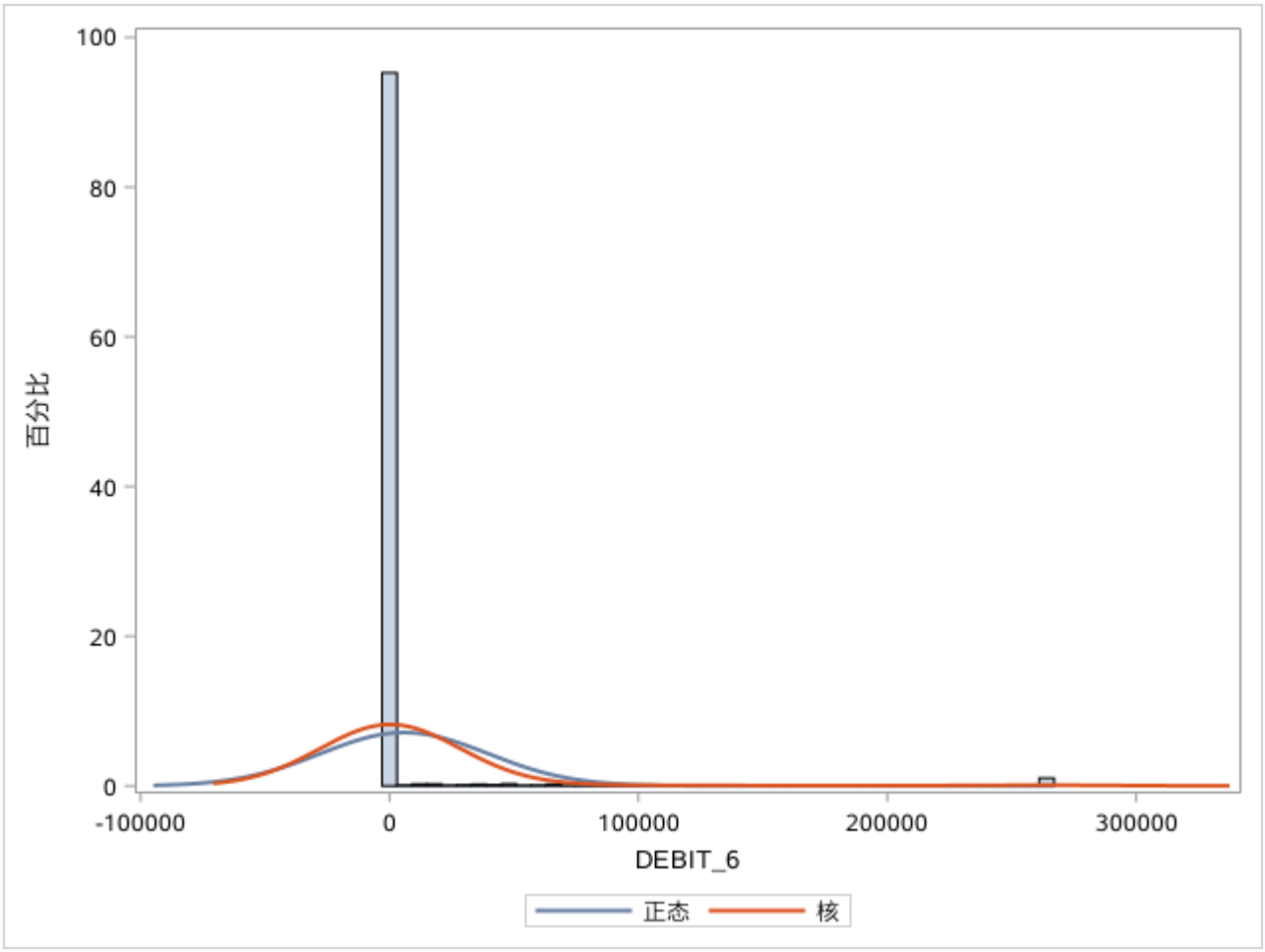
DEBIT_3
正态
核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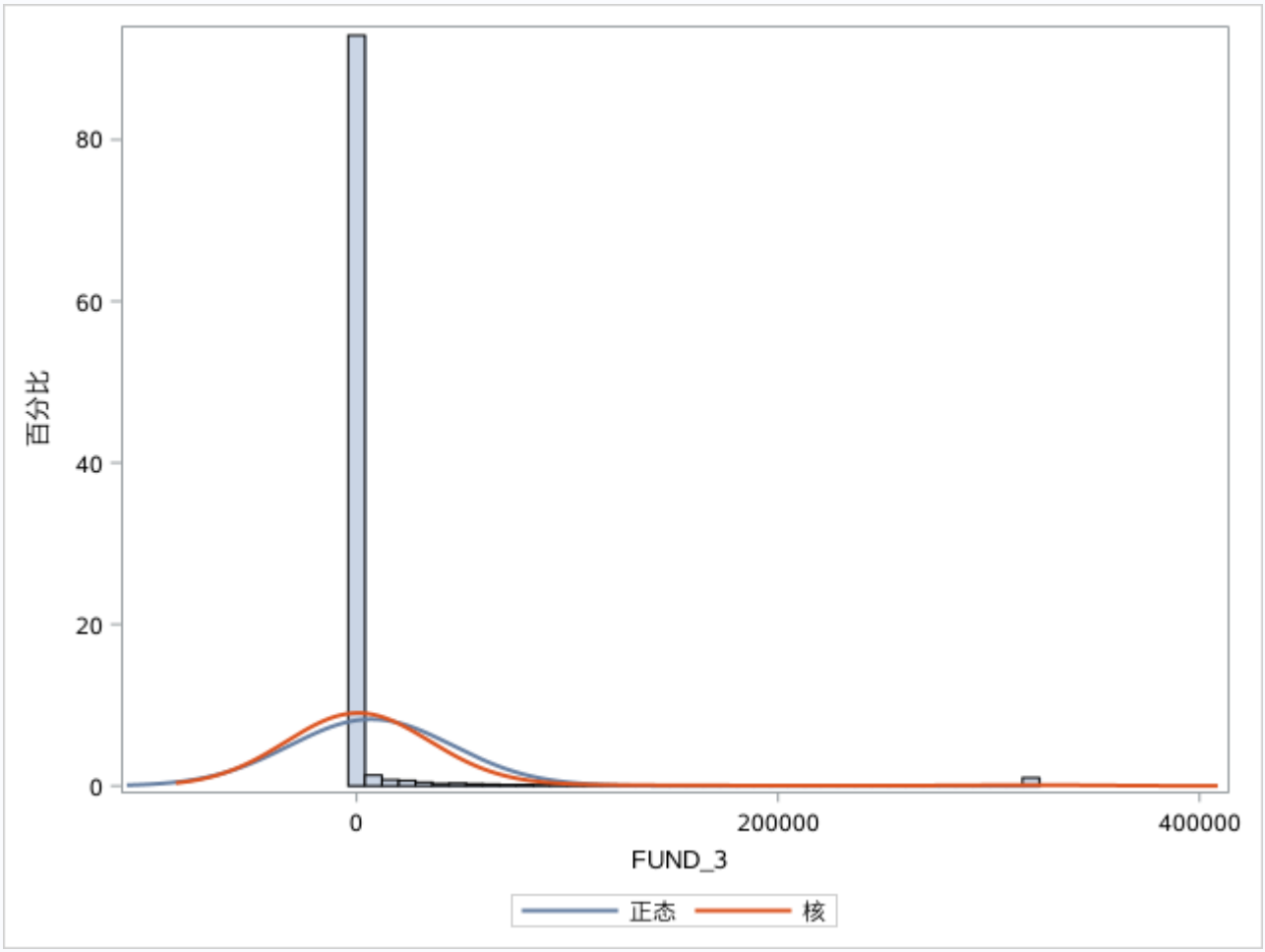
DEBIT_6
正态
核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百分比
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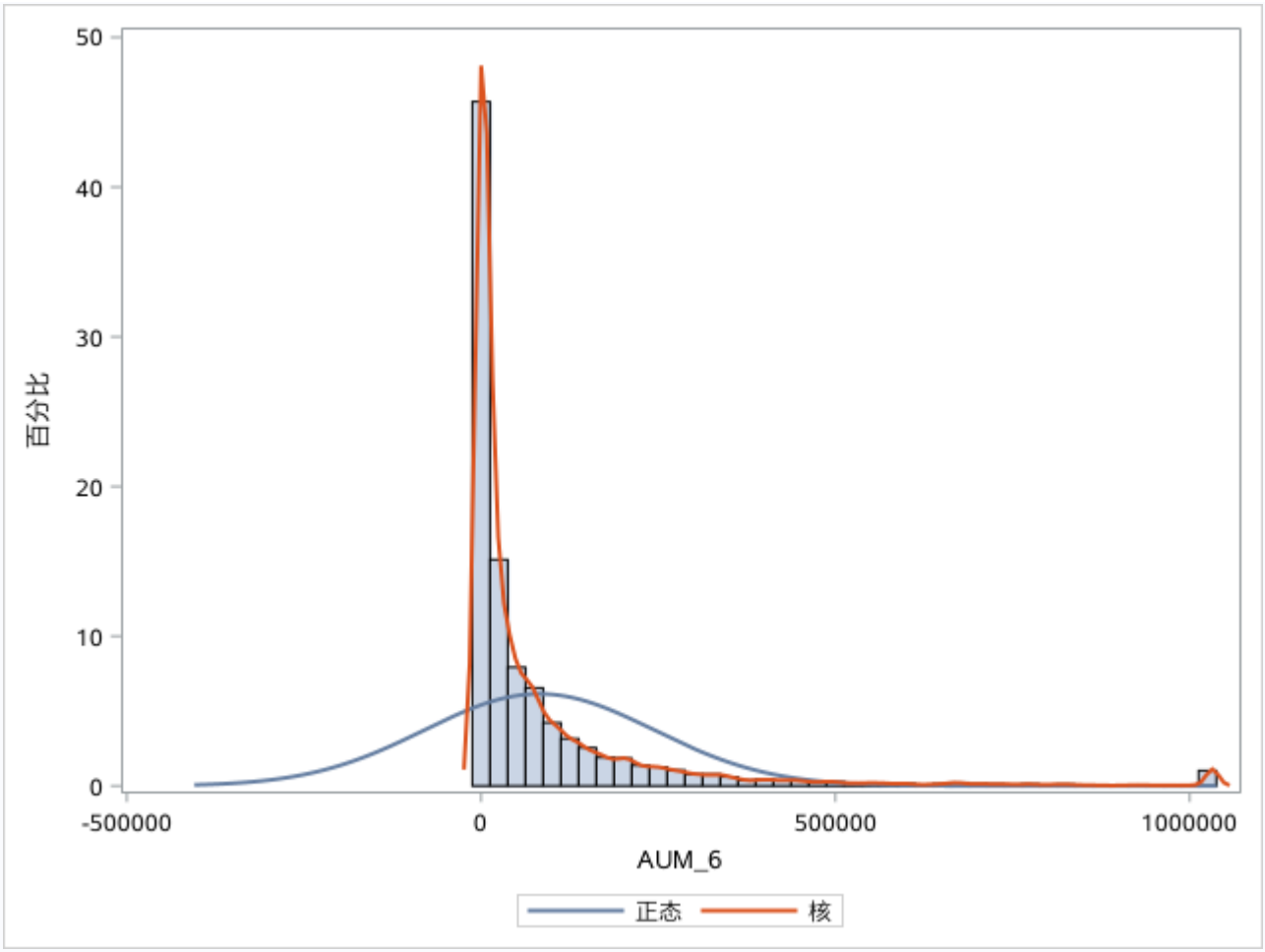
200000
400000
FUND_3
正态
核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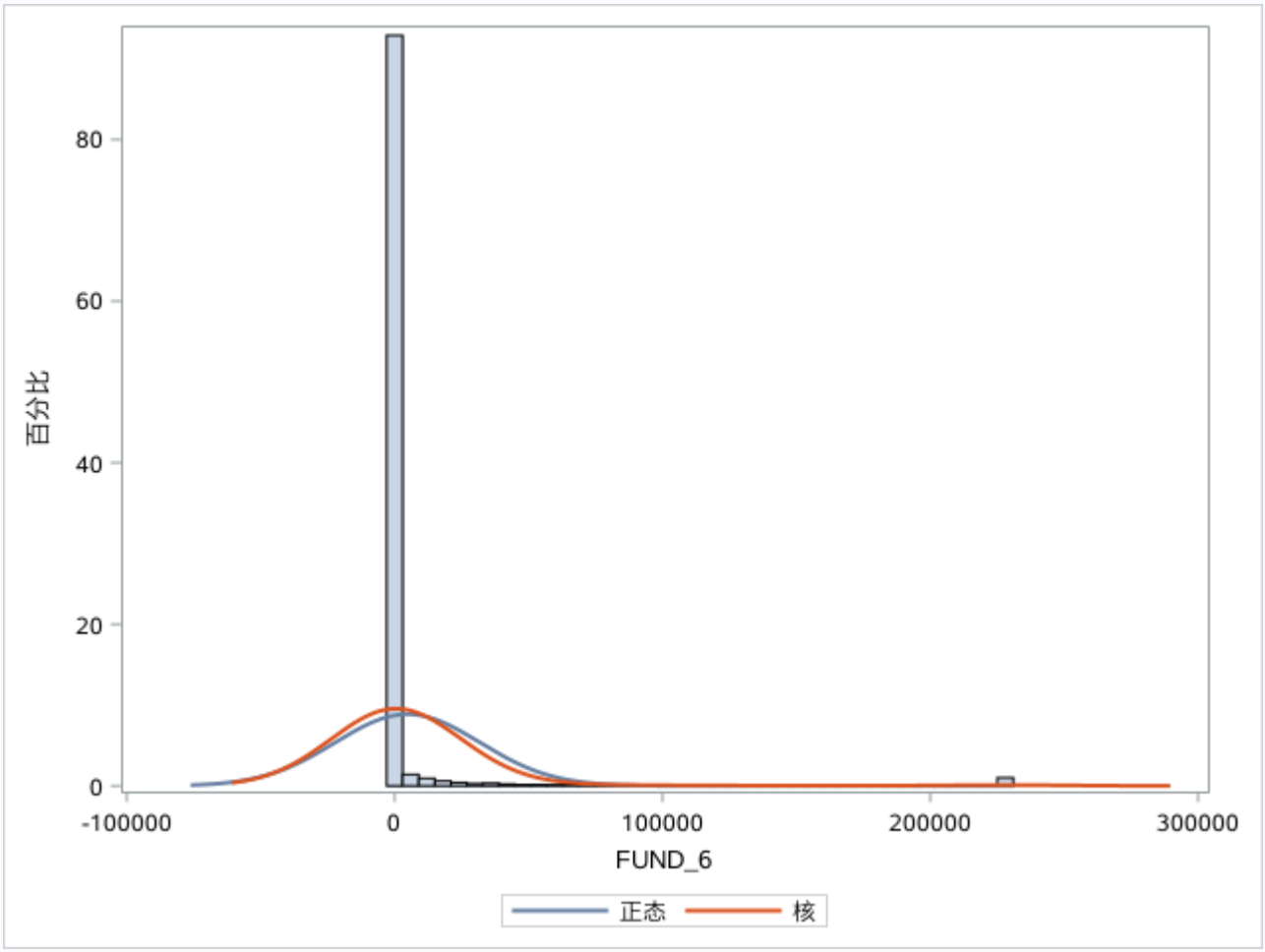
AUM_6
正态
核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200000
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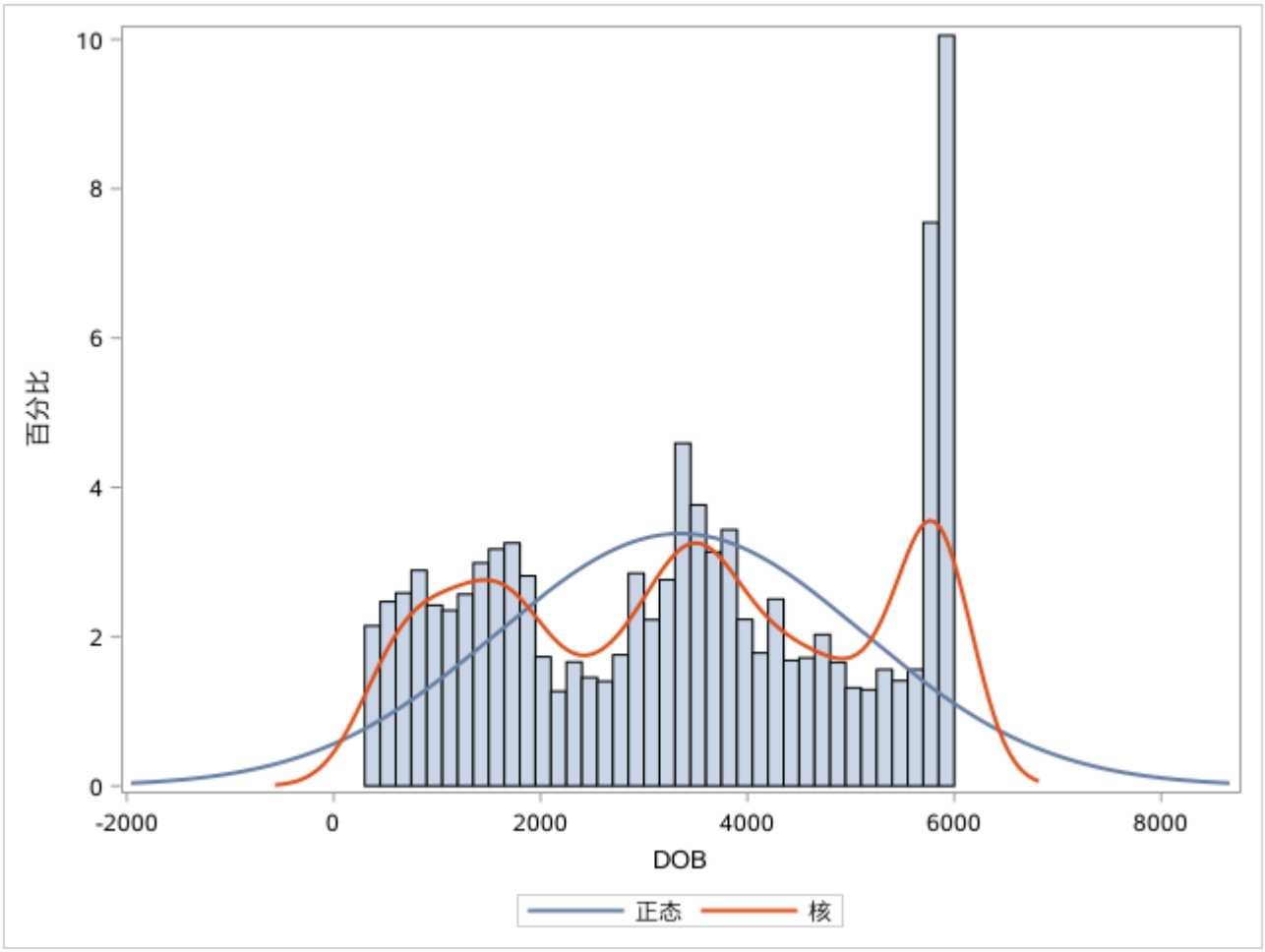
FUND_6
正态
核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2
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百分比
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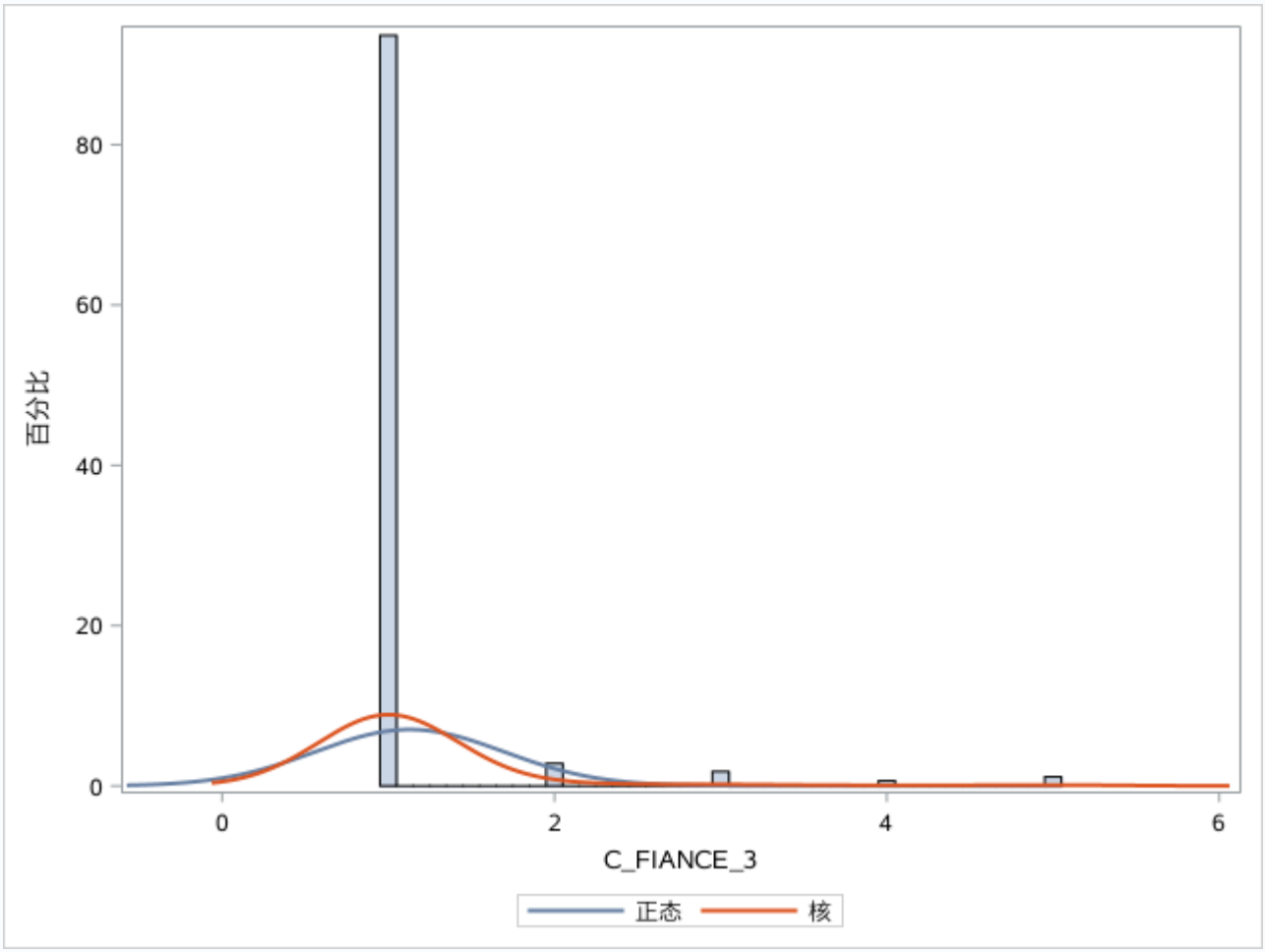
0
2000
4000
6000
8000
DOB
正态
核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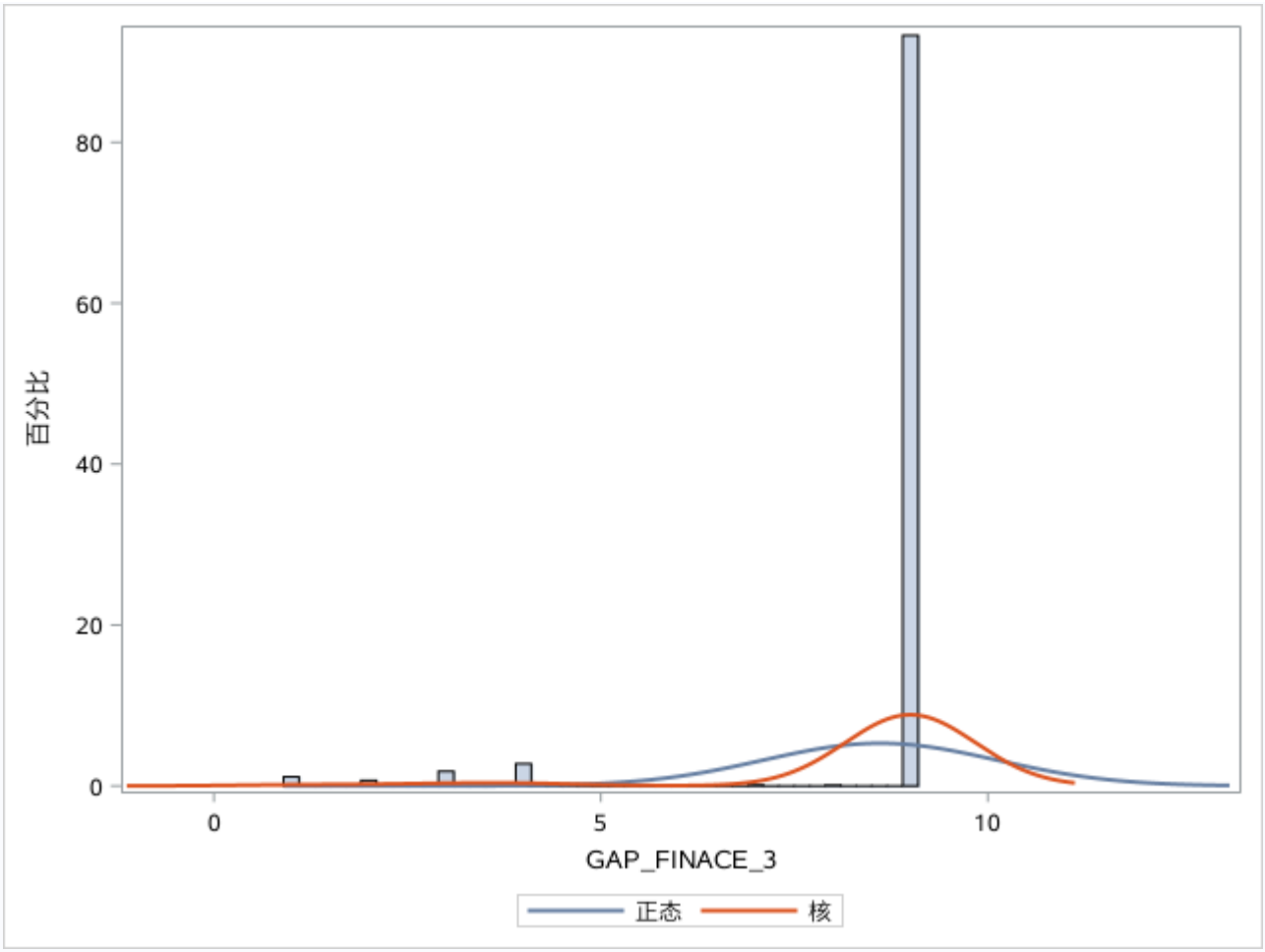
60
40
20
0
百分比
0
2
4
6
C_FIANCE_3
正态
核


80
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20
0
百分比
0
5
10
GAP_FINACE_3
正态
核

CORR 过程

23 With 变量:	C_1W_TR_3 FIX_3 FIX_6 FINACE_3 C_FIANCE_6 GAP_FIANCE_6 FINACE_6 C_1W_TR_6 A_L_FIANCE DT_L_FINACE DEPOSIT_3 DEPOSIT_6 AGE AUM_3 DEBIT_3 DEBIT_6 FUND_3 AUM_6 FUND_6 CHILDREN DOB C_FIANCE_3 GAP_FINACE_3
15 变量:	TARGET F_CC F_CLOAN F_FUND F_HLOAN F_MOBILE F_PAYROLL F_STAFF F_TEL F_VIP F_WEB F_YJL F_YLJ CHANNEL_PRE GENDER

简单统计量

变量	数目	均值	标准差	中位数	最小值	最大值
C_1W_TR_3	23135	1.01158	0.06830	1.00000	1.00000	1.41421
FIX_3	23135	4.83463	0.25418	4.84510	3.67293	5.69897
FIX_6	23135	4.76706	0.28553	4.77815	3.45288	5.69967
FINACE_3	23135	4.87416	0.24712	4.87347	3.85387	5.84605
C_FIANCE_6	23135	1.50580	0.53173	1.41421	1.00000	4.79583
GAP_FIANCE_6	23135	9.55355	1.97575	9.53939	2.64575	13.52775
FINACE_6	23135	4.84972	0.28921	4.84272	3.83792	5.91739
C_1W_TR_6	23135	1.03362	0.12596	1.00000	1.00000	1.73205
A_L_FIANCE	23135	5.04735	0.33251	5.00000	4.68305	6.07918
DT_L_FINACE	23135	4.30101	0.01477	4.30473	4.24881	4.31454
DEPOSIT_3	23135	3.60717	1.45505	3.97166	-0.74473	5.79560
DEPOSIT_6	23135	3.68694	1.38115	4.03599	-0.60206	5.77832
AGE	23135	1.73529	0.12467	1.77085	1.38021	1.93952
AUM_3	23135	3.73854	1.80477	4.34623	-3.22185	6.18215
DEBIT_3	23135	0.23722	1.06900	0	0	5.54407
DEBIT_6	23135	0.23270	1.04815	0	0	5.42597
FUND_3	23135	0.36976	1.24616	0	-3.22185	5.50906
AUM_6	23135	3.62251	1.76966	4.23628	-4.00000	6.01370
FUND_6	23135	0.36386	1.21059	0	-3.52288	5.35951
CHILDREN	23135	0	0	0	0	0
DOB	23135	3.43618	0.31427	3.53466	2.49554	3.77371
C_FIANCE_3	23135	1.04509	0.18985	1.00000	1.00000	2.23607
GAP_FINACE_3	23135	2.91470	0.33541	3.00000	1.00000	3.00000
TARGET	23135	0.33482	0.47194	0	0	1.00000
F_CC	23135	0.22356	0.41664	0	0	1.00000
F_CLOAN	23135	0.00830	0.09072	0	0	1.00000
F_FUND	23135	0.08061	0.27225	0	0	1.00000
F_HLOAN	23135	0.02572	0.15830	0	0	1.00000
F_MOBILE	23135	0.19334	0.39493	0	0	1.00000
F_PAYROLL	23135	0.13486	0.34158	0	0	1.00000
F_STAFF	23135	0.00916	0.09529	0	0	1.00000
F_TEL	23135	0.43359	0.49558	0	0	1.00000
F_VIP	23135	0.44236	0.49668	0	0	1.00000
F_WEB	23135	0.78842	0.40844	1.00000	0	1.00000
F_YJL	21802	0	0	0	0	0
F_YLJ	23135	0.34510	0.47541	0	0	1.00000
CHANNEL_PRE	23135	0.87586	0.96770	1.00000	0	3.00000
GENDER	23135	0.37662	0.48455	0	0	1.00000

Spearman 相关系数
Prob > |r|, H0: Rho=0
观测数

	TARGET	F_CC	F_CLOAN	F_FUND	F_HLOAN	F_MOBILE	F_PAYROLL	F_STAFF	F_TEL	F_VIP	F_WEB	F_YJL	F_YLJ	CHANNEL_PRE	GENDER
C_1W_TR_3	0.05298 <.0001 23135	0.11790 <.0001 23135	0.15498 <.0001 23135	0.08555 <.0001 23135	0.05194 <.0001 23135	0.10748 <.0001 23135	0.11723 <.0001 23135	0.29734 <.0001 23135	0.05580 <.0001 23135	0.13344 <.0001 23135	0.06861 <.0001 23135	. . 21802	0.03128 <.0001 23135	0.03723 <.0001 23135	-0.00415 0.5279 23135
FIX_3	0.01824 0.0055 23135	-0.02358 0.0003 23135	-0.02121 0.0013 23135	-0.01615 0.0140 23135	-0.00611 0.3526 23135	-0.02906 <.0001 23135	-0.00847 0.1976 23135	-0.03822 <.0001 23135	-0.00858 0.1921 23135	0.10683 <.0001 23135	-0.04133 <.0001 23135	. . 21802	0.01391 0.0344 23135	-0.03495 <.0001 23135	0.00179 0.7858 23135
FIX_6	0.02259 0.0006 23135	-0.02709 <.0001 23135	-0.02011 0.0022 23135	-0.01830 0.0054 23135	-0.01208 0.0662 23135	-0.03655 <.0001 23135	-0.01519 0.0209 23135	-0.03898 <.0001 23135	-0.00607 0.3559 23135	0.10036 <.0001 23135	-0.04503 <.0001 23135	. . 21802	0.02819 <.0001 23135	-0.04410 <.0001 23135	-0.00212 0.7471 23135
FINACE_3	0.01828 0.0054 23135	0.01370 0.0371 23135	0.00920 0.1617 23135	0.00608 0.3551 23135	-0.00357 0.5867 23135	0.01142 0.0825 23135	-0.01929 0.0034 23135	-0.01175 0.0738 23135	0.02378 0.0003 23135	0.16942 <.0001 23135	0.01667 0.0112 23135	. . 21802	-0.03099 <.0001 23135	-0.00414 0.5293 23135	0.00963 0.1428 23135
C_FIANCE_6	-0.02262 0.0006 23135	0.08817 <.0001 23135	0.04509 <.0001 23135	0.05999 <.0001 23135	0.01263 0.0548 23135	0.10922 <.0001 23135	0.01601 0.0149 23135	0.06778 <.0001 23135	0.04455 <.0001 23135	0.17834 <.0001 23135	0.05391 <.0001 23135	. . 21802	-0.06916 <.0001 23135	0.07863 <.0001 23135	-0.00667 0.3101 23135
GAP_FIANCE_6	0.02262	-0.08817	-0.04509	-0.05999	-0.01263	-0.10922	-0.01602	-0.06778	-0.04455	-0.17834	-0.05391	.	0.06916	-0.07863	0.00667

	0.0006 23135	<.0001 23135	<.0001 23135	<.0001 23135	0.0548 23135	<.0001 23135	0.0149 23135	<.0001 23135	<.0001 23135	<.0001 23135	<.0001 23135	. 21802	<.0001 23135	<.0001 23135	0.3101 23135
FINACE_6	0.04265 <.0001 23135	0.01493 0.0231 23135	0.00942 0.1520 23135	0.02340 0.0004 23135	-0.00921 0.1613 23135	-0.00158 0.8099 23135	-0.02358 0.0003 23135	-0.01969 0.0028 23135	0.02330 0.0004 23135	0.20643 <.0001 23135	0.00982 0.1351 23135	. 21802	-0.02791 <.0001 23135	-0.00838 0.2025 23135	0.01245 0.0583 23135
C_1W_TR_6	0.09055 <.0001 23135	0.14139 <.0001 23135	0.14880 <.0001 23135	0.10213 <.0001 23135	0.04144 <.0001 23135	0.12576 <.0001 23135	0.13242 <.0001 23135	0.27380 <.0001 23135	0.07271 <.0001 23135	0.18011 <.0001 23135	0.10442 <.0001 23135	. 21802	0.09265 <.0001 23135	0.05061 <.0001 23135	-0.00587 0.3718 23135
A_L_FIANCE	0.01354 0.0395 23135	0.04690 <.0001 23135	0.01328 0.0434 23135	0.00948 0.1493 23135	0.03096 <.0001 23135	0.01554 0.0181 23135	-0.01204 0.0670 23135	0.00453 0.4911 23135	0.05358 <.0001 23135	0.38266 <.0001 23135	0.06674 <.0001 23135	. 21802	-0.08522 <.0001 23135	0.01096 0.0954 23135	0.03718 <.0001 23135
DT_L_FINACE	0.79740 <.0001 23135	0.05978 <.0001 23135	-0.00754 0.2515 23135	0.09744 <.0001 23135	-0.02760 <.0001 23135	0.12402 <.0001 23135	0.05111 <.0001 23135	-0.00069 0.9169 23135	0.05419 <.0001 23135	0.08739 <.0001 23135	0.28342 <.0001 23135	. 21802	0.11143 <.0001 23135	0.35685 <.0001 23135	-0.06347 <.0001 23135
DEPOSIT_3	0.33703 <.0001 23135	0.06138 <.0001 23135	0.02996 <.0001 23135	0.07485 <.0001 23135	0.00316 0.6309 23135	0.01273 0.0528 23135	0.10900 <.0001 23135	0.05471 <.0001 23135	0.02760 <.0001 23135	0.05903 <.0001 23135	0.08751 <.0001 23135	. 21802	0.32483 <.0001 23135	0.02935 <.0001 23135	-0.05451 <.0001 23135
DEPOSIT_6	0.32616 <.0001 23135	0.06380 <.0001 23135	0.02927 <.0001 23135	0.07742 <.0001 23135	0.00084 0.8980 23135	0.02121 0.0013 23135	0.10608 <.0001 23135	0.05003 <.0001 23135	0.03486 <.0001 23135	0.07848 <.0001 23135	0.09458 <.0001 23135	. 21802	0.31975 <.0001 23135	0.03665 <.0001 23135	-0.05563 <.0001 23135
AGE	0.08215 <.0001 23135	-0.18652 <.0001 23135	-0.08682 <.0001 23135	0.00614 0.3501 23135	-0.09727 <.0001 23135	-0.28643 <.0001 23135	-0.11585 <.0001 23135	-0.12657 <.0001 23135	-0.05429 <.0001 23135	-0.11298 <.0001 23135	-0.19886 <.0001 23135	. 21802	0.46836 <.0001 23135	-0.23175 <.0001 23135	0.12168 <.0001 23135
AUM_3	0.40507 <.0001 23135	0.09607 <.0001 23135	0.03436 <.0001 23135	0.24117 <.0001 23135	0.00247 0.7070 23135	0.07472 <.0001 23135	0.11785 <.0001 23135	0.05527 <.0001 23135	0.07817 <.0001 23135	0.21177 <.0001 23135	0.18082 <.0001 23135	. 21802	0.30185 <.0001 23135	0.04237 <.0001 23135	-0.06804 <.0001 23135
DEBIT_3	0.08838 <.0001 23135	0.01734 0.0083 23135	-0.00011 0.9872 23135	0.05444 <.0001 23135	-0.01306 0.0470 23135	-0.02580 <.0001 23135	0.01560 0.0176 23135	0.02967 <.0001 23135	0.03423 <.0001 23135	0.10583 <.0001 23135	0.01161 0.0773 23135	. 21802	0.10476 <.0001 23135	-0.06844 <.0001 23135	-0.01854 0.0048 23135
DEBIT_6	0.08861 <.0001 23135	0.01726 0.0087 23135	-0.00012 0.9856 23135	0.05435 <.0001 23135	-0.01308 0.0467 23135	-0.02591 <.0001 23135	0.01553 0.0181 23135	0.02961 <.0001 23135	0.03444 <.0001 23135	0.10597 <.0001 23135	0.01168 0.0757 23135	. 21802	0.10504 <.0001 23135	-0.06860 <.0001 23135	-0.01830 0.0054 23135
FUND_3	0.08747 <.0001 23135	0.11315 <.0001 23135	0.05772 <.0001 23135	0.93229 <.0001 23135	0.02480 0.0002 23135	0.11050 <.0001 23135	0.07450 <.0001 23135	0.12666 <.0001 23135	0.08447 <.0001 23135	0.13611 <.0001 23135	0.10831 <.0001 23135	. 21802	0.04538 <.0001 23135	0.00658 0.3166 23135	-0.04006 <.0001 23135
AUM_6	0.40345 <.0001 23135	0.09828 <.0001 23135	0.03301 <.0001 23135	0.23951 <.0001 23135	0.00029 0.9645 23135	0.08381 <.0001 23135	0.11576 <.0001 23135	0.05311 <.0001 23135	0.07932 <.0001 23135	0.22963 <.0001 23135	0.18994 <.0001 23135	. 21802	0.29106 <.0001 23135	0.05149 <.0001 23135	-0.06580 <.0001 23135
FUND_6	0.08910 <.0001 23135	0.11336 <.0001 23135	0.05940 <.0001 23135	0.91648 <.0001 23135	0.02494 0.0001 23135	0.11321 <.0001 23135	0.07603 <.0001 23135	0.12570 <.0001 23135	0.08458 <.0001 23135	0.13657 <.0001 23135	0.11018 <.0001 23135	. 21802	0.04728 <.0001 23135	0.00753 0.2522 23135	-0.04005 <.0001 23135
CHILDREN	. . 23135	. . 23135	. . 23135	. . 23135	. . 23135	. . 23135	. . 23135	. . 23135	. . 23135	. . 23135	. . 23135	. . 21802	. . 23135	. . 23135	. . 23135
DOB	0.10255 <.0001 23135	0.03885 <.0001 23135	0.00566 0.3890 23135	0.05045 <.0001 23135	0.06646 <.0001 23135	-0.12542 <.0001 23135	0.07707 <.0001 23135	0.01762 0.0074 23135	0.08830 <.0001 23135	-0.04958 <.0001 23135	-0.03257 <.0001 23135	. 21802	0.51831 <.0001 23135	-0.15308 <.0001 23135	-0.05526 <.0001 23135
C_FIANCE_3	0.14224 <.0001 23135	0.07928 <.0001 23135	0.03146 <.0001 23135	0.08396 <.0001 23135	0.01501 0.0225 23135	0.12515 <.0001 23135	0.04068 <.0001 23135	0.05979 <.0001 23135	0.01988 0.0025 23135	0.15911 <.0001 23135	0.11276 <.0001 23135	. 21802	-0.02472 0.0002 23135	0.11211 <.0001 23135	-0.01571 0.0169 23135
GAP_FINACE_3	-0.14304 <.0001 23135	-0.08746 <.0001 23135	-0.04041 <.0001 23135	-0.08728 <.0001 23135	-0.01970 0.0027 23135	-0.13276 <.0001 23135	-0.04089 <.0001 23135	-0.07264 <.0001 23135	-0.02197 0.0008 23135	-0.17040 <.0001 23135	-0.11711 <.0001 23135	. 21802	0.02789 <.0001 23135	-0.11826 <.0001 23135	0.01398 0.0334 23135

CORR 过程

23 变量: C_1W_TR_3 FIX_3 FIX_6 FINACE_3 C_FIANCE_6 GAP_FIANCE_6 FINACE_6 C_1W_TR_6 A_L_FIANCE DT_L_FINACE DEPOSIT_3 DEPOSIT_6 AGE AUM_3 DEBIT_3 DEBIT_6 FUND_3 AUM_6 FUND_6 CHILDREN DOB C_FIANCE_3 GAP_FINACE_3

简单统计量

变量	数目	均值	标准差	总和	最小值	最大值
C_1W_TR_3	23135	1.01158	0.06830	23403	1.00000	1.41421
FIX_3	23135	4.83463	0.25418	111849	3.67293	5.69897
FIX_6	23135	4.76706	0.28553	110286	3.45288	5.69967
FINACE_3	23135	4.87416	0.24712	112764	3.85387	5.84605
C_FIANCE_6	23135	1.50580	0.53173	34837	1.00000	4.79583
GAP_FIANCE_6	23135	9.55355	1.97575	221021	2.64575	13.52775
FINACE_6	23135	4.84972	0.28921	112198	3.83792	5.91739
C_1W_TR_6	23135	1.03362	0.12596	23913	1.00000	1.73205
A_L_FIANCE	23135	5.04735	0.33251	116771	4.68305	6.07918
DT_L_FINACE	23135	4.30101	0.01477	99504	4.24881	4.31454
DEPOSIT_3	23135	3.60717	1.45505	83452	-0.74473	5.79560
DEPOSIT_6	23135	3.68694	1.38115	85297	-0.60206	5.77832
AGE	23135	1.73529	0.12467	40146	1.38021	1.93952
AUM_3	23135	3.73854	1.80477	86491	-3.22185	6.18215

DEBIT_3	23135	0.23722	1.06900	5488	0	5.54407
DEBIT_6	23135	0.23270	1.04815	5384	0	5.42597
FUND_3	23135	0.36976	1.24616	8554	-3.22185	5.50906
AUM_6	23135	3.62251	1.76966	83807	-4.00000	6.01370
FUND_6	23135	0.36386	1.21059	8418	-3.52288	5.35951
CHILDREN	23135	0	0	0	0	0
DOB	23135	3.43618	0.31427	79496	2.49554	3.77371
C_FIANCE_3	23135	1.04509	0.18985	24178	1.00000	2.23607
GAP_FINACE_3	23135	2.91470	0.33541	67432	1.00000	3.00000

Pearson 相关系数, N = 23135
Prob > |r|, H0: Rho=0

	C_1W_TR_3	FIX_3	FIX_6	FINACE_3	C_FIANCE_6	GAP_FIANCE_6	FINACE_6	C_1W_TR_6	A_L_FIANCE	DT_L_FINACE	DEPOSIT_3	DEPOSIT_6	AGE	AUM_3	DEBIT_3	DEBIT_6	FUND_3	AUM_6	FUND_6	CHILDREN	DOB	C_FIANCE_3	GAP_FINACE_3
C_1W_TR_3	1.00000	-0.02850 <.0001	-0.03409 <.0001	0.04335 <.0001	0.18116 <.0001	-0.13235 <.0001	0.06298 <.0001	0.64418 <.0001	0.04321 <.0001	0.05483 <.0001	0.11148 <.0001	0.10833 <.0001	-0.04773 <.0001	0.12921 <.0001	0.03696 <.0001	0.03691 <.0001	0.09883 <.0001	0.12754 <.0001	0.09757 <.0001	. .	0.04801 <.0001	0.17719 <.0001	-0.18264 <.0001
FIX_3	-0.02850 <.0001	1.00000	0.86849 <.0001	0.01348 0.0403	-0.02372 0.0003	0.01140 0.0829	0.00781 0.2352	-0.02790 <.0001	0.04501 <.0001	-0.02324 0.0004	0.10388 <.0001	0.10693 <.0001	0.03713 <.0001	0.05748 <.0001	0.03875 <.0001	0.03903 <.0001	-0.02038 0.0019	0.05725 <.0001	-0.02072 0.0016	. .	0.02053 0.0018	-0.03361 <.0001	0.03197 <.0001
FIX_6	-0.03409 <.0001	0.86849 <.0001	1.00000	0.00819 0.2131	-0.03632 <.0001	0.01703 0.0096	0.00143 0.8281	-0.04528 <.0001	0.03764 <.0001	-0.02973 <.0001	0.13680 <.0001	0.12669 <.0001	0.04500 <.0001	0.07815 <.0001	0.04935 <.0001	0.04967 <.0001	-0.02001 0.0023	0.07660 <.0001	-0.02036 0.0020	. .	0.03384 <.0001	-0.03462 <.0001	0.03295 <.0001
FINACE_3	0.04335 <.0001	0.01348 0.0403	0.00819 0.2131	1.00000	0.36203 <.0001	-0.33631 <.0001	0.59990 <.0001	0.01745 0.0079	0.24147 <.0001	0.00022 0.9737	0.02927 <.0001	0.03163 <.0001	-0.02231 0.0007	0.09179 <.0001	-0.00972 0.1392	-0.00958 0.1453	0.01889 0.0041	0.08353 <.0001	0.02073 0.0016	. .	-0.03569 <.0001	0.30419 <.0001	-0.30739 <.0001
C_FIANCE_6	0.18116 <.0001	-0.02372 0.0003	-0.03632 <.0001	0.36203 <.0001	1.00000	-0.86083 <.0001	0.43525 <.0001	0.19115 <.0001	0.11302 <.0001	0.06473 <.0001	0.05200 <.0001	0.06150 <.0001	-0.09548 <.0001	0.16613 <.0001	-0.00138 0.8340	-0.00150 0.8195	0.09365 <.0001	0.18105 <.0001	0.09658 <.0001	. .	-0.07234 <.0001	0.59149 <.0001	-0.61090 <.0001
GAP_FIANCE_6	-0.13235 <.0001	0.01140 0.0829	0.01703 0.0096	-0.33631 <.0001	-0.86083 <.0001	1.00000	-0.34796 <.0001	-0.12751 <.0001	-0.09167 <.0001	0.03591 <.0001	0.01307 0.0468	0.01151 0.0801	0.10276 <.0001	-0.05162 <.0001	-0.00130 0.8430	-0.00119 0.8568	-0.07108 <.0001	-0.05376 <.0001	-0.07381 <.0001	. .	0.05918 <.0001	-0.49995 <.0001	0.51547 <.0001
FINACE_6	0.06298 <.0001	0.00781 0.2352	0.00143 0.8281	0.59990 <.0001	0.43525 <.0001	-0.34796 <.0001	1.00000	0.05280 <.0001	0.28873 <.0001	0.02346 0.0004	0.08155 <.0001	0.06165 <.0001	-0.00901 0.1704	0.15267 <.0001	-0.01865 0.0046	-0.01859 0.0047	0.03926 <.0001	0.15727 <.0001	0.04077 <.0001	. .	-0.02686 <.0001	0.27084 <.0001	-0.27309 <.0001
C_1W_TR_6	0.64418 <.0001	-0.02790 <.0001	-0.04528 <.0001	0.01745 0.0079	0.19115 <.0001	-0.12751 <.0001	0.05280 <.0001	1.00000	0.04134 <.0001	0.09624 <.0001	0.15423 <.0001	0.16869 <.0001	-0.03079 <.0001	0.17601 <.0001	0.04792 <.0001	0.04795 <.0001	0.12449 <.0001	0.18135 <.0001	0.12785 <.0001	. .	0.08098 <.0001	0.16913 <.0001	-0.17477 <.0001
A_L_FIANCE	0.04321 <.0001	0.04501 <.0001	0.03764 <.0001	0.24147 <.0001	0.11302 <.0001	-0.09167 <.0001	0.28873 <.0001	0.04134 <.0001	1.00000	0.02730 <.0001	0.03409 <.0001	0.04005 <.0001	-0.07188 <.0001	0.07314 <.0001	-0.03201 <.0001	-0.03194 <.0001	0.03537 <.0001	0.07620 <.0001	0.03551 <.0001	. .	-0.04807 <.0001	0.10274 <.0001	-0.10476 <.0001
DT_L_FINACE	0.05483 <.0001	-0.02324 0.0004	-0.02973 <.0001	0.00022 0.9737	0.06473 <.0001	0.03591 <.0001	0.02346 0.0004	0.09624 <.0001	0.02730 <.0001	1.00000	0.27895 <.0001	0.29620 <.0001	-0.04347 <.0001	0.34552 <.0001	0.04875 <.0001	0.04883 <.0001	0.08274 <.0001	0.35611 <.0001	0.08436 <.0001	. .	-0.08695 <.0001	0.14109 <.0001	-0.15234 <.0001
DEPOSIT_3	0.11148 <.0001	0.10388 <.0001	0.13680 <.0001	0.02927 <.0001	0.05200 <.0001	0.01307 0.0468	0.08155 <.0001	0.15423 <.0001	0.03409 <.0001	0.27895 <.0001	1.00000	0.94774 <.0001	0.12327 <.0001	0.76201 <.0001	0.08522 <.0001	0.08561 <.0001	0.09214 <.0001	0.74626 <.0001	0.09280 <.0001	. .	0.24433 <.0001	0.12556 <.0001	-0.13602 <.0001
DEPOSIT_6	0.10833 <.0001	0.10693 <.0001	0.12669 <.0001	0.03163 <.0001	0.06150 <.0001	0.01151 0.0801	0.06165 <.0001	0.16869 <.0001	0.04005 <.0001	0.29620 <.0001	0.94774 <.0001	1.00000	0.11658 <.0001	0.73798 <.0001	0.08912 <.0001	0.08942 <.0001	0.09499 <.0001	0.74892 <.0001	0.09649 <.0001	. .	0.23062 <.0001	0.11479 <.0001	-0.12398 <.0001
AGE	-0.04773 <.0001	0.03713 <.0001	0.04500 <.0001	-0.02231 0.0007	-0.09548 <.0001	0.10276 <.0001	-0.00901 0.1704	-0.03079 <.0001	-0.07188 <.0001	-0.04347 <.0001	0.12327 <.0001	0.11658 <.0001	1.00000	0.13159 <.0001	0.10005 <.0001	0.10003 <.0001	0.00631 0.3371	0.12603 <.0001	0.00805 0.2206	. .	0.36918 <.0001	-0.06462 <.0001	0.06855 <.0001
AUM_3	0.12921 <.0001	0.05748 <.0001	0.07815 <.0001	0.09179 <.0001	0.16613 <.0001	-0.05162 <.0001	0.15267 <.0001	0.17601 <.0001	0.07314 <.0001	0.34552 <.0001	0.76201 <.0001	0.73798 <.0001	0.13159 <.0001	1.00000	0.20602 <.0001	0.20604 <.0001	0.23528 <.0001	0.97919 <.0001	0.23555 <.0001	. .	0.24546 <.0001	0.21967 <.0001	-0.23378 <.0001
DEBIT_3	0.03696 <.0001	0.03875 <.0001	0.04935 <.0001	-0.00972 0.1392	-0.00138 0.8340	-0.00130 0.8430	-0.01865 0.0046	0.04792 <.0001	-0.03201 <.0001	0.04875 <.0001	0.08522 <.0001	0.08912 <.0001	0.10005 <.0001	0.20602 <.0001	1.00000	0.99964 <.0001	0.05697 <.0001	0.20331 <.0001	0.05537 <.0001	. .	0.10488 <.0001	-0.00297 0.6515	0.00379 0.5644
DEBIT_6	0.03691 <.0001	0.03903 <.0001	0.04967 <.0001	-0.00958 0.1453	-0.00150 0.8195	-0.00119 0.8568	-0.01859 0.0047	0.04795 <.0001	-0.03194 <.0001	0.04883 <.0001	0.08561 <.0001	0.08942 <.0001	0.10003 <.0001	0.20604 <.0001	0.99964 <.0001	1.00000	0.05695 <.0001	0.20335 <.0001	0.05535 <.0001	. .	0.10490 <.0001	-0.00303 0.6445	0.00384 0.5587
FUND_3	0.09883 <.0001	-0.02038 0.0019	-0.02001 0.0023	0.01889 0.0041	0.09365 <.0001	-0.07108 <.0001	0.03926 <.0001	0.12449 <.0001	0.03537 <.0001	0.08274 <.0001	0.09214 <.0001	0.09499 <.0001	0.00631 0.3371	0.23528 <.0001	0.05697 <.0001	0.05695 <.0001	1.00000	0.23296 <.0001	0.98989 <.0001	. .	0.04118 <.0001	0.09674 <.0001	-0.09905 <.0001
AUM_6	0.12754 <.0001	0.05725 <.0001	0.07660 <.0001	0.08353 <.0001	0.18105 <.0001	-0.05376 <.0001	0.15727 <.0001	0.18135 <.0001	0.07620 <.0001	0.35611 <.0001	0.74626 <.0001	0.74892 <.0001	0.12603 <.0001	0.97919 <.0001	0.20331 <.0001	0.20335 <.0001	0.23296 <.0001	1.00000	0.23507 <.0001	. .	0.23329 <.0001	0.21511 <.0001	-0.22875 <.0001
FUND_6	0.09757 <.0001	-0.02072 0.0016	-0.02036 0.0020	0.02073 0.0016	0.09658 <.0001	-0.07381 <.0001	0.04077 <.0001	0.12785 <.0001	0.03551 <.0001	0.08436 <.0001	0.09280 <.0001	0.09649 <.0001	0.00805 0.2206	0.23555 <.0001	0.05537 <.0001	0.05535 <.0001	0.98989 <.0001	0.23507 <.0001	1.00000	. .	0.04316 <.0001	0.09827 <.0001	-0.10095 <.0001
CHILDREN	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .
DOB	0.04801 <.0001	0.02053 0.0018	0.03384 <.0001	-0.03569 <.0001	-0.07234 <.0001	0.05918 <.0001	-0.02686 <.0001	0.08098 <.0001	-0.04807 <.0001	-0.08695 <.0001	0.24433 <.0001	0.23062 <.0001	0.36918 <.0001	0.24546 <.0001	0.10488 <.0001	0.10490 <.0001	0.04118 <.0001	0.23329 <.0001	0.04316 <.0001	. .	1.00000	-0.06472 <.0001	0.06570 <.0001
C_FIANCE_3	0.17719 <.0001	-0.03361 <.0001	-0.03462 <.0001	0.30419 <.0001	0.59149 <.0001	-0.49995 <.0001	0.27084 <.0001	0.16913 <.0001	0.10274 <.0001	0.14109 <.0001	0.12556 <.0001	0.11479 <.0001	-0.06462 <.0001	0.21967 <.0001	-0.00297 0.6515	-0.00303 0.6445	0.09674 <.0001	0.21511 <.0001	0.09827 <.0001	. .	-0.06472 <.0001	1.00000	-0.98408 <.0001
GAP_FINACE_3	-0.18264 <.0001	0.03197 <.0001	0.03295 <.0001	-0.30739 <.0001	-0.61090 <.0001	0.51547 <.0001	-0.27309 <.0001	-0.17477 <.0001	-0.10476 <.0001	-0.15234 <.0001	-0.13602 <.0001	-0.12398 <.0001	0.06855 <.0001	-0.23378 <.0001	0.00379 0.5644	0.00384 0.5587	-0.09905 <.0001	-0.22875 <.0001	-0.10095 <.0001	. .	0.06570 <.0001	-0.98408 <.0001	1.00000

Spearman 相关系数, N = 45568

	TARGET	F_CC	F_CLOAN	F_FUND	F_HLOAN	F_MOBILE	F_PAYROLL	F_STAFF	F_TEL	F_VIP	F_WEB	F_YJL	F_YLJ	CHANNEL_PRE	GENDER
FIX_3	0.03428	-0.03011	-0.02058	-0.02194	-0.01011	-0.03793	-0.01242	-0.04022	-0.01082	0.08673	-0.03348	-0.02186	0.04186	-0.03477	-0.00002
FIX_6	0.03128	-0.0334	-0.02151	-0.02295	-0.01364	-0.04	-0.01434	-0.04573	-0.0097	0.0823	-0.0347	-0.03151	0.04625	-0.03814	-0.00246
FINACE_3	0.02565	0.02512	0.01446	0.01155	0.00433	0.00786	-0.01261	0.00381	0.02711	0.15882	0.01427	0.18098	-0.02475	0.005	0.01391
FINACE_6	0.03307	0.02412	0.00471	0.0152	0.0106	0.00419	-0.02121	-0.00442	0.03131	0.19516	0.00643	0.2514	-0.03102	-0.00002	0.01278
C_FIANCE_3	-0.16892	0.04061	0.0308	0.01804	0.01552	0.03724	0.01359	0.04131	0.00948	0.09127	-0.01747	0.25062	-0.0607	0.01217	0.01581
C_FIANCE_6	-0.20754	0.05028	0.03494	0.01257	0.0168	0.03574	-0.00004	0.05249	0.02456	0.10167	-0.05507	0.29317	-0.08446	-0.00258	0.01613
GAP_FINACE_3	0.16794	-0.04634	-0.03415	-0.01994	-0.01843	-0.04471	-0.01603	-0.04793	-0.01305	-0.10045	0.01309	-0.28332	0.06277	-0.0179	-0.01626
GAP_FIANCE_6	0.0854	-0.06421	-0.0347	-0.03494	-0.01289	-0.07024	-0.00858	-0.05142	-0.03484	-0.13718	-0.00876	-0.35705	0.06502	-0.0447	-0.00699
C_1W_TR_3	-0.05784	-0.06228	0.01204	-0.03297	-0.01031	-0.11117	-0.04684	0.0378	-0.04439	-0.1075	-0.107	-0.18225	-0.05982	-0.07219	-0.0002
C_1W_TR_6	-0.05943	-0.01861	0.05331	-0.00887	0.01161	-0.06667	-0.00659	0.10561	-0.03188	-0.05261	-0.10143	-0.0904	-0.08708	-0.05222	0.00759
DEPOSIT_3	0.31791	0.08069	0.02689	0.08406	0.02319	0.0328	0.13388	0.06131	0.07078	0.07667	0.1296	0.09426	0.37699	0.00543	-0.0536
DEPOSIT_6	0.31088	0.08374	0.02754	0.08623	0.02216	0.04114	0.13257	0.05852	0.0746	0.09404	0.14051	0.09394	0.36799	0.0136	-0.05254
AUM_3	0.37203	0.10802	0.03503	0.23522	0.02278	0.08063	0.13727	0.06371	0.10572	0.20665	0.21149	0.27402	0.34074	0.00997	-0.05933
AUM_6	0.37128	0.10992	0.03398	0.23377	0.02114	0.09061	0.13416	0.0616	0.10571	0.22396	0.22017	0.28219	0.32929	0.02145	-0.05593
DEBIT_3	0.02991	-0.03302	-0.00689	0.0193	-0.02143	-0.0689	-0.02018	0.01236	-0.05271	0.00305	-0.15401	-0.01741	0.03	0.03961	-0.03339
DEBIT_6	0.02997	-0.03315	-0.00693	0.0192	-0.02146	-0.069	-0.02029	0.01228	-0.05259	0.00331	-0.15381	-0.01748	0.03022	0.0393	-0.0334
FUND_3	0.05079	0.06917	0.05404	0.82416	0.0127	0.06999	0.0544	0.11861	0.00524	0.04207	-0.02998	0.09627	-0.01206	0.12497	-0.04454
FUND_6	0.05324	0.07111	0.05176	0.81279	0.01198	0.07517	0.05704	0.11803	0.00891	0.04433	-0.02197	0.09772	-0.00799	0.12026	-0.04349
AGE	0.08015	-0.17333	-0.08362	-0.00124	-0.09309	-0.28574	-0.1093	-0.11968	-0.04545	-0.11183	-0.17899	-0.08264	0.48135	-0.25374	0.10742
DOB	0.09607	0.04709	0.00919	0.04971	0.06916	-0.12097	0.09909	0.02662	0.10206	-0.05784	-0.01914	-0.06516	0.52752	-0.17902	-0.0519
A_L_FIANCE	-0.00758	0.05015	0.02842	-0.00138	0.03814	0.02885	-0.01557	0.00491	0.04997	0.41765	0.05219	0.13203	-0.12108	0.09518	0.03627
DT_L_FINACE	0.72464	0.06671	-0.0099	0.10934	-0.02858	0.14354	0.06184	0.00557	0.06936	0.07124	0.33391	0.07528	0.12606	0.30836	-0.06351

高度相关 共线的变量有：（TARGET，DT_L_FINACE）；（FUND_3 ，F_FUND）；（ FUND_6，F_FUND ）

REG 过程
模型: **MODEL1**
因变量: **TARGET**

读取的观测数	23135
使用的观测数	21802
具有缺失值的观测数	1333

方差分析					
源	自由度	平方和	均方	**F** 值	**Pr > F**
模型	35	2260.32804	64.58080	549.48	<.0001
误差	21766	2558.16829	0.11753		
校正合计	21801	4818.49633			

均方根误差	0.34283	**R** 方	0.4691
因变量均值	0.32974	调整 **R** 方	0.4682
变异系数	103.96882		

注意: Model is not full rank. Least-squares solutions for the parameters are not unique. Some statistics will be misleading. A reported DF of 0 or B means that the estimate is biased.

注意: The following parameters have been set to 0, since the variables are a linear combination of other variables as shown.

CHILDREN =	0
F_YJL =	0

参数估计						
变量	自由度	参数估计	标准误差	**t** 值	**Pr > |t|**	方差膨胀
Intercept	1	-88.14091	0.91000	-96.86	<.0001	0
C_1W_TR_3	1	0.00764	0.05055	0.15	0.8799	1.58686
FIX_3	1	0.02435	0.01871	1.30	0.1932	4.21676
FIX_6	1	-0.01133	0.01686	-0.67	0.5016	4.26643
FINACE_3	1	0.01640	0.01369	1.20	0.2311	1.44327
C_FIANCE_6	1	0.15422	0.02094	7.37	<.0001	6.46392
GAP_FIANCE_6	1	0.03529	0.00344	10.26	<.0001	5.79679
FINACE_6	1	0.07092	0.01137	6.24	<.0001	1.49433
C_1W_TR_6	1	0.02762	0.02695	1.02	0.3055	1.68980
A_L_FIANCE	1	-0.02284	0.00817	-2.79	0.0052	1.31579
DT_L_FINACE	1	20.53698	0.19537	105.12	<.0001	1.58874
DEPOSIT_3	1	0.02461	0.00581	4.23	<.0001	13.63555
DEPOSIT_6	1	-0.01666	0.00592	-2.81	0.0049	12.77698
AGE	1	0.08578	0.02338	3.67	0.0002	1.56256
AUM_3	1	0.04546	0.00717	6.34	<.0001	31.14724
DEBIT_3	1	-0.05308	0.07963	-0.67	0.5051	1339.09843
DEBIT_6	1	0.05972	0.08120	0.74	0.4621	1338.91975
FUND_3	1	-0.00674	0.01530	-0.44	0.6594	59.72797
AUM_6	1	-0.02376	0.00726	-3.27	0.0011	30.72663
FUND_6	1	0.00449	0.01457	0.31	0.7580	51.09313
CHILDREN	0	0	.	.	.	.
DOB	1	0.05863	0.00923	6.35	<.0001	1.50090
C_FIANCE_3	1	-0.31511	0.13135	-2.40	0.0164	34.89108
GAP_FINACE_3	1	-0.27660	0.06707	-4.12	<.0001	34.09135
F_CC	1	-0.00697	0.00613	-1.14	0.2557	1.15850
F_CLOAN	1	-0.05849	0.03107	-1.88	0.0598	1.14235
F_FUND	1	0.01278	0.02454	0.52	0.6026	7.49493

F_HLOAN	1	-0.00549	0.01534	-0.36	0.7203	1.04701
F_MOBILE	1	0.02319	0.00670	3.46	0.0005	1.21052
F_PAYROLL	1	-0.01239	0.00739	-1.68	0.0939	1.16051
F_STAFF	1	0.00199	0.03341	0.06	0.9524	1.27439
F_TEL	1	0.00040104	0.00512	0.08	0.9375	1.18795
F_VIP	1	0.00614	0.00565	1.09	0.2773	1.43037
F_WEB	1	-0.04315	0.00673	-6.41	<.0001	1.45530
F_YJL	0	0	.	.	.	.
F_YLJ	1	-0.00285	0.00649	-0.44	0.6610	1.78336
CHANNEL_PRE	1	-0.12805	0.00281	-45.50	<.0001	1.31753
GENDER	1	-0.01194	0.00491	-2.43	0.0150	1.04998

“LOGISTIC”过程

模型信息	
数据集	WORK.TRAIN_STD
响应变量	TARGET
响应水平数	2
模型	二元 Logit
优化方法	Fisher 评分法

读取的观测数	23135
使用的观测数	23135

响应概略		
有序值	TARGET	总频数
1	0	15389
2	1	7746

建模的概率为 **TARGET='1'**。

分类水平信息				
分类	值	设计变量		
CHANNEL_PRE	**0**	1	0	0
	1	0	1	0
	2	0	0	1
	3	-1	-1	-1
F_WEB	**0**	1		
	1	-1		
GENDER	**0**	1		
	1	-1		

模型收敛状态
满足收敛准则 (GCONV=1E-8)。

模型拟合统计量		
准则	仅截距	截距和协变量
AIC	29500.878	22951.420
SC	29508.927	23031.911
-2 Log L	29498.878	22931.420

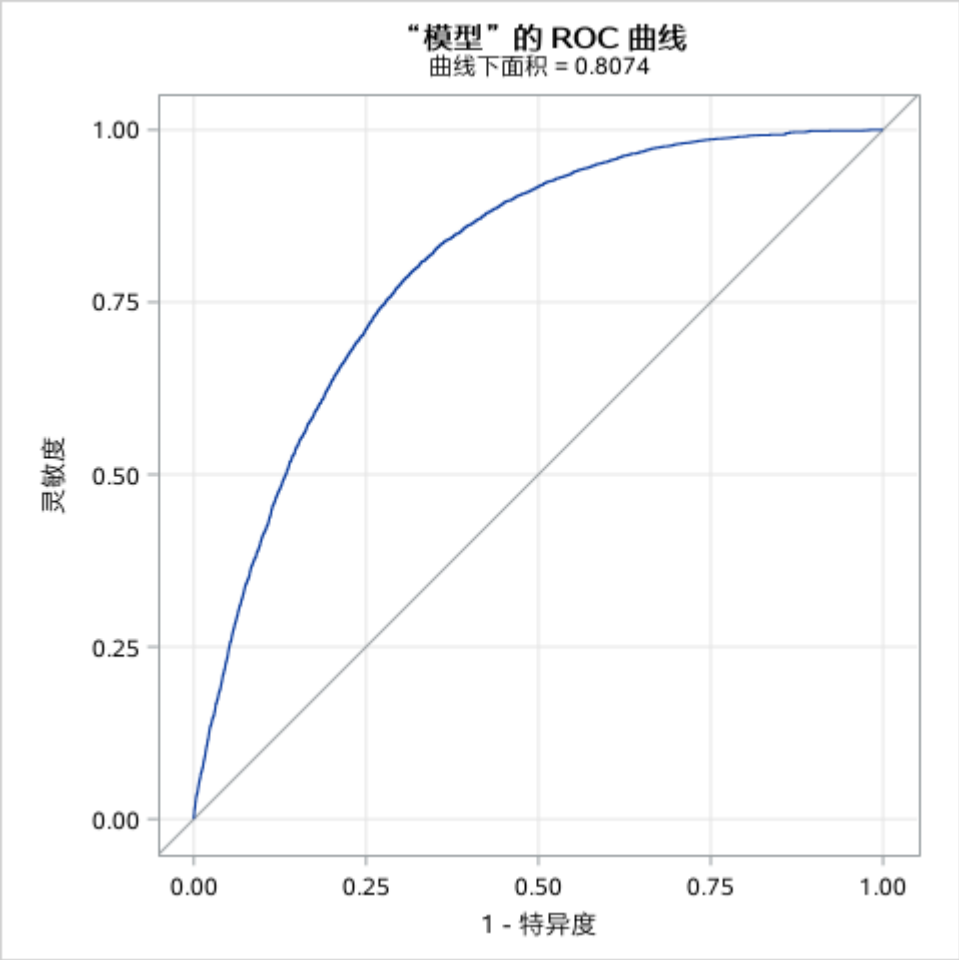
检验全局原假设: BETA=0			
检验	卡方	自由度	**Pr >** 卡方
似然比	6567.4575	9	<.0001
评分	5140.4298	9	<.0001
Wald	3552.4322	9	<.0001

3 型效应分析			
效应	自由度	**Wald** 卡方	**Pr >** 卡方
AUM_6	1	1865.4159	<.0001
CHANNEL_PRE	3	1200.1550	<.0001
AGE	1	172.2645	<.0001
GAP_FIANCE_6	1	40.9807	<.0001
F_WEB	1	22.7960	<.0001
DOB	1	41.4935	<.0001
GENDER	1	34.9795	<.0001

最大似然估计分析						
参数		自由度	估计	标准误差	Wald 卡方	Pr > 卡方
Intercept		1	-6.2444	0.2781	504.2377	<.0001
AUM_6		1	0.5920	0.0137	1865.4159	<.0001
CHANNEL_PRE	0	1	0.0387	0.0455	0.7225	0.3953
CHANNEL_PRE	1	1	0.7974	0.0439	329.5257	<.0001
CHANNEL_PRE	2	1	1.8158	0.0644	795.7958	<.0001
AGE		1	2.0311	0.1548	172.2645	<.0001
GAP_FIANCE_6		1	0.0480	0.00750	40.9807	<.0001
F_WEB	0	1	-0.1222	0.0256	22.7960	<.0001
DOB		1	-0.3675	0.0570	41.4935	<.0001
GENDER	0	1	0.1005	0.0170	34.9795	<.0001

优比估计			
效应	点估计	95% Wald 置信限	
AUM_6	1.808	1.760	1.857
CHANNEL_PRE 0 vs 3	14.740	11.138	19.508
CHANNEL_PRE 1 vs 3	31.480	23.790	41.655
CHANNEL_PRE 2 vs 3	87.155	64.067	118.563
AGE	7.622	5.628	10.323
GAP_FIANCE_6	1.049	1.034	1.065
F_WEB 0 vs 1	0.783	0.708	0.866
DOB	0.692	0.619	0.774
GENDER 0 vs 1	1.223	1.144	1.307

预测概率和观测响应的关联			
一致部分所占百分比	80.7	Somers D	0.615
不一致部分所占百分比	19.3	Gamma	0.615
结值百分比	0.0	Tau-a	0.274
对	119203194	c	0.807



分类表									
	正确		不正确		百分比				
概率水平	事件	非事件	事件	非事件	正确	灵敏度	特异度	阳性预测值	阴性预测值
0.330	6456	9874	5515	1290	70.6	83.3	64.2	53.9	88.4

“LOGISTIC”过程

模型信息	
数据集	WORK.VALID_STD
响应变量	TARGET
响应水平数	2
模型	二元 Logit
优化方法	Fisher 评分法

读取的观测数	10207
使用的观测数	10207

响应概略		
有序值	**TARGET**	总频数
1	0	6839
2	1	3368

建模的概率为 **TARGET='1'**。

分类水平信息				
分类	值	设计变量		
CHANNEL_PRE	**0**	1	0	0

	1	0	1	0
	2	0	0	1
	3	-1	-1	-1
F_WEB	**0**	1		
	1	-1		
GENDER	**0**	1		
	1	-1		

模型收敛状态
满足收敛准则 (GCONV=1E-8)。

模型拟合统计量		
准则	仅截距	截距和协变量
AIC	12947.684	10111.263
SC	12954.914	10183.572
-2 Log L	12945.684	10091.263

检验全局原假设: **BETA=0**			
检验	卡方	自由度	**Pr >** 卡方
似然比	2854.4203	9	<.0001
评分	2244.1498	9	<.0001
Wald	1594.1617	9	<.0001

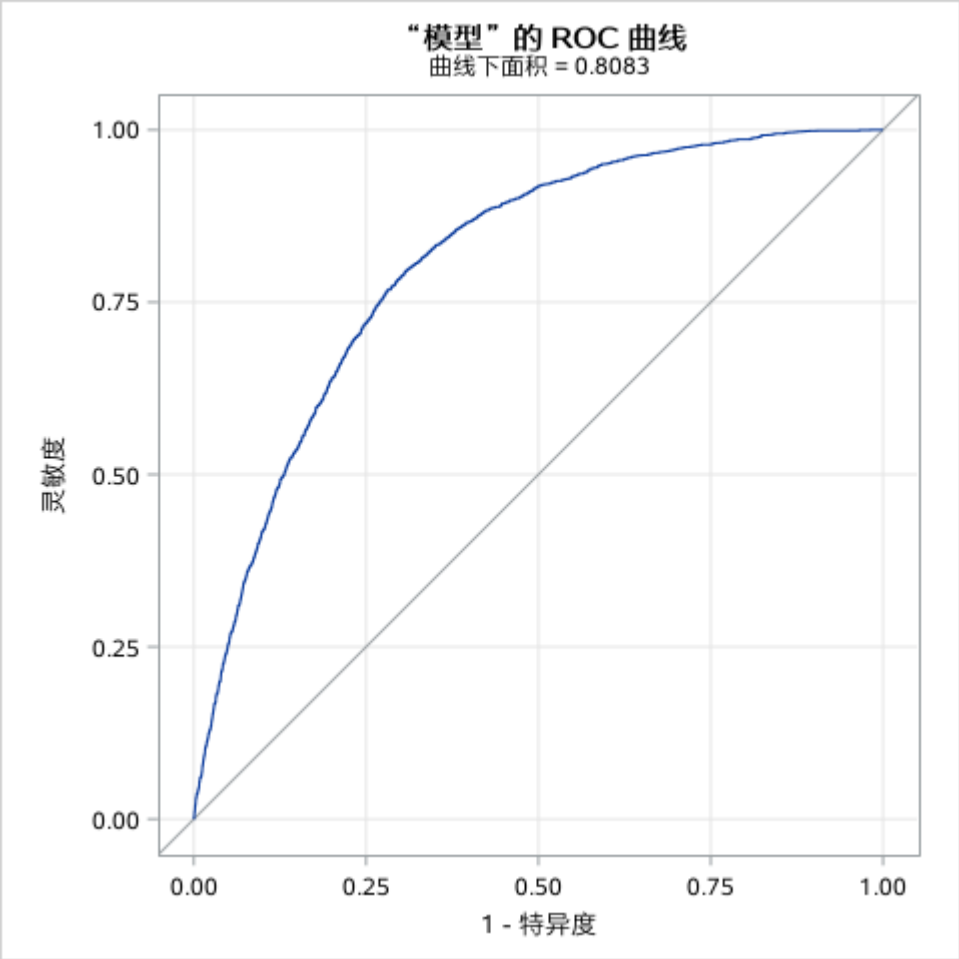
3 型效应分析			
效应	自由度	**Wald** 卡方	**Pr >** 卡方
AUM_6	1	833.9897	<.0001
CHANNEL_PRE	3	562.4228	<.0001
AGE	1	57.5659	<.0001
GAP_FIANCE_6	1	25.9451	<.0001
F_WEB	1	8.7002	0.0032
DOB	1	23.3685	<.0001
GENDER	1	21.6227	<.0001

最大似然估计分析						
参数		自由度	估计	标准误差	**Wald** 卡方	**Pr >** 卡方
Intercept		1	-5.7020	0.4154	188.3797	<.0001
AUM_6		1	0.6079	0.0211	833.9897	<.0001
CHANNEL_PRE	**0**	1	-0.0686	0.0635	1.1649	0.2804
CHANNEL_PRE	**1**	1	0.7775	0.0611	161.8765	<.0001
CHANNEL_PRE	**2**	1	1.6764	0.0933	323.1540	<.0001
AGE		1	1.7428	0.2297	57.5659	<.0001
GAP_FIANCE_6		1	0.0591	0.0116	25.9451	<.0001
F_WEB	**0**	1	-0.1134	0.0384	8.7002	0.0032
DOB		1	-0.4152	0.0859	23.3685	<.0001
GENDER	**0**	1	0.1197	0.0257	21.6227	<.0001

优比估计			
效应	点估计	**95% Wald** 置信限	
AUM_6	1.837	1.762	1.914
CHANNEL_PRE 0 vs 3	10.143	6.998	14.704
CHANNEL_PRE 1 vs 3	23.639	16.307	34.268
CHANNEL_PRE 2 vs 3	58.080	38.261	88.165

AGE	5.713	3.642	8.962
GAP_FIANCE_6	1.061	1.037	1.085
F_WEB 0 vs 1	0.797	0.686	0.927
DOB	0.660	0.558	0.781
GENDER 0 vs 1	1.271	1.149	1.406

预测概率和观测响应的关联			
一致部分所占百分比	80.8	**Somers D**	0.617
不一致部分所占百分比	19.2	**Gamma**	0.617
结值百分比	0.0	**Tau-a**	0.273
对	23033752	**c**	0.808



FREQ 过程

频数
百分比
行百分比
列百分比

F_TARGET-I_TARGET表			
	I_TARGET(到: TARGET)		
F_TARGET(从: TARGET)	**0**	**1**	合计
0	12933 55.90 84.04 79.12	2456 10.62 15.96 36.18	15389 66.52
1	3413 14.75 44.06 20.88	4333 18.73 55.94 63.82	7746 33.48
合计	16346 70.65	6789 29.35	23135 100.00

FREQ 过程

频数 百分比 行百分比 列百分比

F_TARGET-I_TARGET表			
	I_TARGET(到: TARGET)		
F_TARGET(从: TARGET)	0	1	合计
0	5840 57.22 85.39 78.98	999 9.79 14.61 35.51	6839 67.00
1	1554 15.22 46.14 21.02	1814 17.77 53.86 64.49	3368 33.00
合计	7394 72.44	2813 27.56	10207 100.00

“LOGISTIC”过程

模型信息	
数据集	WORK.TRAIN_STD
响应变量	TARGET
响应水平数	2
模型	二元 Logit
优化方法	Fisher 评分法

读取的观测数	23135
使用的观测数	23135

响应概略		
有序值	TARGET	总频数
1	0	15389
2	1	7746

建模的概率为 **TARGET='1'**。

分类水平信息				
分类	值	设计变量		
CHANNEL_PRE	**0**	1	0	0
	1	0	1	0
	2	0	0	1
	3	-1	-1	-1
F_WEB	**0**	1		
	1	-1		
GENDER	**0**	1		
	1	-1		

模型收敛状态
满足收敛准则 (GCONV=1E-8)。

模型拟合统计量		
准则	仅截距	截距和协变量
AIC	29500.878	22951.420
SC	29508.927	23031.911
-2 Log L	29498.878	22931.420

检验全局原假设: **BETA=0**

检验	卡方	自由度	Pr > 卡方
似然比	6567.4575	9	<.0001
评分	5140.4298	9	<.0001
Wald	3552.4322	9	<.0001

3 型效应分析			
效应	自由度	Wald 卡方	Pr > 卡方
AUM_6	1	1865.4159	<.0001
CHANNEL_PRE	3	1200.1550	<.0001
AGE	1	172.2645	<.0001
GAP_FIANCE_6	1	40.9807	<.0001
F_WEB	1	22.7960	<.0001
DOB	1	41.4935	<.0001
GENDER	1	34.9795	<.0001

最大似然估计分析						
参数		自由度	估计	标准误差	Wald 卡方	Pr > 卡方
Intercept		1	-6.2444	0.2781	504.2377	<.0001
AUM_6		1	0.5920	0.0137	1865.4159	<.0001
CHANNEL_PRE	**0**	1	0.0387	0.0455	0.7225	0.3953
CHANNEL_PRE	**1**	1	0.7974	0.0439	329.5257	<.0001
CHANNEL_PRE	**2**	1	1.8158	0.0644	795.7958	<.0001
AGE		1	2.0311	0.1548	172.2645	<.0001
GAP_FIANCE_6		1	0.0480	0.00750	40.9807	<.0001
F_WEB	**0**	1	-0.1222	0.0256	22.7960	<.0001
DOB		1	-0.3675	0.0570	41.4935	<.0001
GENDER	**0**	1	0.1005	0.0170	34.9795	<.0001

优比估计			
效应	点估计	95% Wald 置信限	
AUM_6	1.808	1.760	1.857
CHANNEL_PRE 0 vs 3	14.740	11.138	19.508
CHANNEL_PRE 1 vs 3	31.480	23.790	41.655
CHANNEL_PRE 2 vs 3	87.155	64.067	118.563
AGE	7.622	5.628	10.323
GAP_FIANCE_6	1.049	1.034	1.065
F_WEB 0 vs 1	0.783	0.708	0.866
DOB	0.692	0.619	0.774
GENDER 0 vs 1	1.223	1.144	1.307

预测概率和观测响应的关联			
一致部分所占百分比	80.7	**Somers D**	0.615
不一致部分所占百分比	19.3	**Gamma**	0.615
结值百分比	0.0	**Tau-a**	0.274
对	119203194	**c**	0.807

FREQ 过程

频数
百分比
行百分比
列百分比

F_TARGET-I_TARGET表

F_TARGET(从: TARGET)	I_TARGET(到: TARGET) 0	1	合计
0	5840 57.22 85.39 78.98	999 9.79 14.61 35.51	6839 67.00
1	1554 15.22 46.14 21.02	1814 17.77 53.86 64.49	3368 33.00
合计	7394 72.44	2813 27.56	10207 100.00

FREQ 过程

频数 百分比 行百分比 列百分比	TARGET-CHANNEL_PRE表				
	CHANNEL_PRE				
TARGET	0	1	2	3	合计
0	7227 31.24 46.96 75.06	5017 21.69 32.60 52.43	380 1.64 2.47 33.93	2765 11.95 17.97 98.12	15389 66.52
1	2401 10.38 31.00 24.94	4552 19.68 58.77 47.57	740 3.20 9.55 66.07	53 0.23 0.68 1.88	7746 33.48
合计	9628 41.62	9569 41.36	1120 4.84	2818 12.18	23135 100.00

表**“CHANNEL_PRE-TARGET”**的统计量

统计量	自由度	值	概率
卡方	3	2966.0495	<.0001
似然比卡方检验	3	3479.8673	<.0001
Mantel-Haenszel 卡方	1	72.9804	<.0001
Phi 系数		0.3581	
列联系数		0.3371	
Cramer V		0.3581	

样本大小 **= 23135**

频数 百分比 行百分比 列百分比	TARGET-GENDER表		
	GENDER		
TARGET	0	1	合计
0	9254 40.00 60.13 64.17	6135 26.52 39.87 70.41	15389 66.52
1	5168 22.34 66.72 35.83	2578 11.14 33.28 29.59	7746 33.48
合计	14422 62.34	8713 37.66	23135 100.00

表**“GENDER-TARGET”**的统计量

统计量	自由度	值	概率
卡方	1	95.1486	<.0001
似然比卡方检验	1	96.0018	<.0001
连续调整卡方	1	94.8684	<.0001
Mantel-Haenszel 卡方	1	95.1445	<.0001
Phi 系数		-0.0641	
列联系数		0.0640	
Cramer V		-0.0641	

Fisher 精确检验	
单元格 **(1,1)** 频数 **(F)**	9254
左侧 **Pr <= F**	<.0001
右侧 **Pr >= F**	1.0000
表概率 **(P)**	<.0001
双侧 **Pr <= P**	<.0001

样本大小 = 23135

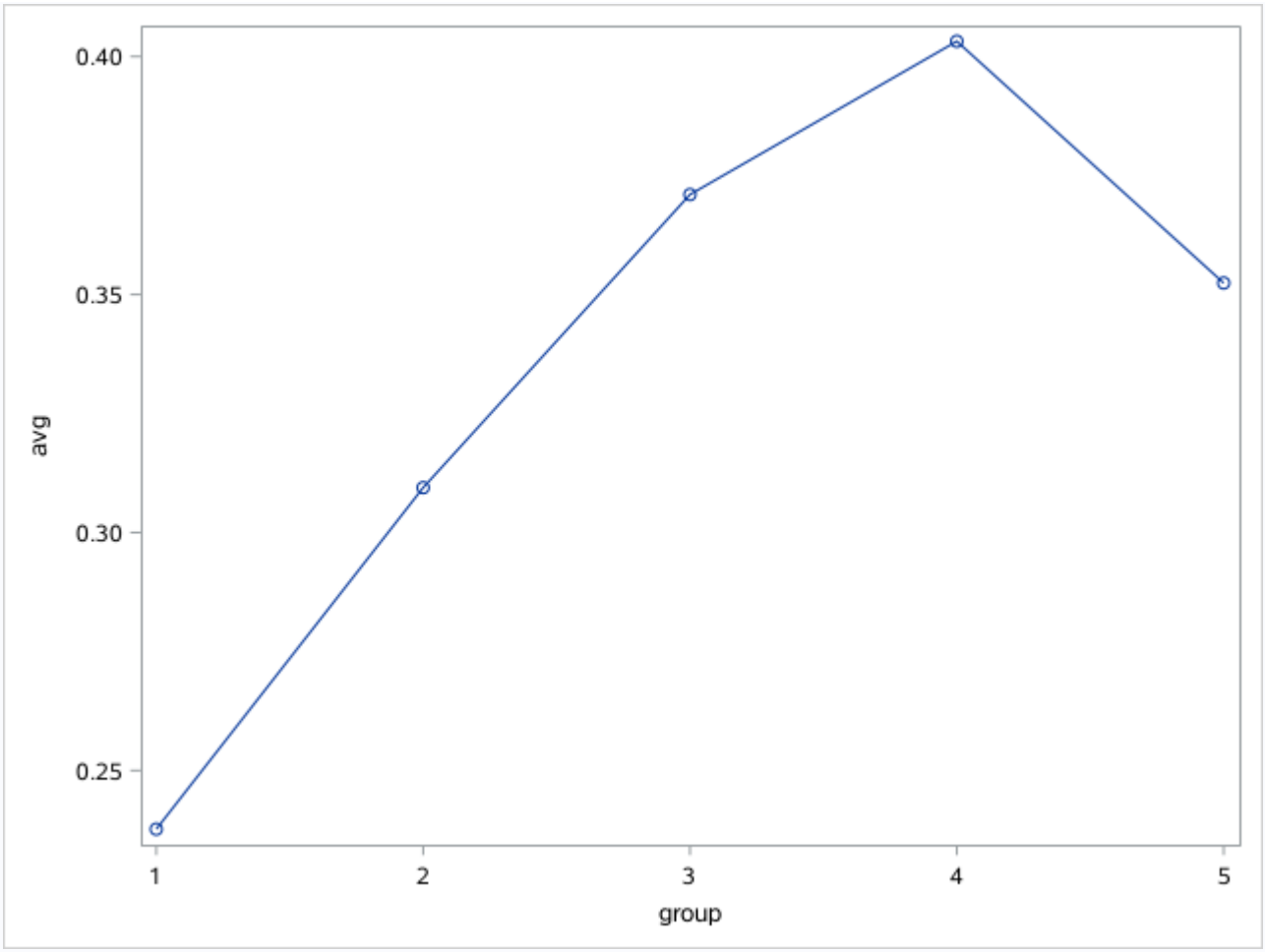
频数 百分比 行百分比 列百分比	TARGET-F_WEB表		
	F_WEB		
TARGET	0	1	合计
0	4026 17.40 26.16 82.25	11363 49.12 73.84 62.30	15389 66.52
1	869 3.76 11.22 17.75	6877 29.73 88.78 37.70	7746 33.48
合计	4895 21.16	18240 78.84	23135 100.00

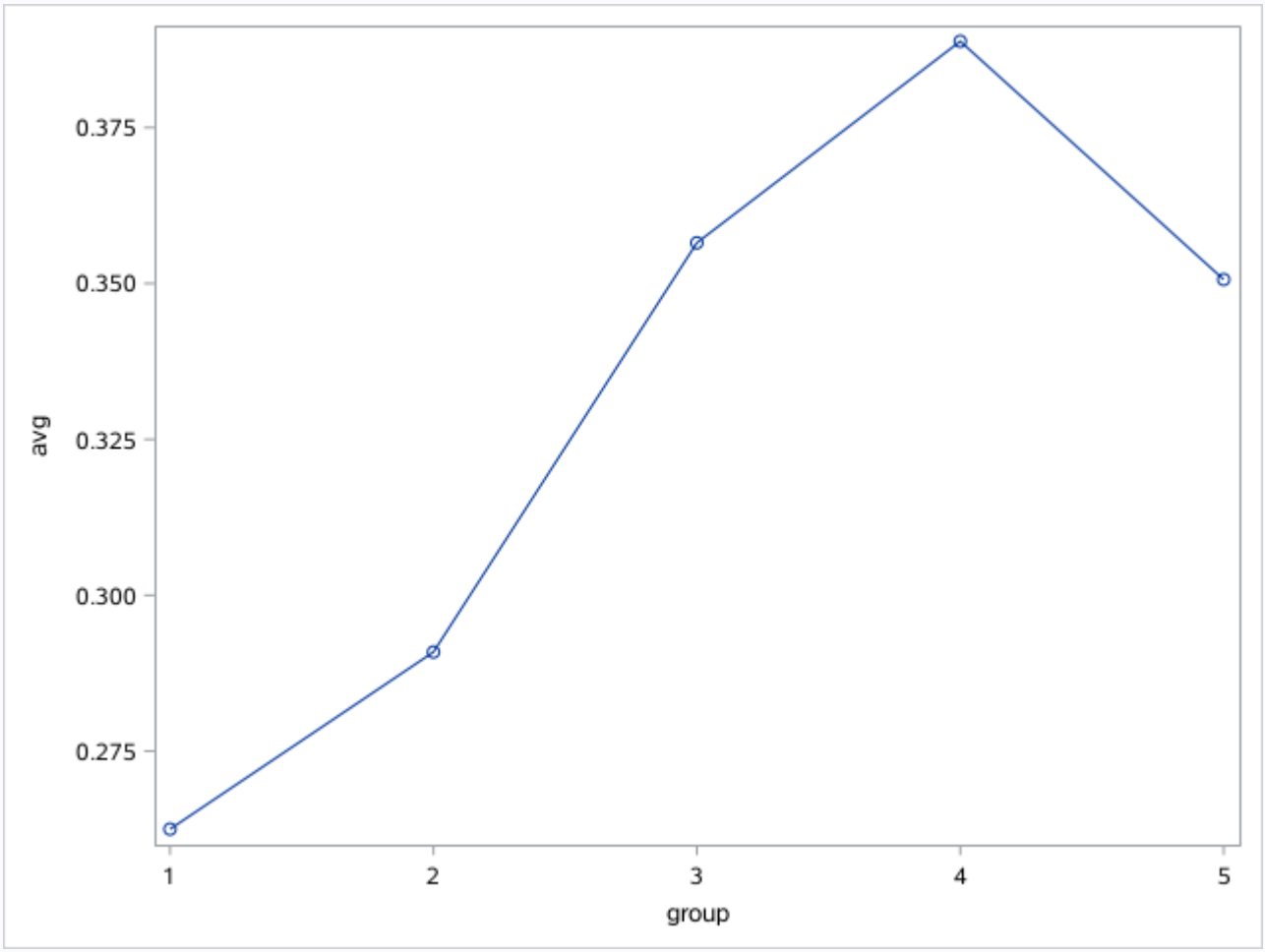
表“F_WEB-TARGET”的统计量

统计量	自由度	值	概率
卡方	1	689.6786	<.0001
似然比卡方检验	1	749.5263	<.0001
连续调整卡方	1	688.7831	<.0001
Mantel-Haenszel 卡方	1	689.6488	<.0001
Phi 系数		0.1727	
列联系数		0.1701	
Cramer V		0.1727	

Fisher 精确检验	
单元格 (1,1) 频数 (F)	4026
左侧 Pr <= F	1.0000
右侧 Pr >= F	<.0001
表概率 (P)	<.0001
双侧 Pr <= P	<.0001

样本大小 = 23135


0.40
0.35
0.30
0.25
avg
1
2
3
4
5
group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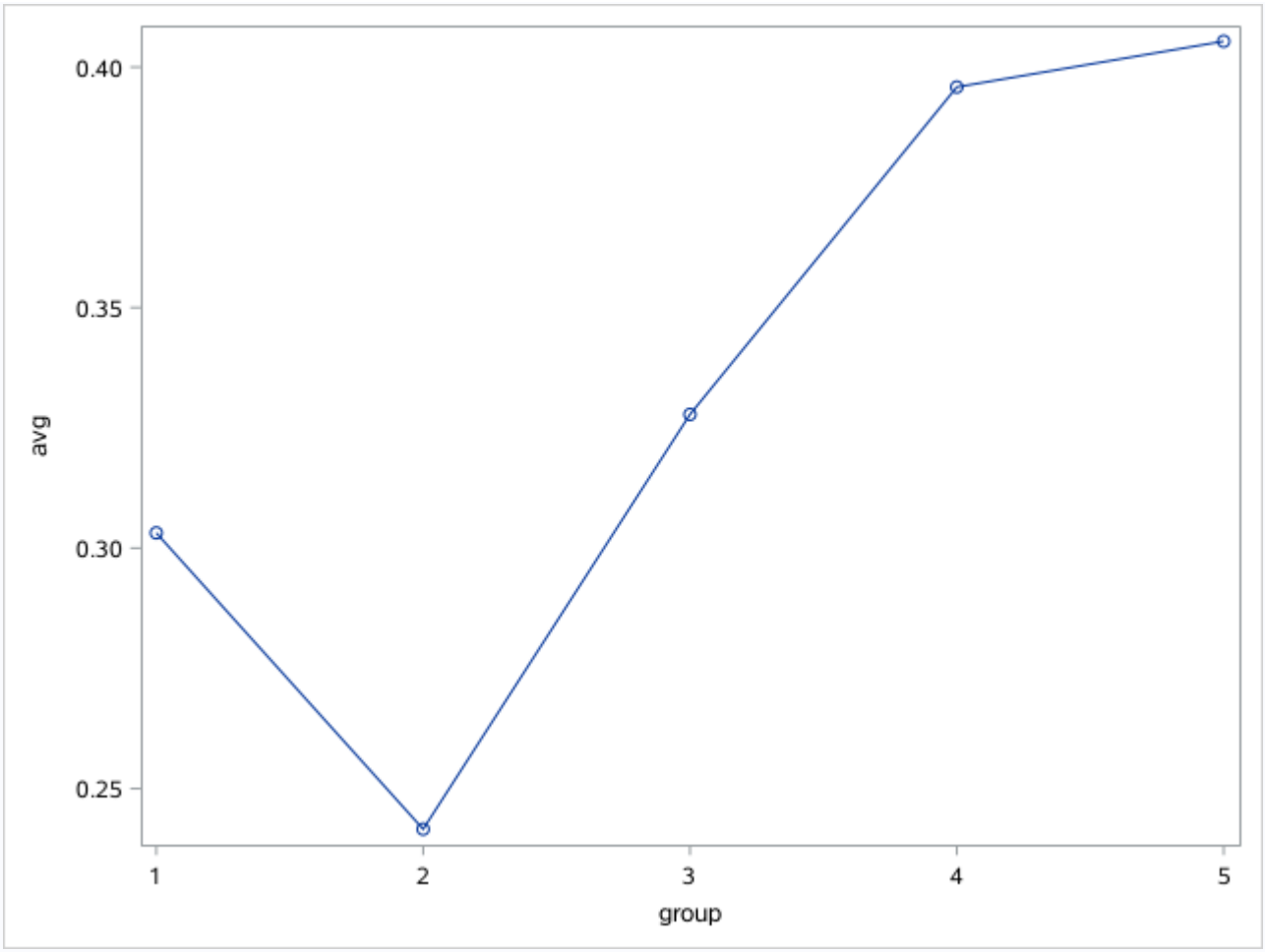
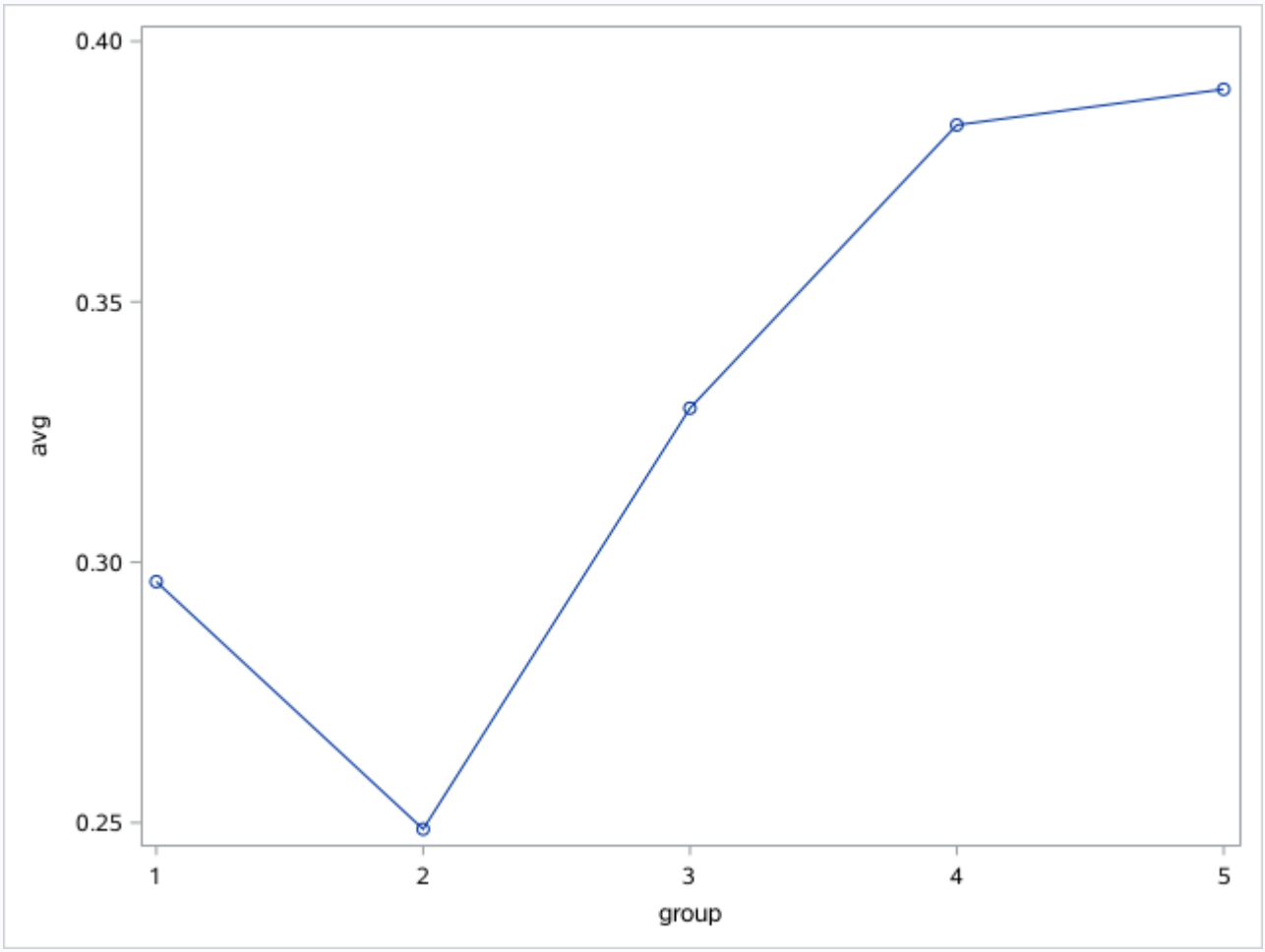
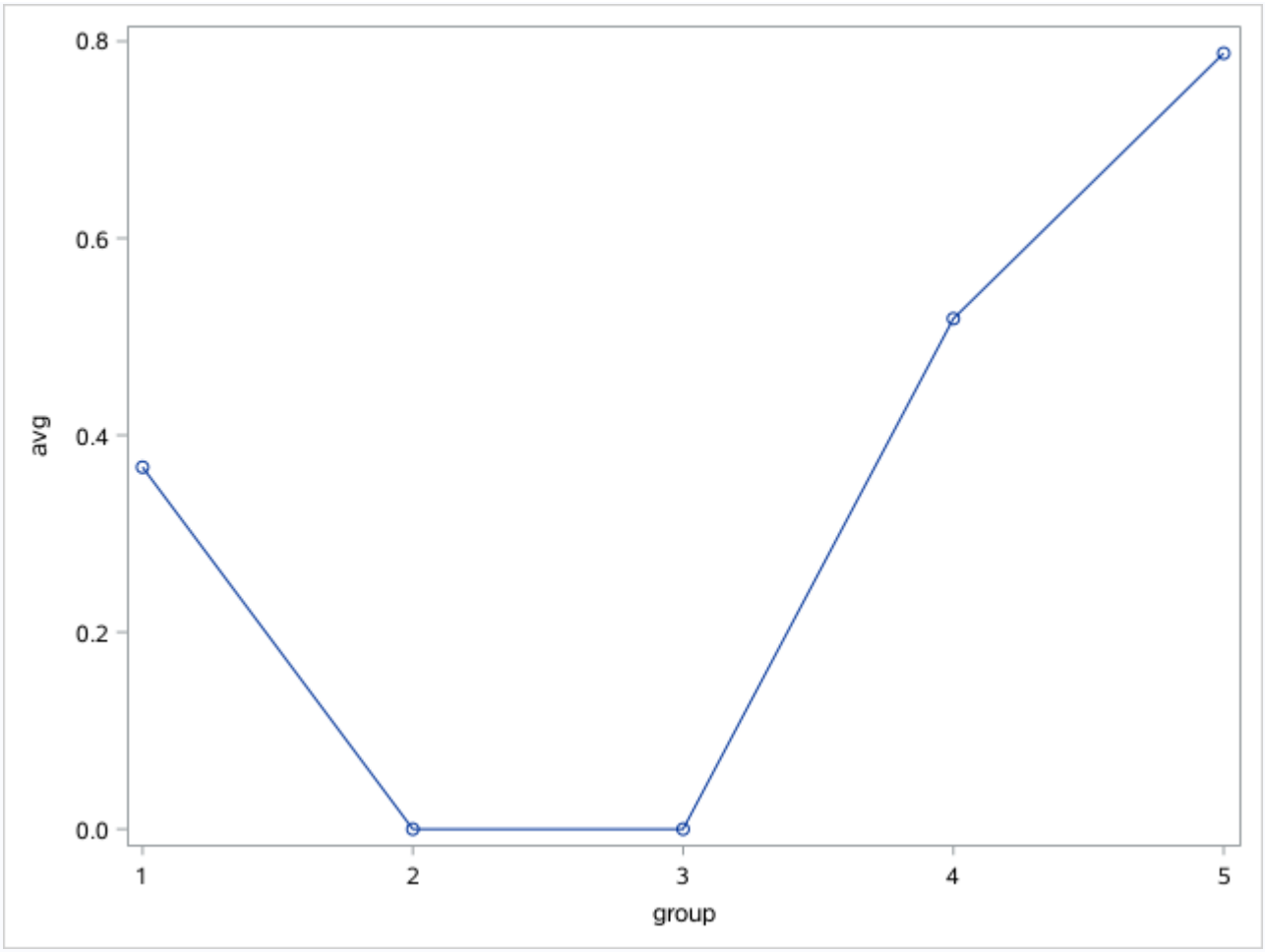
0.350
0.325
0.300
0.275
avg
1
2
3
4
5
group


0.40
0.35
0.30
0.25
avg
1
2
3
4
5
group


0.40
0.35
0.30
0.25
avg
1
2
3
4
5
group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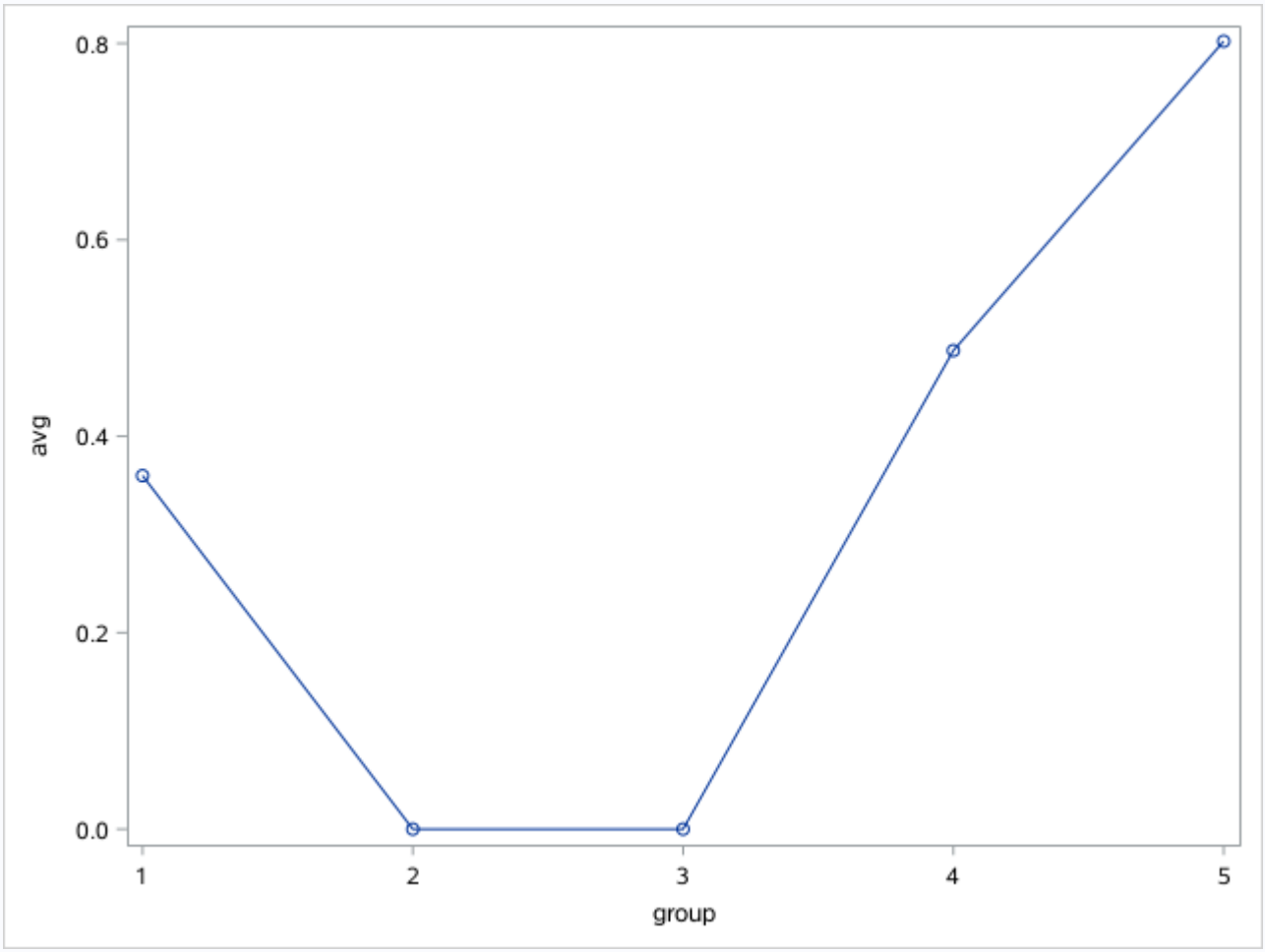
0.4
0.2
0.0
avg
1
2
3
4
5
group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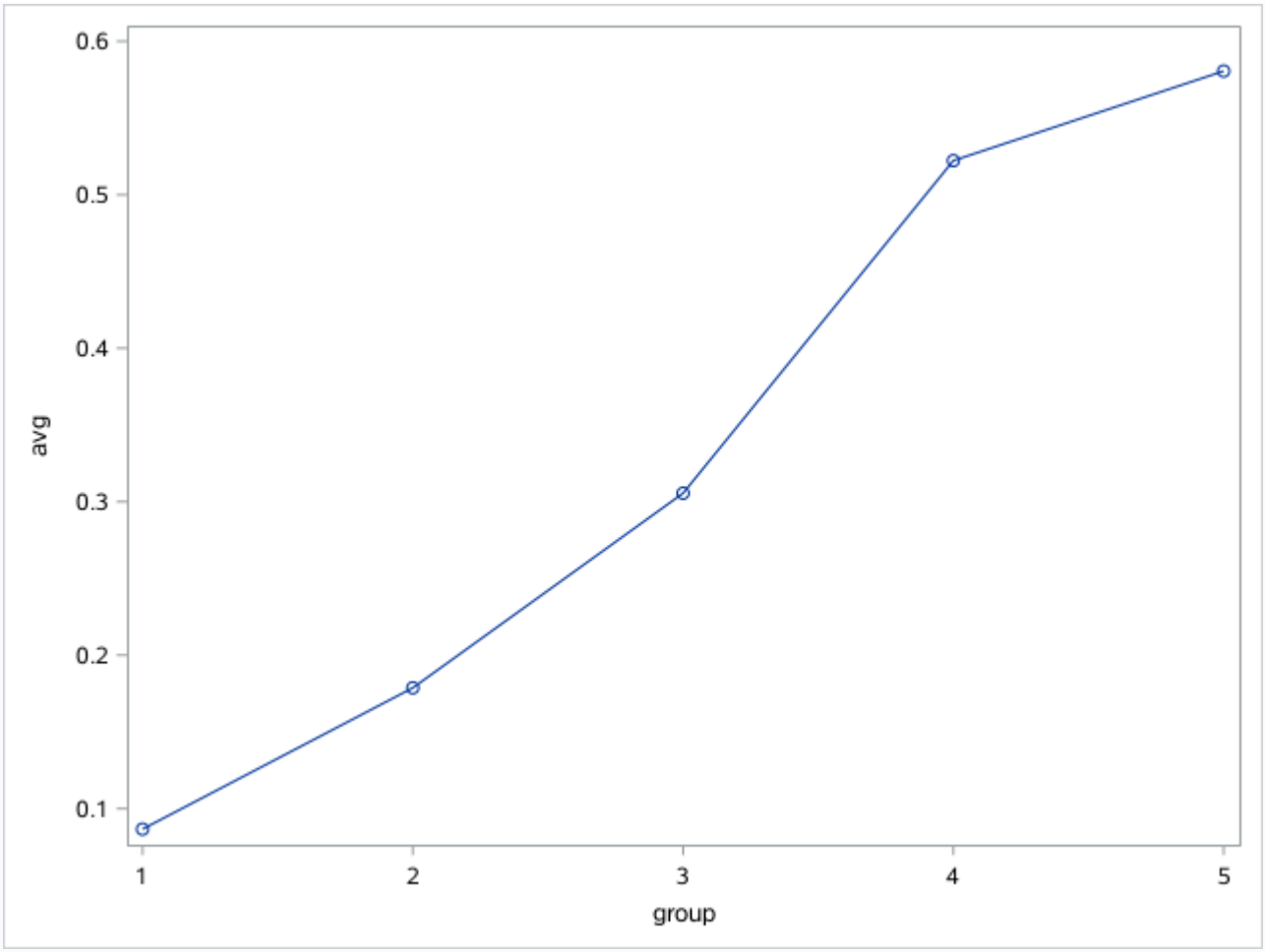
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0.2
0.1
avg
1
2
3
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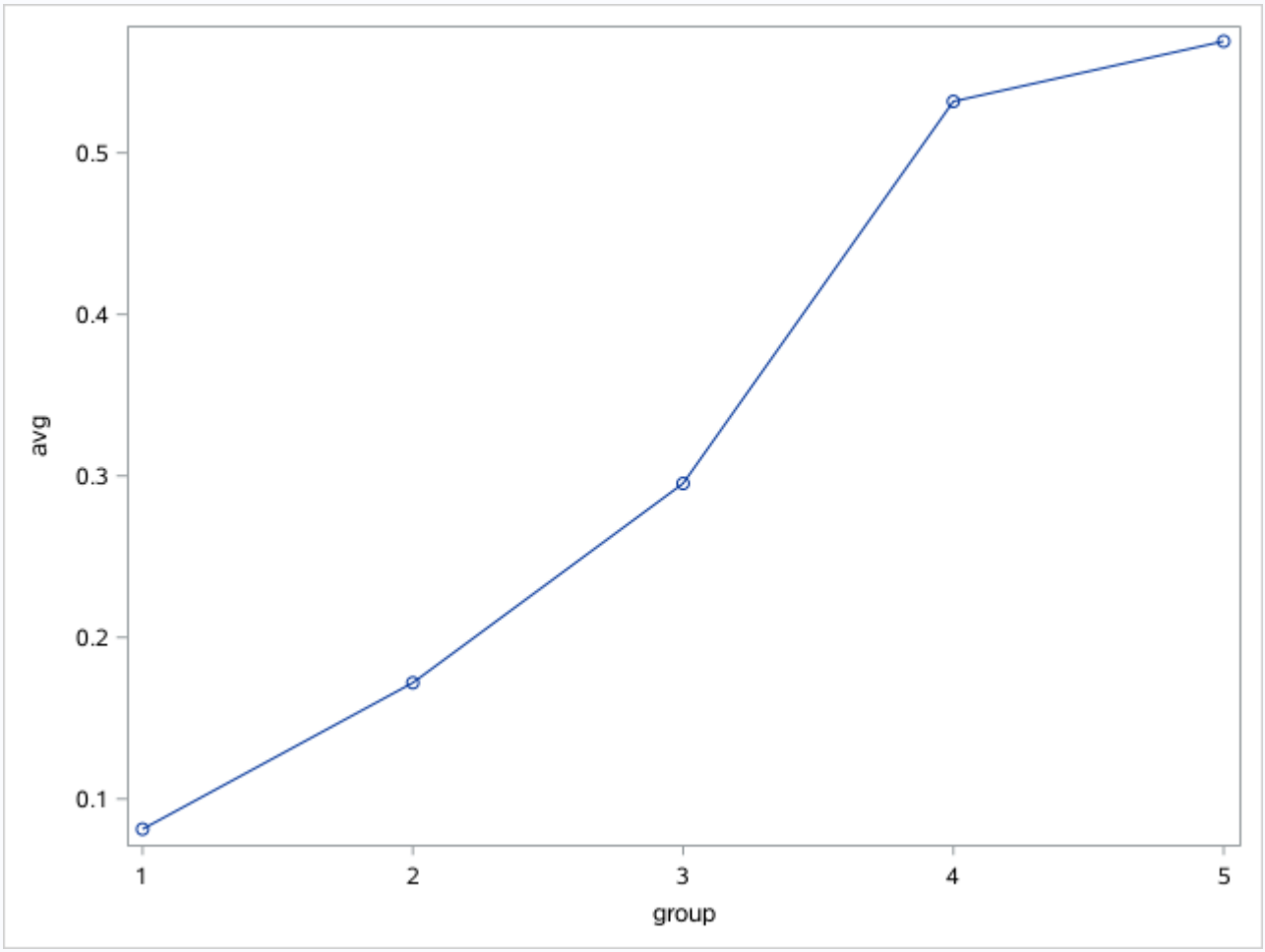
5
group


0.5
0.4
0.3
0.2
0.1
avg
1
2
3
4
5
group