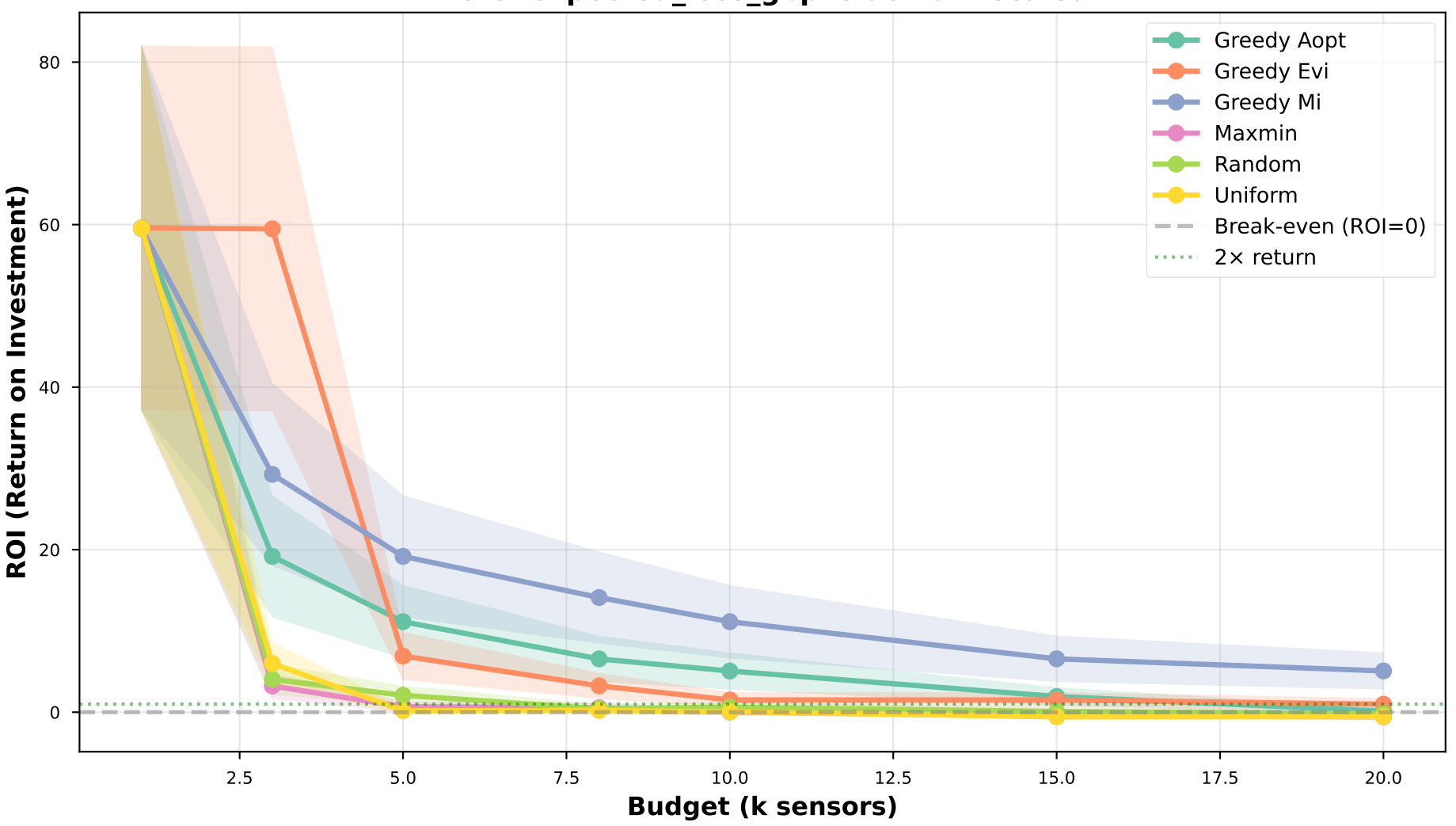
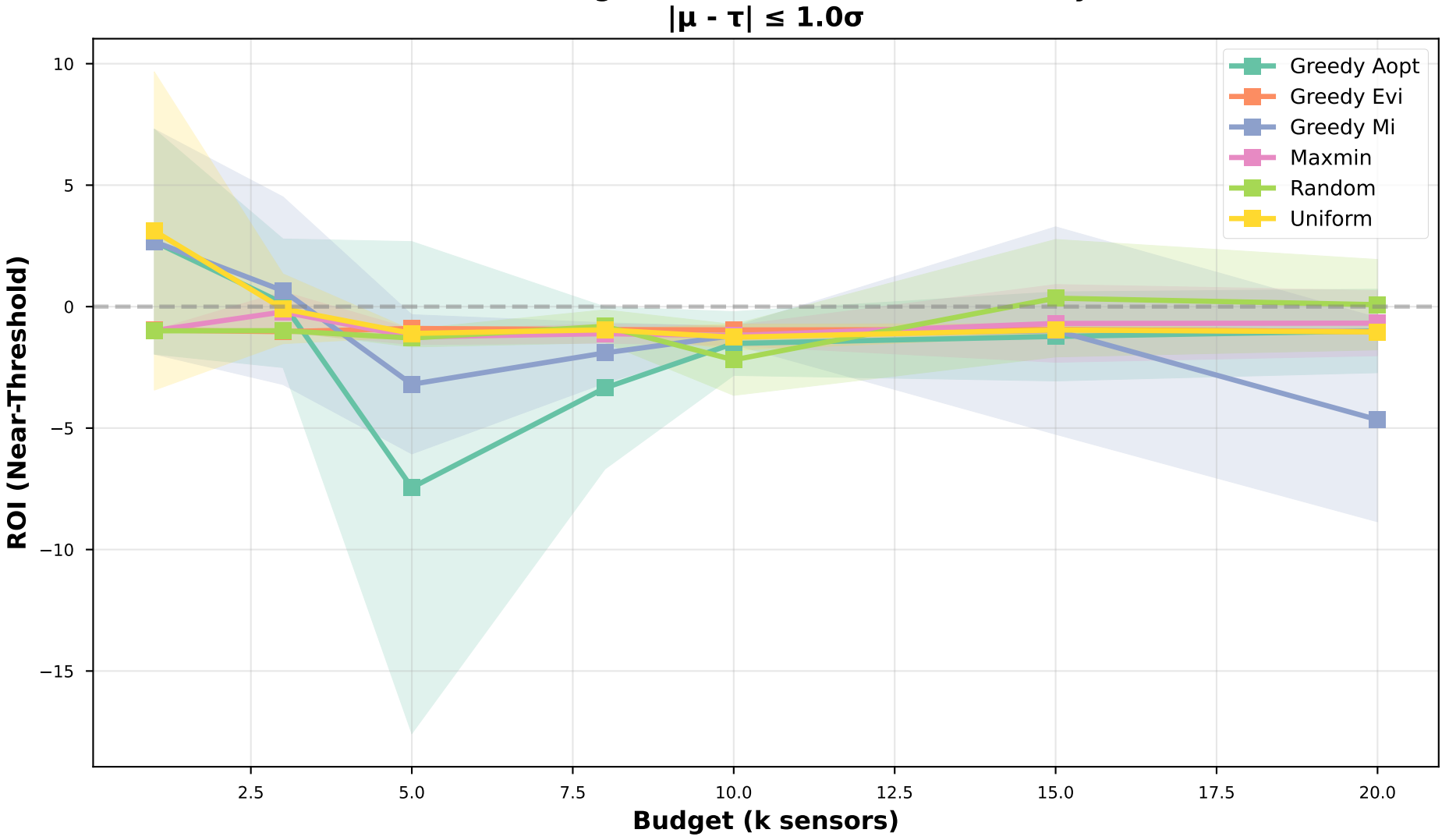
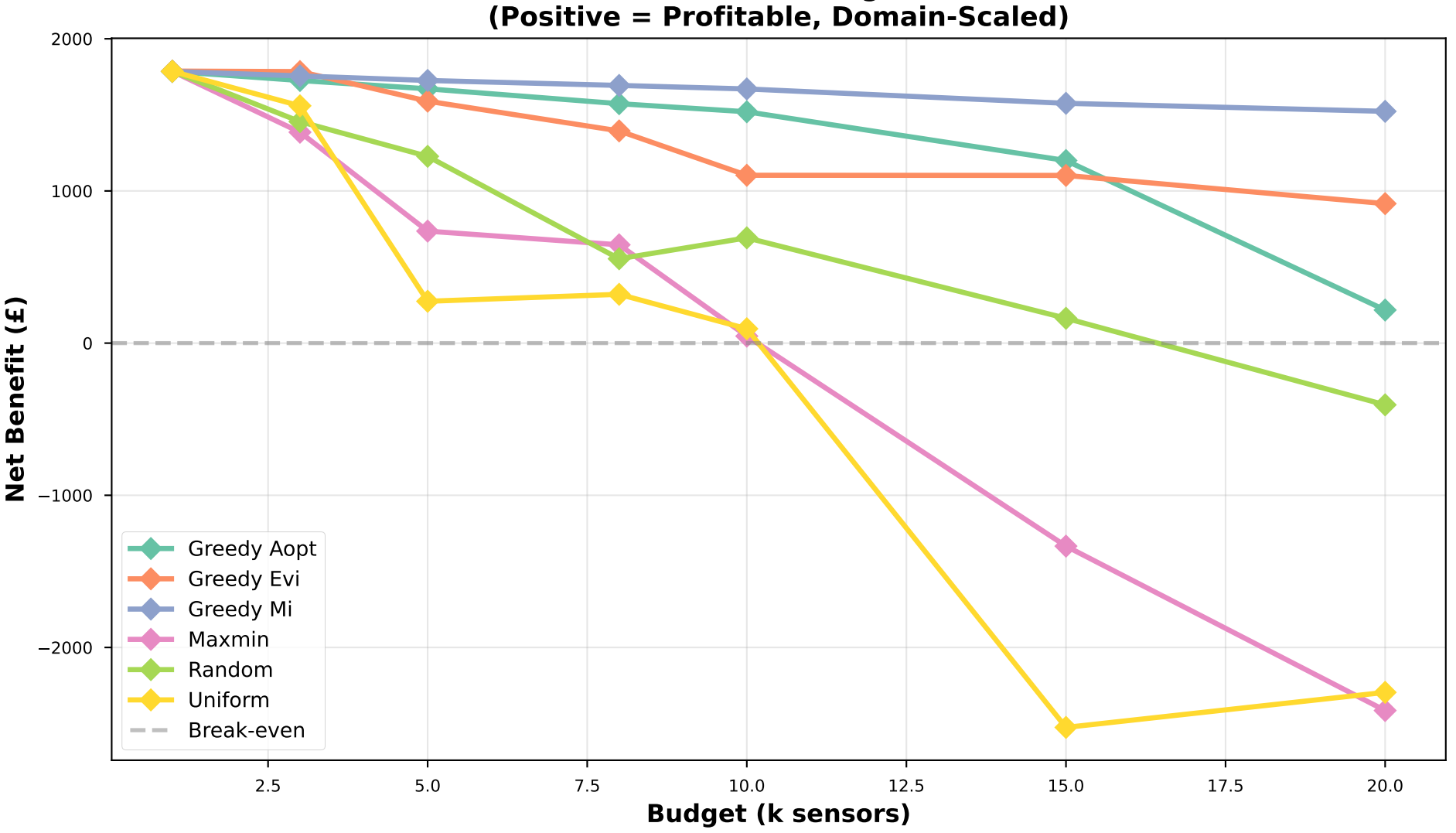
ROI vs Budget (Full Domain, Domain-Scaled)
ROI = (Savings - Cost) / Cost
Note: expected_loss_gbp is domain-scaled



ROI vs Budget (Near-Threshold Subset Only)
|μ - τ| ≤ 1.0σ



Net Benefit = Savings - Cost
(Positive = Profitable, Domain-Scaled)