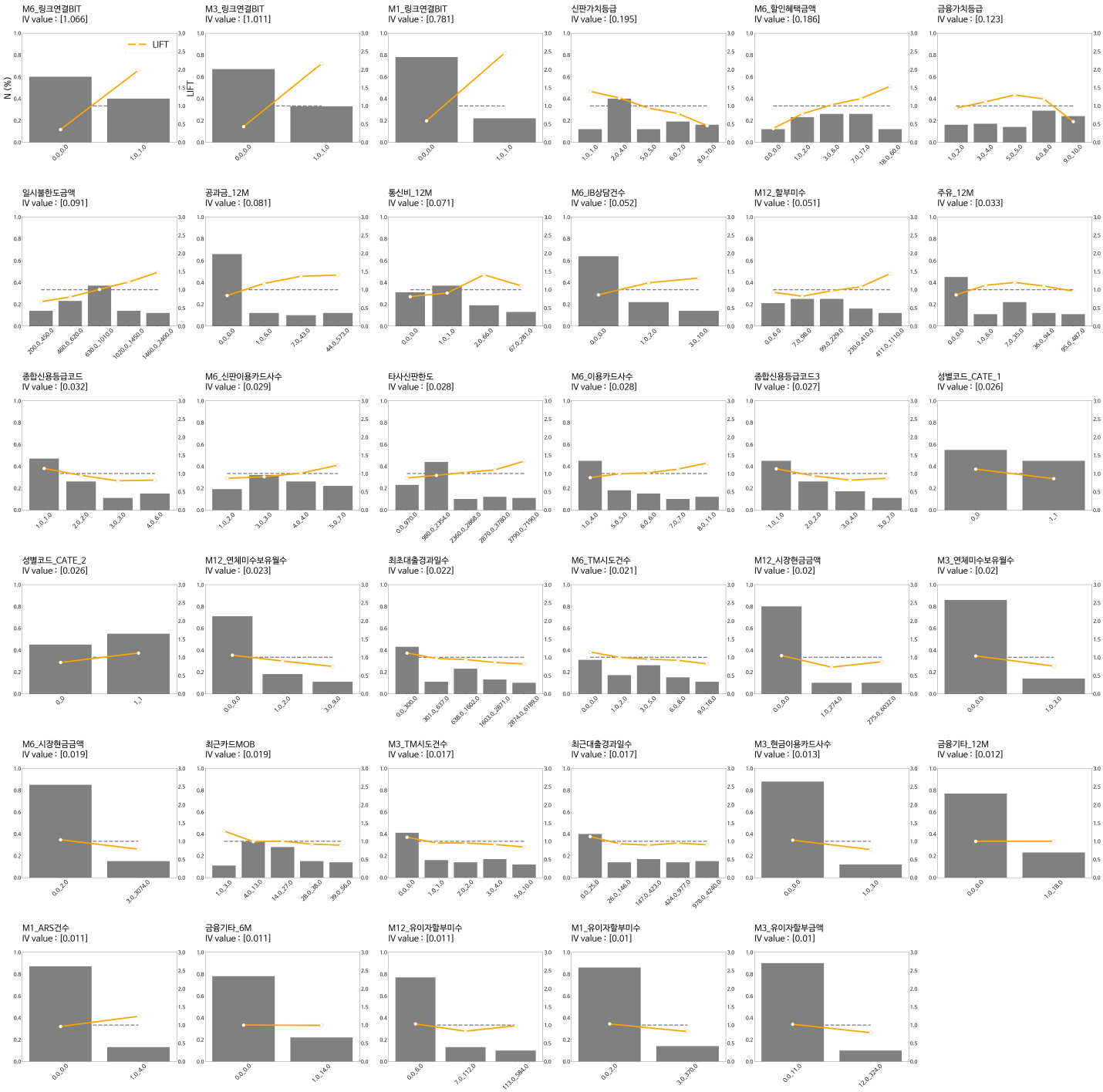
Model Summary

1. Feature Outlook

주요 변수의 구간별 분포 및 LIFT입니다.



2. LeaderBoard

적용 알고리즘별 성능 평가 결과입니다.

RANK	METHOD	AUROC	KS	LIFT
1	LightGBM	0.8781	0.5693	3.7712

2	XGBoost	0.8781	0.5666	3.7613
3	(E)Score ave.	0.876	0.5625	3.7498
4	(E)Rank ave.	0.875	0.5617	3.7442
5	CATBoost	0.873	0.555	3.7248
6	(E)Linear blending	0.8659	0.5476	3.6448
7	(E)Non-linear blending	0.8682	0.5377	3.6018
8	RandomForest	0.8531	0.5313	3.5993

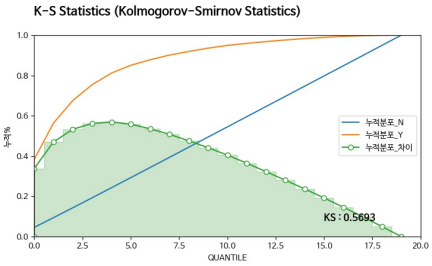
3. Feature Importance

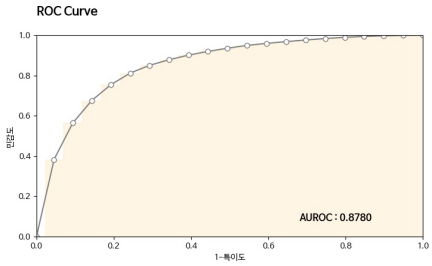
LightGBM 모형의 변수 중요도입니다.

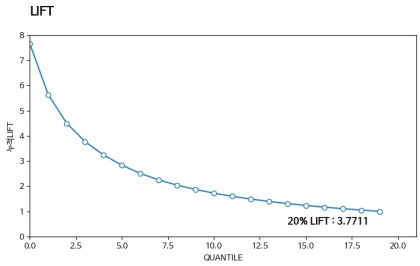
FEATURE	IMPORTANCE
M3_당사신판금액	2.1911
신판가치등급	1.6492
M12_시장신판금액	1.5072
M1_시장신판금액	1.4741
M6_시장신판금액	1.4713
M3_신판금액	1.4658
일시불한도금액	1.4175
금융가치등급	1.3279
연령	1.259
최근카드MOB	1.1776
고객가치등급	1.1735
M6_당사신판금액	1.1611
M12_일시불미수	1.1542
M12_할부미수	1.128
타사신판한도	1.1266
M1_당사신판금액	1.1238
M3_시장신판금액	1.0825
타사현금한도	1.0783
할인점_12M	1.0756
M1_일시불미수	1.0742
M12_당사신판금액	1.0673
할인점_6M	1.0383
M6_신판건수	0.9611
일반음식점_12M	0.9542
M12_신판금액	0.9501
M6_신판금액	0.9459
현금한도금액	0.9184
온라인쇼핑_12M	0.9073
M3_할부미수	0.9032
M12_무이자할부금액	0.9004

4. Model Performance

최종 모형의 20분위별 분포 및 성능입니다.







QUANTILE	회원수_N	회원수_Y	누적회원수_N	누적회원수_Y	누적분포_N	누적분포_Y	누적분포_차이	1-특이도	민감도	면적	%RES	누적%RES	누적LIFT
1.0	60059.0	6806.0	60059.0	6806.0	0.0455	0.383	0.3375	0.0455	0.383	0.0174	0.1018	0.1018	7.6606
2.0	63656.0	3209.0	123715.0	10015.0	0.0938	0.5636	0.4699	0.0938	0.5636	0.0272	0.048	0.0749	5.6362
3.0	64873.0	1992.0	188588.0	12007.0	0.1429	0.6757	0.5328	0.1429	0.6757	0.0332	0.0298	0.0599	4.5049
4.0	65470.0	1395.0	254058.0	13402.0	0.1925	0.7542	0.5617	0.1925	0.7542	0.0374	0.0209	0.0501	3.7712
5.0	65843.0	1022.0	319901.0	14424.0	0.2424	0.8118	0.5693	0.2424	0.8118	0.0405	0.0153	0.0431	3.247
6.0	66177.0	688.0	386078.0	15112.0	0.2926	0.8505	0.5579	0.2926	0.8505	0.0427	0.0103	0.0377	2.8349
7.0	66378.0	487.0	452456.0	15599.0	0.3429	0.8779	0.535	0.3429	0.8779	0.0442	0.0073	0.0333	2.5082
8.0	66453.0	412.0	518909.0	16011.0	0.3933	0.9011	0.5078	0.3933	0.9011	0.0454	0.0062	0.0299	2.2527
9.0	66543.0	322.0	585452.0	16333.0	0.4437	0.9192	0.4755	0.4437	0.9192	0.0464	0.0048	0.0271	2.0426
10.0	66576.0	289.0	652028.0	16622.0	0.4941	0.9354	0.4413	0.4941	0.9354	0.0472	0.0043	0.0249	1.8709
11.0	66618.0	247.0	718646.0	16869.0	0.5446	0.9493	0.4047	0.5446	0.9493	0.0479	0.0037	0.0229	1.7261
12.0	66687.0	178.0	785333.0	17047.0	0.5952	0.9594	0.3642	0.5952	0.9594	0.0485	0.0027	0.0212	1.599
13.0	66709.0	156.0	852042.0	17203.0	0.6457	0.9681	0.3224	0.6457	0.9681	0.0489	0.0023	0.0198	1.4895
14.0	66723.0	142.0	918765.0	17345.0	0.6963	0.9761	0.2799	0.6963	0.9761	0.0494	0.0021	0.0185	1.3945
15.0	66736.0	129.0	985501.0	17474.0	0.7469	0.9834	0.2365	0.7469	0.9834	0.0497	0.0019	0.0174	1.3112
16.0	66757.0	108.0	1052258.0	17582.0	0.7974	0.9895	0.192	0.7974	0.9895	0.0501	0.0016	0.0164	1.2368
17.0	66787.0	78.0	1119045.0	17660.0	0.8481	0.9939	0.1458	0.8481	0.9939	0.0503	0.0012	0.0155	1.1693
18.0	66807.0	58.0	1185852.0	17718.0	0.8987	0.9971	0.0984	0.8987	0.9971	0.0505	0.0009	0.0147	1.1079
19.0	66828.0	37.0	1252680.0	17755.0	0.9493	0.9992	0.0499	0.9493	0.9992	0.0506	0.0006	0.014	1.0518
20.0	66856.0	14.0	1319536.0	17769.0	1.0	1.0	0.0	1.0	1.0	0.0507	0.0002	0.0133	1.0

5. Model parameters

알고리즘별 parameter입니다.
(알고리즘별로 정확한 명칭에는 차이가 있습니다.)

Method	Learning_rate	N_estimators	Max_depth	Feature_fraction	Sample_fraction	Num_leaves	Min_samples_leaf
lightgbm	0.02	740	18	0.4966	0.5537	99	10