proc print data = class.creditcardP3(obs=10); run;

proc contents data = class.creditcardP3; run;

/\* This code is to include the descriptive statistics for the time variables that our first

/\* hypothesis that we will focus on, we will understand the variables better as we generate the descriptive statstics \*/

proc means data = class.creditcardP3 mean std max min median q1 q3;

var timefirst timesecond timethird timefourth choicetime timedom timehifee time0intro timeaprvary timehiapr timeminpay timenomem timeforeign starttime endtime;

run;

data class.creditcardP3NO;

set class.creditcardP3;

where time0intro < 200

and timeaprvary < 200

and timehiapr < 200

and timeminpay < 200

and timenomem < 200

and timefourth < 200

and timedom < 200

and choicetime < 1000;

run;

This code removes all the outliers that have significant gaps between the values in each variable.

/\* This code generates and compare the results between results seconds viewing pricing/terms of first card \*/

/\* shown and whether the person chooses dominant card or not \*/

proc freq data = class.creditcardP3;

Table timefirst \* chosedom / norow nocol;

run;

/\* This code generates a histogram for the time spent on viewing first card \*/

proc sgplot data = class.creditcardP3;

histogram timefirst;

run;

proc freq data = class.creditcardP3;

Table timesecond \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3;

histogram timesecond;

run;

proc freq data = class.creditcardP3;

Table timethird \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3;

Histogram timethird;

run;

proc freq data = class.creditcardP3NO;

Table timefourth \* chosedom;

run;

proc sgplot data = class.creditcardP3NO;

Histogram timefourth;

run;

proc freq data = class.creditcardP3NO;

Table timedom \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3NO;

Histogram timedom;

run;

proc freq data = class.creditcardP3NO;

Table choicetime \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3NO;

histogram choicetime;

run;

proc freq data = class.creditcardP3;

Table timehifee \* chosedom;

run;

proc sgplot data = class.creditcardP3;

histogram timehifee;

run;

proc freq data = class.creditcardP3NO;

Table time0intro \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3NO;

Histogram time0intro;

run;

proc freq data = class.creditcardP3NO;

Table timeaprvary \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3NO;

histogram timeaprvary;

run;

proc freq data = class.creditcardP3NO;

Table timehiapr \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3NO;

histogram timehiapr;

run;

proc freq data = class.creditcardP3NO;

Table timeminpay \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3NO;

histogram timeminpay;

run;

proc freq data = class.creditcardP3NO;

Table timenomem \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3NO;

histogram timenomem;

run;

proc freq data = class.creditcardP3;

Table timeforeign \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3;

histogram timeforeign;

run;

proc freq data = class.creditcardP3;

Table starttime \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3;

histogram starttime;

run;

proc freq data = class.creditcardP3;

Table endtime \* chosedom / norow nocol;

run;

proc sgplot data = class.creditcardP3;

histogram endtime;

run;

/\* Code for correlation \*/

/\* Based on the results, there are no significant impacts in the time spent on viewing the credit \*/

/\* card and making the right decision as all p-values are less than 0.001 and therefore not statistically \*/

/\* significant. Speaking of the correlation value, none of the results are above 0.5 which indicates that \*/

/\* the time spent on viewing credit card terms barely has any impact on making the right decision. \*/

proc corr data = class.creditcardP3NO;

var timefirst timesecond timethird timefourth choicetime timedom timehifee chosedom;

var time0intro timeaprvary timehiapr timeminpay timenomem timeforeign starttime endtime;

run;