

# PIL Response Score for A/B at Price 0.56

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## 1 Introduction

The overall response rate is 13.56%, and there are in total 4026 records, out of which 546 records with response = 1, and 3480 records with response = 0.

## 2 Model Description

### 2.1 Logistical Regression Output

	Estimate	Std. Error	z value	Pr(> z )
(Intercept)	-0.0092	0.2070	-0.04	0.9644
TOT_INT_FEE_mth6_d2	0.4771	0.2126	2.24	0.0248
no_ln_matured_d2	0.5315	0.1438	3.70	0.0002

### 2.2 Characteristic Table

	coeff	score	total.pct	Resp = 1	Resp = 0	odds	desc
(Intercept)	-0.01	-0.27	100.00	546	3480	0.16	say sth about your variable
TOT_INT_FEE_mth6_d2	0.48	13.77	82.56	521	2803	0.19	say sth about your variable
no_ln_matured_d2	0.53	15.34	8.49	97	245	0.40	say sth about your variable

## 3 Score Performance

KS: 35.98%

Socre distribution:

	Min.	1st Qu.	Median	Mean	3rd Qu.	Max.
overall	491	522	545	548	570	657
Resp = 0	491	520	541	544	564	657
Resp = 1	496	550	572	572	594	655

### 3.1 KS table and plot by score band

### 3.2 KS table and plot by score decile

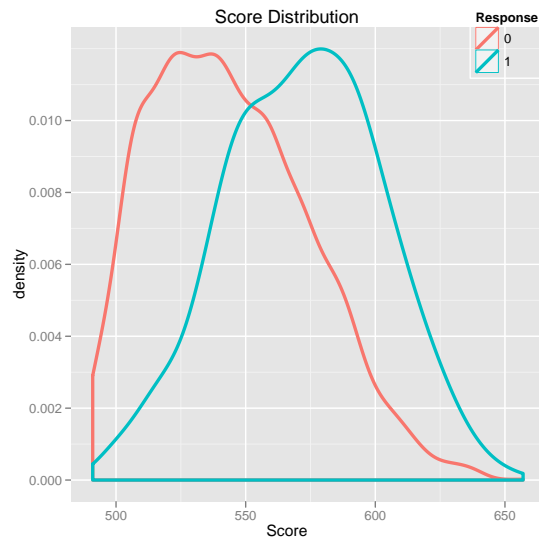
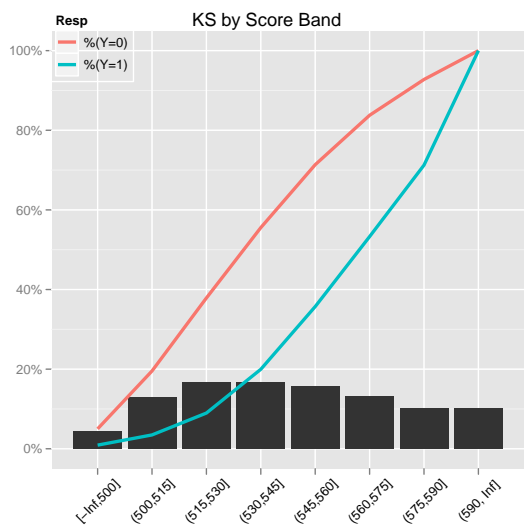


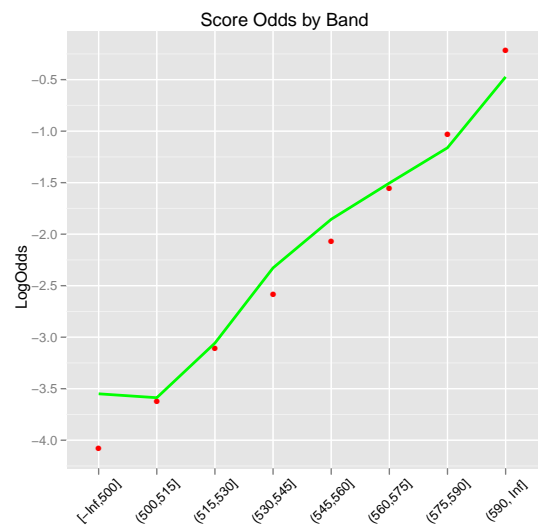
Figure 1: Score Distribution by Response

	Y=0	Y=1	Total	%(Y=0)	%(Y=1)	%Total	Act.RR
$[-\text{Inf}, 500]$	174	5	179	5.00	0.92	4.45	0.03
$(500, 515]$	506	14	520	14.54	2.56	12.92	0.03
$(515, 530]$	638	30	668	18.33	5.49	16.59	0.04
$(530, 545]$	615	60	675	17.67	10.99	16.77	0.09
$(545, 560]$	550	86	636	15.80	15.75	15.80	0.14
$(560, 575]$	432	96	528	12.41	17.58	13.11	0.18
$(575, 590]$	313	98	411	8.99	17.95	10.21	0.24
$(590, \text{Inf}]$	252	157	409	7.24	28.75	10.16	0.38

Table 1: KS Table by Score Band



(a) KS Plot

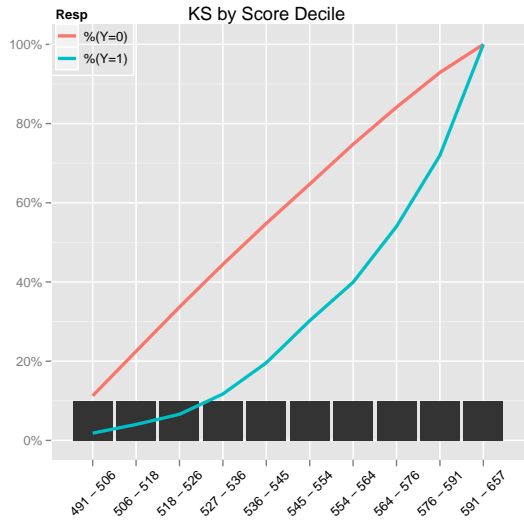


(b) LogOdds Plot

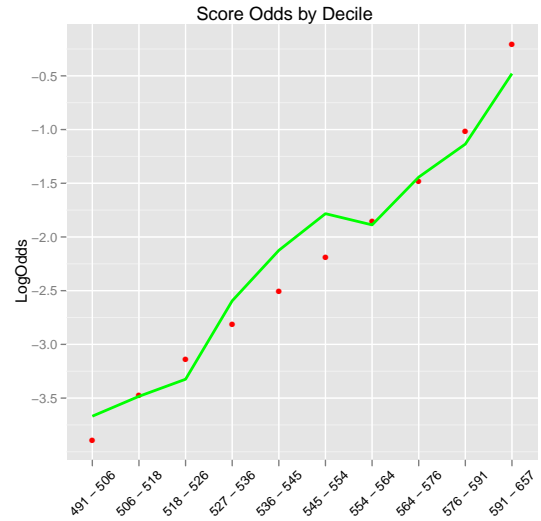
Figure 2: Score Band Plots

	Y=0	Y=1	Total	%(Y=0)	%(Y=1)	%Total	Act.RR
491 - 506	392	10	402	11.26	1.83	9.99	0.02
506 - 518	391	12	403	11.24	2.20	10.01	0.03
518 - 526	389	14	403	11.18	2.56	10.01	0.03
527 - 536	375	28	403	10.78	5.13	10.01	0.07
536 - 545	360	43	403	10.34	7.88	10.01	0.11
545 - 554	345	58	403	9.91	10.62	10.01	0.14
554 - 564	350	53	403	10.06	9.71	10.01	0.13
564 - 576	326	77	403	9.37	14.10	10.01	0.19
576 - 591	305	98	403	8.76	17.95	10.01	0.24
591 - 657	247	153	400	7.10	28.02	9.94	0.38

Table 2: KS Table by Score Decile



(a) KS Plot



(b) LogOdds Plot

Figure 3: Score Decile Plots