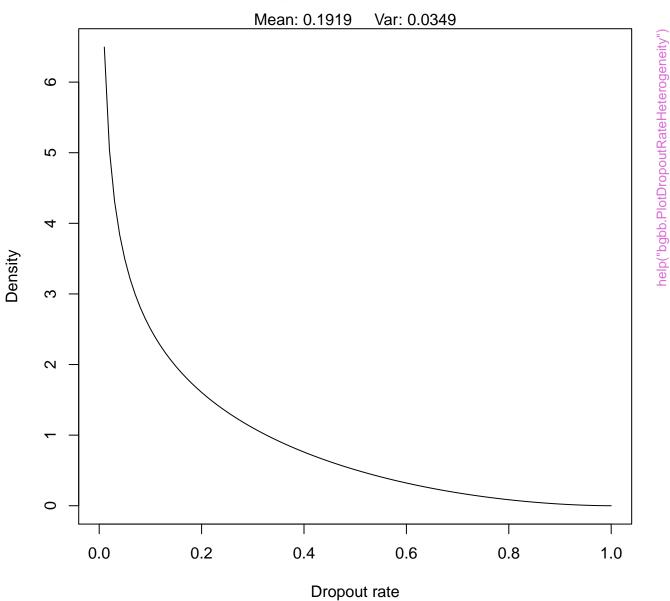
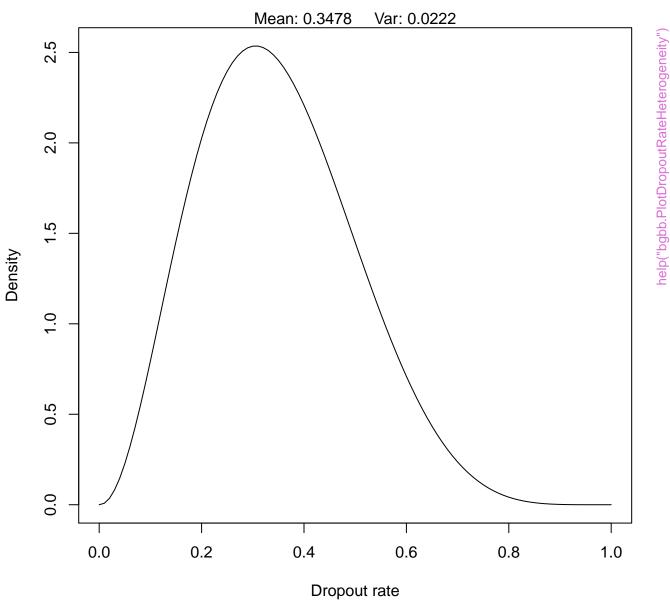


Recency

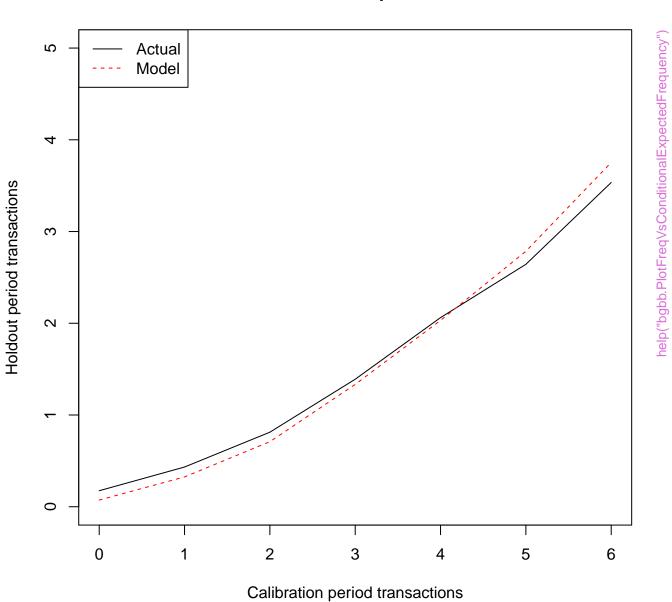
# **Heterogeneity in Dropout Rate**



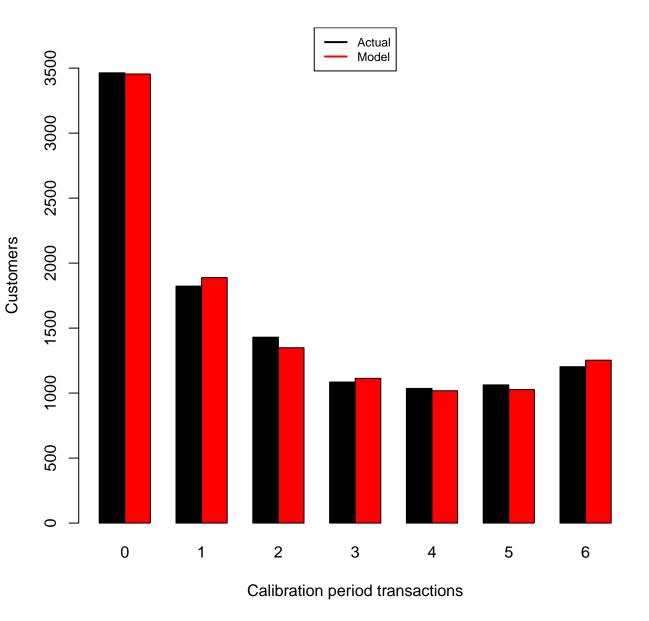
# **Heterogeneity in Dropout Rate**



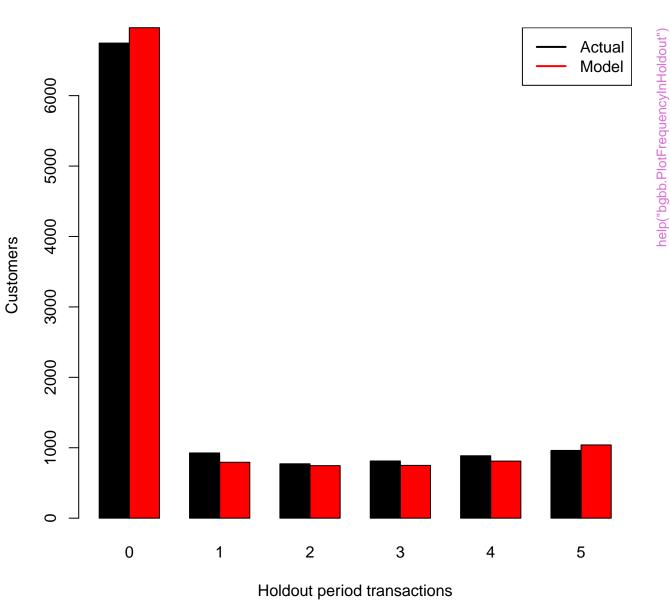
# **Conditional Expectation**



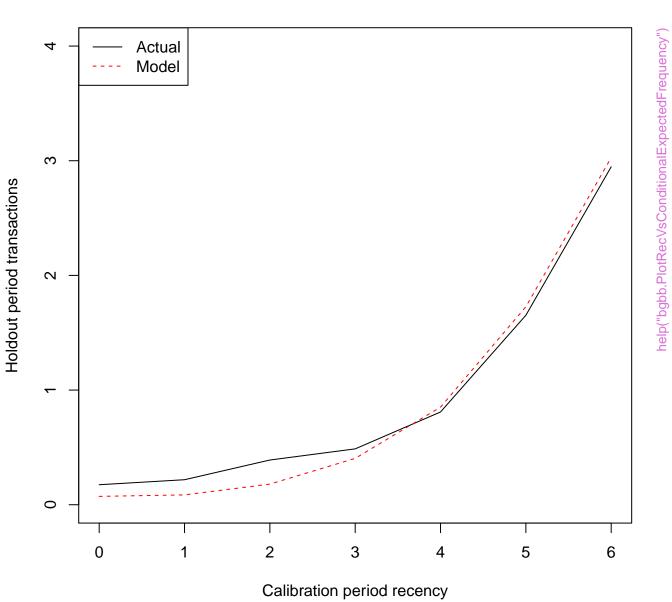
# **Frequency of Repeat Transactions**



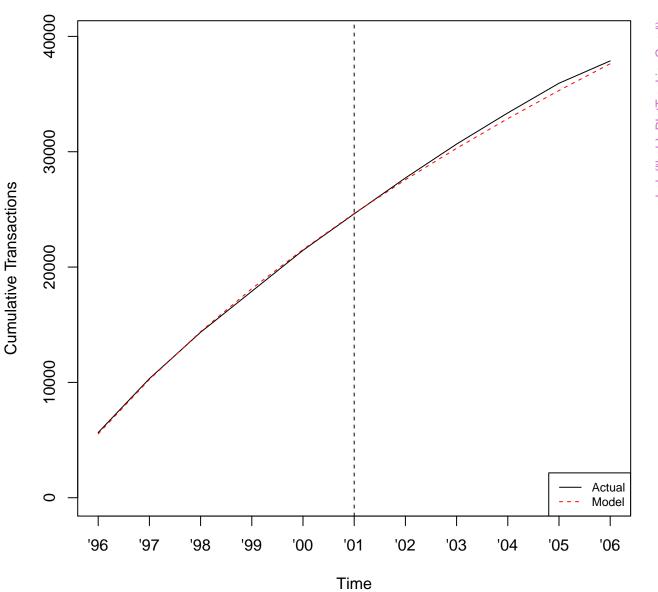
# **Frequency of Repeat Transactions**



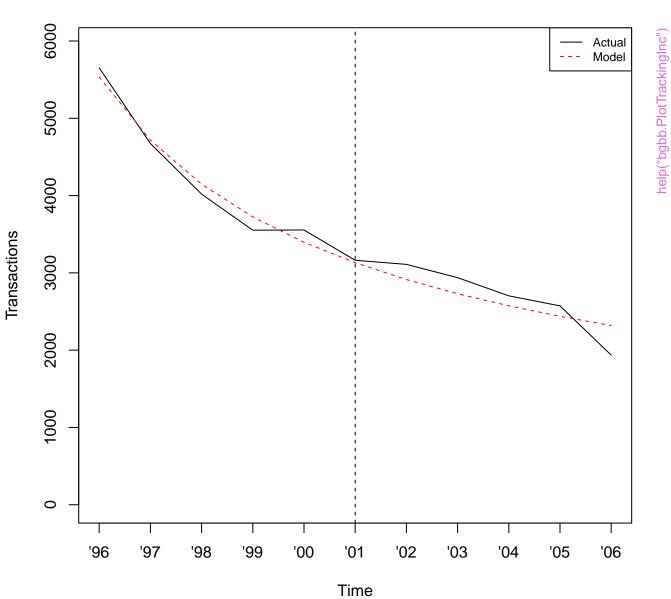
#### **Conditional Expected Transactions by Recency**



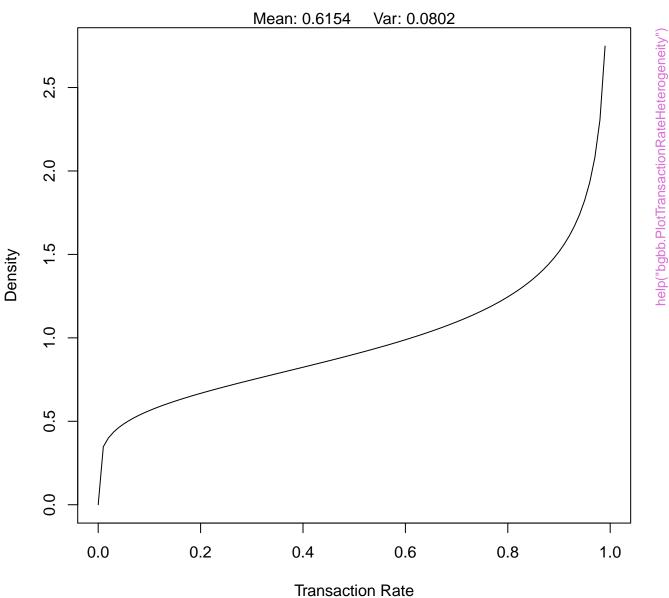
# **Tracking Cumulative Transactions**



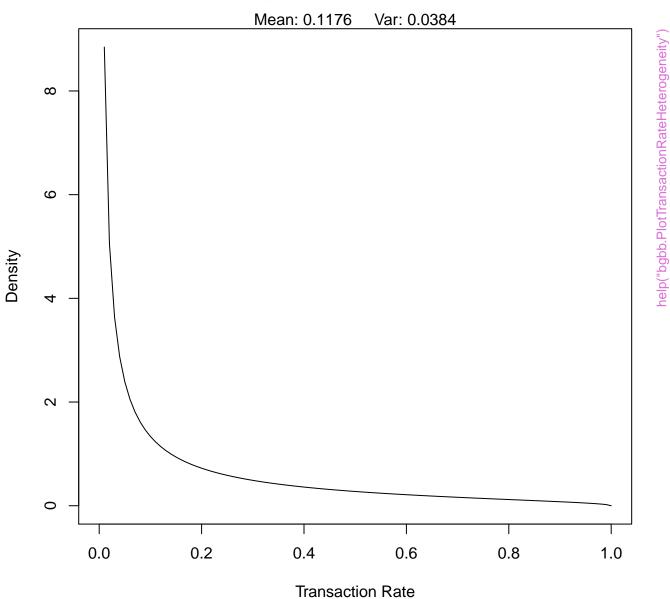
# **Tracking Incremental Transactions**

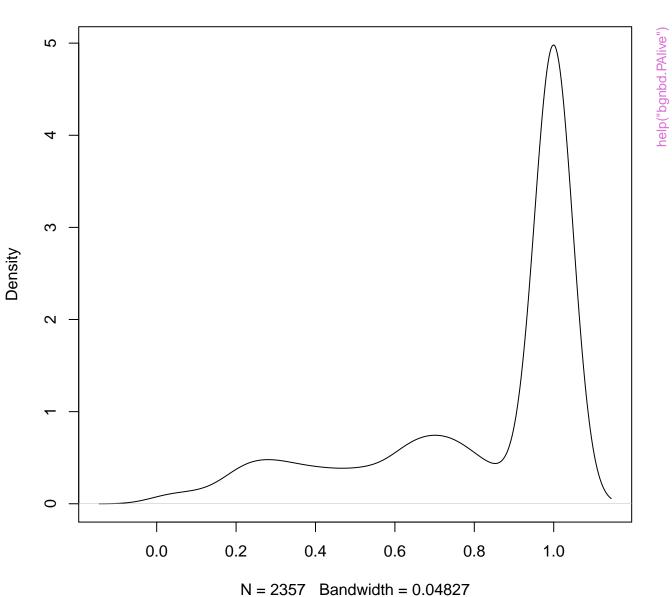


# **Heterogeneity in Transaction Rate**

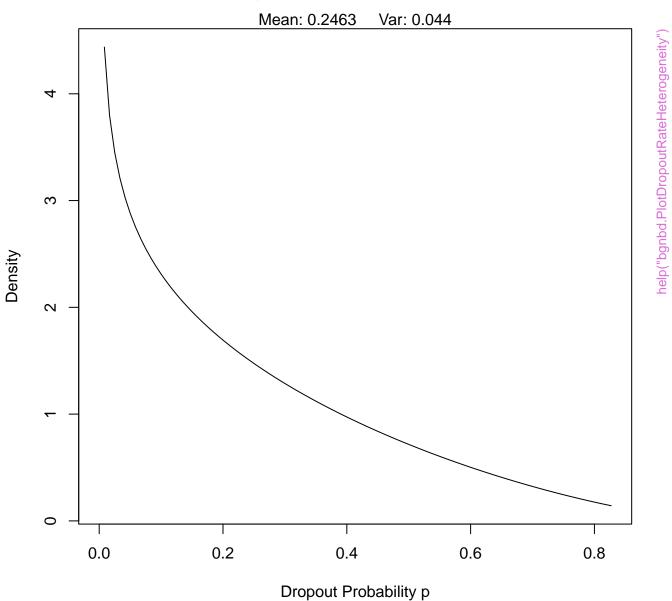


# **Heterogeneity in Transaction Rate**

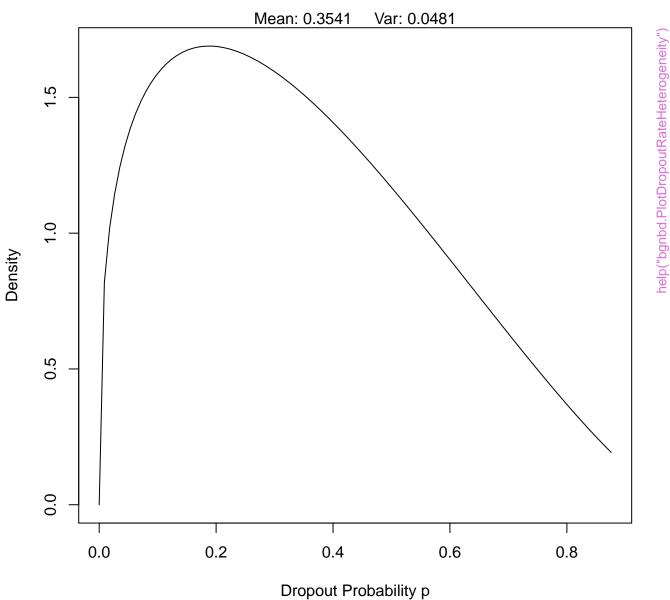




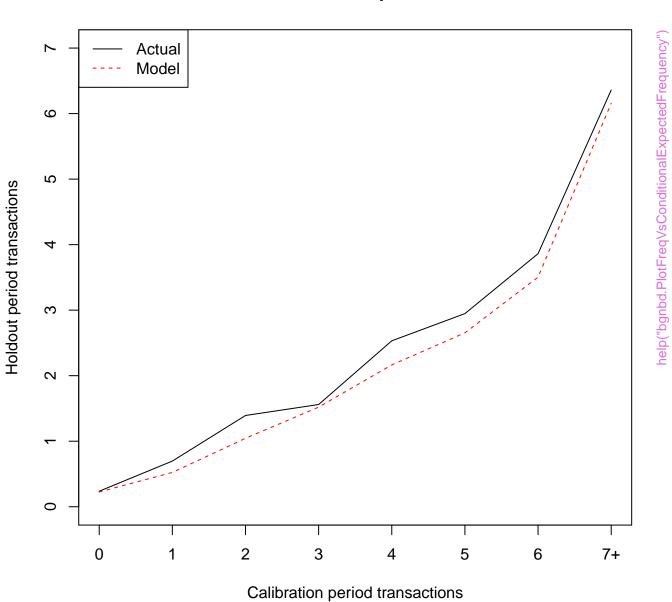
# **Heterogeneity in Dropout Probability**



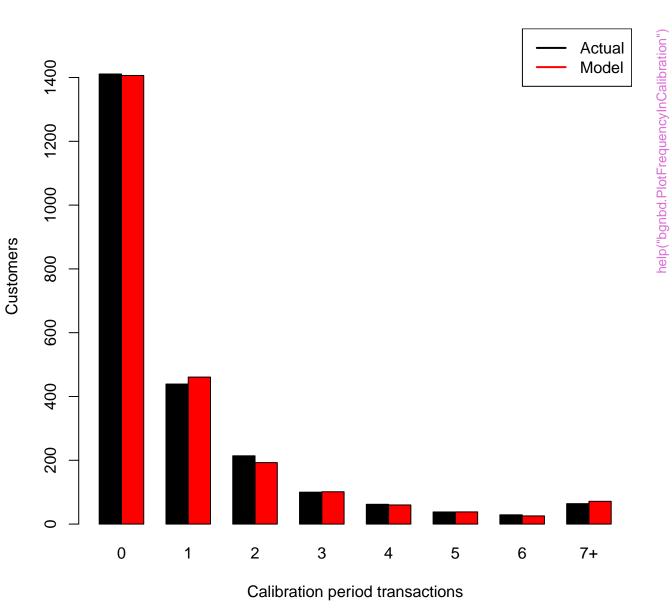
# **Heterogeneity in Dropout Probability**



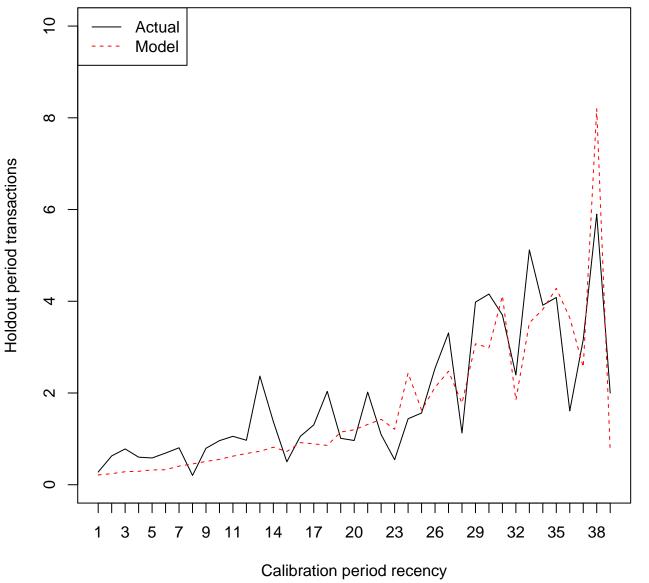
# **Conditional Expectation**

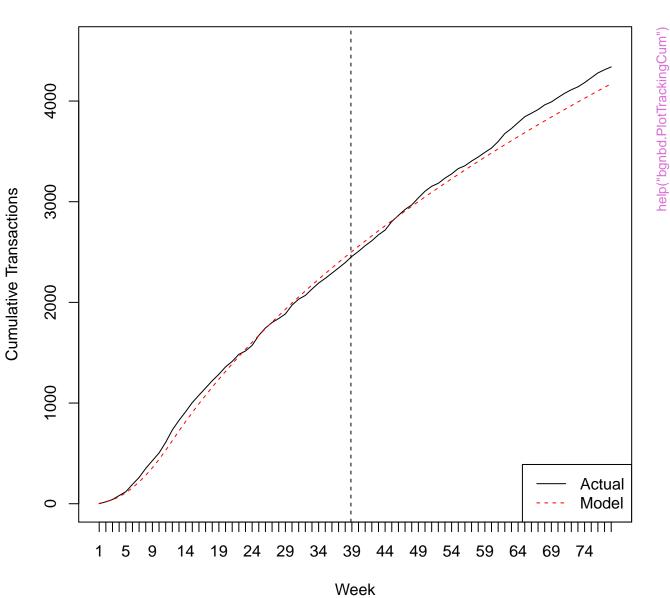


# **Frequency of Repeat Transactions**

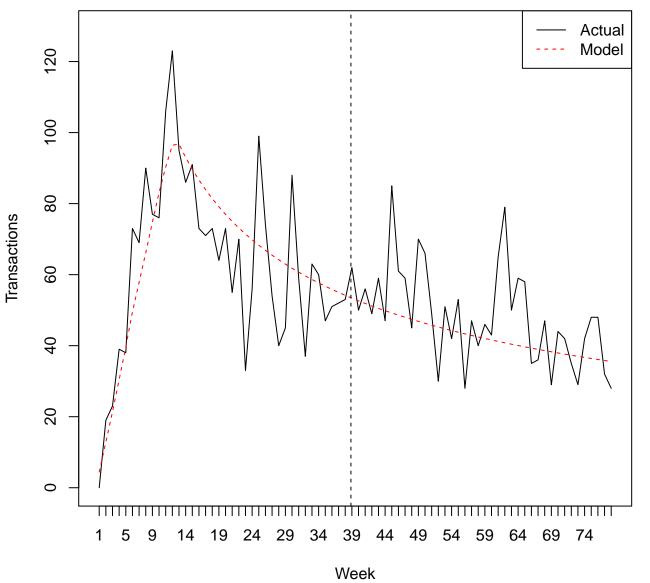


#### **Actual vs. Conditional Expected Transactions by Recency**

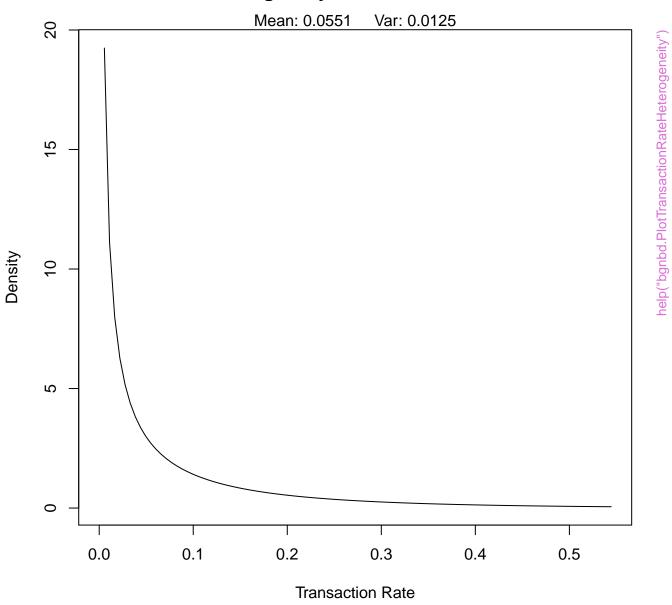




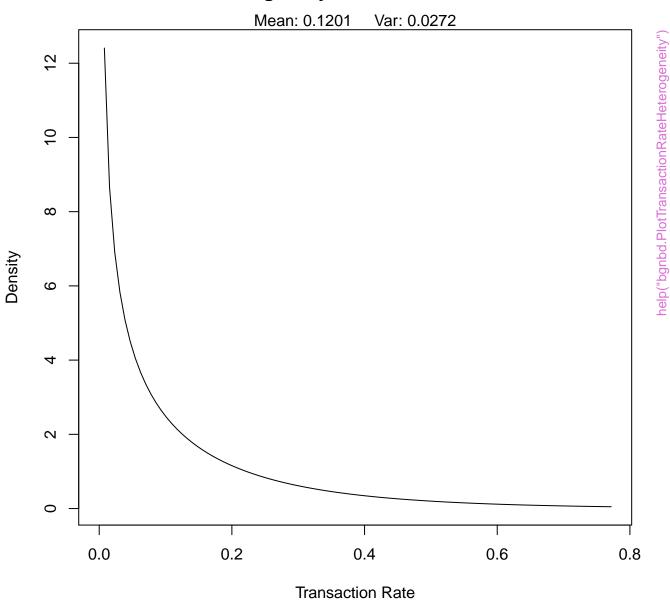
#### **Tracking Weekly Transactions**

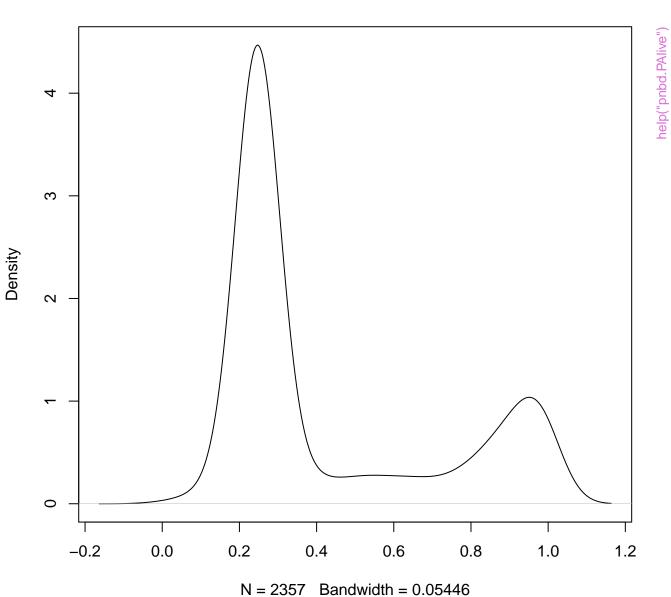


# **Heterogeneity in Transaction Rate**

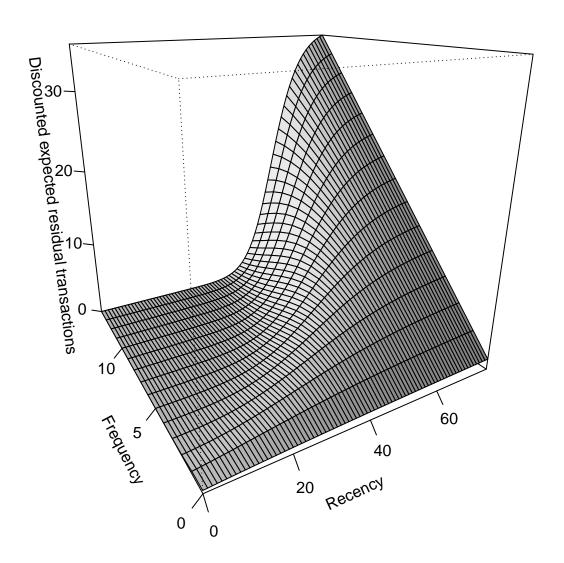


# **Heterogeneity in Transaction Rate**

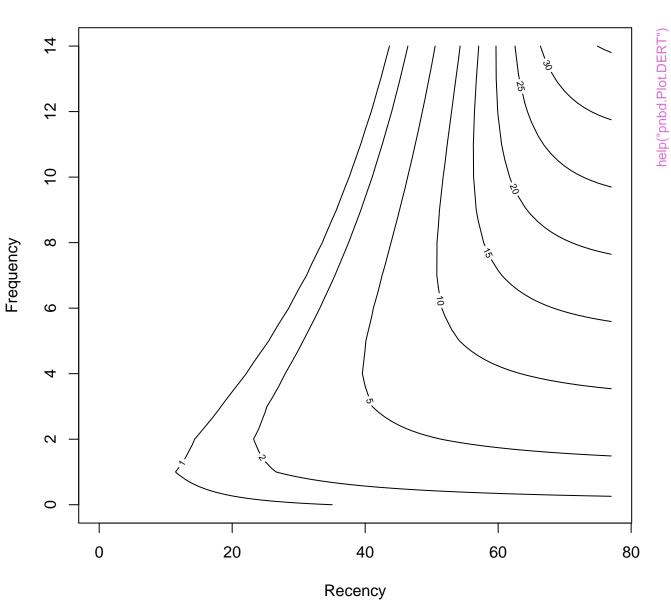




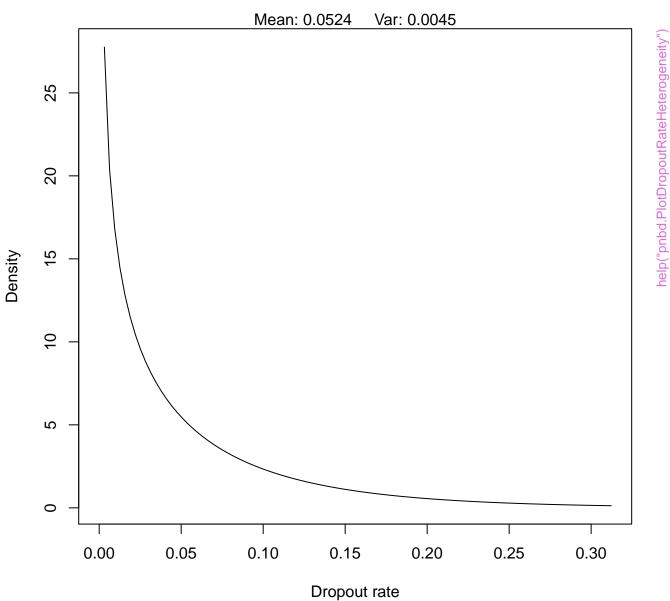
# **DERT as a Function of Frequency and Recency**



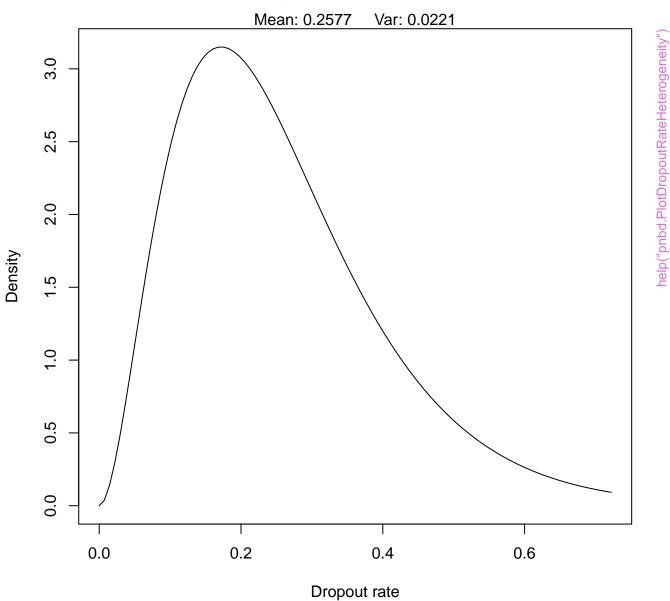
# Iso-Value Representation of DERT



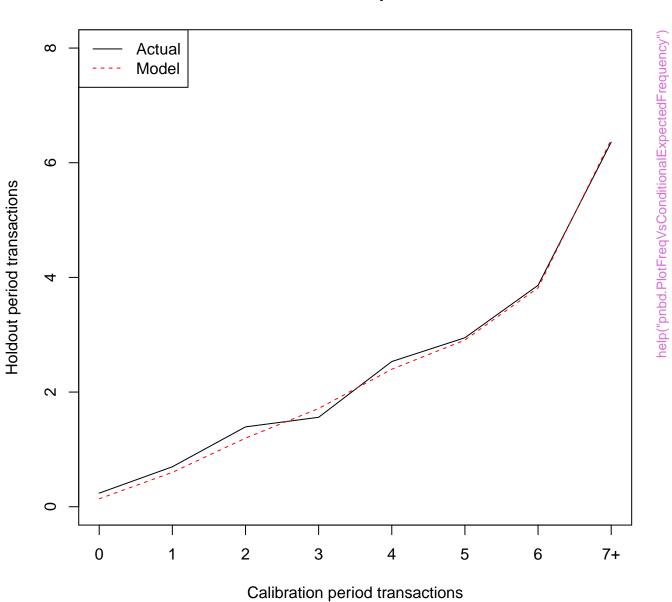
# **Heterogeneity in Dropout Rate**



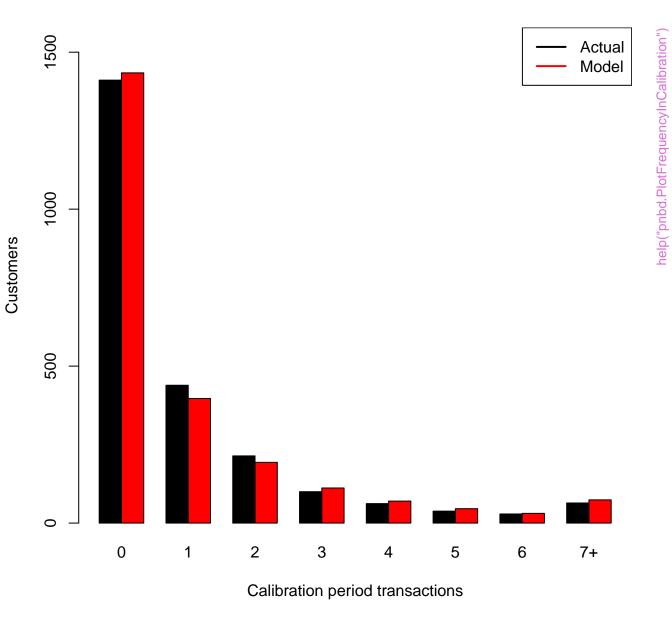
# **Heterogeneity in Dropout Rate**



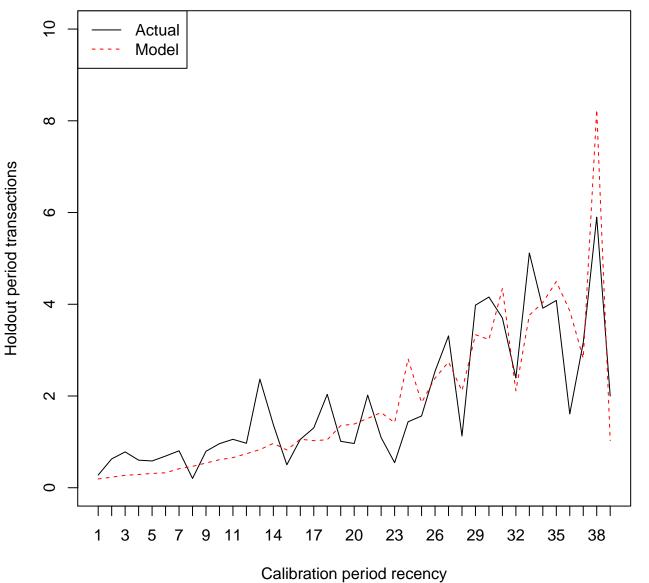
# **Conditional Expectation**



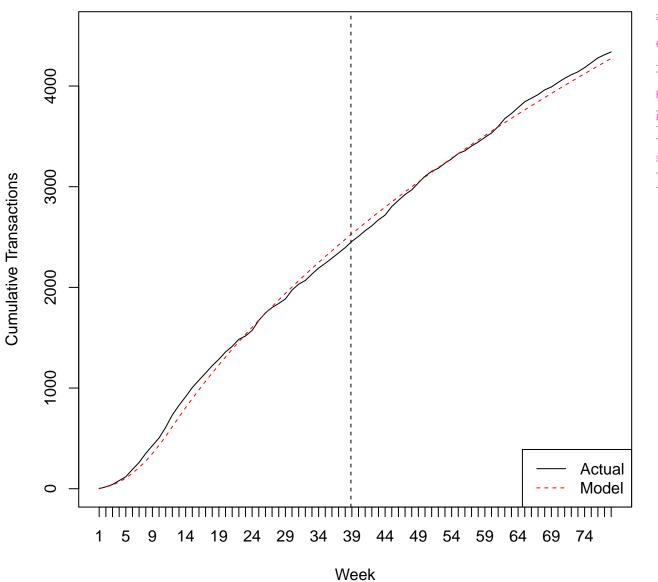
# **Frequency of Repeat Transactions**



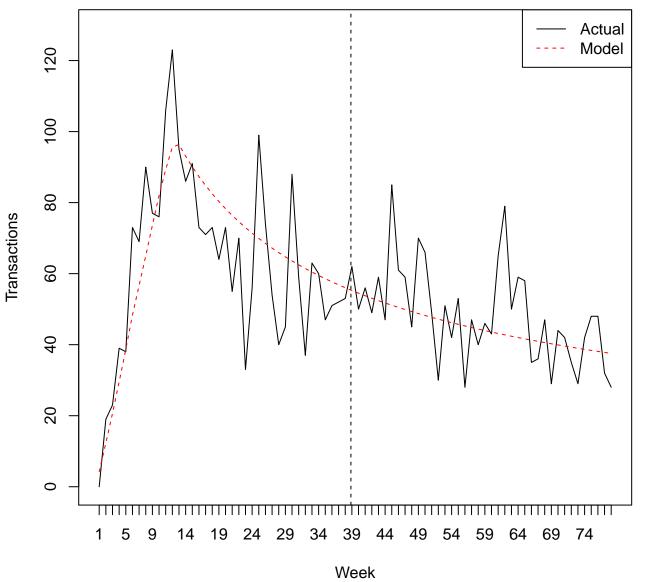
#### **Actual vs. Conditional Expected Transactions by Recency**



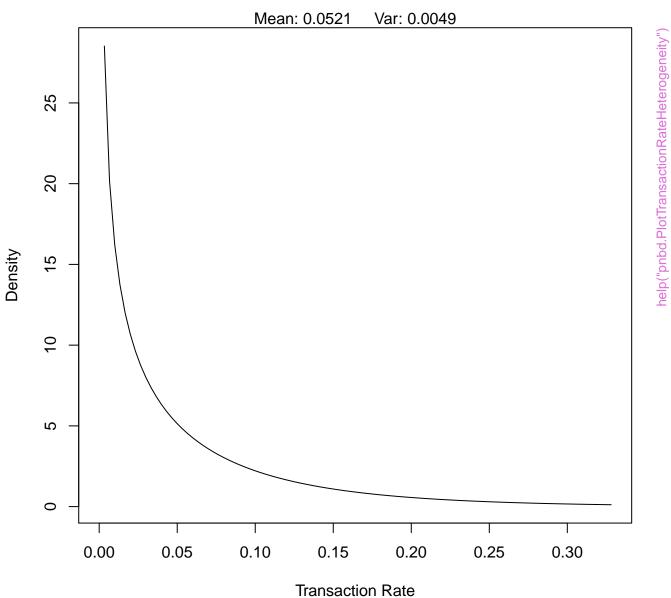
# **Tracking Cumulative Transactions**



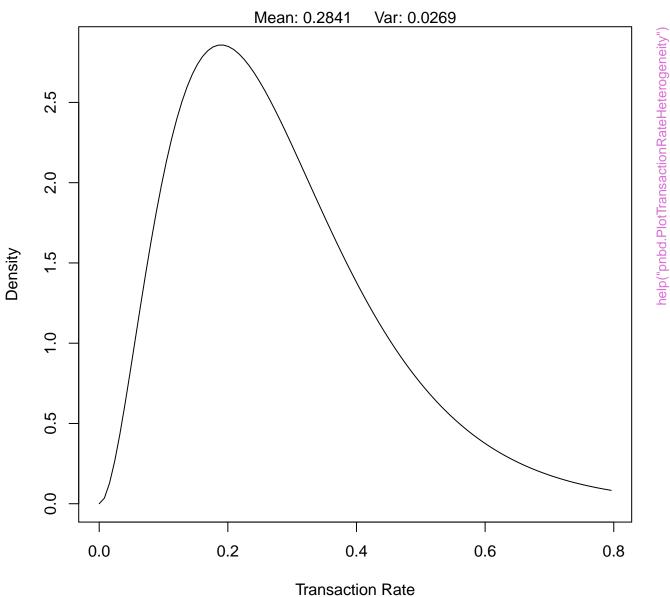
#### **Tracking Weekly Transactions**



# **Heterogeneity in Transaction Rate**



# **Heterogeneity in Transaction Rate**



#### **Actual vs. Expected Average Transaction Value Across Customers**

