data eff;

set test2;

if Card\_Label in ('1','2','3'); /\*挑選卡別\*/

run;

ods output ttests=work.ttests;

ods output equality=work.equality;

/\*t檢定\*/ /\*連續型變數\*/

PROC TTEST DATA = eff;

CLASS Bad2;

var

AGE\_X

EMPLOYMENT\_YEARS\_CNT

ANNSALARY

/\*TIME\_RESIDENCE\_YEAR\_CNT\*/

APPL\_TERM\_VALUE

AMOUNT\_APPLY

CHILDREN\_NUMBER

INCOME\_ITEM\_CNT

MAX\_INCOME

MIN\_INCOME

MAX\_INCOME\_PCT

CREDITOPEN\_BASE\_DT\_DIFF

AVG\_SAVING\_BALANCE\_12MON

IN\_3M\_CNT

IN\_3M\_AMT

IN\_6M\_CNT

IN\_6M\_AMT

OUT\_3M\_CNT

OUT\_3M\_AMT

OUT\_6M\_CNT

OUT\_6M\_AMT

TXN\_AMT\_3MTH

TXN\_AMT\_6MTH

OPEN\_BASE\_DT\_DIFF

SUM\_APPROP

SUM\_OS

OS\_RATE

DUE\_CNT\_6MON\_ALL

DUE\_CNT\_12MON\_ALL

DUE30\_CNT\_12MON\_ALL

DUE60\_CNT\_12MON\_ALL

DUE\_MTHCNT\_6MON\_ALL

DUE\_MTHCNT\_12MON\_ALL

DUE\_CNT\_6MON

DUE\_CNT\_12MON

DUE30\_CNT\_12MON

DUE60\_CNT\_12MON

DUE\_MTHCNT\_6MON

DUE\_MTHCNT\_12MON

SAVING\_MOB

AVG\_SAVING\_BALANCE\_6MON

B0430

B0431

B0342

B0392

B0599

B0432

B0433

B0393

B0434

B0600

B0436

B0437

B0438

B0439

B0390

B0440

B0441

B0442

B0389

B0443

B0444

B0445

B0446

B0447

B0448

B0449

B0401

B0451

B0452

B0453

B0402

B0455

B0456

B0457

B0601

JCU\_NEWINQCNT

JCU\_ORIINQCNT

JCU\_NEWINQBANKCNT

B0602

B0345

B0396

B0460

B0461

B0462

DTI

DTIREVIEW

DBR\_REVIEW

B0465

B0466

B0467

B0603

B0469

B0470

B0471

B0604

B0473

B0474

B0475

B0476

B0477

B0478

B0605

B0480

B0481

B0482

B0406

B0483

B0484

B0634

B0635

B0485

B0417

B0486

B0487

B0636

B0637

B0488

B0638

B0490

B0639

B0491

B0492

B0493

B0494

B0640

B0641

B0642

B0643

B0644

B0645

B0425

B0648

B0427

B0649

B0650

B0428

B0495

B0496

B0497

B0498

B0499

B0500

B0501

JLN\_GUARTOTCNT

B0502

B0503

B0504

B0505

B0506

JCC\_DIV\_BALANCE\_L3M

B0015

B0507

B0508

B0509

B0510

JCC\_DIV\_RVBAL\_L3M

B0075

B0511

B0512

B0513

B0514

JCC\_DIV\_UNPAID\_L3M

B0203

B0515

B0516

B0517

B0518

JCC\_DIV\_CASHAMT\_L3M

B0237

B0519

B0520

B0521

B0522

JCC\_DIV\_UNBAMT\_L3M

B0523

B0524

B0525

B0526

B0527

JCC\_DIV\_BALTOLMT\_L3M

B0022\_X

B0528

B0529

B0530

B0531

JCC\_DIV\_RVBALTOLMT\_L3M

B0210

B0532

B0533

B0534

B0535

JCC\_DIV\_CSHAMTTOCSHLMT\_L3M

B0244

B0536

B0537

B0538

B0539

JCC\_DIV\_UNBAMTTOLMT\_L3M

B0540

B0541

B0542

B0543

B0544

JCC\_DIV\_RVBALTOLSTBAL\_L3M

B0545

B0546

B0547

B0548

B0549

JCC\_DIV\_UNPAIDTOLSTBAL\_L3M

B0036

B0550

B0551

B0552

B0553

JCC\_DIV\_RVCNT\_L3M

B0103

B0554

B0555

B0556

B0557

JCC\_DIV\_UNPAIDCNT\_L3M

B0220

B0558

B0559

B0560

B0561

JCC\_DIV\_CSHCNT\_L3M

B0656

B0657

B0658

B0659

B0660

B0661

B0662

B0663

B0664

B0665

B0666

B0667

B0668

B0669

B0670

B0671

B0672

B0673

B0674

B0675

B0676

B0677

B0678

B0679

B0680

B0681

B0682

B0683

B0684

B0685

B0687

B0686

B0688

B0689

B0695

B0690

B0696

B0691

B0692

B0693

B0694

B0562

B0563

B0564

B0565

B0566

B0567

B0568

B0569

B0703

B0704

B0705

B0706

B0707

B0708

B0697

B0698

B0699

B0700

B0701

B0702

JCICCARD\_AGE

B0570

B0571

B0572

B0573

B0574

B0575

JCC\_DIV\_TOTLMT\_L3M

ACTIVE\_CARD\_COUNT

FAVORITE\_CARD\_COUNT

FAVORITE\_CARD\_AVGLIMIT

B0576

B0710

B0579

B0734

B0715

B0582

/\*B0583\*/

B0584

B0585

B0586

/\*B0587\*/

/\*B0588\*/

B0735

B0716

B0589

B0590

B0591

B0717

B0718

B0719

B0720

B0721

B0722

B0723

B0724

B0725

B0726

B0727

B0728

B0729

B0730

B0731

J10

ORI\_ODDS

PERCENT\_LB

PERCENT\_UB

B0709

B0711

B0712

B0713

B0714

LIMIT\_DOWN\_COUNT

LIMIT\_DOWN\_COUNT2

LIMIT\_DOWN\_COUNT3

LIMIT\_DOWN\_COUNT4

CASH\_LIMIT\_DOWN\_COUNT

CASH\_LIMIT\_DOWN\_COUNT2

CASH\_LIMIT\_DOWN\_COUNT3

CASH\_LIMIT\_DOWN\_COUNT4

NGOD\_ACT

CASH\_OD\_ACT

CCOD\_ACT

OTHER\_Q\_NEW

OTHER\_Q\_ORI

Q\_TOT

OTHER\_Q\_TOT

H\_AMT

H\_OS

S\_AMT

S\_OS

H\_ADD\_6M

H\_ADD\_9M

H\_ADD\_3M

S\_ADD\_6M

NEW\_CC

NEW\_CC\_REV

NEW\_CC\_LENT

PAY\_ALL

H\_USE\_RATE\_3M

H\_USE\_RATE\_6M

H\_USE\_RATE\_9M

CC\_OS\_INCRESE\_M

CC\_PRE\_SPENT\_INCRESE\_M

CC\_PRE\_BILLED\_INCRESE\_M

CC\_CASH\_LENT\_INCRESE\_M

CC\_REVOL\_BAL\_INCRESE\_M

MAX\_LIMIT

LIMIT\_CHANGE\_PRIMARY

LONGEST\_CARD

SHORTEST\_CARD

ST\_LOAN

ST\_LOAN\_AND\_CC

HUMAN\_LOAN

QUOTE\_TIMES

QUERY\_COUNT

APPEAL\_COUNT

BALANCE\_TWD\_TTL\_12MON

COUNT\_12MON

BALANCE\_TWD\_TTL\_6MON

COUNT\_6MON

SUM\_APPROP\_ALL

SUM\_OS\_ALL

TXN\_CNT\_3MTH

TXN\_CNT\_6MTH

CREDITOPEN\_ACTIVE\_BASE\_DT\_DIFF

LOGIN\_CNT\_14

LOGIN\_CNT\_30

LOGIN\_CNT\_60

LOGIN\_CNT\_90

MAX\_DUE\_DAYS\_2

MAX\_DUE\_DAYS\_ALL\_2

CC\_PAYABLE

CC\_REVOL\_BAL

CC\_PRE\_SPENT

CC\_PRE\_BILLED

CC\_PRE\_CASHED

FIRST\_CARD\_AGE

'longest\_card(正卡含停卡)'N;

RUN;

ods output close;

/\*卡方檢定\*/ /\*類別型變數\*/

proc freq DATA = eff;

tables bad2\*

(GENDER\_CD

EDUCATION

MARITAL\_STATUS\_CD

CC\_CODE\_REVIEW

OC\_CODE\_REVIEW

INCOME\_FILE\_CATEGORY

CITY\_NM

POST\_CODE\_CONTACT

RESIDENT\_STATUS\_CD

COMPANY\_POSTAL\_CD

POSTAL\_CD

COMPANY\_ADDRESS\_POST\_CHK

COMPANY\_CONTACT\_POST\_CHK

CompanyTelFg

LiveTelFg

EmailFg

PURPOSE\_CD

Generate\_Type\_Cd

CUSTOMER\_SOURCE\_CD

CHANNEL

SALARYACCOUNTFLAG

STAFFSTAKEFLAG

VIPFLAG

ACCOUNT\_TYPE\_COUNT

Grace\_Term\_Val

EMPLOYER\_FLG

B0489

B0733

B0429

B0646

B0647

B0595

B0596

B0597

B0598

JCU\_HasDelinq\_L12M

STOP\_CARD\_COUNT

B0732

JCU\_IsConsulted

JCU\_Abnormal

B0577

B0578

ACCT\_TYPE

HOUR\_CD

open\_hr\_cd

open\_purpose

card

bank\_type

orig\_src\_1

open\_channel

device\_1

device\_2

platform

Login\_Dttm

od\_act

close

unusual

)/nocol nopercent chisq ;

ods output chisq=aa;

proc print data=aa;

run;