

```
DATASET ACTIVATE DataSet1.
```

```
DATASET CLOSE DataSet2.
```

```
GET DATA
```

```
  /TYPE=XLSX
```

```
  /FILE='C:\Users\exam.cb\Downloads\UCI_Credit_Card.xlsx'
```

```
  /SHEET=name 'UCI_Credit_Card'
```

```
  /CELLRANGE=FULL
```

```
  /READNAMES=ON
```

```
  /DATATYPEMIN PERCENTAGE=95.0
```

```
  /HIDDEN IGNORE=YES.
```

```
EXECUTE.
```

```
DATASET NAME DataSet3 WINDOW=FRONT.
```

```
LOGISTIC REGRESSION VARIABLES default.payment.next.month
```

```
  /METHOD=ENTER LIMIT_BAL SEX EDUCATION MARRIAGE BILL_AMT4 BILL_AMT5 BILL_AMT6
```

```
  PAY_AMT4 PAY_AMT5
```

```
  PAY_AMT6
```

```
  /CRITERIA=PIN(.05) POUT(.10) ITERATE(20) CUT(.5).
```

Logistic Regression

Notes

Output Created		07-OCT-2022 10:21:00
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	30000
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing
Syntax		LOGISTIC REGRESSION VARIABLES default. payment.next.month /METHOD=ENTER LIMIT_BAL SEX EDUCATION MARRIAGE BILL_AMT4 BILL_AMT5 BILL_AMT6 PAY_AMT4 PAY_AMT5 PAY_AMT6 /CRITERIA=PIN(.05) POUT(.10) ITERATE(20) CUT(.5).
Resources	Processor Time	00:00:00.23
	Elapsed Time	00:00:00.75

[DataSet3]

Case Processing Summary

Unweighted Cases ^a		N	Percent
Selected Cases	Included in Analysis	30000	100.0
	Missing Cases	0	.0
	Total	30000	100.0
Unselected Cases		0	.0
Total		30000	100.0

a. If weight is in effect, see classification table for the total number of cases.

Dependent Variable Encoding

Original Value	Internal Value
0	0
1	1

Block 0: Beginning Block

Classification Table^{a,b}

		Predicted default.payment.next.month		Percentage Correct
Observed		0	1	
Step 0	default.payment.next.month 0	23364	0	100.0
	1	6636	0	.0
Overall Percentage				77.9

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-1.259	.014	8187.811	1	.000	.284

Variables not in the Equation^a

			Score	df	Sig.
Step 0	Variables	LIMIT_BAL	707.051	1	.000
		SEX	47.905	1	.000
		EDUCATION	23.530	1	.000
		MARRIAGE	17.772	1	.000
		BILL_AMT4	3.095	1	.079
		BILL_AMT5	1.371	1	.242
		BILL_AMT6	.866	1	.352
		PAY_AMT4	96.881	1	.000
		PAY_AMT5	91.158	1	.000
		PAY_AMT6	84.854	1	.000

a. Residual Chi-Squares are not computed because of redundancies.

Block 1: Method = Enter

Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	1094.196	10	.000
	Block	1094.196	10	.000
	Model	1094.196	10	.000

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	30611.158 ^a	.036	.055

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Classification Table^a

Observed		Predicted default.payment.next.month		Percentage Correct
		0	1	
Step 1	default.payment.next.month 0	23364	0	100.0
	1	6636	0	.0
Overall Percentage				77.9

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	LIMIT_BAL	.000	.000	547.922	1	.000	1.000
	SEX	-.176	.029	37.783	1	.000	.838
	EDUCATION	-.058	.019	9.195	1	.002	.944
	MARRIAGE	-.218	.028	61.270	1	.000	.804
	BILL_AMT4	.000	.000	16.096	1	.000	1.000
	BILL_AMT5	.000	.000	4.498	1	.034	1.000
	BILL_AMT6	.000	.000	12.497	1	.000	1.000
	PAY_AMT4	.000	.000	49.530	1	.000	1.000
	PAY_AMT5	.000	.000	26.864	1	.000	1.000
	PAY_AMT6	.000	.000	9.196	1	.002	1.000
	Constant	-.019	.083	.051	1	.822	.981

a. Variable(s) entered on step 1: LIMIT_BAL, SEX, EDUCATION, MARRIAGE, BILL_AMT4, BILL_AMT5, BILL_AMT6, PAY_AMT4, PAY_AMT5, PAY_AMT6.