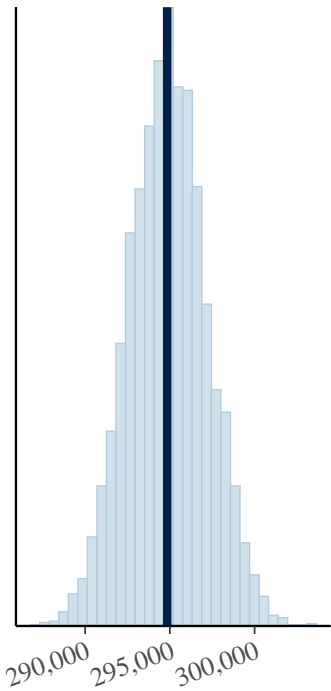
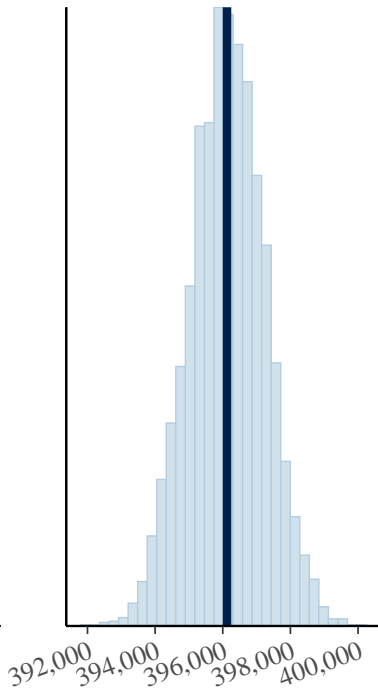




iBuyer



Non-iBuyer (Personal)



$T = \text{mean}$
 $T(y_{\text{rep}})$
 $T(y)$