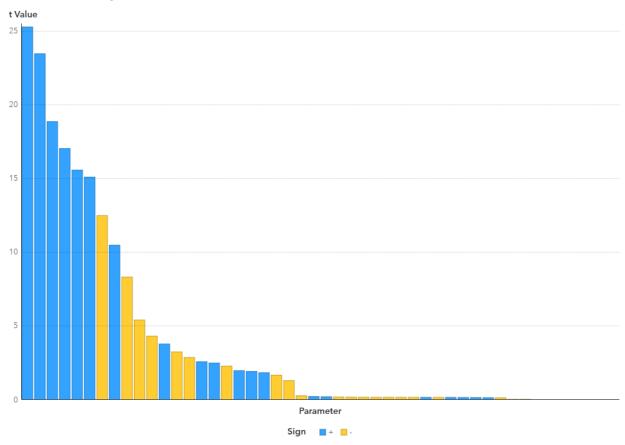


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#### t Values by Parameter



This plot displays the absolute value of the t value for each parameter estimate in the logistic regression model. Larger values indicate more significant parameters. The bar that represents the parameter is colored by the sign of the estimate. Bars that are colored as positive (+) correspond to a positive parameter estimate, which indicates an increase in the predicted probability of the event as the parameter value increases. Bars that are colored as negative (-) correspond to a negative parameter estimate, which indicates a decrease in the predicted probability of event as the parameter value increases. The most significant parameter is curr\_days\_susp with a t value of 25.29.

#### Parameter Estimates

| Effect                         | Parameter                      | t Value | Sign |
|--------------------------------|--------------------------------|---------|------|
| curr_days_susp                 | curr_days_susp                 | 25.2901 | +    |
| handset_age_grp                | handset_age_grp<br>24-48 Month | 23.4741 | +    |
| ever_days_over_pla<br>n        | ever_days_over_pla<br>n        | 18.8722 | +    |
| handset_age_grp                | handset_age_grp < 24 Months    | 17.0484 | +    |
| avg_days_susp                  | avg_days_susp                  | 15.5848 | +    |
| ever_times_over_pl<br>an       | ever_times_over_pl<br>an       | 15.1087 | +    |
| calls_care_ltd                 | calls_care_ltd                 | 12.4946 | -    |
| LOG_MB_Data_Us<br>g_M08        | LOG_MB_Data_Us<br>g_M08        | 10.4903 | +    |
| IMP_LOG_MB_Dat<br>a_Usg_M09    | IMP_LOG_MB_Dat<br>a_Usg_M09    | 8.3318  | -    |
| IMP_REP_mb_data<br>_ndist_mo6m | IMP_REP_mb_data<br>_ndist_mo6m | 5.4203  | -    |
| LOG_MB_Data_Us<br>g_M05        | LOG_MB_Data_Us<br>g_M05        | 4.3272  | -    |
| IMP_REP_mou_onn et_pct_MOM     | IMP_REP_mou_onn et_pct_MOM     | 3.7887  | +    |
| rfm_score                      | rfm_score                      | 3.2543  | -    |
| REP_calls_out_pk               | REP_calls_out_pk               | 2.8734  | -    |
| times_susp                     | times_susp 0                   | 2.5831  | +    |
| times_susp                     | times_susp 1                   | 2.5002  | +    |
| LOG_MB_Data_Us<br>g_M06        | LOG_MB_Data_Us<br>g_M06        | 2.2907  | -    |
| times_susp                     | times_susp 3                   | 1.9779  | +    |
| times_susp                     | times_susp 2                   | 1.9297  | +    |
| times_susp                     | times_susp 4                   | 1.8397  | +    |

| Effect                    | Parameter                   | t Value | Sign |
|---------------------------|-----------------------------|---------|------|
| delinq_indicator          | delinq_indicator 1          | 1.6775  | -    |
| delinq_indicator          | delinq_indicator 0          | 1.3102  | -    |
| pymts_late_ltd            | pymts_late_ltd 1            | 0.2767  | -    |
| wrk_orders                | wrk_orders 5                | 0.2277  | +    |
| delinq_indicator          | delinq_indicator 2          | 0.2145  | +    |
| pymts_late_ltd            | pymts_late_ltd 0            | 0.1988  | -    |
| pymts_late_ltd            | pymts_late_ltd 2            | 0.1864  | -    |
| pymts_late_ltd            | pymts_late_ltd 5            | 0.1799  | -    |
| pymts_late_ltd            | pymts_late_ltd 4            | 0.1763  | -    |
| pymts_late_ltd            | pymts_late_ltd 3            | 0.1760  | -    |
| pymts_late_ltd            | pymts_late_ltd 8            | 0.1743  | -    |
| pymts_late_ltd            | pymts_late_ltd 6            | 0.1734  | -    |
| wrk_orders                | wrk_orders 3                | 0.1717  | +    |
| pymts_late_ltd            | pymts_late_ltd 7            | 0.1704  | -    |
| wrk_orders                | wrk_orders 4                | 0.1688  | +    |
| wrk_orders                | wrk_orders 2                | 0.1617  | +    |
| wrk_orders                | wrk_orders 1                | 0.1589  | +    |
| wrk_orders                | wrk_orders 0                | 0.1442  | +    |
| pymts_late_ltd            | pymts_late_ltd 9            | 0.1420  | -    |
| delinq_indicator          | delinq_indicator 3          | 0.0378  | -    |
| Intercept                 | Intercept                   | 0.0182  | -    |
| REP_bill_data_usg<br>_m03 | REP_bill_data_usg<br>_m03   |         | +    |
| handset_age_grp           | handset_age_grp > 48 Months |         | +    |
| Est_HH_Income             | Est_HH_Income               |         | +    |
| wrk_orders                | wrk_orders 7                |         | +    |
| wrk_orders                | wrk_orders 6                |         | +    |
| delinq_indicator          | delinq_indicator 4          |         | +    |
| times_susp                | times_susp 6                |         | +    |

| Effect                      | Parameter                   | t Value | Sign |
|-----------------------------|-----------------------------|---------|------|
| times_susp                  | times_susp 5                |         | +    |
| REP_seconds_of_d ata_norm   | REP_seconds_of_d ata_norm   |         | -    |
| pymts_late_ltd              | pymts_late_ltd 10           |         | +    |
| bill_data_usg_m09           | bill_data_usg_m09           |         | +    |
| REP_mb_data_usg<br>_roamm03 | REP_mb_data_usg<br>_roamm03 |         | -    |
| REP_mb_data_usg<br>_roamm02 | REP_mb_data_usg<br>_roamm02 |         | +    |
| REP_bill_data_usg<br>_m06   | REP_bill_data_usg<br>_m06   |         | +    |

| Estimate | Absolute Estimate | Standard Error | Chi-Square |
|----------|-------------------|----------------|------------|
| 0.1487   | 0.1487            | 0.0059         | 639.5902   |
| 1.4464   | 1.4464            | 0.0616         | 551.0340   |
| 0.0220   | 0.0220            | 0.0012         | 356.1583   |
| 1.0144   | 1.0144            | 0.0595         | 290.6478   |
| 0.0766   | 0.0766            | 0.0049         | 242.8851   |
| 0.1186   | 0.1186            | 0.0079         | 228.2715   |
| -0.0052  | 0.0052            | 0.0004         | 156.1147   |
| 0.1485   | 0.1485            | 0.0142         | 110.0470   |
| -0.1147  | 0.1147            | 0.0138         | 69.4192    |
| -0.0508  | 0.0508            | 0.0094         | 29.3795    |
| -0.0634  | 0.0634            | 0.0147         | 18.7243    |
| 0.0304   | 0.0304            | 0.0080         | 14.3541    |
| -0.0010  | 0.0010            | 0.0003         | 10.5906    |
| -0.0010  | 0.0010            | 0.0003         | 8.2564     |
| 2.9185   | 2.9185            | 1.1298         | 6.6724     |
| 2.8232   | 2.8232            | 1.1292         | 6.2509     |
| -0.0312  | 0.0312            | 0.0136         | 5.2475     |

| Estimate | Absolute Estimate | Standard Error | Chi-Square |
|----------|-------------------|----------------|------------|
| 2.2419   | 2.2419            | 1.1335         | 3.9119     |
| 2.1800   | 2.1800            | 1.1297         | 3.7237     |
| 2.1557   | 2.1557            | 1.1718         | 3.3844     |
| -1.4088  | 1.4088            | 0.8398         | 2.8141     |
| -1.0987  | 1.0987            | 0.8386         | 1.7167     |
| -15.2279 | 15.2279           | 55.0330        | 0.0766     |
| 15.2520  | 15.2520           | 66.9697        | 0.0519     |
| 0.1823   | 0.1823            | 0.8496         | 0.0460     |
| -10.3404 | 10.3404           | 52.0021        | 0.0395     |
| -9.6948  | 9.6948            | 52.0032        | 0.0348     |
| -9.3547  | 9.3547            | 52.0021        | 0.0324     |
| -9.1668  | 9.1668            | 52.0021        | 0.0311     |
| -9.1545  | 9.1545            | 52.0022        | 0.0310     |
| -9.0657  | 9.0657            | 52.0032        | 0.0304     |
| -9.0190  | 9.0190            | 52.0021        | 0.0301     |
| 7.2445   | 7.2445            | 42.1997        | 0.0295     |
| -8.8624  | 8.8624            | 52.0022        | 0.0290     |
| 7.1222   | 7.1222            | 42.2035        | 0.0285     |
| 6.8221   | 6.8221            | 42.1993        | 0.0261     |
| 6.7061   | 6.7061            | 42.1992        | 0.0253     |
| 6.0847   | 6.0847            | 42.1992        | 0.0208     |
| -7.3842  | 7.3842            | 52.0166        | 0.0202     |
| -0.0338  | 0.0338            | 0.8947         | 0.0014     |
| -1.2224  | 1.2224            | 66.9850        | 0.0003     |
| 0.0001   | 0.0001            |                |            |
| 0        | 0                 |                |            |
| 0.0000   | 0.0000            |                |            |
| 0        | 0                 |                |            |
| 0        | 0                 |                |            |

| Estimate | Absolute Estimate | Standard Error | Chi-Square |
|----------|-------------------|----------------|------------|
| 0        | 0                 |                |            |
| 0        | 0                 |                |            |
| 0        | 0                 |                |            |
| 0.0000   | 0.0000            |                |            |
| 0        | 0                 |                |            |
| 0.0000   | 0.0000            |                |            |
| -0.0001  | 0.0001            |                |            |
| 0.0001   | 0.0001            |                |            |
| 0.0001   | 0.0001            |                |            |

| Pr > Chi-Square | Degrees of Freedom |
|-----------------|--------------------|
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0000          | 1                  |
| 0.0002          | 1                  |
| 0.0011          | 1                  |
| 0.0041          | 1                  |
| 0.0098          | 1                  |
| 0.0124          | 1                  |
| 0.0220          | 1                  |
| 0.0479          | 1                  |

| Pr > Chi-Square | Degrees of |
|-----------------|------------|
| Tri om oquaro   | Freedom    |
| 0.0536          | 1          |
| 0.0658          | 1          |
| 0.0934          | 1          |
| 0.1901          | 1          |
| 0.7820          | 1          |
| 0.8198          | 1          |
| 0.8301          | 1          |
| 0.8424          | 1          |
| 0.8521          | 1          |
| 0.8572          | 1          |
| 0.8601          | 1          |
| 0.8603          | 1          |
| 0.8616          | 1          |
| 0.8623          | 1          |
| 0.8637          | 1          |
| 0.8647          | 1          |
| 0.8660          | 1          |
| 0.8716          | 1          |
| 0.8737          | 1          |
| 0.8853          | 1          |
| 0.8871          | 1          |
| 0.9699          | 1          |
| 0.9854          | 1          |
|                 | 0          |
|                 | 0          |
|                 | 0          |
|                 | 0          |
|                 | 0          |

| Pr > Chi-Square | Degrees of<br>Freedom |
|-----------------|-----------------------|
|                 | 0                     |
|                 | 0                     |
|                 | 0                     |
|                 | 0                     |
|                 | 0                     |
|                 | 0                     |
|                 | 0                     |
|                 | 0                     |
|                 | 0                     |

## Selection Summary

| Step | Effect Entered                 | Number of Effects | SBC         |
|------|--------------------------------|-------------------|-------------|
| 0    | Intercept                      | 1                 | 29,271.0671 |
| 1    | curr_days_susp                 | 2                 | 23,530.6099 |
| 2    | handset_age_grp                | 3                 | 22,407.3798 |
| 3    | ever_days_over_pla<br>n        | 4                 | 21,290.3451 |
| 4    | pymts_late_ltd                 | 5                 | 20,924.2270 |
| 5    | avg_days_susp                  | 6                 | 20,464.5240 |
| 6    | REP_seconds_of_d ata_norm      | 7                 | 20,253.8666 |
| 7    | ever_times_over_pl<br>an       | 8                 | 19,964.9584 |
| 8    | times_susp                     | 9                 | 19,776.7970 |
| 9    | wrk_orders                     | 10                | 19,652.7933 |
| 10   | calls_care_ltd                 | 11                | 19,546.1725 |
| 11   | delinq_indicator               | 12                | 19,466.6869 |
| 12   | IMP_LOG_MB_Dat<br>a_Usg_M09    | 13                | 19,437.9120 |
| 13   | LOG_MB_Data_Us<br>g_M08        | 14                | 19,360.3081 |
| 14   | LOG_MB_Data_Us<br>g_M05        | 15                | 19,330.6152 |
| 15   | IMP_REP_mb_data<br>_ndist_mo6m | 16                | 19,314.2573 |
| 16   | IMP_REP_mou_onn et_pct_MOM     | 17                | 19,302.4954 |
| 17   | REP_bill_data_usg<br>_m06      | 18                | 19,297.5455 |
| 18   | REP_bill_data_usg<br>_m03      | 19                | 19,285.9992 |
| 19   | rfm_score                      | 20                | 19,271.7257 |

| Step | Effect Entered              | Number of Effects | SBC         |
|------|-----------------------------|-------------------|-------------|
| 20   | bill_data_usg_m09           | 21                | 19,272.0366 |
| 21   | REP_calls_out_pk            | 22                | 19,266.1174 |
| 22   | Est_HH_Income               | 23                | 19,270.5180 |
| 23   | REP_mb_data_usg<br>_roamm03 | 24                | 19,265.1091 |
| 24   | REP_mb_data_usg<br>_roamm02 | 25                | 19,256.5915 |
| 25   | LOG_MB_Data_Us<br>g_M06     | 26                | 19,252.0254 |
| 26   | mfg_apple                   | 27                | 19,257.4759 |
| 27   | open_tsupcomplnts           | 28                | 19,264.6539 |
| 28   | res_calls_6mavg_ac ct       | 29                | 19,272.5445 |

| Optimal SBC |
|-------------|
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |

| Optimal SBC |
|-------------|
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 0           |
| 1           |
| 0           |
| 0           |
| 0           |

## Regression Fit Statistics

| Statistic | Description              | Training    | Validation |
|-----------|--------------------------|-------------|------------|
| M2LL      | -2 Log Likelihood        | 18,817.9986 | 8,072.8809 |
| AIC       | AIC (smaller is better)  | 18,899.9986 | 8,154.8809 |
| AICC      | AICC (smaller is better) | 18,900.0857 | 8,155.0844 |
| SBC       | SBC (smaller is better)  | 19,252.0382 | 8,472.1809 |
| ASE       | Average Square<br>Error  | 0.0599      | 0.0598     |

## Score Inputs

| Name                       | Role  | Variable Level | Туре |
|----------------------------|-------|----------------|------|
| avg_arpu_3m                | INPUT | INTERVAL       | N    |
| avg_data_chrgs_3m          | INPUT | INTERVAL       | N    |
| avg_data_prem_ch<br>rgs_3m | INPUT | INTERVAL       | N    |
| avg_days_susp              | INPUT | INTERVAL       | N    |
| avg_overage_chrg<br>s_3m   | INPUT | INTERVAL       | N    |
| bill_data_usg_m03          | INPUT | INTERVAL       | N    |
| bill_data_usg_m06          | INPUT | INTERVAL       | N    |
| bill_data_usg_m09          | INPUT | INTERVAL       | N    |
| calls_care_ltd             | INPUT | INTERVAL       | N    |
| calls_in_offpk             | INPUT | INTERVAL       | N    |
| calls_in_pk                | INPUT | INTERVAL       | N    |
| calls_out_offpk            | INPUT | INTERVAL       | N    |
| calls_out_pk               | INPUT | INTERVAL       | N    |
| calls_total                | INPUT | INTERVAL       | N    |
| cs_afr_amer                | INPUT | INTERVAL       | N    |
| cs_caucasian               | INPUT | INTERVAL       | N    |
| cs_hispanic                | INPUT | INTERVAL       | N    |
| cs_med_home_valu           | INPUT | INTERVAL       | N    |
| cs_other                   | INPUT | INTERVAL       | N    |
| cs_pct_home_owne           | INPUT | INTERVAL       | N    |
| cs_ttl_female              | INPUT | INTERVAL       | N    |
| cs_ttl_hhlds               | INPUT | INTERVAL       | N    |
| cs_ttl_male                | INPUT | INTERVAL       | N    |
| cs_ttl_mdage               | INPUT | INTERVAL       | N    |
| cs_ttl_pop                 | INPUT | INTERVAL       | N    |

| Name                     | Role  | Variable Level | Туре |
|--------------------------|-------|----------------|------|
| cs_ttl_rural             | INPUT | INTERVAL       | N    |
| cs_ttl_urban             | INPUT | INTERVAL       | N    |
| curr_days_susp           | INPUT | INTERVAL       | N    |
| data_device_age          | INPUT | INTERVAL       | N    |
| data_prem_chrgs_cu<br>rr | INPUT | INTERVAL       | N    |
| delinq_indicator         | INPUT | NOMINAL        | N    |
| Est_HH_Income            | INPUT | INTERVAL       | N    |
| ever_days_over_pla<br>n  | INPUT | INTERVAL       | N    |
| ever_times_over_pl<br>an | INPUT | INTERVAL       | N    |
| handset_age_grp          | INPUT | NOMINAL        | С    |
| lifetime_value           | INPUT | INTERVAL       | N    |
| mb_data_ndist_mo<br>6m   | INPUT | INTERVAL       | N    |
| mb_data_usg_m01          | INPUT | INTERVAL       | N    |
| mb_data_usg_m02          | INPUT | INTERVAL       | N    |
| mb_data_usg_m03          | INPUT | INTERVAL       | N    |
| MB_Data_Usg_M04          | INPUT | INTERVAL       | N    |
| MB_Data_Usg_M05          | INPUT | INTERVAL       | N    |
| MB_Data_Usg_M06          | INPUT | INTERVAL       | N    |
| MB_Data_Usg_M07          | INPUT | INTERVAL       | N    |
| MB_Data_Usg_M08          | INPUT | INTERVAL       | N    |
| MB_Data_Usg_M09          | INPUT | INTERVAL       | N    |
| mb_data_usg_roa<br>mm01  | INPUT | INTERVAL       | N    |
| mb_data_usg_roa<br>mm02  | INPUT | INTERVAL       | N    |
| mb_data_usg_roa<br>mm03  | INPUT | INTERVAL       | N    |

| Name                        | Role  | Variable Level | Туре |
|-----------------------------|-------|----------------|------|
| mou_onnet_pct_M<br>OM       | INPUT | INTERVAL       | N    |
| mou_total_pct_MO<br>M       | INPUT | INTERVAL       | N    |
| nbr_data_cdrs               | INPUT | INTERVAL       | N    |
| pymts_late_ltd              | INPUT | NOMINAL        | N    |
| rfm_score                   | INPUT | INTERVAL       | N    |
| seconds_of_data_lo          | INPUT | INTERVAL       | N    |
| seconds_of_data_n orm       | INPUT | INTERVAL       | N    |
| times_susp                  | INPUT | NOMINAL        | N    |
| tot_drpd_pr1                | INPUT | INTERVAL       | N    |
| tot_mb_data_curr            | INPUT | INTERVAL       | N    |
| tot_mb_data_roam_<br>curr   | INPUT | INTERVAL       | N    |
| tot_overage_chgs            | INPUT | INTERVAL       | N    |
| tot_voice_chrgs_cur<br>r    | INPUT | INTERVAL       | N    |
| voice_tot_bill_mou_<br>curr | INPUT | INTERVAL       | N    |
| wrk_orders                  | INPUT | NOMINAL        | N    |

| Variable Type | Variable Label              | Variable Format | Variable Length |
|---------------|-----------------------------|-----------------|-----------------|
| double        | 3M Avg Revenue per User     | DOLLAR8.2       | 8               |
| double        | 3M Avg Data<br>Charges      | DOLLAR8.2       | 8               |
| double        | 3M Avg Premium Data Charges | DOLLAR8.2       | 8               |
| double        | Days Suspended<br>Last 6M   | BEST2.0         | 8               |

| Variable Type | Variable Label                            | Variable Format | Variable Length |
|---------------|---|-----------------|-----------------|
| double        | 3M Avg Overage<br>Charges                 | DOLLAR8.2       | 8               |
| double        | 3M Avg Billed Data<br>Usage               | COMMA8.0        | 8               |
| double        | 6M Avg Billed Data<br>Usage               | COMMA8.0        | 8               |
| double        | 9M Avg Billed Data<br>Usage               | COMMA8.0        | 8               |
| double        | Total Calls to Care<br>Lifetime           | BEST12.0        | 8               |
| double        | Calls Incoming Off-<br>Peak               | COMMA8.0        | 8               |
| double        | Calls Incoming<br>Peak                    | COMMA8.0        | 8               |
| double        | Calls Outgoing Off-<br>Peak               | COMMA8.0        | 8               |
| double        | Calls Outgoing<br>Peak                    | COMMA8.0        | 8               |
| double        | Total Calls Curr                          | COMMA8.0        | 8               |
| double        | Census Area<br>African-American           | BEST8.3         | 8               |
| double        | Census Area<br>Caucasian                  | BEST8.3         | 8               |
| double        | Census Area<br>Hispanic                   | BEST8.3         | 8               |
| double        | Census Area<br>Median Home<br>Value Index | BEST4.2         | 8               |
| double        | Census Area Other                         | BEST8.3         | 8               |
| double        | Census Area<br>Percent Home<br>Owner      | BEST8.3         | 8               |
| double        | Census Area Total                         | BEST8.3         | 8               |

| Variable Type | Variable Label                                      | Variable Format | Variable Length |
|---------------|---|-----------------|-----------------|
|               | Female  |                 |                 |
| double        | Census Area Total<br>Households                     | COMMA12.0       | 8               |
| double        | Census Area Total<br>Males                          | BEST8.3         | 8               |
| double        | Census Area<br>Median Age                           | BEST3.0         | 8               |
| double        | Census Area Total<br>Population                     | COMMA12.0       | 8               |
| double        | Census Area Total<br>Rural                          | BEST8.3         | 8               |
| double        | Census Area Total<br>Urban                          | BEST8.3         | 8               |
| double        | Number of Days<br>Suspended                         | BEST4.0         | 8               |
| double        | Avg Age of Devices on Plan                          | COMMA10.0       | 8               |
| double        | Premium Data<br>Charges                             | DOLLAR8.2       | 8               |
| double        | Delinquent Indicator                                | BEST2.0         | 8               |
| double        | Estimated HH Income                                 | DOLLAR8.0       | 8               |
| double        | Total Days Over<br>Plan                             | BEST2.0         | 8               |
| double        | Total Times Over<br>Plan                            | BEST2.0         | 8               |
| char          | Handset Age Group                                   | \$CHAR12.       | 12              |
| double        | Lifetime Value                                      | DOLLAR8.2       | 8               |
| double        | 6M Avg Billed Data<br>Usage Normally<br>Distributed | BEST12.0        | 8               |
| double        | MB Data Usage 1<br>Mth Prior                        | COMMA8.0        | 8               |

| Variable Type | Variable Label                                  | Variable Format | Variable Length |
|---------------|---|-----------------|-----------------|
| double        | MB Data Usage 2<br>Mths Prior                   | COMMA8.0        | 8               |
| double        | MB Data Usage 3<br>Mths Prior                   | COMMA8.0        | 8               |
| double        | MB of Data Usage<br>Month 4                     | BEST12.0        | 8               |
| double        | MB of Data Usage<br>Month 5                     | BEST12.0        | 8               |
| double        | MB of Data Usage<br>Month 6                     | BEST12.0        | 8               |
| double        | MB of Data Usage<br>Month 7                     | BEST12.0        | 8               |
| double        | MB of Data Usage<br>Month 8                     | BEST12.0        | 8               |
| double        | MB of Data Usage<br>Month 9                     | BEST12.0        | 8               |
| double        | MB Data Usage<br>Roam 1 Mth Prior               | COMMA8.0        | 8               |
| double        | MB Data Usage<br>Roam 2 Mths Prior              | COMMA8.0        | 8               |
| double        | MB Data Usage<br>Roam 3 Mths Prior              | COMMA8.0        | 8               |
| double        | Minutes On Network Pct Change Month over Month  | PERCENT8.2      | 8               |
| double        | Minutes Total Pct<br>Change Month over<br>Month | PERCENT8.2      | 8               |
| double        | Number of Data<br>Records                       | COMMA10.0       | 8               |
| double        | Total Late<br>Payments Lifetime                 | BEST2.0         | 8               |

| Variable Type | Variable Label                         | Variable Format | Variable Length |
|---------------|--|-----------------|-----------------|
| double        | Account Ranking (RFM Score)            | BEST3.0         | 8               |
| double        | Seconds of Data -<br>Natural Log       |                 | 8               |
| double        | Seconds of Data -<br>Normalized        |                 | 8               |
| double        | Number of Times<br>Suspended           | BEST4.0         | 8               |
| double        | Number of Dropped<br>Calls 1 Mth Prior | COMMA8.0        | 8               |
| double        | Total MB of Data<br>Usage              | COMMA8.0        | 8               |
| double        | Total MB of Roam<br>Data Usage         | COMMA8.0        | 8               |
| double        | Total Overage<br>Charges               | DOLLAR8.2       | 8               |
| double        | Total Voice<br>Charges                 | DOLLAR8.2       | 8               |
| double        | Total Voice Billed<br>Minutes of Use   | COMMA8.0        | 8               |
| double        | Open Work Orders                       | BEST8.0         | 8               |

## **Score Outputs**

| Name                           | Role           | Туре | Variable Type |
|--------------------------------|----------------|------|---------------|
| EM_CLASSIFICAT ION             | CLASSIFICATION | С    | char          |
| EM_EVENTPROBAE                 | PREDICT        | N    | double        |
| EM_PROBABILITY                 | PREDICT        | N    | double        |
| IMP_LOG_MB_Dat<br>a_Usg_M09    | INPUT          | N    | double        |
| IMP_REP_data_dev ice_age       | INPUT          | N    | double        |
| IMP_REP_mb_data<br>_ndist_mo6m | INPUT          | N    | double        |
| IMP_REP_mou_onn<br>et_pct_MOM  | INPUT          | N    | double        |
| IMP_REP_mou_tot<br>al_pct_MOM  | INPUT          | N    | double        |
| IMP_avg_arpu_3m                | INPUT          | N    | double        |
| IMP_avg_data_chr<br>gs_3m      | INPUT          | N    | double        |
| IMP_avg_data_pre<br>m_chrgs_3m | INPUT          | N    | double        |
| IMP_avg_overage_<br>chrgs_3m   | INPUT          | N    | double        |
| IMP_cs_afr_amer                | INPUT          | N    | double        |
| IMP_cs_caucasian               | INPUT          | N    | double        |
| IMP_cs_hispanic                | INPUT          | N    | double        |
| IMP_cs_med_home_<br>value      | INPUT          | N    | double        |
| IMP_cs_other                   | INPUT          | N    | double        |
| IMP_cs_pct_home_<br>owner      | INPUT          | N    | double        |
| IMP_cs_ttl_female              | INPUT          | N    | double        |

| Name                         | Role           | Туре | Variable Type |
|------------------------------|----------------|------|---------------|
| IMP_cs_ttl_hhlds             | INPUT          | N    | double        |
| IMP_cs_ttl_male              | INPUT          | N    | double        |
| IMP_cs_ttl_mdage             | INPUT          | N    | double        |
| IMP_cs_ttl_pop               | INPUT          | N    | double        |
| IMP_cs_ttl_rural             | INPUT          | N    | double        |
| IMP_cs_ttl_urban             | INPUT          | N    | double        |
| IMP_data_prem_chr<br>gs_curr | INPUT          | N    | double        |
| IMP_nbr_data_cdrs            | INPUT          | N    | double        |
| IMP_seconds_of_da ta_log     | INPUT          | N    | double        |
| IMP_tot_drpd_pr1             | INPUT          | N    | double        |
| IMP_tot_overage_c hgs        | INPUT          | N    | double        |
| IMP_tot_voice_chrg<br>s_curr | INPUT          | N    | double        |
| I_churn                      | CLASSIFICATION | С    | char          |
| LOG_MB_Data_Us<br>g_M04      | INPUT          | N    | double        |
| LOG_MB_Data_Us<br>g_M05      | INPUT          | N    | double        |
| LOG_MB_Data_Us<br>g_M06      | INPUT          | N    | double        |
| LOG_MB_Data_Us<br>g_M07      | INPUT          | N    | double        |
| LOG_MB_Data_Us<br>g_M08      | INPUT          | N    | double        |
| LOG_MB_Data_Us<br>g_M09      | REJECTED       | N    | double        |
| P_churn0                     | PREDICT        | N    | double        |
| P_churn1                     | PREDICT        | N    | double        |
| REP_bill_data_usg            | INPUT          | N    | double        |

| Name                         | Role     | Туре | Variable Type |
|------------------------------|----------|------|---------------|
| _m03                         |          |      |               |
| REP_bill_data_usg<br>_m06    | INPUT    | N    | double        |
| REP_calls_in_offpk           | INPUT    | N    | double        |
| REP_calls_in_pk              | INPUT    | N    | double        |
| REP_calls_out_offp k         | INPUT    | N    | double        |
| REP_calls_out_pk             | INPUT    | N    | double        |
| REP_calls_total              | INPUT    | N    | double        |
| REP_data_device_<br>age      | REJECTED | N    | double        |
| REP_lifetime_value           | INPUT    | N    | double        |
| REP_mb_data_ndi<br>st_mo6m   | REJECTED | N    | double        |
| REP_mb_data_usg<br>_m01      | INPUT    | N    | double        |
| REP_mb_data_usg<br>_m02      | INPUT    | N    | double        |
| REP_mb_data_usg<br>_m03      | INPUT    | N    | double        |
| REP_mb_data_usg<br>_roamm01  | INPUT    | N    | double        |
| REP_mb_data_usg<br>_roamm02  | INPUT    | N    | double        |
| REP_mb_data_usg<br>_roamm03  | INPUT    | N    | double        |
| REP_mou_onnet_p ct_MOM       | REJECTED | N    | double        |
| REP_mou_total_pc<br>t_MOM    | REJECTED | N    | double        |
| REP_seconds_of_d<br>ata_norm | INPUT    | N    | double        |

| Name                         | Role  | Туре | Variable Type |
|------------------------------|-------|------|---------------|
| REP_tot_mb_data_c<br>urr     | INPUT | N    | double        |
| REP_tot_mb_data_r oam_curr   | INPUT | N    | double        |
| REP_voice_tot_bill _mou_curr | INPUT | N    | double        |

| Variable Label  | Variable Format | Variable Length | Creator     |
|---|-----------------|-----------------|-------------|
| Predicted for churn   |                 | 2               | logisticreg |
| Probability for churn=1   |                 | 8               | logisticreg |
| Probability of Classification                                       |                 | 8               | logisticreg |
| Imputed Transformed MB of Data Usage Month 9                        |                 | 8               | impute      |
| Imputed Replacement: Avg Age of Devices on Plan                     | COMMA10.0       | 8               | impute      |
| Imputed Replacement: 6M Avg Billed Data Usage Normally Distributed  | BEST12.0        | 8               | impute      |
| Imputed Replacement: Minutes On Network Pct Change Month over Month | PERCENT8.2      | 8               | impute      |
| Imputed<br>Replacement:<br>Minutes Total Pct                        | PERCENT8.2      | 8               | impute      |

| Variable Label                                    | Variable Format | Variable Length | Creator |
|---|-----------------|-----------------|---------|
| Change Month over Month                           |                 |                 |         |
| Imputed 3M Avg<br>Revenue per User                | DOLLAR8.2       | 8               | impute  |
| Imputed 3M Avg<br>Data Charges                    | DOLLAR8.2       | 8               | impute  |
| Imputed 3M Avg<br>Premium Data<br>Charges         | DOLLAR8.2       | 8               | impute  |
| Imputed 3M Avg<br>Overage Charges                 | DOLLAR8.2       | 8               | impute  |
| Imputed Census<br>Area African-<br>American       | BEST8.3         | 8               | impute  |
| Imputed Census<br>Area Caucasian                  | BEST8.3         | 8               | impute  |
| Imputed Census<br>Area Hispanic                   | BEST8.3         | 8               | impute  |
| Imputed Census<br>Area Median Home<br>Value Index | BEST4.2         | 8               | impute  |
| Imputed Census<br>Area Other                      | BEST8.3         | 8               | impute  |
| Imputed Census<br>Area Percent Home<br>Owner      | BEST8.3         | 8               | impute  |
| Imputed Census<br>Area Total Female               | BEST8.3         | 8               | impute  |
| Imputed Census<br>Area Total<br>Households        | COMMA12.0       | 8               | impute  |
| Imputed Census<br>Area Total Males                | BEST8.3         | 8               | impute  |
| Imputed Census                                    | BEST3.0         | 8               | impute  |

| Variable Label                                    | Variable Format | Variable Length | Creator     |
|---|-----------------|-----------------|-------------|
| Area Median Age                                   |                 |                 |             |
| Imputed Census<br>Area Total<br>Population        | COMMA12.0       | 8               | impute      |
| Imputed Census<br>Area Total Rural                | BEST8.3         | 8               | impute      |
| Imputed Census<br>Area Total Urban                | BEST8.3         | 8               | impute      |
| Imputed Premium Data Charges                      | DOLLAR8.2       | 8               | impute      |
| Imputed Number of Data Records                    | COMMA10.0       | 8               | impute      |
| Imputed Seconds of Data - Natural Log             |                 | 8               | impute      |
| Imputed Number of<br>Dropped Calls 1<br>Mth Prior | COMMA8.0        | 8               | impute      |
| Imputed Total<br>Overage Charges                  | DOLLAR8.2       | 8               | impute      |
| Imputed Total Voice<br>Charges                    | DOLLAR8.2       | 8               | impute      |
| Into: churn                                       |                 | 2               | logisticreg |
| Transformed MB of Data Usage Month 4              |                 | 8               | transform   |
| Transformed MB of Data Usage Month 5              |                 | 8               | transform   |
| Transformed MB of Data Usage Month 6              |                 | 8               | transform   |
| Transformed MB of Data Usage Month 7              |                 | 8               | transform   |

| Variable Label  | Variable Format | Variable Length | Creator     |
|---|-----------------|-----------------|-------------|
| Transformed MB of Data Usage Month 8                                |                 | 8               | transform   |
| Transformed MB of Data Usage Month 9                                |                 | 8               | transform   |
| Predicted: churn=0  |                 | 8               | logisticreg |
| Predicted: churn=1  |                 | 8               | logisticreg |
| Replacement: 3M<br>Avg Billed Data<br>Usage                         | COMMA8.0        | 8               | replacement |
| Replacement: 6M<br>Avg Billed Data<br>Usage                         | COMMA8.0        | 8               | replacement |
| Replacement: Calls Incoming Off-Peak                                | COMMA8.0        | 8               | replacement |
| Replacement: Calls Incoming Peak                                    | COMMA8.0        | 8               | replacement |
| Replacement: Calls<br>Outgoing Off-Peak                             | COMMA8.0        | 8               | replacement |
| Replacement: Calls<br>Outgoing Peak                                 | COMMA8.0        | 8               | replacement |
| Replacement: Total<br>Calls Curr                                    | COMMA8.0        | 8               | replacement |
| Replacement: Avg<br>Age of Devices on<br>Plan                       | COMMA10.0       | 8               | replacement |
| Replacement:<br>Lifetime Value                                      | DOLLAR8.2       | 8               | replacement |
| Replacement: 6M<br>Avg Billed Data<br>Usage Normally<br>Distributed | BEST12.0        | 8               | replacement |
| Replacement: MB   | COMMA8.0        | 8               | replacement |

| Variable Label  | Variable Format | Variable Length | Creator     |
|---|-----------------|-----------------|-------------|
| Data Usage 1 Mth<br>Prior                                   |                 |                 |             |
| Replacement: MB<br>Data Usage 2 Mths<br>Prior               | COMMA8.0        | 8               | replacement |
| Replacement: MB<br>Data Usage 3 Mths<br>Prior               | COMMA8.0        | 8               | replacement |
| Replacement: MB Data Usage Roam 1 Mth Prior                 | COMMA8.0        | 8               | replacement |
| Replacement: MB Data Usage Roam 2 Mths Prior                | COMMA8.0        | 8               | replacement |
| Replacement: MB<br>Data Usage Roam<br>3 Mths Prior          | COMMA8.0        | 8               | replacement |
| Replacement: Minutes On Network Pct Change Month over Month | PERCENT8.2      | 8               | replacement |
| Replacement: Minutes Total Pct Change Month over Month      | PERCENT8.2      | 8               | replacement |
| Replacement:<br>Seconds of Data -<br>Normalized             |                 | 8               | replacement |
| Replacement: Total<br>MB of Data Usage                      | COMMA8.0        | 8               | replacement |
| Replacement: Total<br>MB of Roam Data<br>Usage              | COMMA8.0        | 8               | replacement |
| Replacement: Total  | COMMA8.0        | 8               | replacement |

| Variable Label | Variable Format | Variable Length | Creator |
|----------------|-----------------|-----------------|---------|
| Voice Billed   |                 |                 |         |
| Minutes of Use |                 |                 |         |

| Function       | Creator GUID                                 |
|----------------|--|
| CLASSIFICATION | 557d2d98-4dd5-44f<br>5-9dd6-88e517f5b7<br>ae |
| PREDICT        | 557d2d98-4dd5-44f<br>5-9dd6-88e517f5b7<br>ae |
| PREDICT        | 557d2d98-4dd5-44f<br>5-9dd6-88e517f5b7<br>ae |
| TRANSFORM      | 907a829f-<br>c39c-4442-9da4-<br>a51e2549996f |

| Function  | Creator GUID                                 |
|-----------|--|
| TRANSFORM | 907a829f-<br>c39c-4442-9da4-<br>a51e2549996f |
| TRANSFORM | 907a829f-<br>c39c-4442-9da4-                 |

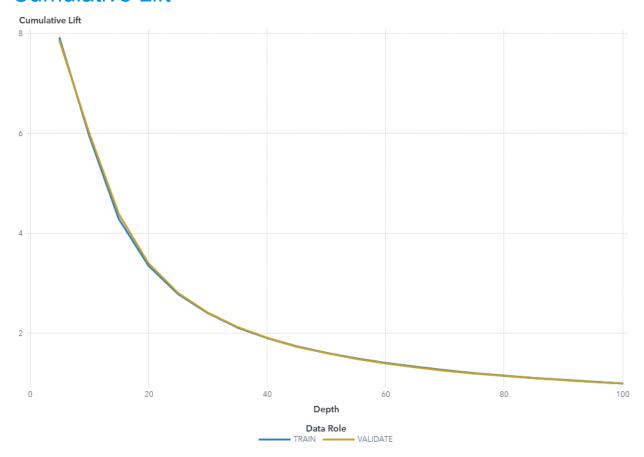
| Function       | Creator GUID                                 |
|----------------|--|
|                | a51e2549996f                                 |
| TRANSFORM      | 907a829f-<br>c39c-4442-9da4-<br>a51e2549996f |
| CLASSIFICATION | 557d2d98-4dd5-44f<br>5-9dd6-88e517f5b7<br>ae |
| TRANSFORM      | 7cd5f313-cfef-45df-<br>abd8-746010ad74d<br>4 |

| Function  | Creator GUID                                 |
|-----------|--|
| TRANSFORM | 7cd5f313-cfef-45df-<br>abd8-746010ad74d<br>4 |
| PREDICT   | 557d2d98-4dd5-44f<br>5-9dd6-88e517f5b7<br>ae |
| PREDICT   | 557d2d98-4dd5-44f<br>5-9dd6-88e517f5b7<br>ae |
| TRANSFORM | 2c293f10-115e-497<br>8-9f1d-0a2aa860a9<br>50 |
| TRANSFORM | 2c293f10-115e-497<br>8-9f1d-0a2aa860a9       |

| Function  | Creator GUID                                 |
|-----------|--|
|           | 50   |
| TRANSFORM | 2c293f10-115e-497<br>8-9f1d-0a2aa860a9<br>50 |

| Function  | Creator GUID                                 |
|-----------|--|
| TRANSFORM | 2c293f10-115e-497<br>8-9f1d-0a2aa860a9<br>50 |

#### **Cumulative Lift**

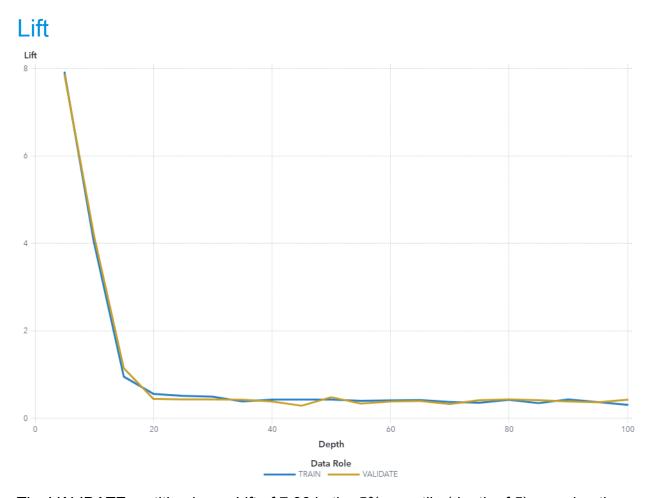


The VALIDATE partition has a Cumulative Lift of 6.01 in the 10% quantile (depth of 10) meaning there are 6.01 times more events in the first two quantiles than expected by random (10% of the total number of events). Because this value is greater than 1, it is better to use your model to identify responders than no model, based on the selected partition.

The TRAIN partition has a Cumulative Lift of 5.95 in the 10% quantile (depth of 10) meaning there are 5.95 times more events in the first two quantiles than expected by random (10% of the total number of events). Because this value is greater than 1, it is better to use your model to identify responders than no model, based on the selected partition.

Cumulative lift is calculated by sorting each partition in descending order by the predicted probability of the target event P\_churn1, which represents the predicted probability of the event "1" for the target churn. The data is divided into 20 quantiles (demi-deciles, with 5% of the data in each), and the number of events in each quantile is computed. The cumulative lift for a particular quantile is the ratio of the number of

events across all quantiles up to and including the current quantile to the number of events that would be there at random, or equivalently, the ratio of the cumulative response percentage to the baseline response percentage. The cumulative lift at depth 10 includes the top 10% of the data, which is the first 2 quantiles, which would have 10% of the events at random. Thus, cumulative lift measures how much more likely it is to observe an event in the quantiles than by selecting observations at random.



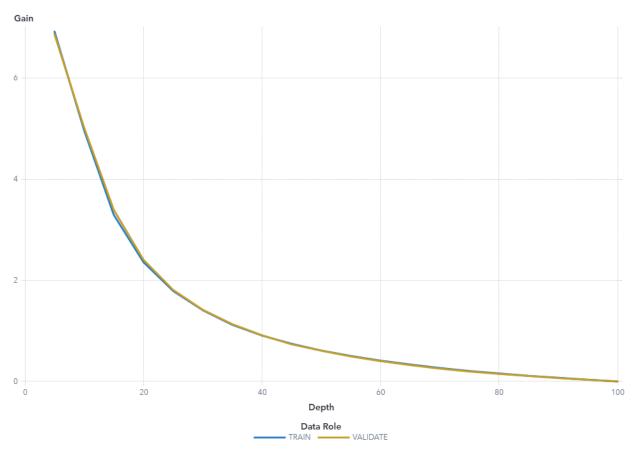
The VALIDATE partition has a Lift of 7.86 in the 5% quantile (depth of 5) meaning there are 7.86 times more events in that quantile than expected by random (5% of the total number of events). Because this value is greater than 1, it is better to use your model to identify responders than no model, based on the selected partition.

The TRAIN partition has a Lift of 7.91 in the 5% quantile (depth of 5) meaning there are 7.91 times more events in that quantile than expected by random (5% of the total number of events). Because this value is greater than 1, it is better to use your model to identify responders than no model, based on the selected partition.

Lift is calculated by sorting each partition in descending order by the predicted probability of the target event P\_churn1, which represents the predicted probability of the event "1" for the target churn. The data is divided into 20 quantiles (demi-deciles, with 5% of the data in each), and the number of events in each quantile is computed. Lift is the ratio of the number of events in that quantile to the number of events that would be there at random, or equivalently, the ratio of the response percentage to the baseline response percentage. With 20 quantiles, it is expected that 5% of the events

occur in each quantile. Thus, Lift measures how much more likely it is to observe an event in each quantile than by selecting observations at random.

#### Gain



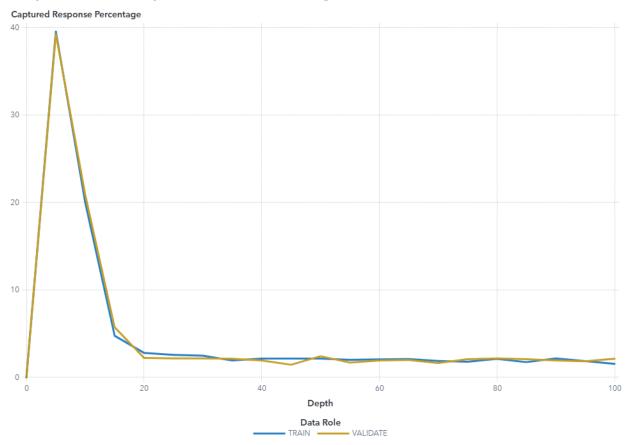
The VALIDATE partition has a Gain of 5 at the 10% quantile (depth of 10). Because this value is greater than 0, it is better to use your model to identify responders than no model, based on the selected partition. The best possible value of Gain for this partition at depth 10 is 7.25.

The TRAIN partition has a Gain of 5 at the 10% quantile (depth of 10). Because this value is greater than 0, it is better to use your model to identify responders than no model, based on the selected partition. The best possible value of Gain for this partition at depth 10 is 7.24.

Gain is calculated by sorting each partition in descending order by the predicted probability of the target event P\_churn1, which represents the predicted probability of the event "1" for the target churn. The data is divided into 20 quantiles (demi-deciles, with 5% of the data in each), and the number of events in each quantile is computed. Gain is a cumulative measure for the quantiles up to an including the current one and is calculated as (number of events in the quantiles) / (number of events expected by random) - 1. With 20 quantiles, it is expected that 5% of the events occur in each

quantile. Note that the value of Gain is the same as the value of Cumulative Lift - 1. If the value of Gain is greater than 0, then your model is better at identifying events than using no model.

## Captured Response Percentage

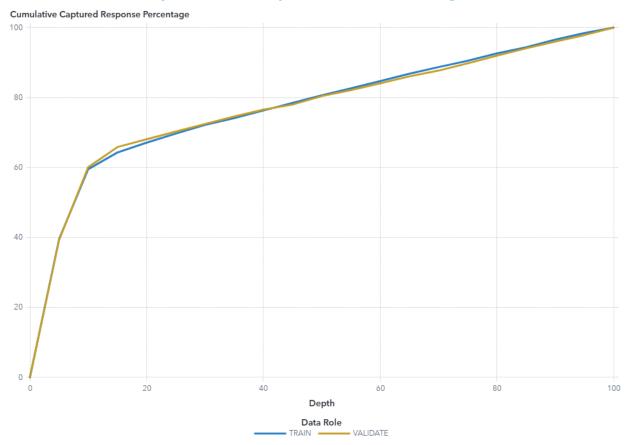


At the 5% quantile (depth of 5), the VALIDATE partition has a Captured response percentage of 39.3 (compared to the expected value of 5 for no model). The best possible value of Captured response percentage for this partition at depth 5 is 41.23.

At the 5% quantile (depth of 5), the TRAIN partition has a Captured response percentage of 39.6 (compared to the expected value of 5 for no model). The best possible value of Captured response percentage for this partition at depth 5 is 41.22.

Captured response percentage is calculated by sorting each partition in descending order by the predicted probability of the target event P\_churn1, which represents the predicted probability of the event "1" for the target churn. The data is divided into 20 quantiles (demi-deciles, with 5% of the data in each), and the number of events in each quantile is computed. Captured response percentage is the percentage of the total number of events that are in that quantile. With no model, it is expected that 5% of the events are in each quantile.

## Cumulative Captured Response Percentage



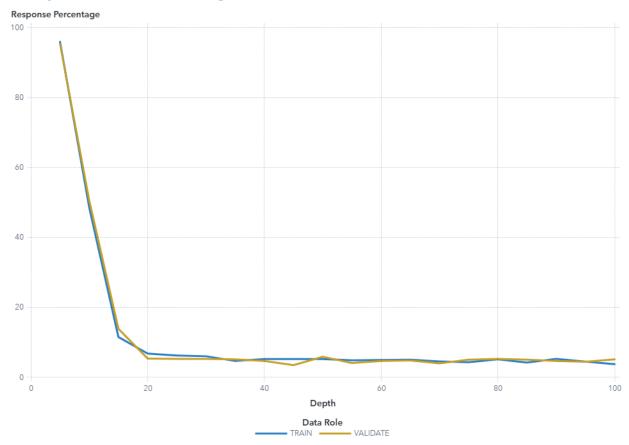
In the top 10% of the data (depth 10), the VALIDATE partition has a Cumulative captured response percentage of 60.1 (compared to the expected value of 10 for no model). The best possible value of Cumulative captured response percentage for this partition at depth 10 is 82.47.

In the top 10% of the data (depth 10), the TRAIN partition has a Cumulative captured response percentage of 59.5 (compared to the expected value of 10 for no model). The best possible value of Cumulative captured response percentage for this partition at depth 10 is 82.45.

Cumulative captured response percentage is calculated by sorting each partition in descending order by the predicted probability of the target event P\_churn1, which represents the predicted probability of the event "1" for the target churn. The data is divided into 20 quantiles (demi-deciles, with 5% of the data in each), and the number of events in each quantile is computed. The cumulative captured response percentage for a particular quantile is the percentage of the total number of events that are in the quantiles up to and including the current quantile. With no model, it is expected that 5%

of the events are in each quantile, so the cumulative captured response percentage at depth 10 would be 10%.

## Response Percentage

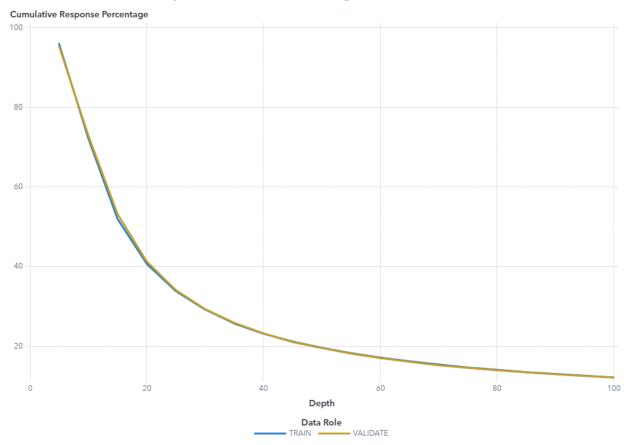


At the 5% quantile (depth of 5), the VALIDATE partition has a Response percentage of 95.3. The best possible value of Response percentage for this partition at depth 5 is 100.

At the 5% quantile (depth of 5), the TRAIN partition has a Response percentage of 96. The best possible value of Response percentage for this partition at depth 5 is 100.

Response percentage is calculated by sorting each partition in descending order by the predicted probability of the target event P\_churn1, which represents the predicted probability of the event "1" for the target churn. The data is divided into 20 quantiles (demi-deciles, with 5% of the data in each), and the number of events in each quantile is computed. Response percentage is the percentage of observations that are events in that quantile. With no model, it is expected that the response percentage is constant across quantiles, 100\*overall-event-rate. This is also called the baseline response percentage.

## Cumulative Response Percentage

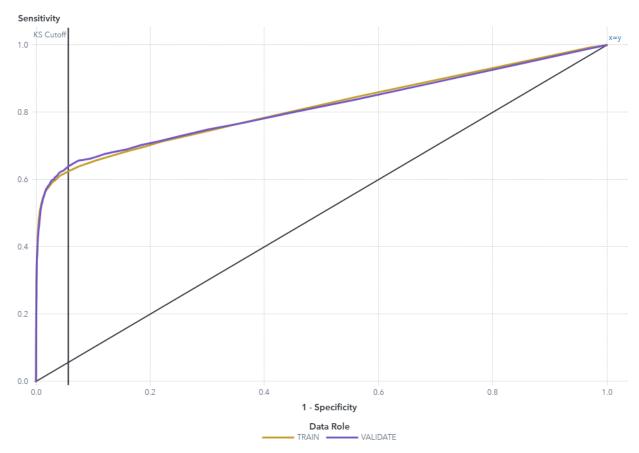


In the top 10% of the data (depth 10), the VALIDATE partition has a Cumulative response percentage of 72.9. The best possible value of Cumulative response percentage for this partition at depth 10 is 100.

In the top 10% of the data (depth 10), the TRAIN partition has a Cumulative response percentage of 72.2. The best possible value of Cumulative response percentage for this partition at depth 10 is 100.

Cumulative response percentage is calculated by sorting in descending order each partition of the data by the predicted probability of the target event P\_churn1, which represents the predicted probability of the event "1" for the target churn. The data is divided into 20 quantiles (demi-deciles, with 5% of the data in each), and the number of events in each quantile is computed. The cumulative response percentage for a particular quantile is the percentage of observations that are events in the quantiles up to and including the current quantile. With no model, it is expected that the response percentage is constant across quantiles, 100\*overall-event-rate. This is also called the baseline response percentage.

#### ROC



The ROC curve is a plot of sensitivity (the true positive rate) against 1-specificity (the false positive rate), which are both measures of classification based on the confusion matrix. These measures are calculated at various cutoff values. To help identify the best cutoff to use when scoring your data, the KS Cutoff reference line is drawn at the value of 1-specificity where the greatest difference between sensitivity and 1-specificity is observed for the VALIDATE partition. The KS Cutoff line is drawn at the cutoff value 0.2, where the 1-specificity value is 0.057 and the sensitivity value is 0.64.

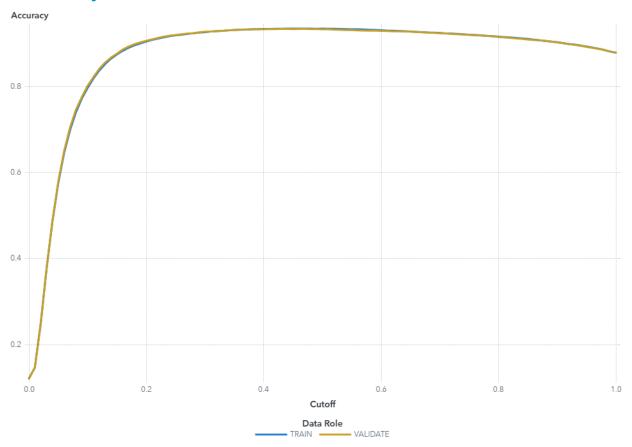
Cutoff values range from 0 to 1, inclusive, in increments of 0.01. At each cutoff value, the predicted target classification is determined by whether P\_churn1, which is the predicted probability of the event "1" for the target churn, is greater than or equal to the cutoff value. When P\_churn1 is greater than or equal to the cutoff value, then the predicted classification is the event, otherwise it is a non-event.

The confusion matrix for each cutoff value contains four cells that display the true positives for events that are correctly classified (TP), false positives for non-events that are classified as events (FP), false negatives for events that are classified as non-

events (FN), and true negatives for non-events that are classified as non-events (TN). True negatives include non-event classifications that specify a different non-event. Sensitivity is calculated as TP / (TP + FN). Specificity, the true negative rate, is calculated as TN / (TN + FP), so 1-specificity is FP / (TN + FP). The values of sensitivity and 1-specificity are plotted at each cutoff value.

A ROC curve that rapidly approaches the upper-left corner of the graph, where the difference between sensitivity and 1-specificity is the greatest, indicates a more accurate model. A diagonal line where sensitivity = 1-specificity indicates a random model.

### Accuracy

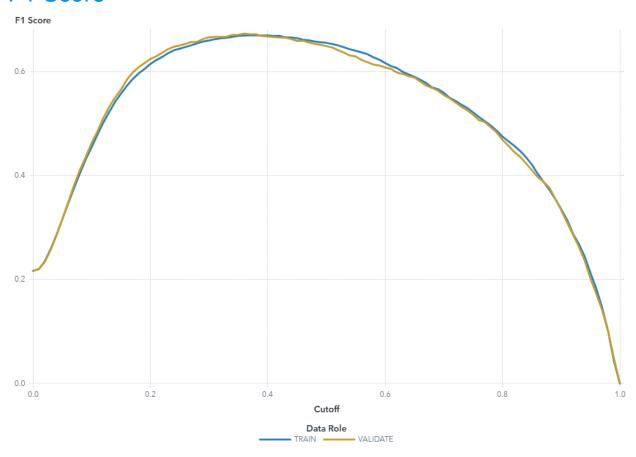


For this model, the accuracy in the TRAIN partition at the cutoff of 0.5 is 0.934.

For this model, the accuracy in the VALIDATE partition at the cutoff of 0.5 is 0.933.

Accuracy is the proportion of observations that are correctly classified as either an event or non-event, calculated at various cutoff values. Cutoff values range from 0 to 1, inclusive, in increments of 0.01. At each cutoff value, the predicted target classification is determined by whether P\_churn1, which is the predicted probability of the event "1" for the target churn, is greater than or equal to the cutoff value. When P\_churn1 is greater than or equal to the cutoff value, then the predicted classification is the event, otherwise it is a non-event. When the predicted classification and the actual classification are both events (true positives) or both non-events (true negatives), the observation is correctly classified. If the predicted classification and actual classification disagree, then the observation is incorrectly classified. Accuracy is calculated as (true positives + true negatives) / (total observations).

#### F1 Score



For this model, the F1 score in the TRAIN partition at the cutoff of 0.5 is 0.655.

For this model, the F1 score in the VALIDATE partition at the cutoff of 0.5 is 0.649.

The F1 score combines the measures of precision and recall (or sensitivity), which are measures of classification based on the confusion matrix that are calculated at various cutoff values. Cutoff values range from 0 to 1, inclusive, in increments of 0.01. At each cutoff value, the predicted target classification is determined by whether P\_churn1, which is the predicted probability of the event "1" for the target churn, is greater than or equal to the cutoff value. When P\_churn1 is greater than or equal to the cutoff value, then the predicted classification is the event, otherwise it is a non-event.

The confusion matrix for each cutoff value contains four cells that display the true positives for events that are correctly classified (TP), false positives for non-events that are classified as events (FP), false negatives for events that are classified as non-events (FN), and true negatives for non-events that are classified as non-events (TN). True negatives include non-event classifications that specify a different non-event.

Precision is calculated as TP / (TP + FP), and recall (or sensitivity) is calculated as TP / (TP + FN). The F1 score is calculated as 2\*Precision\*Recall / (Precision + Recall), which is the harmonic mean of Precision and Recall. Larger F1 scores indicate a more accurate model.

# **Fit Statistics**

| Target Name | Data Role |   | Formatted<br>Partition |
|-------------|-----------|---|------------------------|
| churn       | TRAIN     | 1 | 1                      |
| churn       | VALIDATE  | 0 | 0                      |

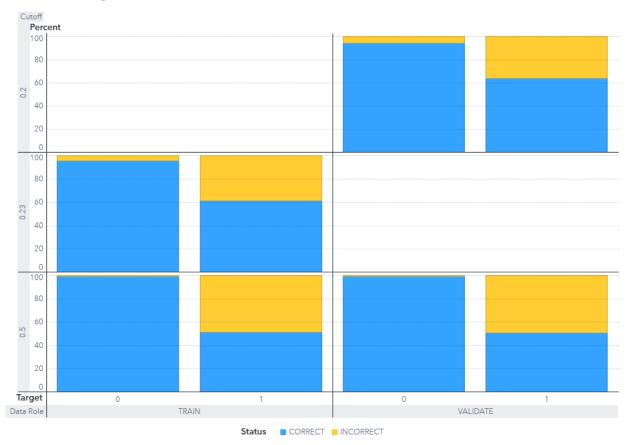
| Number of<br>Observations | Average Squared Error |        | Root Average<br>Squared Error |
|---------------------------|-----------------------|--------|-------------------------------|
| 39,590                    | 0.0599                | 39,590 | 0.2448                        |
| 16,967                    | 0.0598                | 16,967 | 0.2446                        |

| Misclassification<br>Rate | Multi-Class Log<br>Loss | KS (Youden) | Area Under ROC |
|---------------------------|-------------------------|-------------|----------------|
| 0.0656                    | 0.2377                  | 0.5695      | 0.8137         |
| 0.0668                    | 0.2379                  | 0.5829      | 0.8128         |

| Gini Coefficient | Gamma  | Tau    | KS Cutoff |
|------------------|--------|--------|-----------|
| 0.6274           | 0.6484 | 0.1338 | 0.2300    |
| 0.6256           | 0.6465 | 0.1334 | 0.2000    |

| KS at User-<br>Specified Cutoff | Misclassification<br>Rate at KS Cutoff<br>(Event) | Misclassification<br>Rate (Event) |
|---------------------------------|---|-----------------------------------|
| 0.5061                          | 0.0856  | 0.0656                            |
| 0.5000                          | 0.0936  | 0.0668                            |

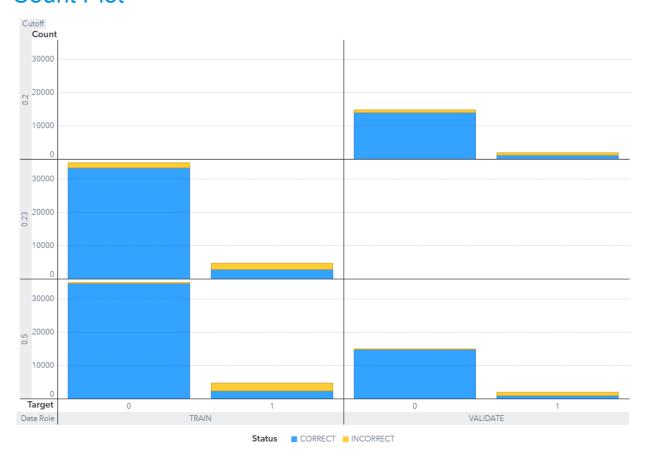
## Percentage Plot



The Event Classification report is a visual representation of the confusion matrix at various cutoff values for each partition. The classification cutoffs used in the plot are the default (0.5) and these KS cutoff values for existing partitions: 0.23 (TRAIN), 0.2 (VALIDATE).

For this data, for the bar corresponding to the event level of churn, " 1", the segment of the bar colored as "CORRECT" corresponds to true positives.

### **Count Plot**



The Event Classification report is a visual representation of the confusion matrix at various cutoff values for each partition. The classification cutoffs used in the plot are the default (0.5) and these KS cutoff values for existing partitions: 0.23 (TRAIN), 0.2 (VALIDATE).

For this data, for the bar corresponding to the event level of churn, " 1", the segment of the bar colored as "CORRECT" corresponds to true positives.

# Table

| Cutoff | Cutoff Source | Target Name | Response  |
|--------|---------------|-------------|-----------|
| 0.2000 | KS            | churn       | CORRECT   |
| 0.2000 | KS            | churn       | INCORRECT |
| 0.2000 | KS            | churn       | CORRECT   |
| 0.2000 | KS            | churn       | INCORRECT |
| 0.2300 | KS            | churn       | CORRECT   |
| 0.2300 | KS            | churn       | INCORRECT |
| 0.2300 | KS            | churn       | CORRECT   |
| 0.2300 | KS            | churn       | INCORRECT |
| 0.5000 | Default       | churn       | CORRECT   |
| 0.5000 | Default       | churn       | INCORRECT |
| 0.5000 | Default       | churn       | CORRECT   |
| 0.5000 | Default       | churn       | INCORRECT |

| Event | Value          | Training<br>Frequency | Validation<br>Frequency |
|-------|----------------|-----------------------|-------------------------|
| 1     | True Positive  |                       | 1,317                   |
| 1     | False Negative |                       | 742                     |
| 0     | True Negative  |                       | 14,062                  |
| 0     | False Positive |                       | 846                     |
| 1     | True Positive  | 2,947                 |                         |
| 1     | False Negative | 1,856                 |                         |
| 0     | True Negative  | 33,254                |                         |
| 0     | False Positive | 1,533                 |                         |
| 1     | True Positive  | 2,467                 | 1,046                   |
| 1     | False Negative | 2,336                 | 1,013                   |
| 0     | True Negative  | 34,525                | 14,788                  |
| 0     | False Positive | 262                   | 120                     |

| Test Frequency | Training<br>Percentage | Validation<br>Percentage | Test Percentage |
|----------------|------------------------|--------------------------|-----------------|
|                |                        | 63.9631                  |                 |
|                |                        | 36.0369                  |                 |
|                |                        | 94.3252                  |                 |
|                |                        | 5.6748                   |                 |
|                | 61.3575                |                          |                 |
|                | 38.6425                |                          |                 |
|                | 95.5932                |                          |                 |
|                | 4.4068                 |                          |                 |
|                | 51.3637                | 50.8014                  |                 |
|                | 48.6363                | 49.1986                  |                 |
|                | 99.2468                | 99.1951                  |                 |
|                | 0.7532                 | 0.8049                   |                 |

# **Properties**

|                            | r              |
|----------------------------|----------------|
| Property Name              | Property Value |
| binaryProbCutoff           | 0.5000         |
| chooseCriterion            | SBC            |
| classCoding                | GLM            |
| classOrder                 | FMTASC         |
| codeLocation               | mlearning      |
| dataMiningVersion          | V2024.03       |
| exactPctlLift              | true           |
| explainFidelity            | false          |
| explainInfo                | false          |
| factorInteractions         | false          |
| factorSplit                | false          |
| fullDatasetReconstit ution | false          |
| hierarchy                  | NONE           |
| icePlots                   | false          |
| informativeMiss            | false          |
| linkFunction               | LOGIT          |
| maxEffects                 | 0              |
| maxNumShapVars             | 20             |
| maxSteps                   | 0              |
| minEffects                 | 0              |
| missAsLvI                  | false          |
| nBins                      | 50             |
| nomlinkFunction            | GLOGIT         |
| normalize                  | true           |
| pdNumImportantInp<br>uts   | 5              |
| pdObsSamples               | 1,000          |
|                            |                |

| Property Name     | Property Value |
|-------------------|----------------|
| pdPlots           | false          |
| performKernelShap | false          |
| performLime       | false          |
| performVI         | false          |
| polynomialDegree  | 2              |
| seedId            | 12,345         |
| selectCriterion   | SBC            |
| selectMethod      | FORWARD        |
| slEntry           | 0.0500         |
| slStay            | 0.0500         |
| specifyRows       | RANDOM         |
| stopCriterion     | SBC            |
| suppressIntercept | false          |
| tech              | NRRIDG         |
| templateRevision  | 2              |
| train             | true           |
| truncateLl        | 5              |
| truncateUl        | 95             |
| usePolynomial     | false          |
| useSpline         | false          |
| useSplineSplit    | false          |
| userProbCutoff    | false          |

Output

