

**Introduction:** IV and WOE are key techniques select important features for predictive modeling by measuring the relationship between features and outcome.



## Weight of Evidence (WOE)

- Quantifies the predictive power of a feature

$$WOE_j = \ln(\% \text{ good}_j / \% \text{ bad}_j)$$



## Information Value (IV)

- Measures the overall importance of a feature

$$IV = \sum (\% \text{ good}_j - \% \text{ bad}_j) \times WOE_j$$

(sum over bins)



## Applications

- Credit scoring models
- Risk and fraud detection

# Sources Of Information Value

**Rachel Sandford**



## **Sources Of Information Value:**

## **Sources Of Information Value** Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the ability of words has are more evident than ever. They have the capability to inspire, provoke, and ignite change. Such is the essence of the book **Sources Of Information Value**, a literary masterpiece that delves deep in to the significance of words and their affect our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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