

**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

**Massachusetts**



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