

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

$$WOE_i = \ln (\% \text{ good}_i / \% \text{ bad}_i)$$



Information Value (IV)

- Measures the overall importance of a feature

$$IV = \sum (\% \text{ good}_i - \% \text{ bad}_i) \times WOE_i, \text{ (sum over bins)}$$



Applications

- Credit scoring models
- Risk and fraud detection

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