

## Econometrics 2A Practical 8

### One-sample hypothesis testing

1. The manager of a department store wishes to establish a new billing system for the store's credit customers. After a thorough financial analysis, she determines that the new system will not be cost-effective if the average monthly account balance is less than \$70.00. A random sample of 200 monthly accounts is drawn, for which the mean monthly account balance is \$ 66.00. Using a 5% level of significance is there sufficient evidence to conclude that the new system will not be cost-effective? Assume that the population standard deviation is \$30.00.

**Step 1: State the null hypothesis and the alternate hypothesis**

$H_0: \mu \geq 70$

$H_1: \mu < 70$

**Step 2: Select a level of significance.**

$\alpha = 0.05$

**Step 3: Select the test statistic.**

Since the sample size is large and the population standard deviation is known, we will use the z-test.

**Step 4: Formulate the decision rule.**

For a one-tail test, we will compare the computed z-value from the sample data and the critical value of z from the standard normal distribution.

The critical z value =  $\text{NORMSINV}(0.05) = -1.644854$

If the computed z-value is less than the critical value, we will reject the null hypothesis.

**Step 5: Make a decision.**

$$z\text{-value} = \frac{\bar{x} - \mu}{\sigma / \sqrt{n}} = \frac{66 - 70}{30 / \sqrt{200}} = -1.8856$$

Since  $-1.885618 < -1.644854$ , we reject the null hypothesis at 5% level of significance.

**Step 6: Interpret the results**

Therefore, there is sufficient evidence to conclude that the new billing system will not be cost-effective.

2. An insurance company pays its agents by commission. The compensation plan assumes a mean commission payment of R 32 000 per year. If the mean payment differs from the plan amount, a change in the plan may be required. For a sample of 26 agents, the mean commission payment for the past year was R 27 500 and the standard deviation was R 8 400. If the mean payment for the entire sales force is as different as indicated by this sample, then management plans to change the compensation plan. Using a 1% significance level, does this sample evidence clearly indicate that the mean has changed?

**Step 1: State the null hypothesis and the alternate hypothesis**

# Hypothesis Testing Practical Phototropism Memo

**Christopher J. Barnard**



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