Results

Descriptives

Descriptives

	Age	Sex	Job	Housing	Saving accounts	Checking account	Credit amount	Duration	Purpose
N	1000	1000	1000	1000	817	606	1000	1000	1000
Missing	0	0	0	0	183	394	0	0	0
Mean	35.5		1.90				3271	20.9	
Median	33.0		2.00				2320	18.0	
Standard deviation	11.4		0.654				2823	12.1	
Variance	129		0.427				7.97e+6	145	
Minimum	19		0				250	4	
Maximum	75		3				18424	72	
25th percentile	27.0		2.00				1366	12.0	
50th percentile	33.0		2.00				2320	18.0	
75th percentile	42.0		2.00				3972	24.0	

Frequencies

Frequencies of Sex

Sex	Counts	% of Total	Cumulative %
female	310	31.0 %	31.0 %
male	690	69.0 %	100.0 %

Frequencies of Job

Job	Counts	% of Total	Cumulative %
0	22	2.2 %	2.2 %
1	200	20.0 %	22.2 %
2	630	63.0 %	85.2 %
3	148	14.8 %	100.0 %

Frequencies of Housing

Housing	Counts	% of Total	Cumulative %
free	108	10.8 %	10.8 %
own	713	71.3 %	82.1 %
rent	179	17.9 %	100.0 %

Frequencies of Saving accounts

Saving accounts	Counts	% of Total	Cumulative %
little	603	73.8 %	73.8 %
moderate	103	12.6 %	86.4 %
quite rich	63	7.7 %	94.1 %
rich	48	5.9 %	100.0 %

Frequencies of Checking account

Checking account	Counts	% of Total	Cumulative %
little	274	45.2 %	45.2 %
moderate	269	44.4 %	89.6 %
rich	63	10.4 %	100.0 %

Frequencies of Duration

Duration	Counts	% of Total	Cumulative %
4	6	0.6 %	0.6 %
5	1	0.1 %	0.7 %
6	75	7.5 %	8.2 %
7	5	0.5 %	8.7 %
8	7	0.7 %	9.4 %
9	49	4.9 %	14.3 %
10	28	2.8 %	17.1 %
11	9	0.9 %	18.0 %
12	179	17.9 %	35.9 %
13	4	0.4 %	36.3 %
14	4	0.4 %	36.7 %
15	64	6.4 %	43.1 %
16	2	0.2 %	43.3 %
18	113	11.3 %	54.6 %
20	8	0.8 %	55.4 %
21	30	3.0 %	58.4 %
22	2	0.2 %	58.6 %
24	184	18.4 %	77.0 %
26	1	0.1 %	77.1 %
27	13	1.3 %	78.4 %
28	3	0.3 %	78.7 %
30	40	4.0 %	82.7 %
33	3	0.3 %	83.0 %
36	83	8.3 %	91.3 %
39	5	0.5 %	91.8 %
40	1	0.1 %	91.9 %
42	11	1.1 %	93.0 %
45	5	0.5 %	93.5 %
47	1	0.1 %	93.6 %
48	48	4.8 %	98.4 %
54	2	0.2 %	98.6 %
60	13	1.3 %	99.9 %
72	1	0.1 %	100.0 %

Frequencies of Purpose

| Purpose	Counts	% of Total	Cumulative %
business	97	9.7 %	9.7 %
car	337	33.7 %	43.4 %
domestic appliances	12	1.2 %	44.6 %
education	59	5.9 %	50.5 %
furniture/equipment	181	18.1 %	68.6 %
radio/TV	280	28.0 %	96.6 %
repairs	22	2.2 %	98.8 %
vacation/others	12	1.2 %	100.0 %

Plots

⚠ The variables 'Sex', 'Housing', 'Saving accounts', 'Checking account', and 'Purpose' cannot be treated as numeric. Plots that expect numeric data will not be created for these variables.
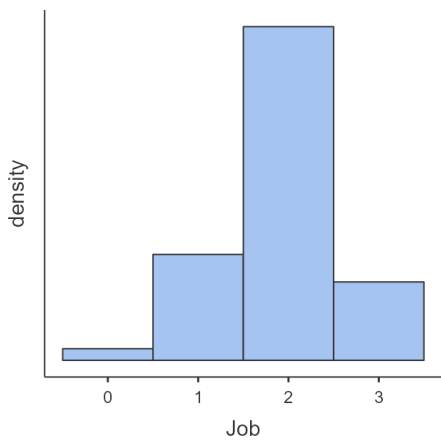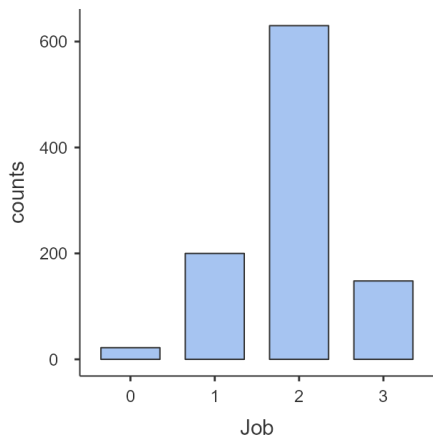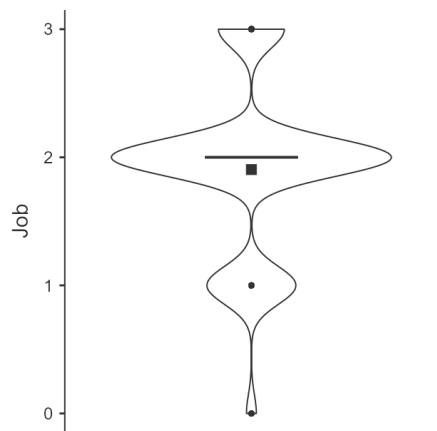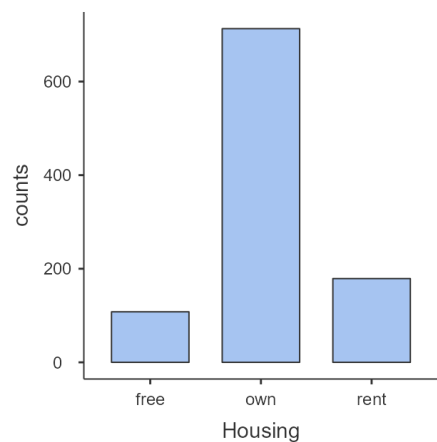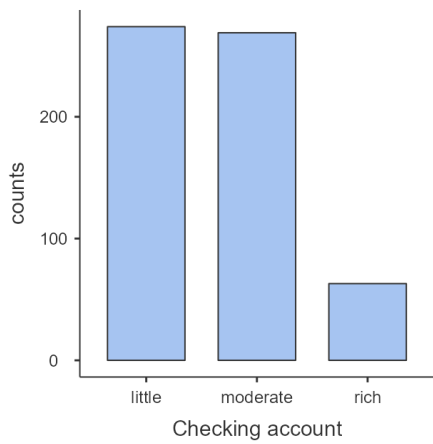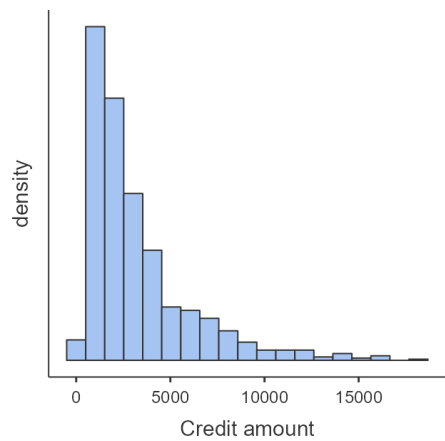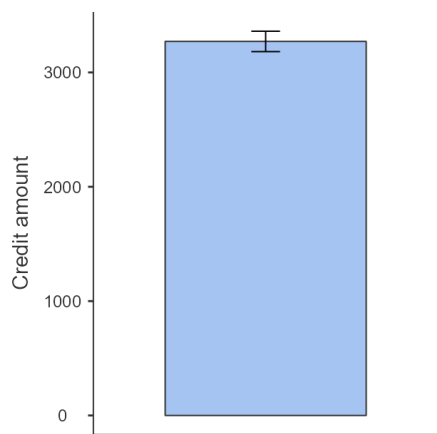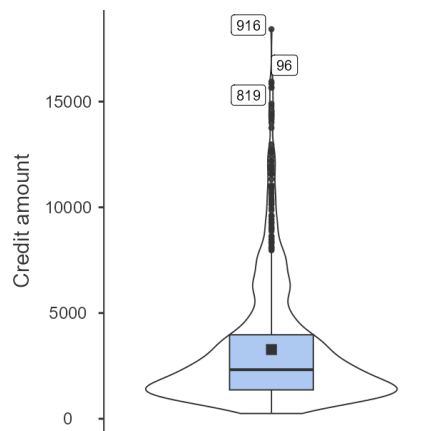
Age

Sex

Job
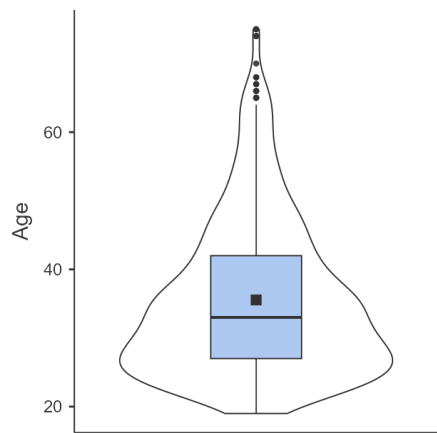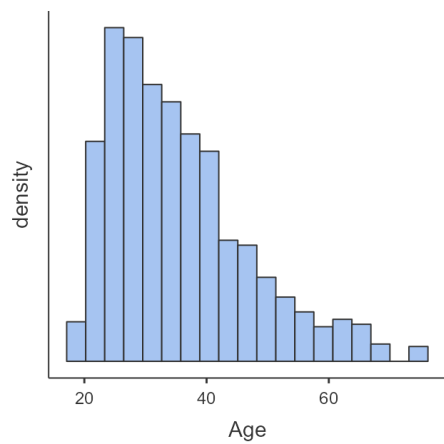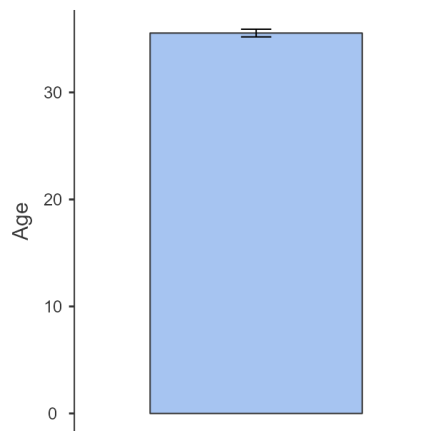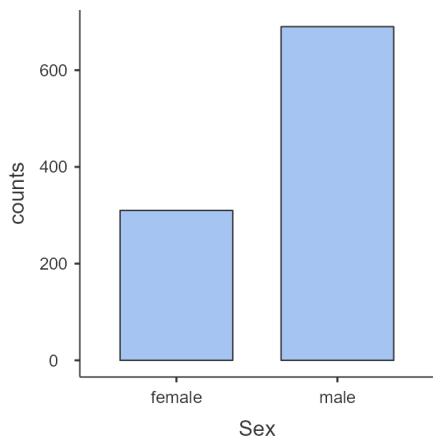
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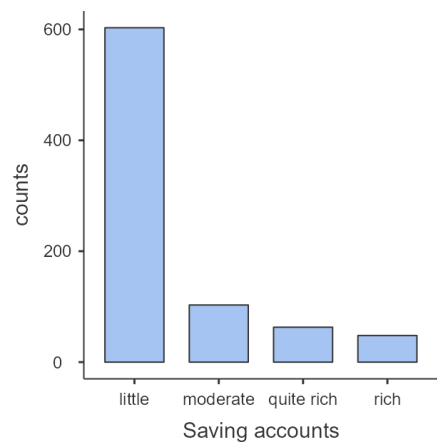
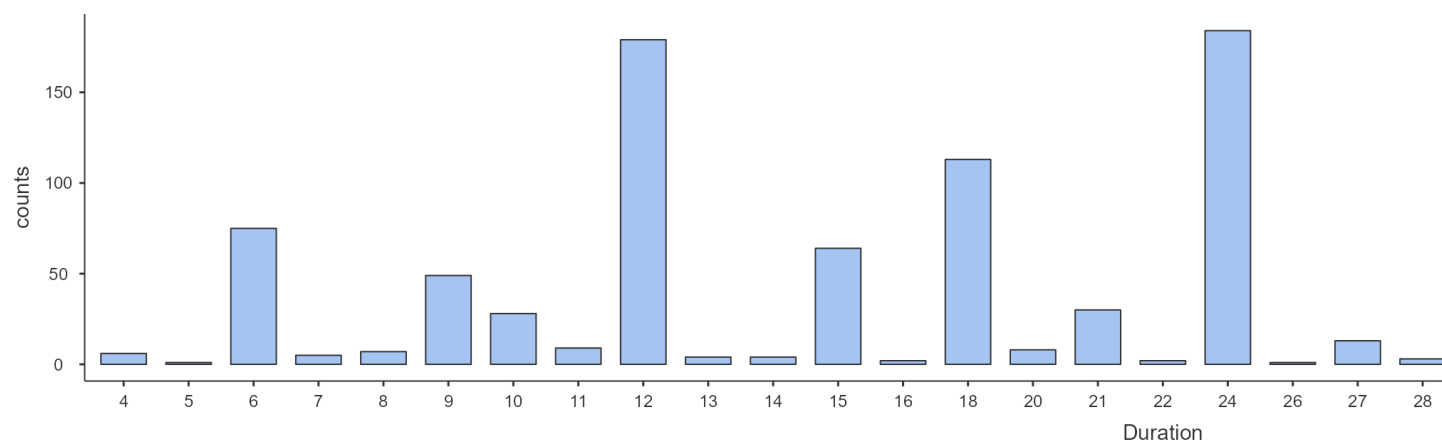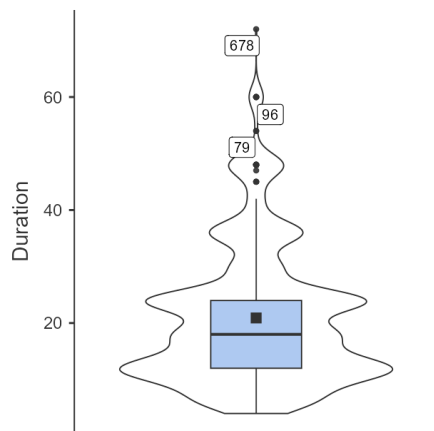**Saving accounts**

Checking account

Credit amount

Duration
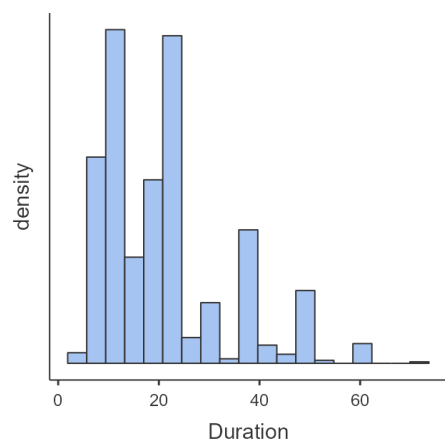
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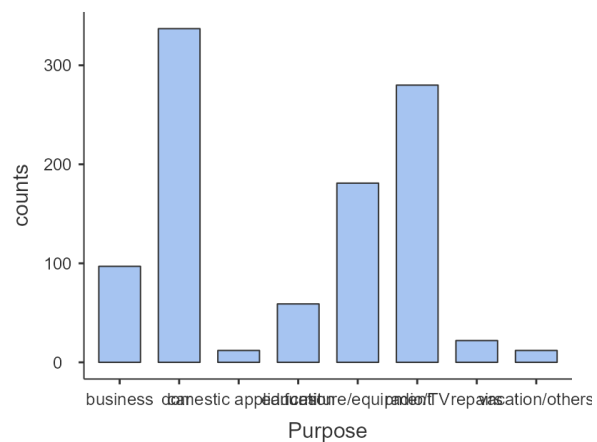
References

[1] The jamovi project (2024). *jamovi*. (Version 2.5) [Computer Software]. Retrieved from https://www.jamovi.org.

[2] R Core Team (2023). *R: A Language and environment for statistical computing*. (Version 4.3) [Computer software]. Retrieved from https://cran.r-project.org. (R packages retrieved from CRAN snapshot 2024-01-09).