Data Information

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| --- | --- | --- |
| **Column Title** | **Range** | **Data Type** |
| CustomerID | NaN | object |
| Failed traditional credit | 0 - 1 | int64 |
| bnpl usage frequency | 1 – 15 | int64 |
| over indebtedness flag | 0 - 1 | int64 |
| financial stress score | 1 – 10 | int64 |
| external repayment loans | 0 – 1 | int64 |
| credit card interest incidence | 0 – 1 | int64 |
| credit limit utilisation | 10 – 100 | int64 |
| payment delinquency count | 0 – 5 | int64 |
| impulsive buying score | 1 – 10 | int64 |
| financial literacy assessment | 1 – 10 | int64 |
| debt accumulation metric | 0.01- 5.0 | float64 |
| return dispute incidents | 0 - 3 | int64 |
| demographic risk factor | 1 - 5 | int64 |
| bnpl debt ratio | 0.0 – 2.0 | float64 |

1. CustomerID
2. Failed traditional credit
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15. bnpl debt ratio