

Analysis Figures

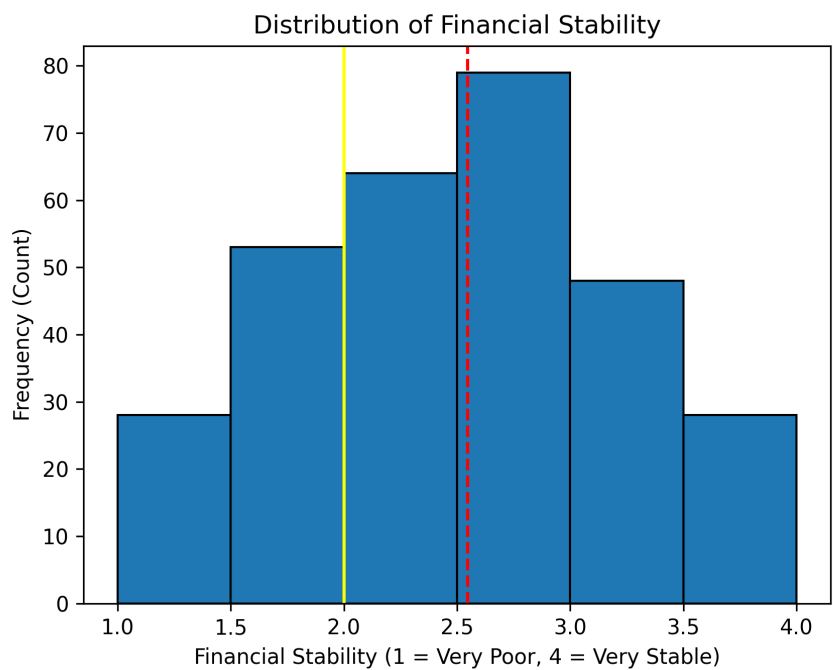


Figure 1: **Fig 1:** Distribution of an individual’s average financial stability, with a sample size of 300. Scores scaled from 1–4, with 4 representing the highest level of financial stability and 1 the lowest.

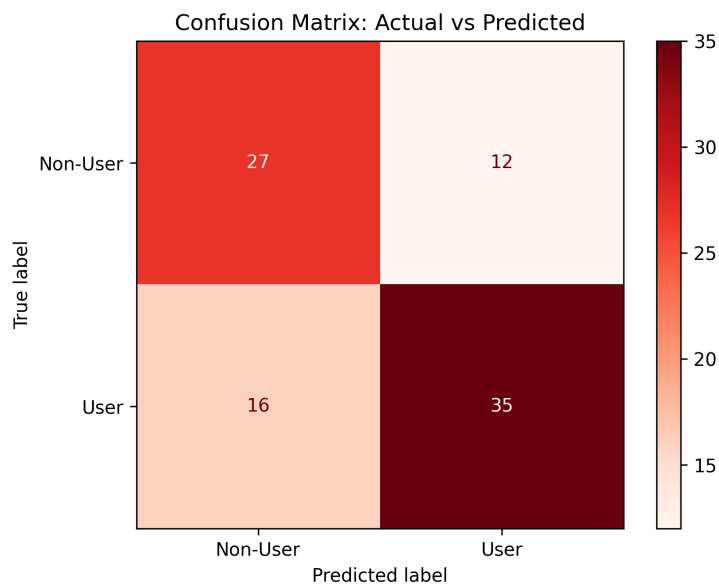


Figure 2: **Fig 2:** Confusion matrix for model performance on test set.

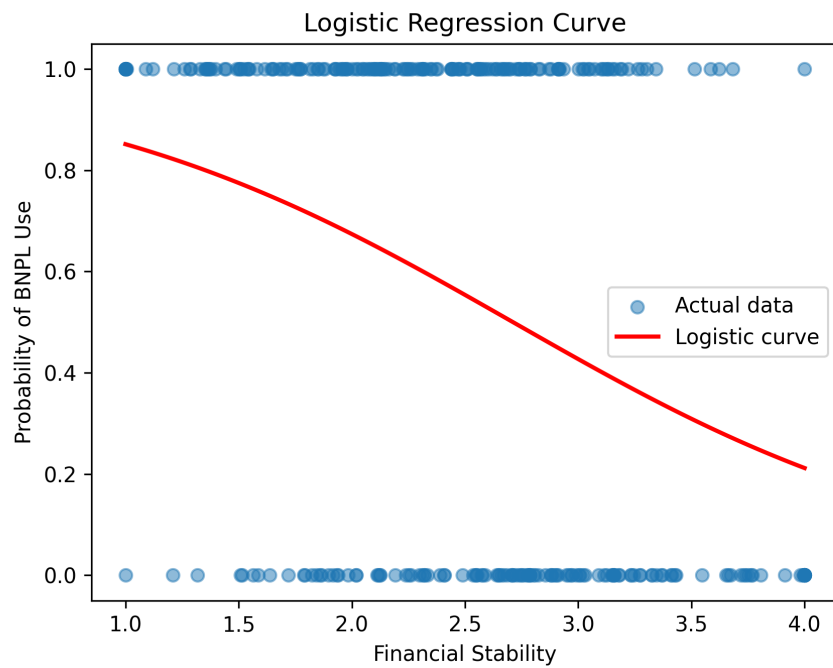


Figure 3: **Figure 3:** Scatter plot of relationship between financial wellbeing and buy-now-pay later use. Overlapped with model regression line.

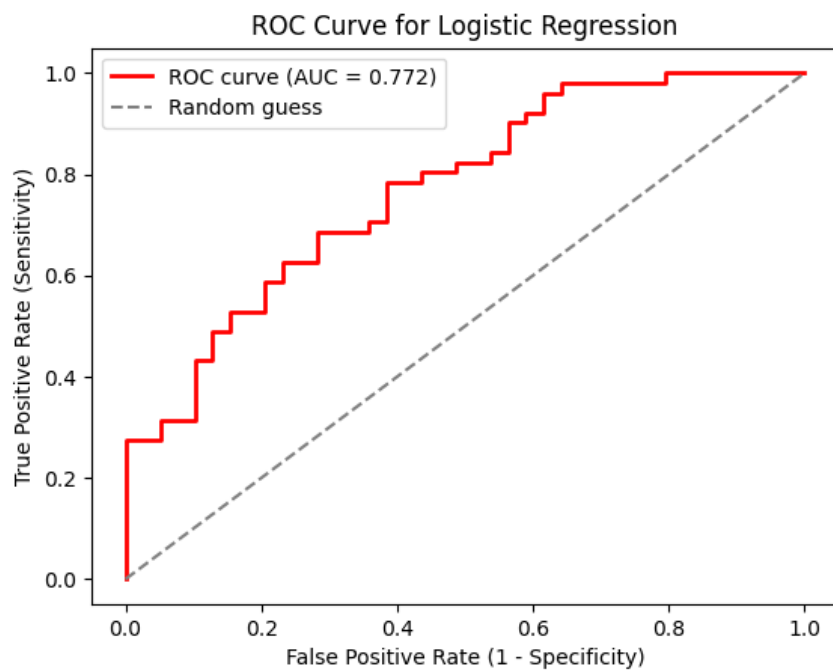


Figure 4: **Figure 4:** ROC curve for model evaluation, demonstrates an area under curve (AUC) of 0.704.