curl -X POST http://localhost:8080/score -H "Content-Type: application/json" -d "{\"user\_id\": 201, \"monthly\_income\_rs\": 18000, \"income\_tier\": 0, \"age\": 64, \"employment\_tenure\": 12, \"device\_tier\": 0, \"app\_diversity\": 10, \"clickstream\_volatility\": 0.2, \"peer\_default\_exposure\": 0.5, \"financial\_coping\_ability\": 1, \"asset\_diversity\": 1, \"earner\_density\": 1, \"urbanization\_score\": 0.4, \"local\_unemployment\_rate\": 0.08, \"income\_tax\_paid\": 1000, \"tax\_payment\_timeliness\": 0.55, \"ott\_spending\_tier\": 0, \"food\_delivery\_tier\": 0, \"ride\_hailing\_tier\": 0, \"skill\_spend\": 50, \"bnpl\_repayment\_rate\": 0.4, \"debt\_burden\": 0.7, \"utility\_payment\_ratio\": 0.5, \"transaction\_to\_income\_ratio\": 0.9}"

Of course. Let's break down exactly what each piece of input data in that curl command represents. This is the profile of the "High-Risk Senior" persona you created.

Here is a clear, feature-by-feature explanation of the input data:

**Demographic & Employment Features**

* **"user\_id": 201**: A unique identifier for this specific user.
* **"monthly\_income\_rs": 18000**: The user's monthly income is 18,000 Rupees. This is a low income.
* **"income\_tier": 0**: A pre-calculated category representing the lowest income bracket. This is a primary risk indicator.
* **"age": 64**: The user's age. At 64, they are likely retired or nearing retirement.
* **"employment\_tenure": 12**: The user has been at their current job (or in their current employment state) for only 12 months, which could indicate instability for someone of this age.

**Behavioral & Digital Footprint Features**

* **"device\_tier": 0**: The user owns a low-end smartphone, which can be a proxy for lower economic status.
* **"app\_diversity": 10**: The user has a low variety of apps on their device, suggesting limited digital engagement.
* **"clickstream\_volatility": 0.2**: The user's browsing and app usage patterns are not very erratic; they are consistent.

**Social & Economic Context Features**

* **"peer\_default\_exposure": 0.5**: 50% of the user's known digital peers (e.g., in their contact list) have defaulted on loans. This is a significant social risk factor.
* **"financial\_coping\_ability": 1**: On a scale, this user has a very low perceived ability to handle unexpected financial shocks.
* **"asset\_diversity": 1**: The user has a very low diversity of financial assets (e.g., only a basic savings account).
* **"earner\_density": 1**: There is only one earner in the user's household.
* **"urbanization\_score": 0.4**: The user lives in a less urbanized, likely rural or semi-rural, area.
* **"local\_unemployment\_rate": 0.08**: The unemployment rate in the user's local area is 8%, which is relatively high.

**Transactional & Financial History Features (Most Important)**

* **"income\_tax\_paid": 1000**: The amount of income tax paid, which is very low and consistent with the low income.
* **"tax\_payment\_timeliness": 0.55**: **(Critical Risk Factor)** The user pays their taxes on time only 55% of the time. This is a powerful indicator of financial disorganization and high risk.
* **"ott\_spending\_tier": 0**: The user is in the lowest spending tier for streaming services (e.g., Netflix), indicating minimal discretionary spending.
* **"food\_delivery\_tier": 0**: The user rarely or never uses food delivery apps.
* **"ride\_hailing\_tier": 0**: The user rarely or never uses ride-hailing apps like Uber or Ola.
* **"skill\_spend": 50**: The user has spent a negligible amount (50 Rupees) on skill development or education.
* **"bnpl\_repayment\_rate": 0.4**: **(Critical Risk Factor)** The user only repays their Buy-Now-Pay-Later installments on time 40% of the time, showing a poor repayment history.
* **"debt\_burden": 0.7**: **(Critical Risk Factor)** The user's debt payments consume 70% of their income. This is an unsustainably high level of debt.
* **"utility\_payment\_ratio": 0.5**: The user pays their utility bills (electricity, water) on time only 50% of the time.
* **"transaction\_to\_income\_ratio": 0.9**: The user's total monthly transactions are 90% of their income, suggesting they are living "paycheck to paycheck" with little room for savings.