

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

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Customer Profile

| | | |
|----------------------------------|--------------------------------------|-------------------------|
| Name | Age 42 | Employment employed |
| Occupation Operations Manager | Employer AlphaTech Solutions Ltd. | Monthly Income GHS 0 |

Risk Assessment

Risk Score

20

20/100

high Risk

Poor Creditworthiness

✓ Positive Factors

- ✓ employment_stability: permanent_employment
- ✓ income_level: high_income

⚠ Areas of Concern

- ⚠ marital_status: married

i Risk Assessment Reasoning

Step-by-step breakdown of how the risk score was calculated

Final Risk Score: 20/100

Risk score calculation: Employment Stability: $30 \times 0.3 = 9.0$ Income Level: $25 \times 0.25 = 6.25$ Age Factor: $15 \times 0.15 = 2.25$ Debt To Income Ratio: $10 \times 0.15 = 1.5$ Marital Status: $5 \times 0.05 = 0.25$ Occupation Type: $10 \times 0.1 = 1.0$ Total Risk Score: 20

Factor Breakdown (6 factors evaluated)

Employment Stability

Weight: 30.0%

Score: 30/100 Contribution: 9.0 points Confidence: 100.0%



△ permanent_employment

employment_status: employed

Income Level

Weight: 25.0%

Score: 25/100 Contribution: 6.2 points Confidence: 100.0%



△ high_income

monthly_income: 6800.0

Age Factor

Weight: 15.0%

Score: 15/100 Contribution: 2.2 points Confidence: 100.0%



△ prime_working_age

age: 42

age: 42

Debt To Income Ratio

Weight: 15.0%

Score: 10/100 Contribution: 1.5 points Confidence: 100.0%



⚠ no_data

Marital Status

Weight: 5.0%

Score: 5/100 Contribution: 0.2 points Confidence: 100.0%



⚠ married

marital_status: married

Occupation Type

Weight: 10.0%

Score: 10/100 Contribution: 1.0 points Confidence: 100.0%



⚠ professional

occupation: Operations Manager

✓ Overall Assessment

Risk classified as high with creditworthiness rated as Poor. Key factors: employment stability, income level, age factor.

6

Factors Evaluated


100%

Total Weight

100.0%

Avg Confidence

❏ Product Eligibility

| | |
|--|--|
| Extra Cash Loan ✗ <div>Not Eligible</div> | Extra Balance Overdraft ✗ <div>Not Eligible</div> |
|  Credit Card ✗ <div>Not Eligible</div> | Premium Account ✗ <div>Not Eligible</div> |

💡 Recommendations

****Consult a Credit Counselor:**** Given your current risk level and creditworthiness, it is crucial to

****Consult a Credit Counselor:**** Given your current risk level and creditworthiness, it is crucial to seek professional advice. Contact a certified credit counselor who can help you understand your credit report, identify areas for improvement, and create a plan to enhance your credit score.

****Review and Adjust Budget:**** Take a close look at your current spending habits and identify areas w

****Review and Adjust Budget:**** Take a close look at your current spending habits and identify areas where you can cut back. Create a realistic budget that allows you to save more and reduce any unnecessary expenses.

❏ Automated Decisions

| | |
|------------------|---|
| Account Approval | Credit Pre-Qualification |
| Tier Assignment | Priority Level {'decision': 'high', 'rule_name': 'high_priority', 'message': '', 'confidence': 1.0} |

This report was generated by AI and should be reviewed by a qualified banking professional.

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