

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-03 13:34:18

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

✗

Not Eligible

Extra Balance Overdraft

✗

Not Eligible

 Credit Card

✗

Not Eligible

Premium Account

✗

Not Eligible

💡 Recommendations

****Consult a Credit Counselor:**** Given your current creditworthiness and risk level, it would be bene

****Consult a Credit Counselor:**** Given your current creditworthiness and risk level, it would be beneficial to seek advice from a professional credit counselor. They can help you understand your credit report, identify areas for improvement, and develop 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. Allocating more funds towards debt repayment and savings can improve your financial stability.

❑ Automated Decisions

Account Approval

Credit Pre-Qualification

Tier Assignment

Priority Level

```
{'message': '', 'decision': 'high',  
'rule_name': 'high_priority',  
'confidence': 1.0}
```

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

Generated on 2026-02-03 13:34:18