

# 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

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

## 💡 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. Redirecting these savings towards paying down any existing debts can improve your financial stability and creditworthiness over time.

## ❏ Automated Decisions

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

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