

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-03 15:26:21

Customer Profile

Name	Age N/A	Employment Not Specified
Occupation Not Specified	Employer Not Specified	Monthly Income GHS 0

Risk Assessment

Risk Score




7

7/100

high Risk

Poor Creditworthiness

Areas of Concern

-  income_level: no_match
-  age_factor: no_match
-  marital_status: single
-

⚠ occupation_type: default

i Risk Assessment Reasoning

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

Final Risk Score: 7/100

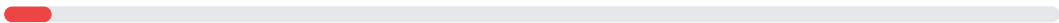
Risk score calculation: Employment Stability: $15 \times 0.3 = 4.5$ Income Level: $0 \times 0.25 = 0.0$
Age Factor: $0 \times 0.15 = 0.0$ Debt To Income Ratio: $10 \times 0.15 = 1.5$ Marital Status: $4 \times 0.05 = 0.2$ Occupation Type: $5 \times 0.1 = 0.5$ Total Risk Score: 7

Factor Breakdown (6 factors evaluated)

Employment Stability

Weight: 30.0%

Score: **15/100** Contribution: **4.5 points** Confidence: **100.0%**

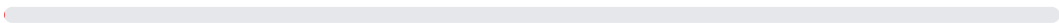


⚠ default

Income Level

Weight: 25.0%

Score: **0/100** Contribution: **0.0 points** Confidence: **100.0%**

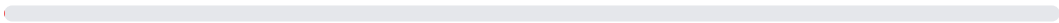


⚠ no_match

Age Factor

Weight: 15.0%

Score: **0/100** Contribution: **0.0 points** Confidence: **100.0%**

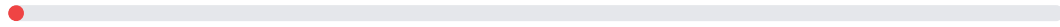


⚠ no_match

Debt To Income Ratio

Weight: 15.0%

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

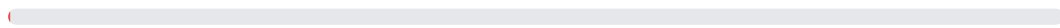


⚠ no_data

Marital Status

Weight: 5.0%

Score: **4/100** Contribution: **0.2 points** Confidence: **100.0%**



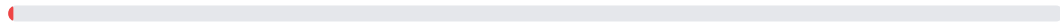
⚠ single

marital_status: single

Occupation Type

Weight: 10.0%

Score: **5/100** Contribution: **0.5 points** Confidence: **100.0%**



⚠ default

✓ Overall Assessment

Risk classified as high with creditworthiness rated as Poor. Key factors: employment stability, debt to income ratio, occupation type.

6

Factors Evaluated

100%

Total Weight

100.0%

Avg Confidence


☐ Product Eligibility

Extra Cash Loan

x

Extra Balance Overdraft

x

Not Eligible	Not Eligible
 Credit Card X	Premium Account X
Not Eligible	Not Eligible

Recommendations

****Consult a Credit Counselor:**** Given your current creditworthiness, it's crucial to seek profession

****Consult a Credit Counselor:**** Given your current creditworthiness, it's crucial to seek professional advice. A credit counselor can help you understand your credit report, identify areas for improvement, and create a plan to enhance your credit score.

****Explore Alternative Financing Options:**** Since you're not eligible for traditional loans, look int

****Explore Alternative Financing Options:**** Since you're not eligible for traditional loans, look into peer-to-peer lending platforms or credit unions that may offer more flexible lending criteria.

□ Automated Decisions

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

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

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