

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-03 11:33:43

Customer Profile

Name

Age

42

Employment

employed

Occupation

Operations Manager

Employer

AlphaTech Solutions
Ltd.

Monthly Income

GHS 0

Risk Assessment

20

20/100

High Risk
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 Risk 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

X

Not Eligible

Extra Balance Overdraft

X

Not Eligible

Credit Card

X

Not Eligible

Premium Account

X

Not Eligible

💡 Recommendations

Consult a Credit Counselor:

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Given your current creditworthiness and risk level, 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 develop a plan to enhance your credit score.

Explore Alternative Financing Options:

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Since you are not eligible for personal, business, or quick cash loans at the moment, consider explo

Since you are not eligible for personal, business, or quick cash loans at the moment, consider exploring alternative financing options such as peer-to-peer lending platforms, crowdfunding, or seeking investment from business partners or family members for your business expansion.

□ 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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