

# Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

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## Customer Profile

Name

Age

Employment

N/A

Not Specified

Occupation

Employer

Monthly Income

Not Specified

Not Specified

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%**

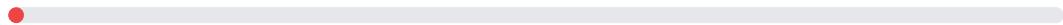


⚠ no\_match

### 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

Not Eligible

Premium Account

X

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

```
{'decision': 'standard',
'rule_name': 'standard_priority',
'message': '', 'confidence': 1.0}
```