

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-02 16:47:30

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 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

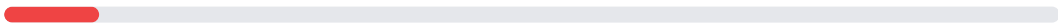
Risk score calculation: Employment Stability: $30 \times 0.3 = 9.0$ Income Level: $25 \times 0.25 = 6.25$ Age Factor: $15 \times 0.15 = 2.25$ Debt To Income Ratio: $10 \times 0.15 = 1.5$ Marital Status: $5 \times 0.05 = 0.25$ Occupation Type: $10 \times 0.1 = 1.0$ Total Risk Score: 20

Factor Breakdown (6 factors evaluated)

Employment Stability

Weight: 30.0%

Score: 30/100 Contribution: 9.0 points Confidence: 100.0%



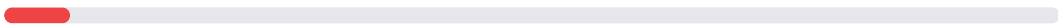
△ permanent_employment

employment_status: employed

Income Level

Weight: 25.0%

Score: 25/100 Contribution: 6.2 points Confidence: 100.0%



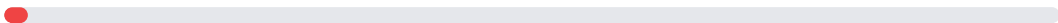
△ high_income

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

❑ 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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