

# Banking Customer Insights Report

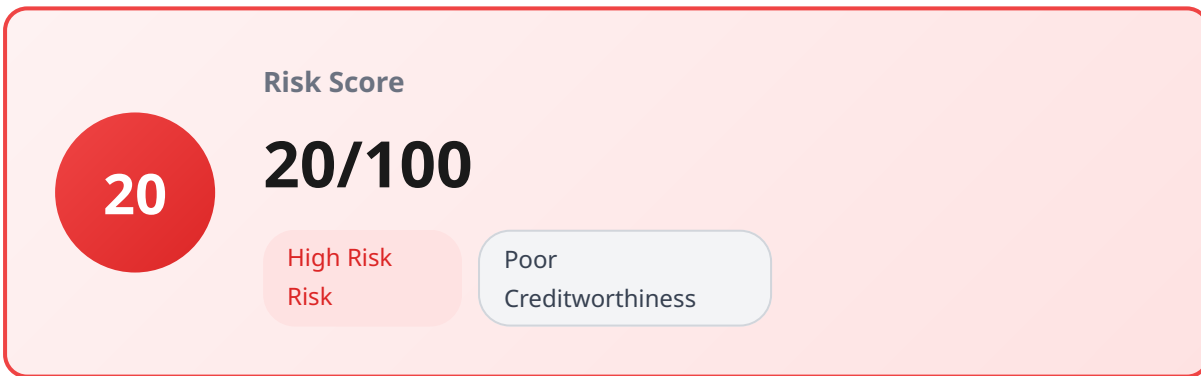
AI-powered document analysis with risk assessment and intelligent recommendations

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## Customer Profile

Name	Age 42	Employment employed
Occupation Operations Manager	Employer AlphaTech Solutions Ltd.	Monthly Income GHS 0

## Risk Assessment



### 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

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**Extra Cash Loan**

*x*

Not Eligible

**Extra Balance Overdraft**

*x*

Not Eligible

 **Credit Card**

*x*

Not Eligible

**Premium Account**

*x*

Not Eligible

## ❑ Automated Decisions

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Account Approval

Credit Pre-Qualification

Tier Assignment

Priority Level

**{'decision': 'high', 'rule\_name':  
'high\_priority', 'message': '',  
'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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