

# Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-02 16:51:54

## Customer Profile

Name

Age

42

Employment

employed

Occupation

Operations Manager

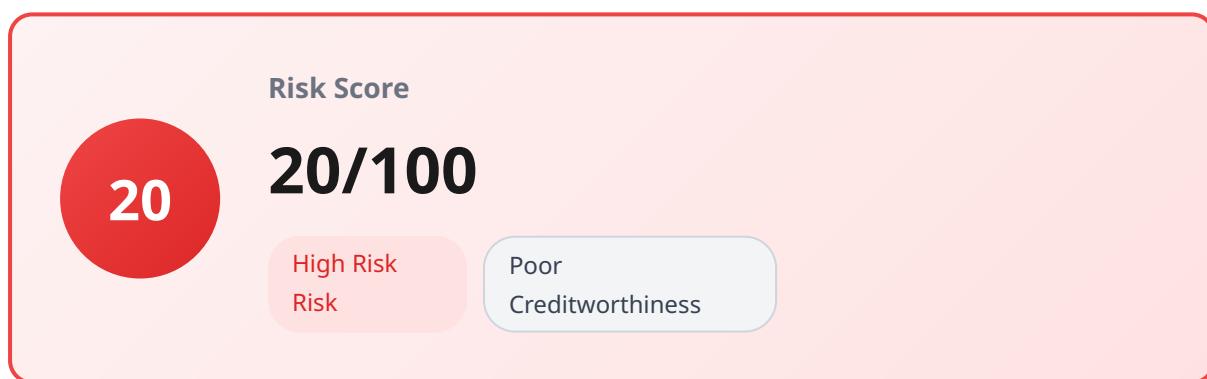
Employer

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

---

### 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.

Generated on 2026-02-02 16:51:54