

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-03 11:33:56

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

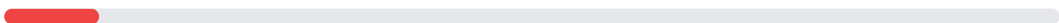
Risk score calculation: Employment Stability: $30 \times 0.3 = 9.0$ Income Level: $25 \times 0.25 = 6.25$ Age Factor: $15 \times 0.15 = 2.25$ Debt To Income Ratio: $10 \times 0.15 = 1.5$ Marital Status: $5 \times 0.05 = 0.25$ Occupation Type: $10 \times 0.1 = 1.0$ Total Risk Score: 20

Factor Breakdown (6 factors evaluated)

Employment Stability

Weight: 30.0%

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



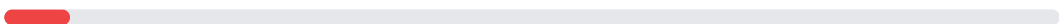
△ permanent_employment

employment_status: employed

Income Level

Weight: 25.0%

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



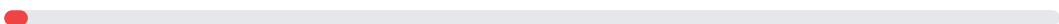
△ high_income

monthly_income: 6800.0

Age Factor

Weight: 15.0%

Score: **15/100** Contribution: **2.2 points** Confidence: **100.0%**



△ prime_working_age

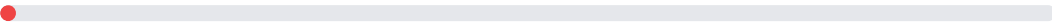
age: 42

age: 42

Debt To Income Ratio

Weight: 15.0%

Score: **10/100** Contribution: **1.5 points** Confidence: **100.0%**

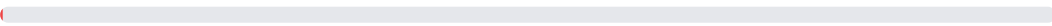


⚠ no_data

Marital Status

Weight: 5.0%

Score: **5/100** Contribution: **0.2 points** Confidence: **100.0%**



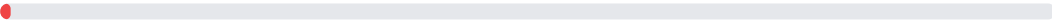
⚠ married

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	Extra Balance Overdraft	X
Not Eligible		Not Eligible	
 Credit Card	X	Premium Account	X
Not Eligible		Not Eligible	

💡 Recommendations

****Consult a Credit Counselor:**** Given your current creditworthiness and risk level, it is crucial to

****Consult a Credit Counselor:**** 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 create a plan to enhance your credit score.

****Review and Adjust Budget:**** Evaluate your current spending habits and create a more stringent budg

****Review and Adjust Budget:**** Evaluate your current spending habits and create a more stringent budget. Focus on reducing unnecessary expenses and allocating more funds towards debt repayment and savings.

❏ 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 2026-02-03 11:33:56