

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

Risk Score

20

20/100

high 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 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 ✗ <div>Not Eligible</div>	Extra Balance Overdraft ✗ <div>Not Eligible</div>
 Credit Card ✗ <div>Not Eligible</div>	Premium Account ✗ <div>Not Eligible</div>

💡 Recommendations

****Consult a Credit Counselor:**** Given your current creditworthiness and risk level, it would be bene

****Consult a Credit Counselor:**** Given your current creditworthiness and risk level, it would be beneficial to seek advice from a professional credit counselor. They can help you understand your credit report, identify areas for improvement, and develop a plan to enhance your credit score.

****Review and Adjust Budget:**** Take a close look at your current spending habits and identify areas w

****Review and Adjust Budget:**** Take a close look at your current spending habits and identify areas where you can cut back. Redirecting these savings towards paying down any existing debts can improve your financial stability and creditworthiness over time.

❏ Automated Decisions

Account Approval	Credit Pre-Qualification
Tier Assignment	Priority Level <pre>{'message': '', 'decision': 'high', 'rule_name': 'high_priority', 'confidence': 1.0}</pre>

This report was generated by AI and should be reviewed by a qualified banking professional.

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