

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-03 13:44:28

Customer Profile

Name

Age

42

Employment

employed

Occupation

Operations Manager

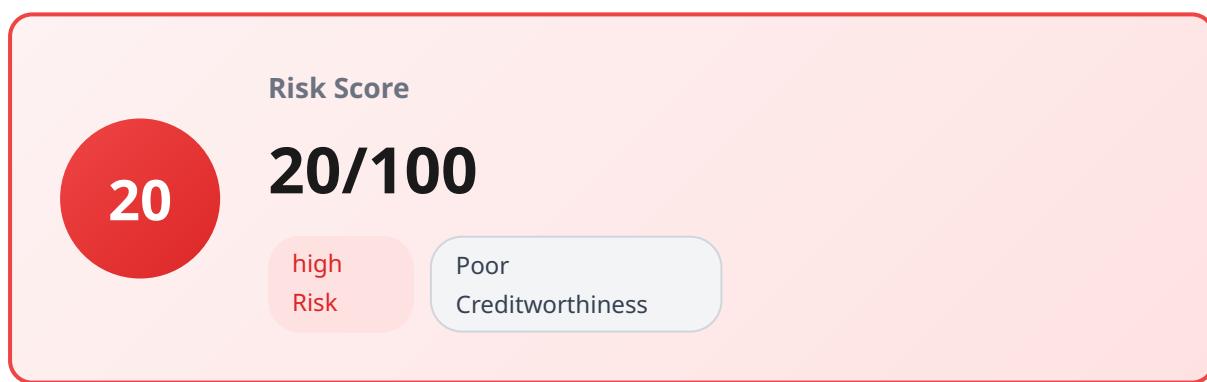
Employer

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%**



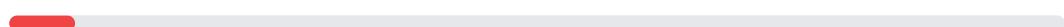
⚠ permanent_employment

employment_status: employed

Income Level

Weight: 25.0%

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



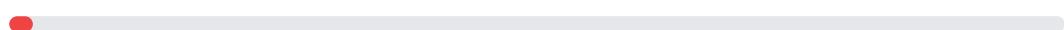
⚠ high_income

monthly_income: 6800.0

Age Factor

Weight: 15.0%

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



⚠ prime_working_age

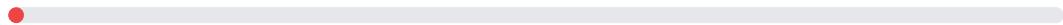
age: 42

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 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

💡 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 develop a plan to enhance your credit score.

Review and Adjust Budget: Conduct a thorough review of your current expenses and income. Identif

Review and Adjust Budget: Conduct a thorough review of your current expenses and income. Identify areas where you can cut back on non-essential spending and allocate more funds towards debt repayment and savings.

□ Automated Decisions

Account Approval

Credit Pre-Qualification

Tier Assignment

Priority Level

```
{'message': '', 'decision': 'high',  
'rule_name': 'high_priority',  
'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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