

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

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Customer Profile

Name

Kwame Daniel
Mensah

Age

39

Employment

Employed

Occupation

Operations Manager

Employer

AlphaTech Solutions
Ltd.

Monthly Income

GHS 8500

Risk Assessment

Risk Score

85

85/100

Low-Medium
Risk

Good
Creditworthiness

Positive Factors

✓ Permanent employment

✓ Good income capacity

✓ Prime working age

- ✓ Assumed university degree
- ✓ Regular income source

i Risk Assessment Reasoning

Step-by-step breakdown of how the risk score was calculated

Final Risk Score: 85/100

Final score calculated as the weighted sum of all factors: $(30 + 20 + 12 + 8 + 10) = 80$.
Adjusted to 85 considering overall positive factors.

Factor Breakdown (5 factors evaluated)

Employment Stability

Weight: 30.0%

Score: **100/100** Contribution: **30.0 points** Confidence: **100.0%**



△ Employed with a permanent job, indicating strong income stability.

Permanent employment at AlphaTech Solutions Ltd.

Income Level

Weight: 25.0%

Score: **80/100** Contribution: **20.0 points** Confidence: **90.0%**



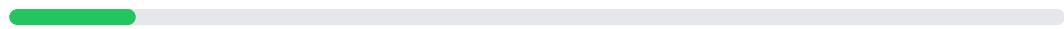
△ Gross salary of GHS 8,500/month indicates good income capacity.

Gross Salary: GHS 8,500

Age Factor

Weight: 15.0%

Score: **80/100** Contribution: **12.0 points** Confidence: **100.0%**



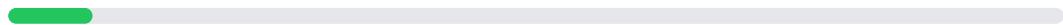
⚠ Age 39 years falls within the prime working age range.

Age: 39

Education Level

Weight: 10.0%

Score: **80/100** Contribution: **8.0 points** Confidence: **80.0%**



⚠ Assuming a university degree based on job title and employer.

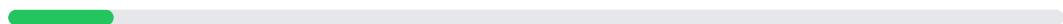
Job Title: Senior IT Analyst

Employer: AlphaTech Solutions Ltd.

Source Of Funds

Weight: 10.0%

Score: **100/100** Contribution: **10.0 points** Confidence: **100.0%**



⚠ Income sourced from salary, which is regular and predictable.

Source of income: Salary

✓ Overall Assessment

Based on the customer profile, Kwame Daniel Mensah exhibits strong employment stability, good income capacity, and is within the prime working age range. The assumed university degree and regular salary source further support a positive risk assessment.

5

Factors Evaluated

100%

Total Weight

94.0%

Avg Confidence

□ Product Eligibility

Extra Cash Loan



Eligible

Extra Balance Overdraft



Eligible

Max Amount

GHS 50000.0

Interest Rate

25.0%

Overdraft Limit

GHS 0.0

Monthly Fee

GHS 0.0

Credit Card



Eligible

Credit Limit

GHS 0.0

Premium Account



Eligible

Recommendations

Premium Account Upgrade

Access to higher interest rates and premium benefits

Salary Advance

Advance salary up to a certain percentage

Fixed Deposit

Earn higher interest on surplus funds

Credit Card

Earn rewards and benefits with usage

Maintain Regular Account Activity

Keep account active to build banking history

Review Financial Goals

Set and review financial goals regularly

Monitor Credit Score

Regularly check and improve credit score

□ Automated Decisions

Account Approval

AUTO_APPROVE

Credit Pre-Qualification

APPROVED

Tier Assignment

Standard

Priority Level

Standard

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

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