

# Banking Customer Insights Report

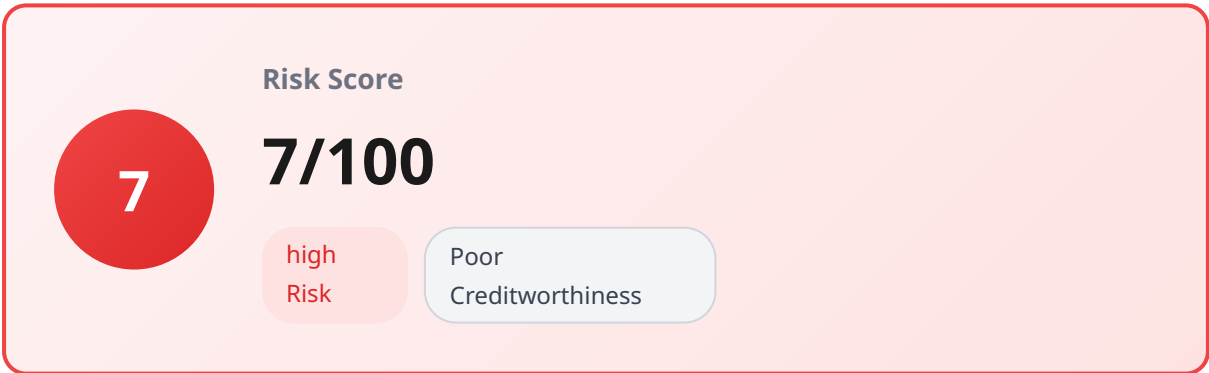
AI-powered document analysis with risk assessment and intelligent recommendations

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## Customer Profile

|                             |                           |                             |
|-----------------------------|---------------------------|-----------------------------|
| Name                        | Age<br>N/A                | Employment<br>Not Specified |
| Occupation<br>Not Specified | Employer<br>Not Specified | Monthly Income<br>GHS 0     |

## Risk Assessment



### Areas of Concern

-  income\_level: no\_match
-  age\_factor: no\_match
-  marital\_status: single
-

⚠ occupation\_type: default

## i Risk Assessment Reasoning

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

### Final Risk Score: 7/100

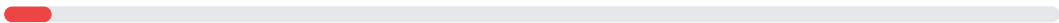
Risk score calculation: Employment Stability:  $15 \times 0.3 = 4.5$  Income Level:  $0 \times 0.25 = 0.0$   
Age Factor:  $0 \times 0.15 = 0.0$  Debt To Income Ratio:  $10 \times 0.15 = 1.5$  Marital Status:  $4 \times 0.05 = 0.2$  Occupation Type:  $5 \times 0.1 = 0.5$  Total Risk Score: 7

### Factor Breakdown (6 factors evaluated)

#### Employment Stability

Weight: 30.0%

Score: **15/100** Contribution: **4.5 points** Confidence: **100.0%**

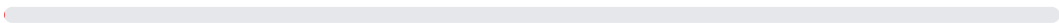


⚠ default

#### Income Level

Weight: 25.0%

Score: **0/100** Contribution: **0.0 points** Confidence: **100.0%**

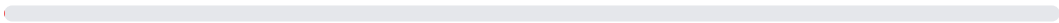


⚠ no\_match

#### Age Factor

Weight: 15.0%

Score: **0/100** Contribution: **0.0 points** Confidence: **100.0%**

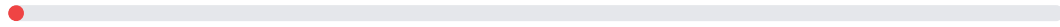


⚠ no\_match

### Debt To Income Ratio

Weight: 15.0%

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

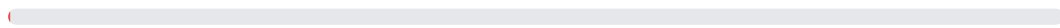


△ no\_data

### Marital Status

Weight: 5.0%

Score: **4/100** Contribution: **0.2 points** Confidence: **100.0%**



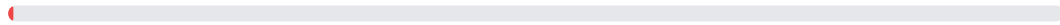
△ single

marital\_status: single

### Occupation Type

Weight: 10.0%

Score: **5/100** Contribution: **0.5 points** Confidence: **100.0%**



△ default

### ✓ Overall Assessment

Risk classified as high with creditworthiness rated as Poor. Key factors: employment stability, debt to income ratio, occupation type.

**6**

Factors Evaluated

**100%**

Total Weight

**100.0%**

Avg Confidence


## □ Product Eligibility

Extra Cash Loan

x

Extra Balance Overdraft

x

|   |   |
|---|---|
| Not Eligible  | Not Eligible  |
|  <b>Credit Card</b> <span style="float: right;">X</span> | <b>Premium Account</b> <span style="float: right;">X</span> |
| Not Eligible  | Not Eligible  |

## Recommendations

**\*\*Consult a Credit Counselor:\*\*** Given your current creditworthiness, it's crucial to seek profession

**\*\*Consult a Credit Counselor:\*\*** Given your current creditworthiness, it's crucial to seek professional advice. A credit counselor can help you understand your credit report, identify areas for improvement, and create a plan to enhance your credit score.

**\*\*Explore Alternative Financing Options:\*\*** Since you're not eligible for traditional loans, look int

**\*\*Explore Alternative Financing Options:\*\*** Since you're not eligible for traditional loans, look into alternative financing options such as peer-to-peer lending platforms, credit unions, or community-based financial assistance programs.

## Automated Decisions

|                  |   |
|------------------|---|
| Account Approval | Credit Pre-Qualification  |
| Tier Assignment  | Priority Level<br><b>{'decision': 'standard',<br/>           'rule_name': 'standard_priority',<br/>           'message': '', 'confidence': 1.0}</b> |

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

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