

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-03 11:33:43

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:****

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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.

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Since you are not eligible for personal, business, or quick cash loans at the moment, consider explo

Since you are not eligible for personal, business, or quick cash loans at the moment, consider exploring alternative financing options such as peer-to-peer lending platforms, crowdfunding, or seeking investment from business partners or family members for your business expansion.

❑ 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.
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