

# Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

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## Customer Profile

|                                  |                                      |                         |
|----------------------------------|--------------------------------------|-------------------------|
| Name                             | Age<br>42                            | Employment<br>employed  |
| Occupation<br>Operations Manager | Employer<br>AlphaTech Solutions Ltd. | Monthly Income<br>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

|  |   |  |   |
|--|---|--|---|
| <div>Extra Cash Loan</div> <div>Not Eligible</div>   | X | <div>Extra Balance Overdraft</div> <div>Not Eligible</div> | X |
| <div> Credit Card</div> <div>Not Eligible</div> | X | <div>Premium Account</div> <div>Not Eligible</div>         | X |

## ❑ Automated Decisions

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

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