

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-03 12:58:32

Customer Profile

Name

Age

42

Employment
employed

Occupation

Operations Manager

Employer

AlphaTech Solutions
Ltd.

Monthly Income

GHS 0

Risk Assessment

20

Risk Score

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

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 risk level and creditworthiness, it is crucial to

Consult a Credit Counselor: Given your current risk level and creditworthiness, it is crucial to seek professional advice. Contact a certified credit counselor who can help you understand your financial situation better and provide a tailored plan to improve your credit score.

Review and Manage Existing Debts: Take a close look at any existing loans or credit card debts.

Review and Manage Existing Debts: Take a close look at any existing loans or credit card debts. Create a plan to pay them off systematically, prioritizing high-interest debts first. This will help in reducing your overall debt burden and improving your financial stability.

□ 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.

Generated on 2026-02-03 12:58:32