

Banking Customer Insights Report

AI-powered document analysis with risk assessment and intelligent recommendations

Generated: 2026-02-03 13:07:09

Customer Profile

Name

Age

Employment

N/A

Not Specified

Occupation

Employer

Monthly Income

Not Specified

Not Specified

GHS 0

Risk Assessment

Risk Score

7

7/100

high
Risk

Poor
Creditworthiness

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%**



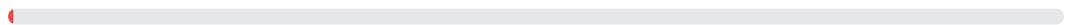
△ single

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

Credit Card

X

Not Eligible

Premium Account

X

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

```
{'decision': 'standard',
'rule_name': 'standard_priority',
'message': '', 'confidence': 1.0}
```