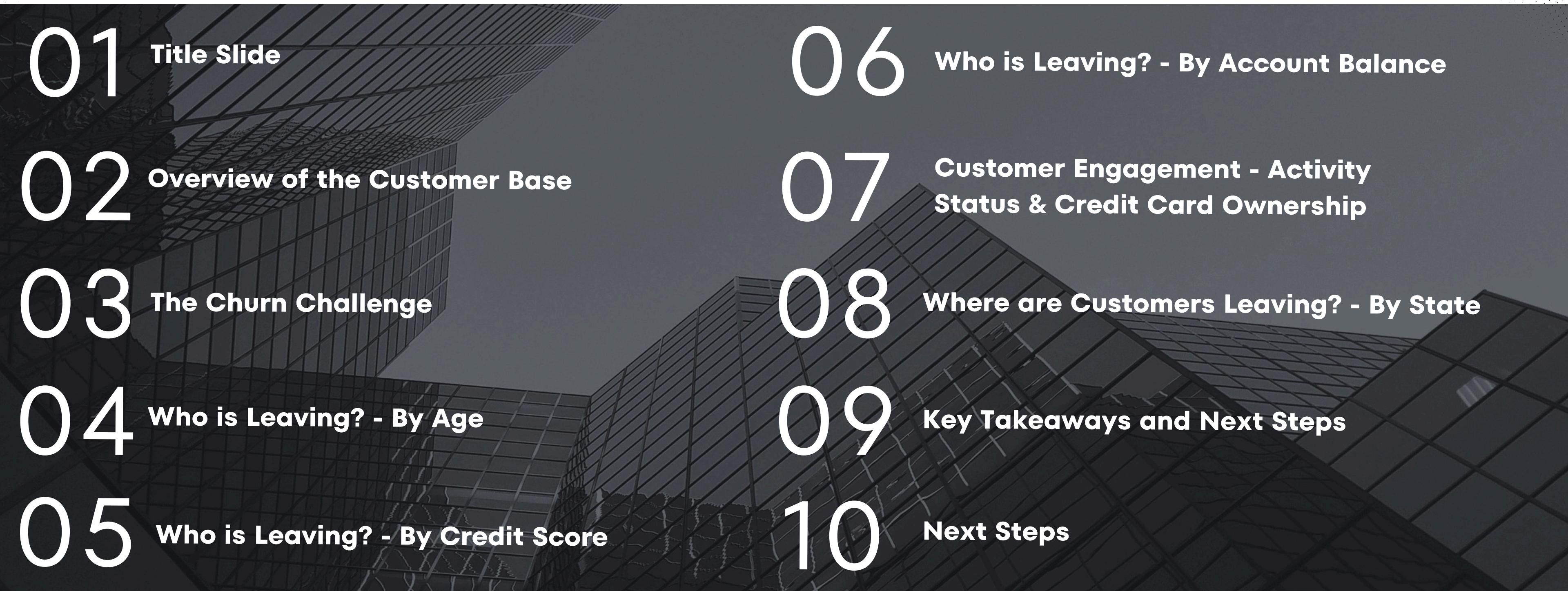


APRIL 2025

CHURN RATE ANALYSIS

AGENDA

- 
- 01 Title Slide
 - 02 Overview of the Customer Base
 - 03 The Churn Challenge
 - 04 Who is Leaving? - By Age
 - 05 Who is Leaving? - By Credit Score
 - 06 Who is Leaving? - By Account Balance
 - 07 Customer Engagement - Activity Status & Credit Card Ownership
 - 08 Where are Customers Leaving? - By State
 - 09 Key Takeaways and Next Steps
 - 10 Next Steps

UNDERSTANDING AND ADDRESSING CUSTOMER CHURN

ANALYSIS OF CUSTOMER DATA



OVERVIEW OF THE CUSTOMER BASE

SNAPSHOT OF OUR CUSTOMERS

KEY METRICS:

- TOTAL CUSTOMERS: 10,000
- AVERAGE CREDIT SCORE: 650.53
- ACTIVE RATE: 51.5% (ONLY ABOUT HALF ARE CURRENTLY ACTIVE)
- ATTRITION (CHURNED CUSTOMERS): 2,037

Customers 10000	Credit Score Avg 650.53	Active Rate 51.5%	Attrition 2037
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KEY TAKEAWAY:

- WE HAVE A SUBSTANTIAL CUSTOMER BASE, BUT A SIGNIFICANT PORTION IS INACTIVE, AND A NOTABLE NUMBER HAVE ALREADY LEFT.

THE CHURN CHALLENGE

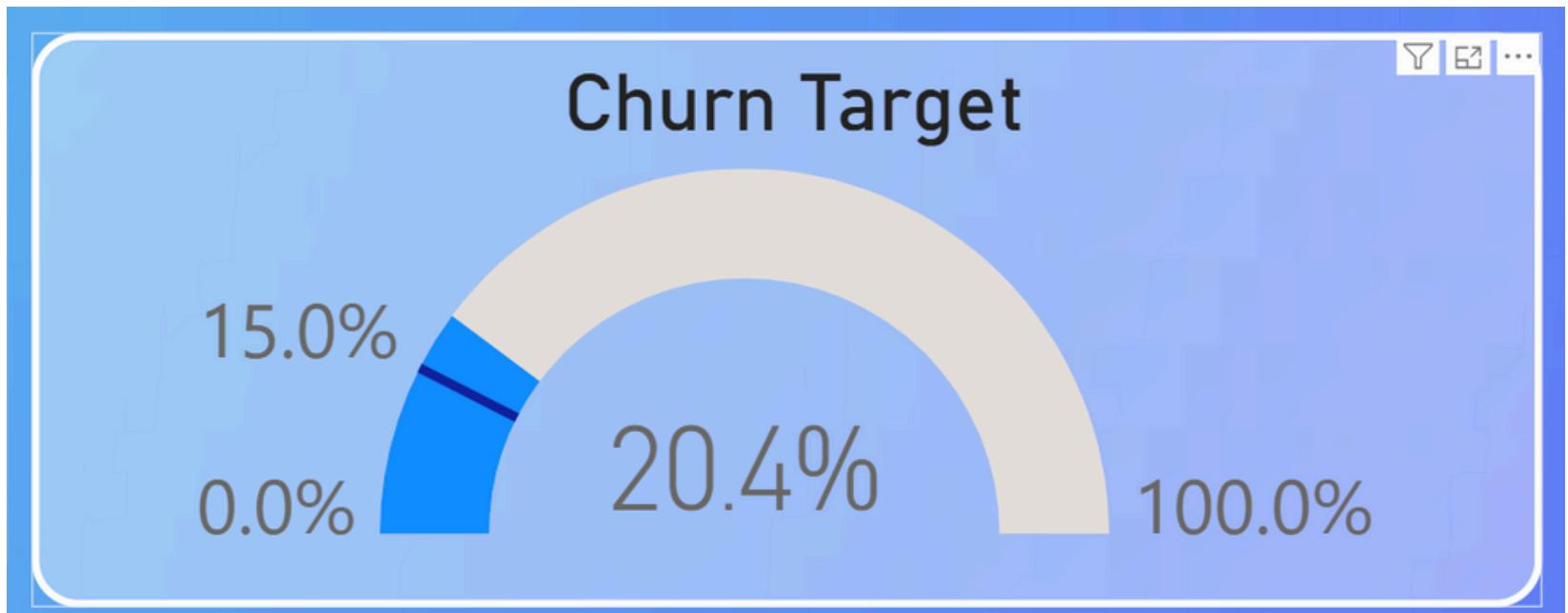
OUR CHURN RATE VS. TARGET

KEY METRICS:

- TARGET CHURN RATE: 15.0%
- CURRENT CHURN RATE: 20.4%

KEY TAKEAWAY:

OUR CURRENT CHURN RATE IS
CONSIDERABLY HIGHER THAN
OUR GOAL, INDICATING A NEED
FOR ACTION.



WHO IS LEAVING? - BY AGE

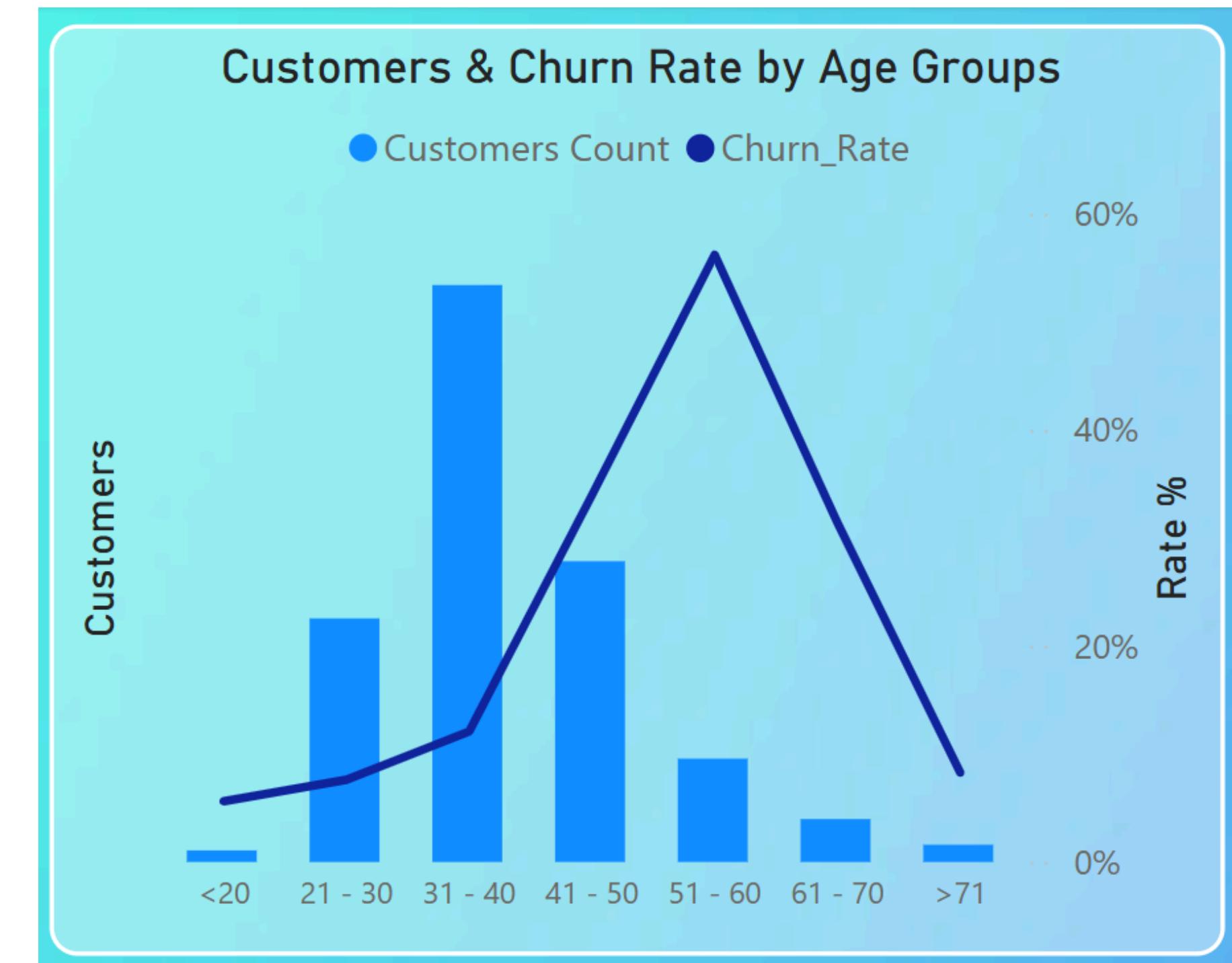
CHURN BY AGE GROUP

KEY FINDING:

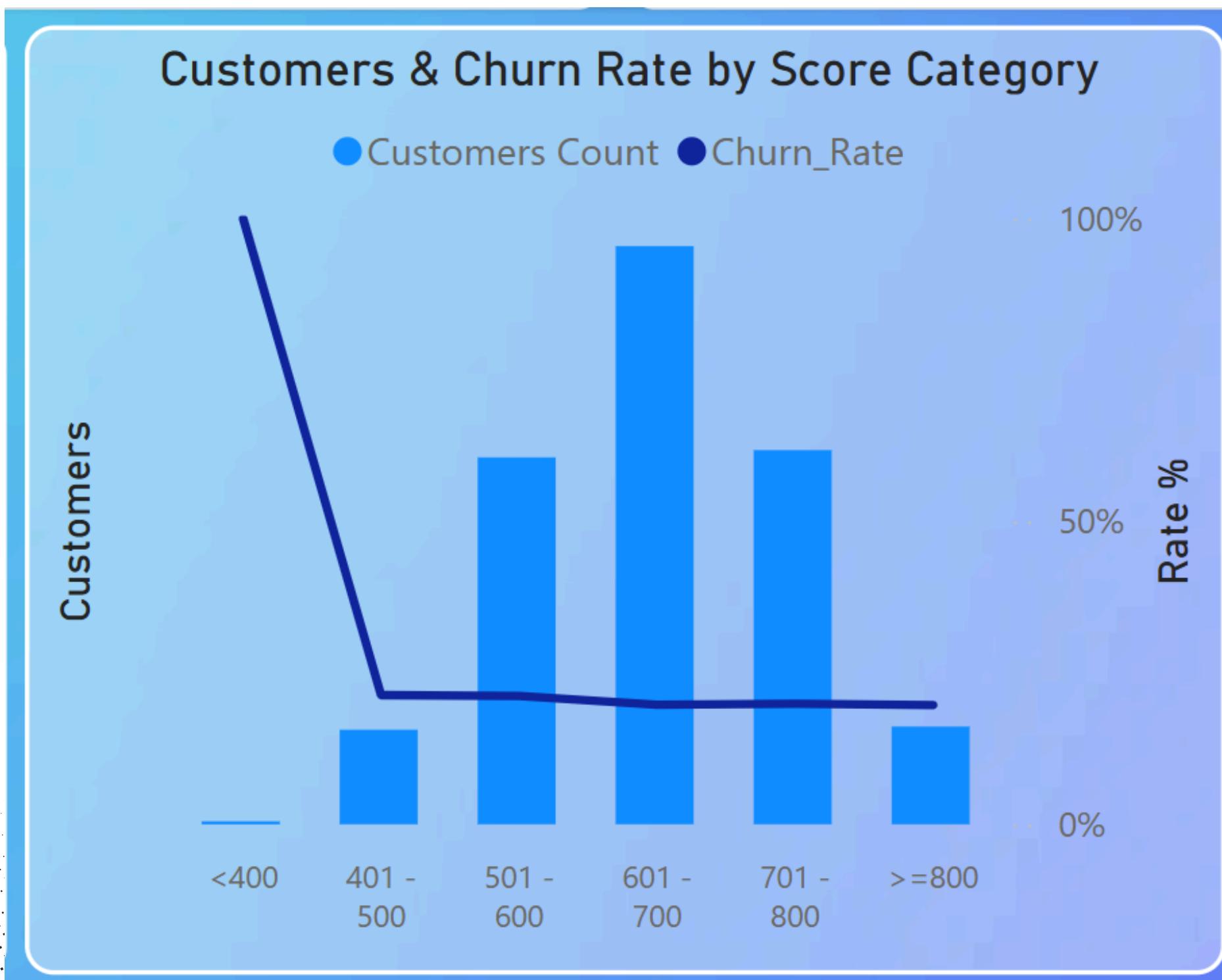
YOUNGER CUSTOMERS
(ESPECIALLY THE <20 AGE
GROUP) SHOW THE HIGHEST
RATE OF LEAVING.

QUESTION:

WHAT CAN WE DO TO BETTER
ENGAGE AND RETAIN OUR YOUNGER
CUSTOMERS?



WHO IS LEAVING? - BY CREDIT SCORE



CHURN AND CREDIT SCORE

KEY FINDING:

- CUSTOMERS WITH LOWER CREDIT SCORES ARE MORE LIKELY TO CHURN.

CONSIDERATION:

- DO WE NEED DIFFERENT STRATEGIES FOR CUSTOMERS WITH VARYING CREDITWORTHINESS?

WHO IS LEAVING? - BY ACCOUNT BALANCE

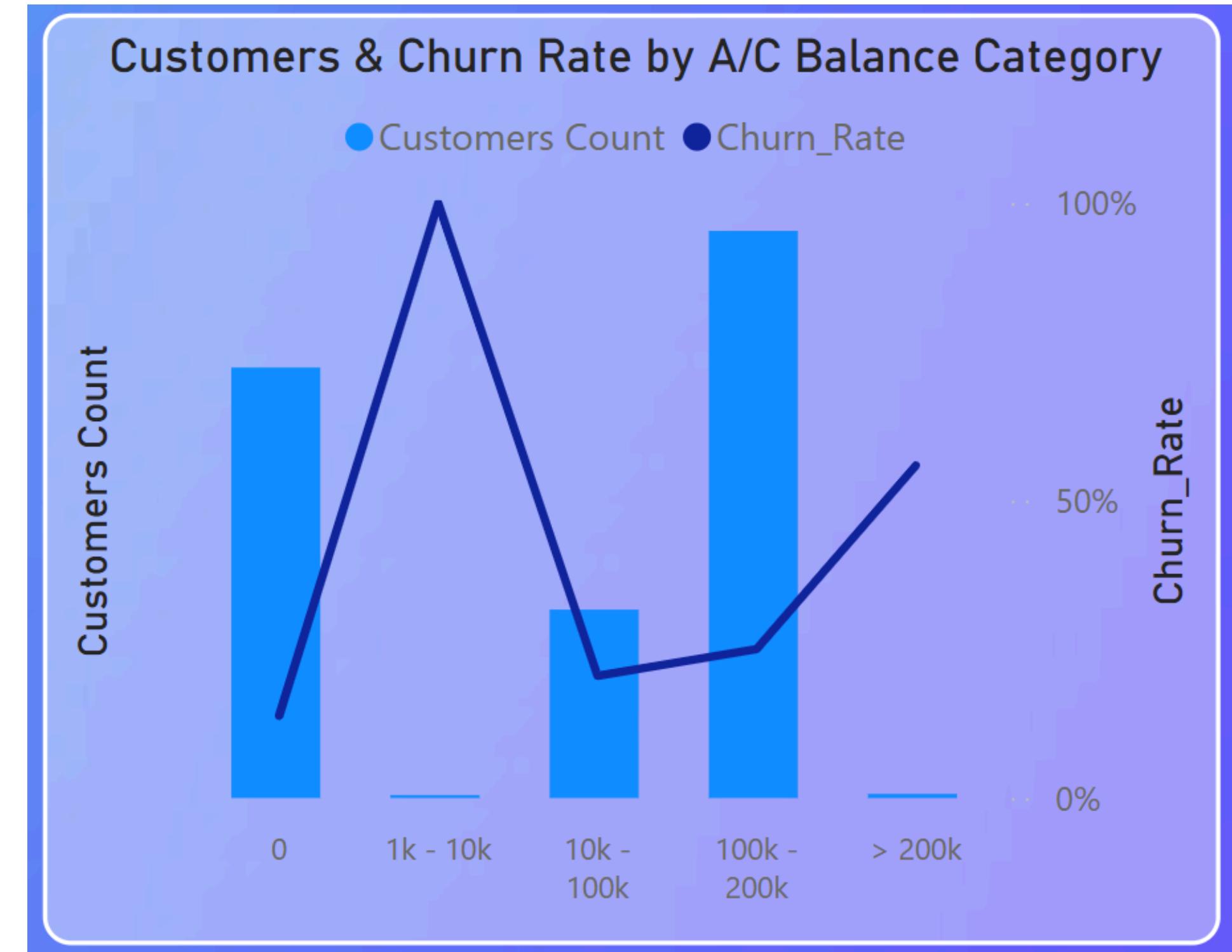
Account Balance Categories

KEY FINDING:

- CUSTOMERS WITH LOWER ACCOUNT BALANCES HAVE A HIGHER CHURN RATE.

IMPLICATIONS:

- CUSTOMERS WITH LOWER ACCOUNT BALANCES HAVE A HIGHER CHURN RATE.



CUSTOMER ENGAGEMENT ACTIVITY STATUS & CREDIT CARD OWNERSHIP

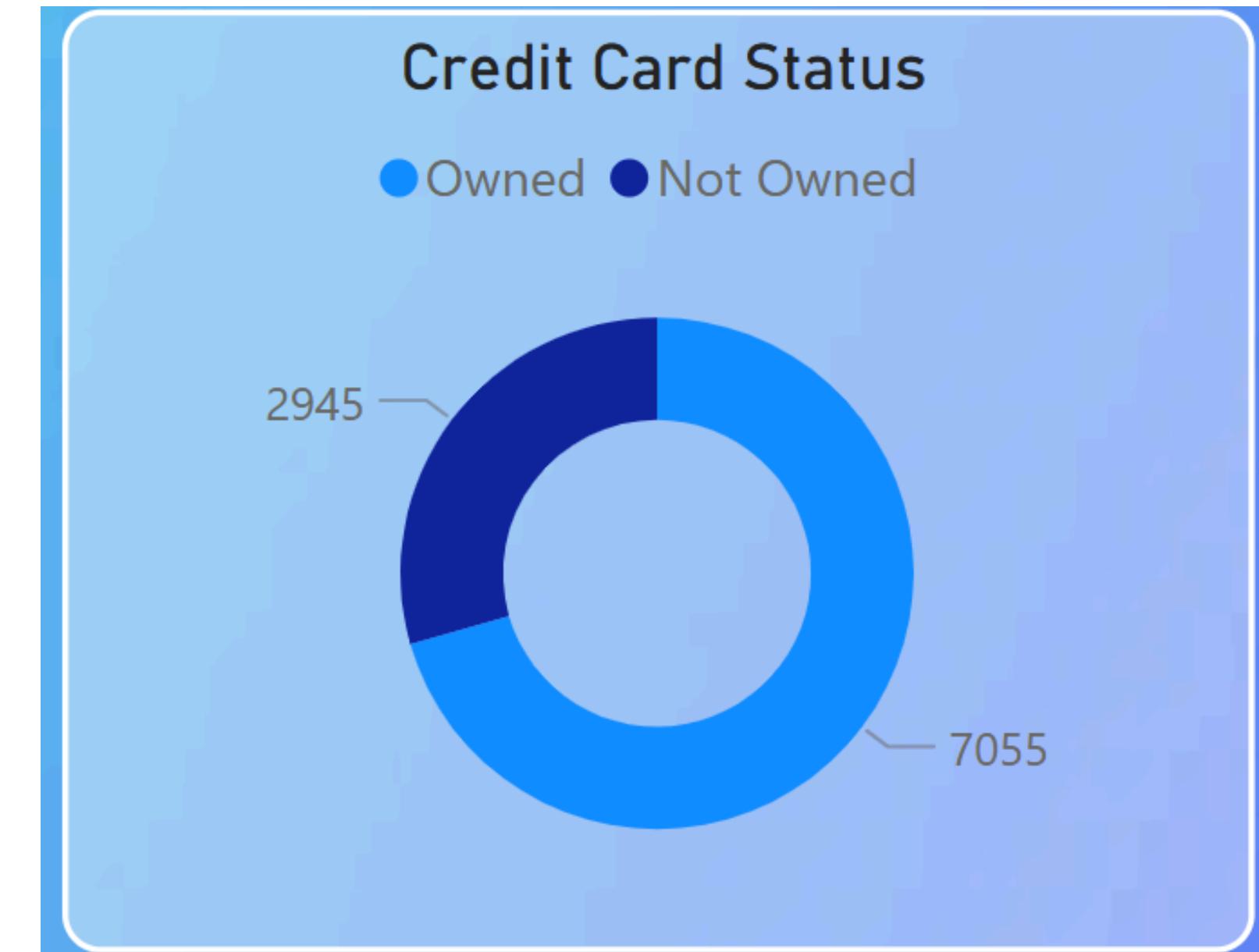
UNDERSTANDING CUSTOMER ENGAGEMENT

KEY METRICS :

- **ACTIVITY STATUS:** ALMOST AN EQUAL NUMBER OF ACTIVE AND INACTIVE CUSTOMERS.
- **CREDIT CARD STATUS:** A LARGE MAJORITY DO NOT OWN OUR CREDIT CARD.

KEY TAKEAWAY:

- INCREASING CUSTOMER ACTIVITY AND CREDIT CARD ADOPTION MIGHT IMPROVE RETENTION.



WHERE ARE CUSTOMERS LEAVING? - BY STATE

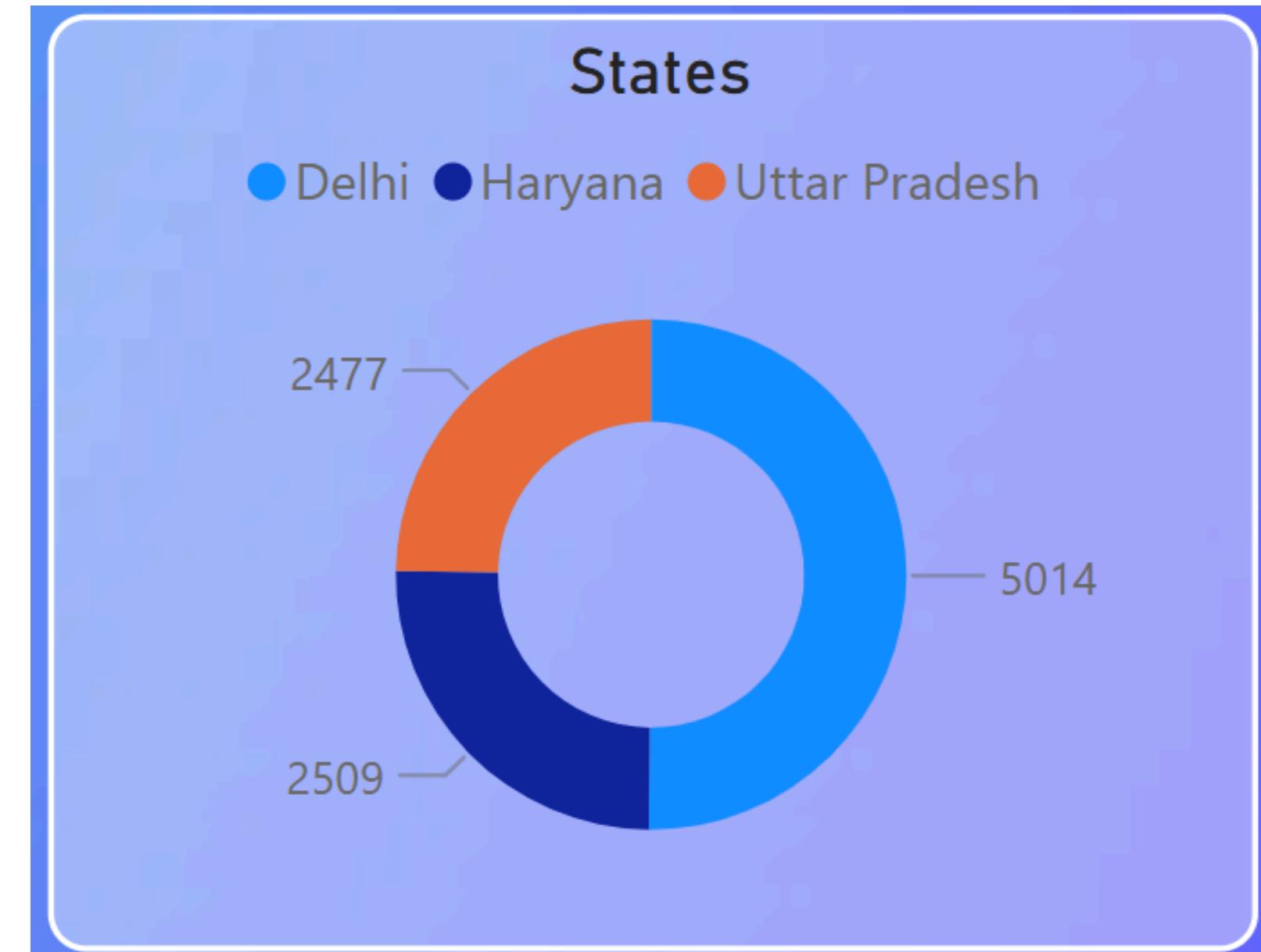
CUSTOMER DISTRIBUTION BY STATE

KEY METRICS :

- UTTAR PRADESH HAS THE HIGHEST NUMBER OF CUSTOMERS, FOLLOWED BY HARYANA AND DELHI.

FURTHER ANALYSIS:

- IT WOULD BE BENEFICIAL TO ANALYZE THE CHURN RATE WITHIN EACH STATE TO IDENTIFY REGIONAL DIFFERENCES.



KEY TAKEAWAYS AND NEXT STEPS

CONCLUSION AND MOVING FORWARD

SUMMARY OF KEY FINDINGS:

- HIGH OVERALL CHURN RATE EXCEEDING THE TARGET.
- YOUNGER CUSTOMERS, THOSE WITH LOWER CREDIT SCORES, AND LOWER ACCOUNT BALANCES ARE MORE LIKELY TO CHURN.
- A SIGNIFICANT PORTION OF CUSTOMERS ARE INACTIVE.

NEXT STEPS:

- INVESTIGATE THE REASONS BEHIND HIGH CHURN IN KEY SEGMENTS.
- DEVELOP TARGETED RETENTION STRATEGIES FOR AT-RISK CUSTOMERS.
- EXPLORE WAYS TO INCREASE CUSTOMER ENGAGEMENT AND PRODUCT ADOPTION.



THANK YOU

