

Churn Analysis



10000

Total Customers

5151

Active Customers

4849

Inactive Customers

7963

Customers Retained

2037

Customers Lost

7055

Credit Card Holders

Year

All

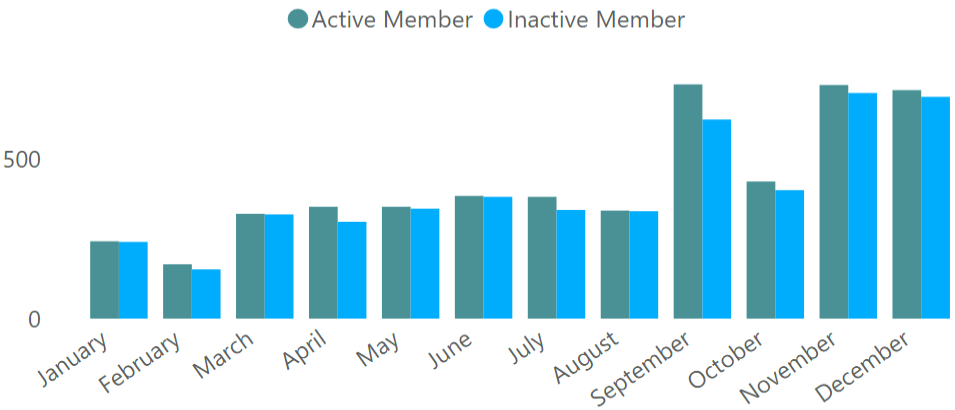
Gender

All

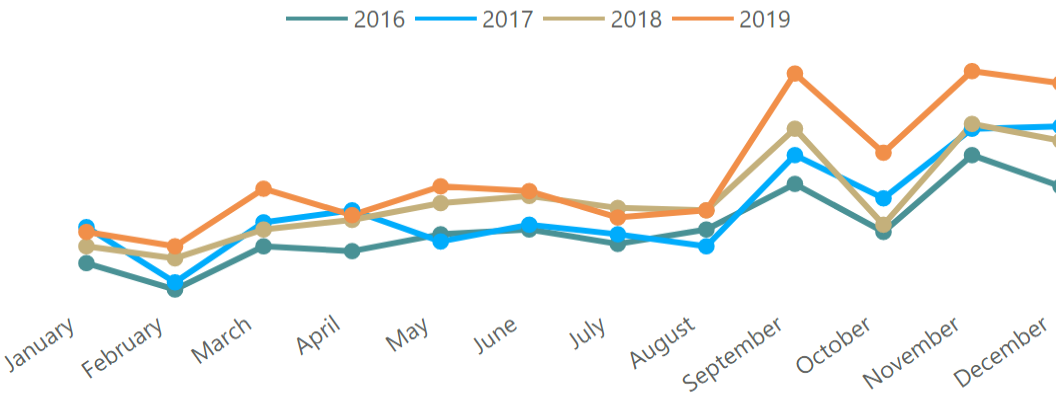
Location

All

Total Customers by Month and Active Category



Customers Exit Trend

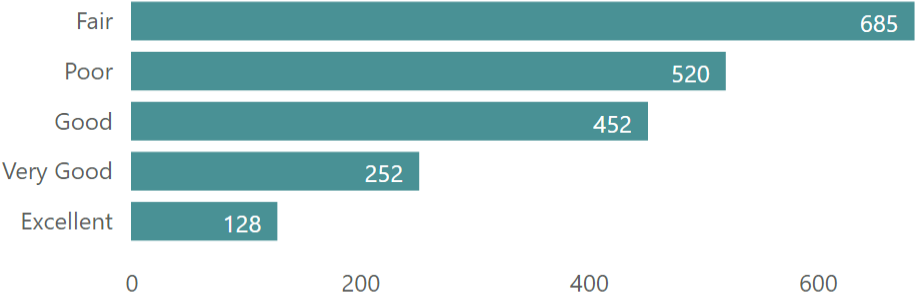


Years With Bank

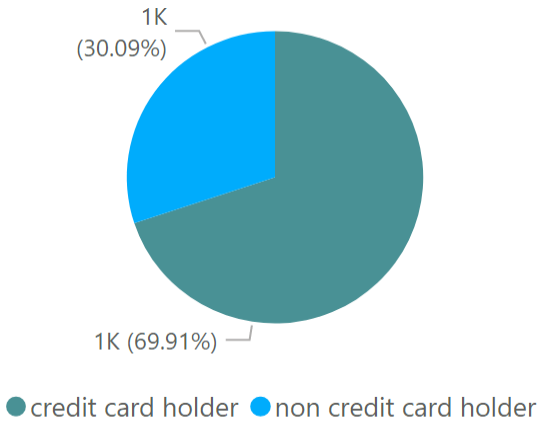
Products

Credit Status

Lost Customers Credit Score Status



Customers Lost Credit Card Status



November in Year 2019 made up 4.76% of Customers Lost.

2019 had the highest average Customers Lost at 54.83, followed by 2018, 2017, and 2016.

Total Customers for Active Member (195.45% increase) and Inactive Member (189.17% increase) both trended up between January 2016 and December 2016.

Across Active Category, Active Member had the most interesting recent trend and

Insights

Overview

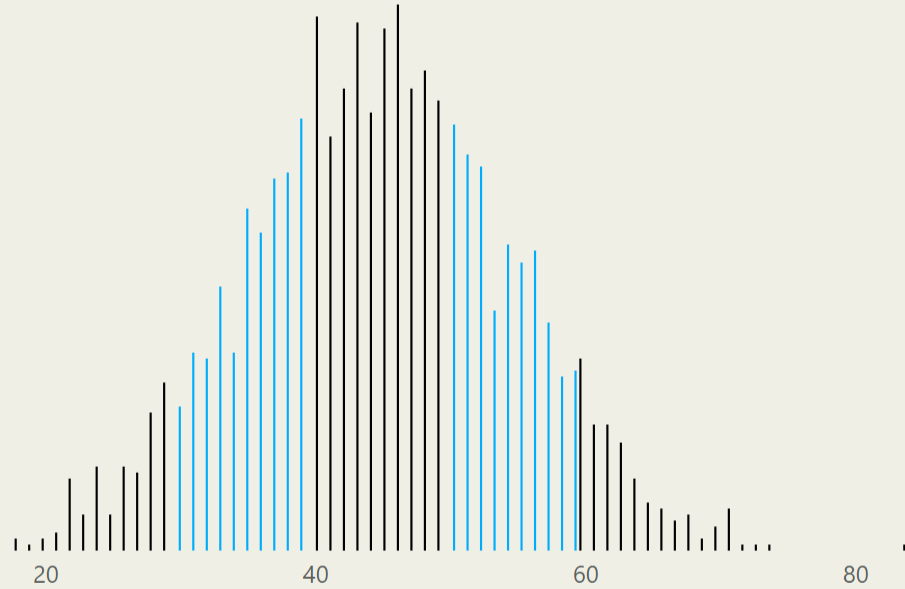
- Most of the activities happen during September, November, and December (Peak period)
- During those three months active and inactive members at a '1.25:1' ratio
- Overall, we lose the most customers during peak period each year higher than the last.
- We had the highest loss in November 2019 with a 29% increase compared to the previous year.
- Interestingly in 2018 we managed to retain the most customers in all years.

Inferences

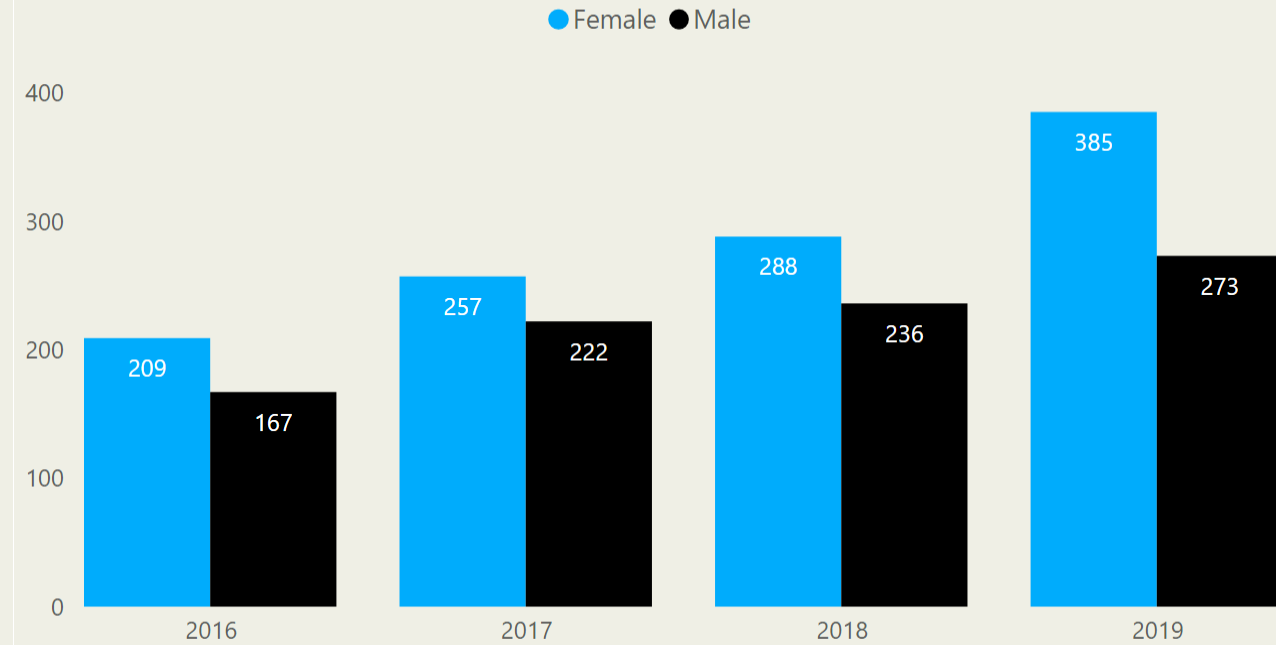
- Most customers leave the bank after 4-6 years with the bank. It appears that people seek change every 5 years on average. Campaigns targeted towards those customers introducing new products or offering upgrades from current accounts would increase the probability of customer retention.
- The results show that the more products a customer has with the bank they are less likely to leave the bank.
- The better a customer's credit score, the less likely they are to leave the bank. Most of the customers we lose have a fair credit score. Initiatives that offer education on improving credit score can help facilitate a better credit score for our customers on average.



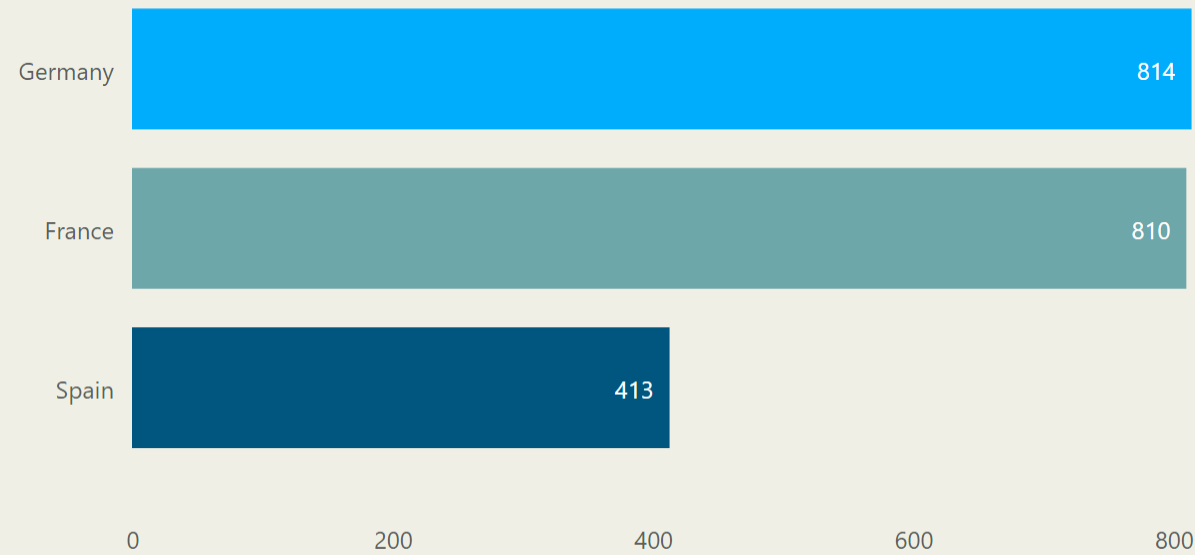
Customers Lost Age Distribution



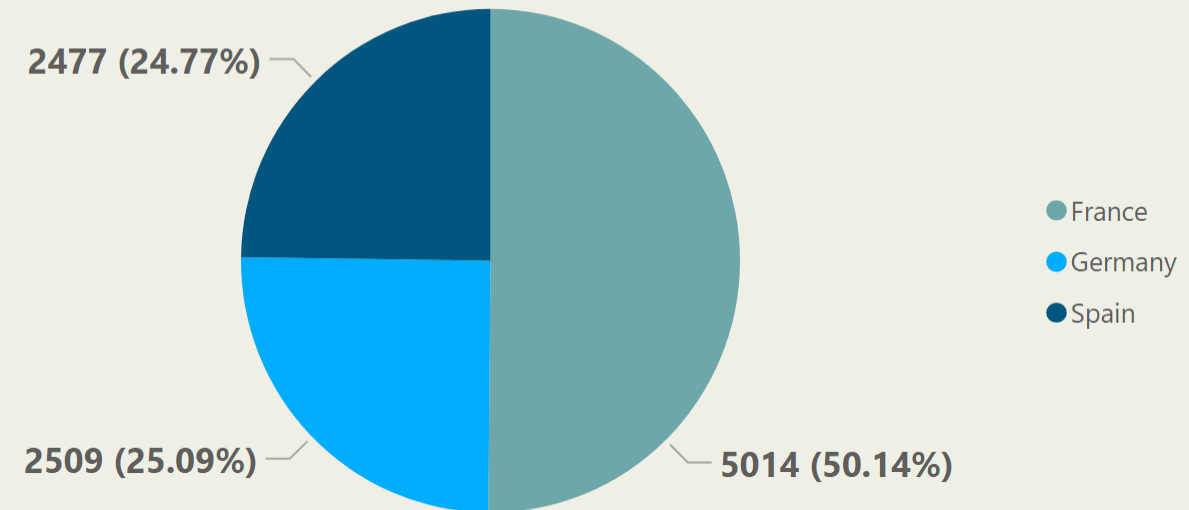
Customers Lost by Gender



Customers Lost Per Country



Total Customers Per Country



Demographic analysis

- Most of the customers we lose are between the ages 35-56, with those aged 40-49 making up the highest exits.
- Most of the customers we lose are females, and efforts towards satisfying their banking needs should be prioritised.
- More than 50% of our customers are based in France.
- Alarmingly we are losing over 30% of our customers in Germany.
- Attention should be drawn to reducing the rate of customers leaving the bank.