**Findings and Recommendations**

The rate of customer churn in this research is 20%, this can be reduced by identifying the variables that cause customer attrition and identifying customers that are likely to churn. Retaining existing customers is cheaper than obtaining new ones (Rosenberg and Czepiel 1984) In maintaining customers, the first stage is to keep an eye on the churn as this evaluates how good you are at keeping customers. A product that suits the female gender should be developed such that it creates awareness of breast cancer and allows female entrepreneurs to network, this will reduce the rate at which female customers exit the bank. More awareness using advertisement and product development to suit Germany and Spain customers because these areas with few customers have higher churn rates than France which has the highest number of customers. Products such as the Internet and mobile banking, prompt response services with the use of chatbots in resolving customers’ complaints on a 24/7 basis, encouraging the use of these products, and promoting self-service and personalized banking to reduce churn rate in Germany and Spain. Strategies should be put in place to reactivate inactive accounts. Review interest rates on credit cards and compare them with competitors in the banking industry and maintain customer loyalty incentives on these cards to discourage credit card customers from exiting the bank. The Bank should introduce products that suit the older generation, for example, liaising with health care services providers to provide special care services for older customers, this will reduce the rate of churn for older customers.

The introduction of products that suit high net worth customers, for example, VIP services with the use of ATM cards in lounges, will decrease churn in the number of customers with high account balances. Conduct market research and request customer feedback on all services and use data obtained from the feedback to formulate competitive products to increase its market share as well as reduce the customer churn rate.

The training model predicted accurately as its outcome aligns with the data visualization outcome that is more active customers stayed than inactive customers and customers older than 44 years old exited while those less than 44 years old stayed.

Predicting actual exited customers as exited is more critical than the overall model accuracy. The model correctly predicts only 87 of the 199 actual customers exited in the test data, which is a very costly mistake as the bank loses existing customers.

**Conclusion**

In this study, AI/DS techniques were efficient in identifying areas of improvement of Titan Bank's products and services, making the right decisions, improving customer retention and satisfaction, reducing customer churn, and increasing profit. Further research should be carried out using the given data using the Random Forest model which is a more advanced machine learning algorithm and results obtained compared with the same as obtained in this research.