



# BI BRILLIANCE

## Churn Analysis – Banking Dataset

### General Observations:

- **France** has the **highest** number of customers among the analysed regions.
- Approximately **54.57%** of the customers in the dataset are **male**.
- The **distribution** of **cards** is **evenly spread** across the customer base.
- **Most** of the customers (**50.84%**) possess only **one product**, while a **very small** percentage (**0.6%**) have all **four products**.
- Close to **50%** of the customers in the dataset exhibit **inactive behaviour**.
- A significant portion (approximately **71%**) of our customers **have credit cards**.
- Customers with the **newest tenure (0)** and those with the **longest tenure (10)** represent **notably lower numbers** compared to other tenure ranges.
- The largest group of customers falls within the **age** range of **31-40**
- **Most** of our customers have **Balance** between the range of **100K-150K**.  
Number of Customers with **Zero Balance** is **alarmingly high**.
- **Majority** of customers have **salary above 50K**
- The **distribution** of **points** is generally **balanced**, with a **relatively small number** of customers having points below **200**.
- **601-700** represents the **highest** count of **Credit Score** among customers

### Highest Churns:

- **99.51%** of Customers who have complained
- Customers having a **Tenure** of **1 year**
- Customers having their **Age** between **41-50**
- Customers with **Balance** between **100K-150K**
- Customers with **Credit Score** between **601-700**
- Customers with **Points** between **701-800**

- Customers with **Salary** between **150K-200K**
- Customers having **Diamond Card**

## Demographic Analysis:

### 1. France

- Comprises the **largest customer base**
- Has the **lowest Churn Rate**
- Has the **greatest number of young customers** (age is less than 20)
- **No** customers with points **below 200** have **been churned** (as opposed to other demographics)
- Most of the customers that churned had a **Diamond card**
- Customers with **tenure 9** were churned the most
- Customers with **Zero Balance** are **higher** than any other Balance range
- **All** the customers with **Credit score below 400** have been **churned**

### 2. Germany

- Has the **highest Churn Rate**
- Customers with **Balance below 50k** and **above 200K** have **not been churned**
- Customers with **age above 81** have **not been churned**
- **All** the customers with **Points below 200** and **Credit score below 400** have been churned
- Has the **most customers** who have joined within the **last 5 years**
- **Gold card** has the **highest penetration** among other cards
- **Most** of the customers who churned had a tenure of only **1 year**
- **71%** of the customers who churned had only **1 product**.

### 3. Spain

- **Significant number** of customers with **balance above 200K** have **been churned**
- Customers with **salary below 1K** have **churned significantly**
- **Very few customers (0.28%)** own all **4 products**