Bank Churn Dashboard Report

# 1. Overview

This Power BI dashboard presents an in-depth analysis of customer churn for a banking institution. The primary aim is to identify patterns and risk factors associated with customer attrition to inform strategic decisions for improving retention.

# 2. Key Metrics

* Total Customers: 10,000
* Churned Customers: 2,037
* Churn Rate: 20.4%
* Active Customers: 7,963

# 3. Churn Analysis by Segments

## Age Brackets

Highest churn is observed in the Pre-Retirement (3.9K) and Mid-Career (1.8K) brackets. Young Professionals and Early Adults show moderate churn numbers.  
📌 Insight: Customers in the 40–60 age range may be more prone to churn, potentially due to financial planning changes or service dissatisfaction.

## Credit Score Range

Churn is concentrated among customers with Fair (0.7K) and Good (0.5K) scores. Very few churned customers have Excellent credit scores, indicating a possible correlation between creditworthiness and loyalty.  
📌 Insight: Improving support and personalization for mid-tier credit customers could reduce churn.

## Product Engagement

Single-service users represent the largest group of churned customers (5.1K). Highly engaged customers show the lowest churn (0.1K).  
📌 Insight: Customers using more products are less likely to churn — upselling and cross-selling could help boost retention.

## Tenure Range

New and Developing Relationships exhibit higher churn, while Loyal Customers show stronger retention. Even some Long-Time Customers are churning, highlighting the need for continuous engagement.  
📌 Insight: Early-stage relationship building is critical for long-term retention.

# 4. Demographic Churn Trends

## Gender

Females: 60.37% churn rate  
Males: 39.63% churn rate  
📌 Insight: The churn rate among female customers is notably higher — consider gender-specific experience reviews.

## Country

Germany: Highest churn rate at 32.4%  
Spain and France: Lower churn at ~16%  
📌 Insight: Germany may require focused customer satisfaction or competitive strategy reviews.

# Strategic Implications

# 20.4% of customers have churned — that’s about 2,037 out of 10,000.

# Older customers (40–60 years) and those with only one product are more likely to leave.

# Customers with mid-level credit scores (Fair or Good) have higher churn.

# Germany has the highest churn rate (32.4%) — much higher than Spain or France.

# Female customers are churning more than males (60% vs. 40%).

# 6. Recommendations

* Strengthen onboarding for new customers
* Promote bundled products to increase engagement
* Implement loyalty programs for long-term and high-value customers
* Investigate regional issues contributing to high churn in Germany