

Bank Churn Analysis



Created by Maira Nawaz

KPIS

The bank has a total of 10K customers, out of which 20% have churned (2,037 customers). While 5,151 remain active, a significant 48.5% have become inactive.

Total Customers

10K

Active Customers

5151

Inactive Customers

4849

Exit Customers

2037

Retain Customers

7963

Churn Rate

20%

Filters

Year

All

Month Name

All

Gender Category

All

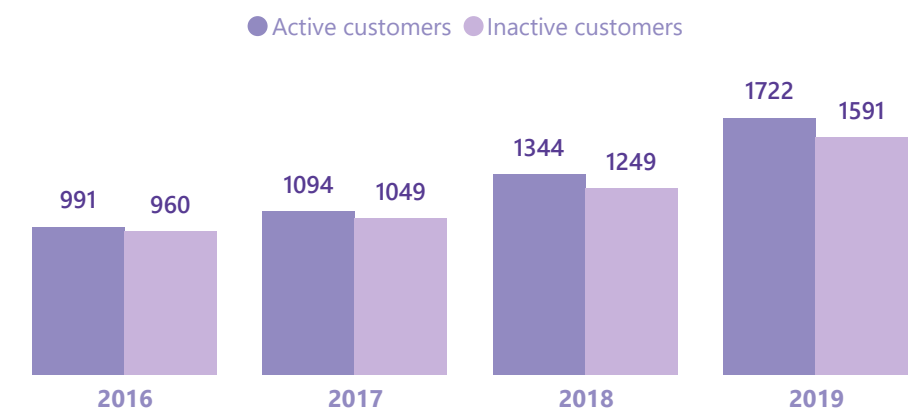
Active Category

All

Exit Category

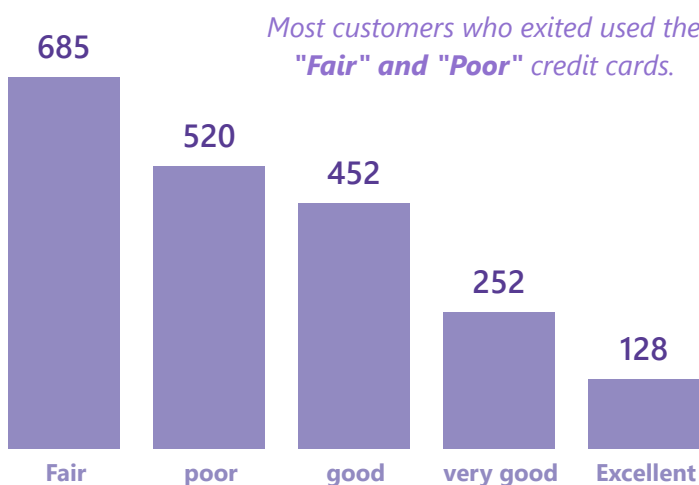
All

Active/Inactive Customers by Years

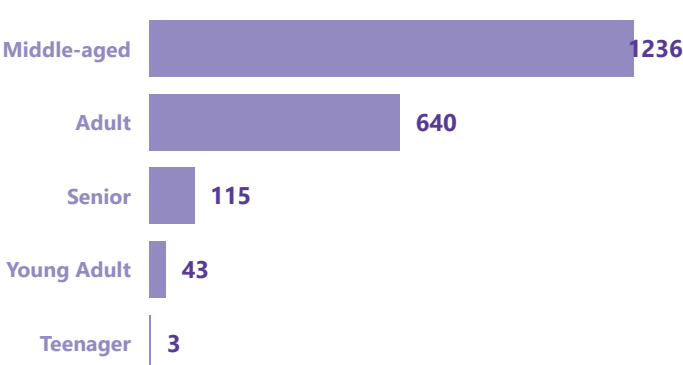


From **2016 to 2019**, the number of **active customers** kept **increasing**. This shows that more people were using the bank's services and that the bank may have done a good job bringing in and keeping customers during these years.

Exit Customers by Credit Card Category

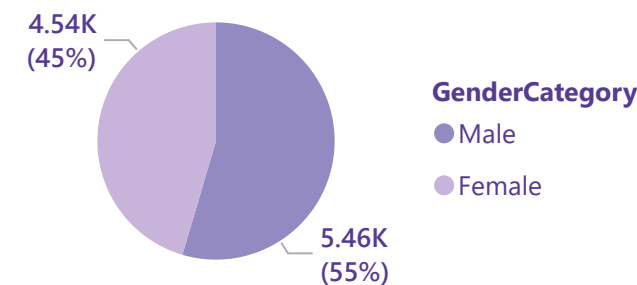


Exit Customers by Age Group



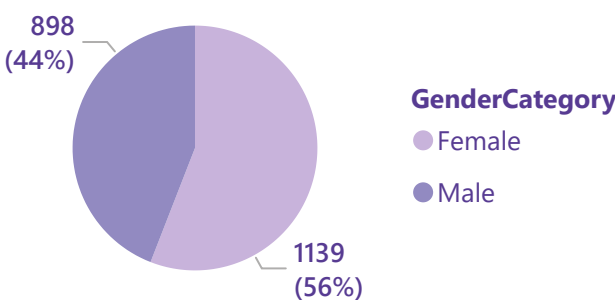
The "**Middle-aged**" segment is churning the most, followed by "**Adults**".

Total Customers by Gender



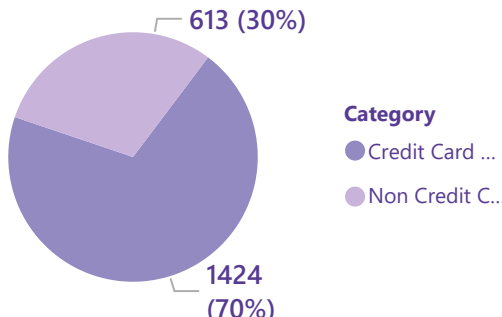
There's a fairly even split: **45% female, 55% male**.

Exit Customers by Gender



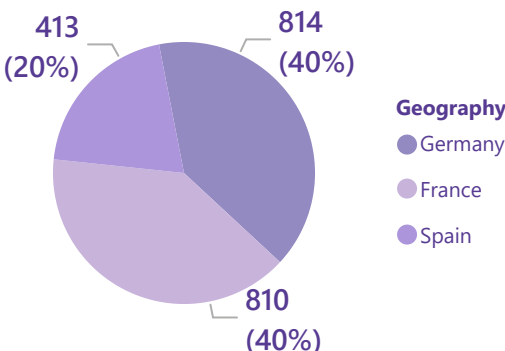
Slightly **more females** are **churning** than males.

Exit Customers by Credit Category



Most exits happen from **Credit Card holder**.

Exit Customers by Geography

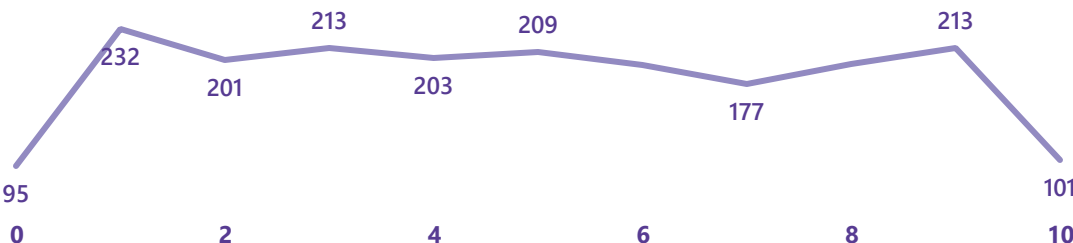


Highest exits from **France** and **Germany**.

Churn Rate

20%

Exit Customers by Tenure (years)



Churn % by Years and Months

| Year | January | February | March | April | May | June | July | August | September | October | November | December |
|-------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|----------|----------|
| 2016 | 📈 20.73% | 📈 12.00% | 📈 17.02% | 📈 16.30% | 📈 23.02% | 📈 23.48% | 📈 16.56% | 📈 20.81% | 📈 20.16% | 📈 17.75% | 📈 19.81% | 📈 19.22% |
| 2017 | 📉 27.59% | 📈 14.06% | 📉 25.95% | 📉 26.71% | 📈 18.44% | 📈 21.15% | 📈 19.46% | 📈 16.78% | 📈 21.45% | 📉 26.35% | 📉 23.78% | 📈 22.16% |
| 2018 | 📈 21.62% | 📈 20.65% | 📈 19.75% | 📈 20.00% | 📈 22.83% | 📈 19.23% | 📈 20.10% | 📉 25.00% | 📈 19.89% | 📈 16.50% | 📈 20.38% | 📈 19.43% |
| 2019 | 📈 17.34% | 📈 20.34% | 📈 21.33% | 📈 18.78% | 📈 20.16% | 📈 19.34% | 📈 16.22% | 📈 17.26% | 📈 21.24% | 📈 21.36% | 📈 21.60% | 📈 19.57% |
| Total | 21.37% | 17.90% | 20.95% | 20.37% | 21.04% | 20.39% | 18.03% | 19.73% | 20.72% | 20.46% | 21.36% | 20.09% |

Despite having a solid customer base of 10,000, the bank is facing a 20% churn rate — with most exits coming from **middle-aged customers holding low-tier credit cards**. Churn is more common in certain regions and among customers who've been with the bank for **2 to 4 years**. Interestingly, **customer activity has been increasing over the years**, suggesting recent efforts to boost engagement may be working. However, **female customers are churning slightly more than males**, and churn tends to peak during the **start and end months of the year**. By focusing on service improvements and tailored retention strategies for high-risk segments, the bank can strengthen loyalty and reduce further churn.

Analyzed by Maira Nawaz BI Trainee @Ai DataYard