



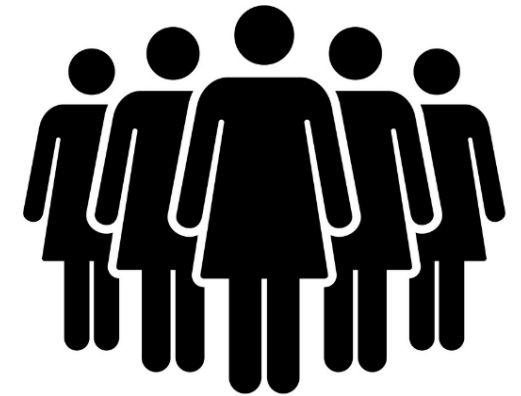
CONCLUSION

PRESENTED BY – REMYA R S



GENDER VS CHURN

- **Conclusion:** Churn rate is higher among females compared to males.
- **Recommendation:**
 - Conducting *women empowerment* programs
 - *Targeted marketing* campaigns
 - *Self employment* program classes
 - Provide incentives for female customers to stay with the bank, such as *reduced fees, higher interest rates on savings accounts, or discounts on loan rates.*



GEOGRAPHY VS CHURN

- **Conclusion:** Churn rate is higher in Germany compared to France and Spain.
- **Recommendation:**
 - *Improving localized customer service* in Germany
 - *Understanding cultural differences* in banking preferences



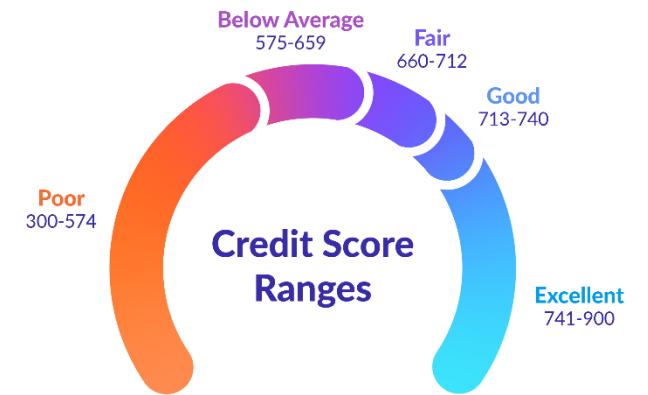
AGE GROUP VS CHURN

- **Conclusion:** Churn rate is highest among customers aged 41 to 80.
- **Recommendation:**
 - Implementing personalized financial planning services.
 - *Retirement solution*
 - Ensure that communication channels and *service offerings* cater effectively *to older demographics*



CREDIT SCORE VS CHURN

- **Conclusion:** Customers with lower credit scores (300-399) have a higher churn rate compared to those with higher scores (400-899).
- **Recommendation:**
- Offer credit counseling services or *financial education* programs *to customers with lower credit scores*.
- *Provide incentives* or pathways for improving credit scores, which may enhance overall financial health and customer retention.



BALANCE VS CHURN



- **Conclusion:** Customers who maintain a zero balance are less likely to churn
- **Recommendation:**
 - Encourage and *motivate* customers with zero balances *to use their accounts more frequently*
 - Offer *programs* that *automatically save money* for them
 - *Provide education* about the *benefits of managing their account actively*

NUMBER OF PRODUCTS VS CHURN

- **Conclusion:** Churn rate is lowest for customers with 2 products and increases with fewer or more products.
- **Recommendation:**
- Focus on cross-selling strategies that *promote additional products or services to customers* who have fewer products.
- *Support for customers with multiple products* to ensure satisfaction and reduce churn risk.



ACTIVE MEMBERSHIP VS CHURN



- **Conclusion:** Churn rate is higher among non-active members.
- **Recommendation:**
- Implement initiatives to *increase engagement* and activity among customers, such as *improving online banking* features, or *offering incentives for using multiple bank services*.
- *Enhancing the overall customer experience* and value perception can encourage greater loyalty and reduce churn.



*Thank
You*