

# Executive Summary

## **Project Title:**

Digital Banking Adoption Analysis

## **Objective:**

This project investigates customer adoption patterns and churn risk within the context of digital banking. It aims to provide actionable insights to improve retention, target under-engaged segments, and maximize digital service utilization.

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## Key Findings

- **Churn Rate:** ~16% of customers are attriting.
  - **Digital Engagement:** Strong predictor of churn; lower engagement correlates with higher risk.
  - **Customer Clusters Identified:**
    - **Cluster 0:** Loyal high-engagers
    - **Cluster 1:** At-risk low-engagers
    - **Cluster 2:** New/inactive traditional users
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## Dashboard Overview

Power BI visualizations include:

- Churn rates by segment, age, and income
- Engagement score comparisons
- Predictive churn heatmap
- Strategic recommendations for each customer cluster



## Recommendations

1. **Reward High-Engagers** with loyalty programs.
  2. **Educate Traditional Users** through app tutorials and support.
  3. **Target At-Risk Users** with personalized nudges or offers.
  4. **Monitor Clusters Weekly** to catch early churn signals.
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## Business Impact

- Improve digital adoption by 10–20%
- Reduce churn by up to 25%
- Strengthen data-driven customer strategy