



BANK CUSTOMERS CHURN ANALYSIS

9999

Total Customer

5151

Engaged Customers

4848

Non-Engaged Customers

7054

Credit Card Customers

651

Avg Credit Score

2037

Exited Customers

20.37%

Churn %

Year

All

Month

All

GenderCa...

All

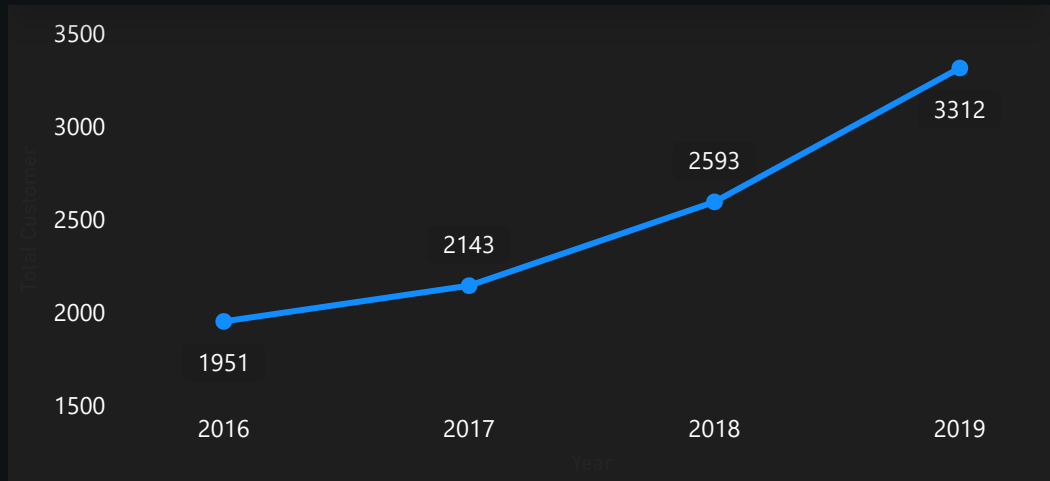
Geograph...

All

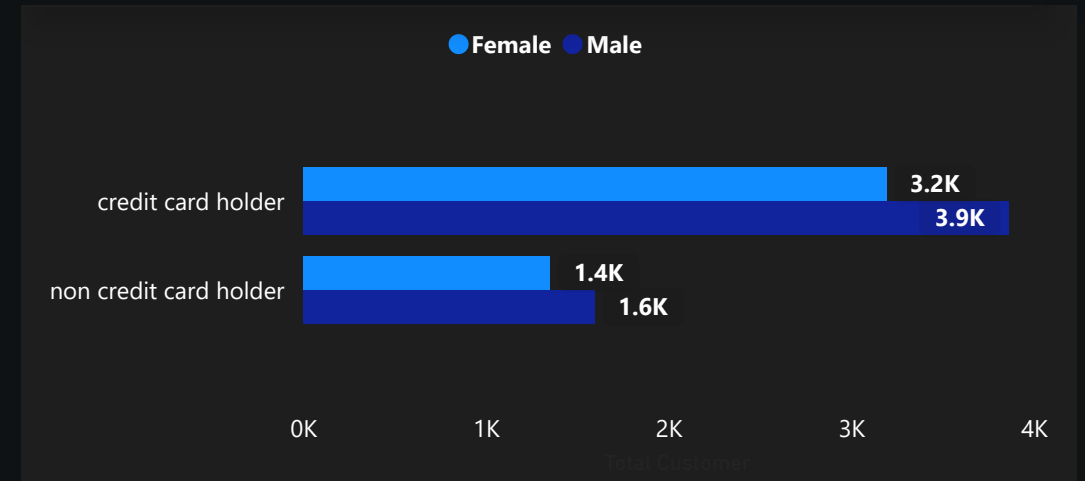
Credit Card

All

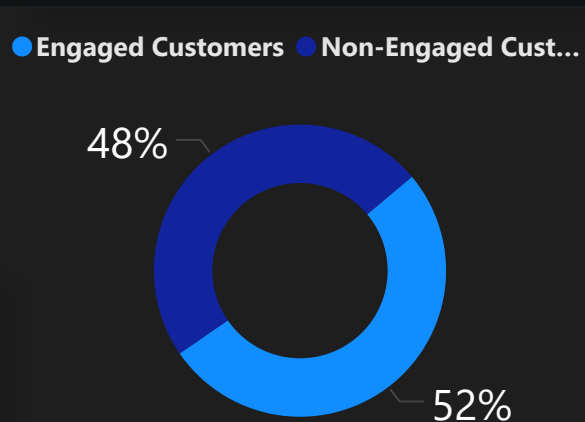
Total Customers by Year



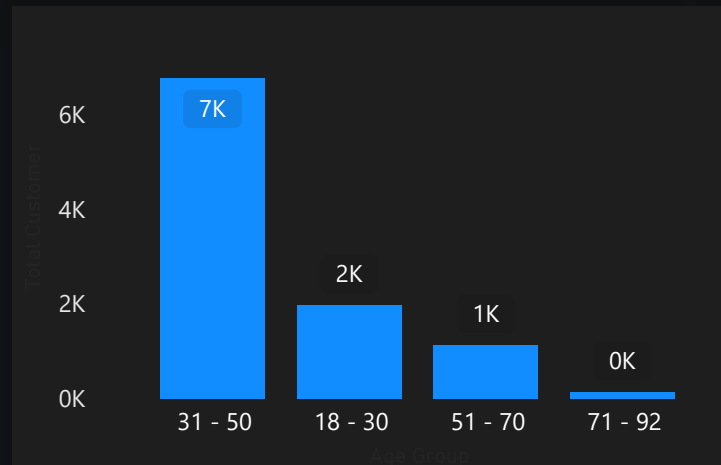
Total Customers by Credit card & Gender Category



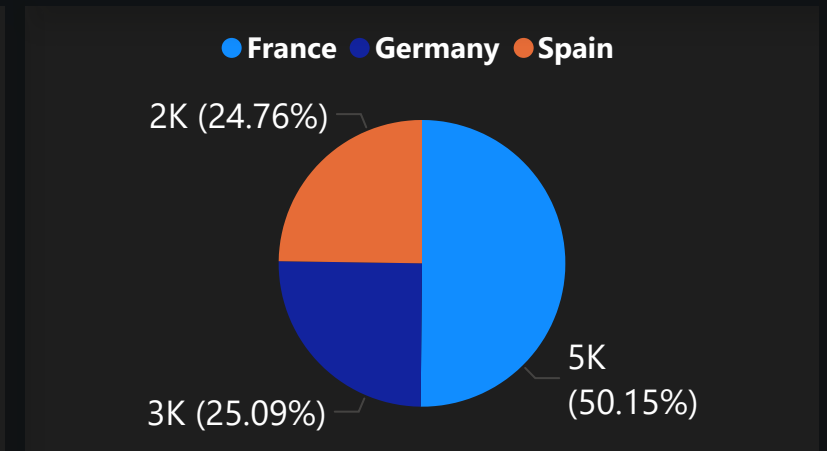
Total Customers by Gender



Total Customers by Age Group



Total Customers by Geography





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Year

All

Month

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GenderCa...

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Geograph...

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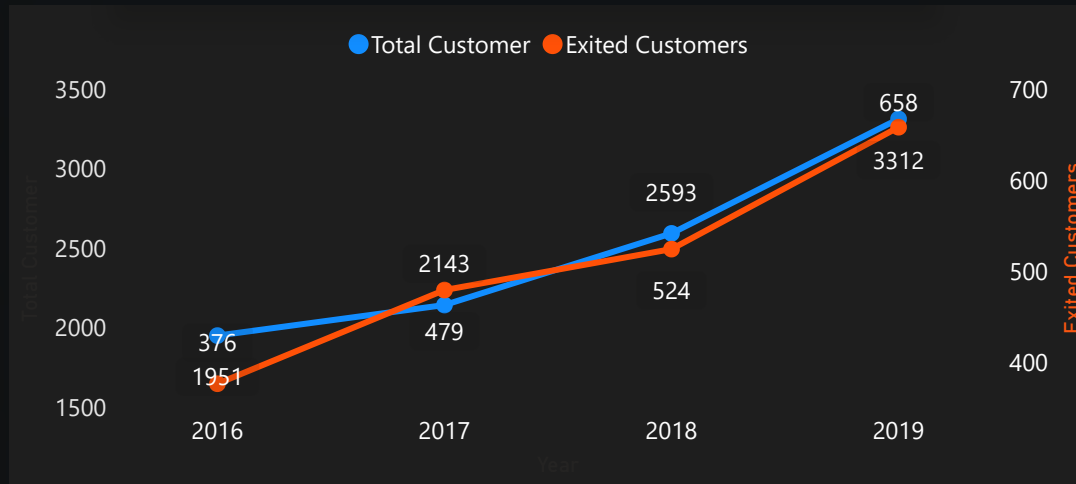
2037

Exited Customers

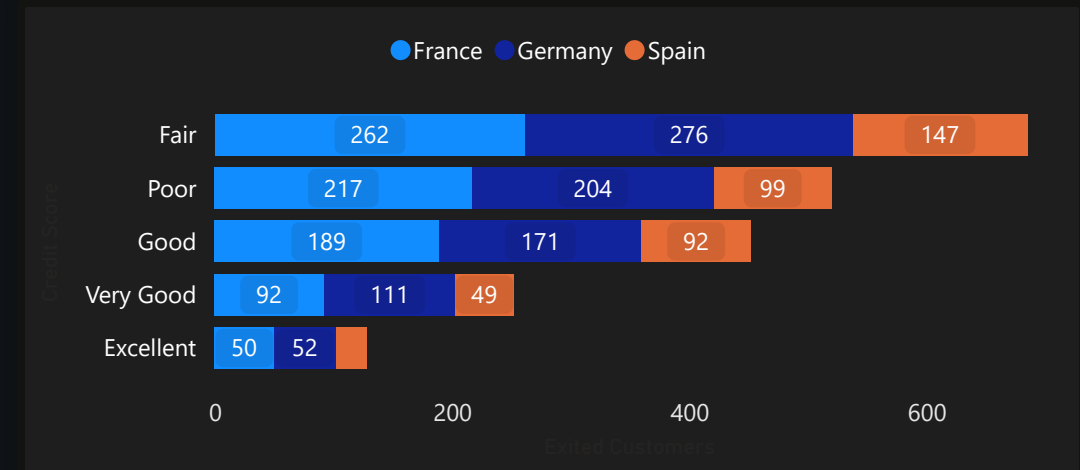
20.37%

Churn %

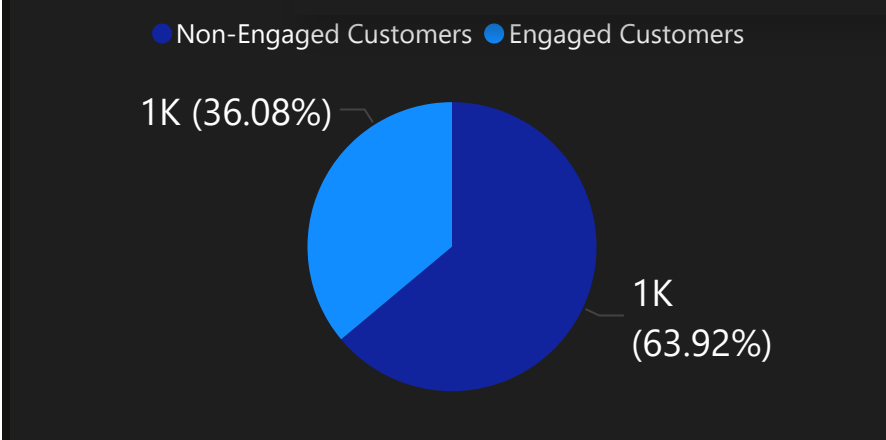
Total Customers and Exited Customers by Year



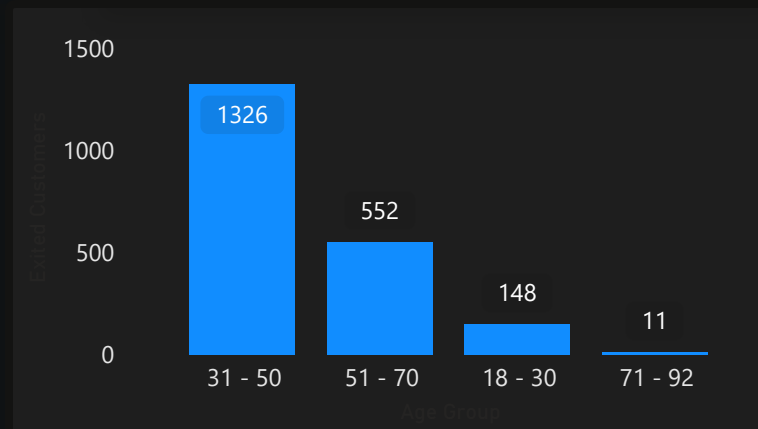
Exited customers by Credit Score and Geography Location



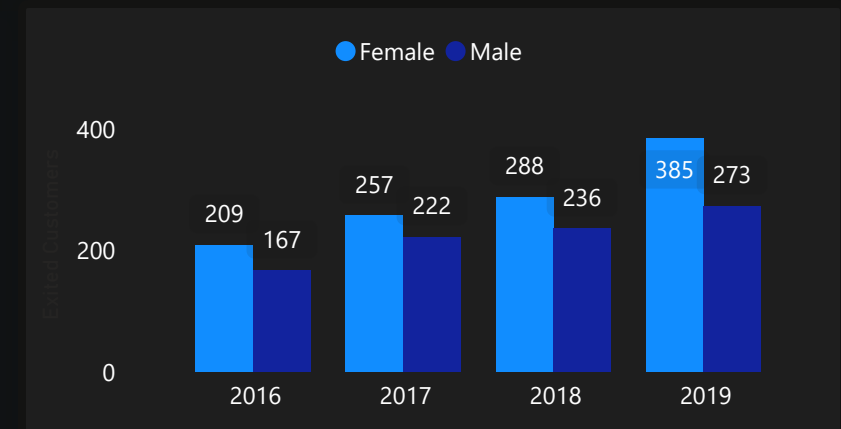
Exited Customers by Customer Category



Exited customers by Age Group



Exited Customers by Year and Gender Category





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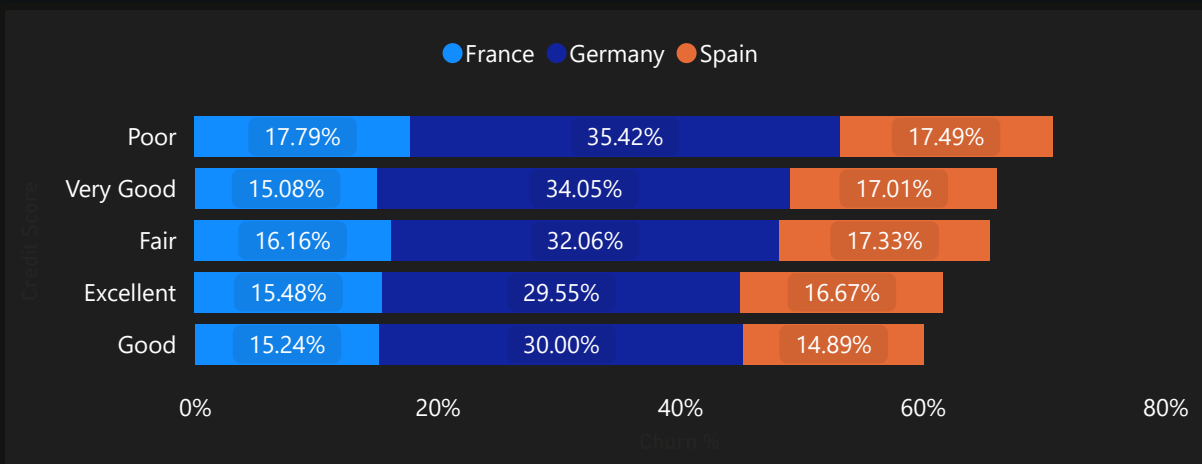
Credit Card

All

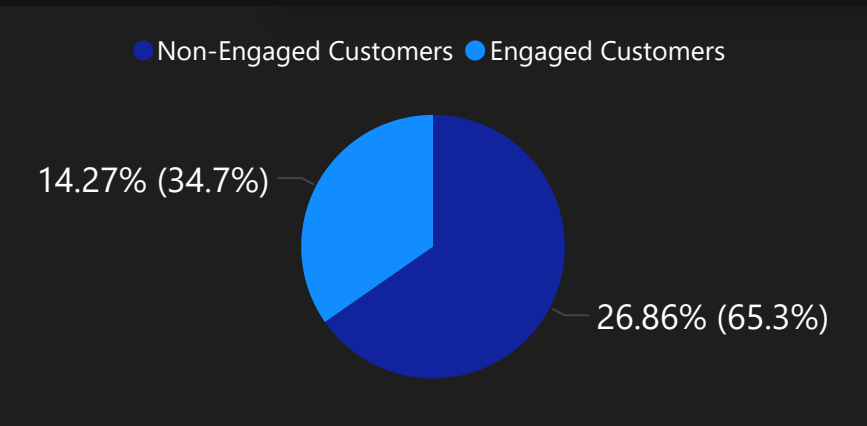
Total Customers and Churn % by Year

Year	Total Customer	Churn %
2016	1951	19.27%
2017	2143	22.35%
2018	2593	20.21%
2019	3312	19.87%
Total	9999	20.37%

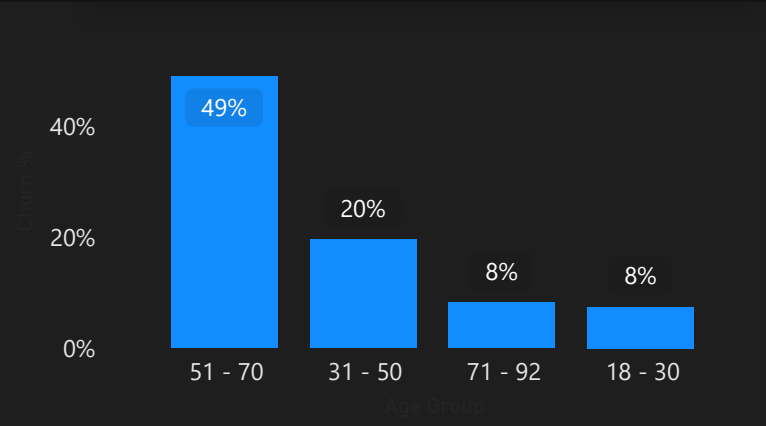
Churn % by Credit Score and Geography Location



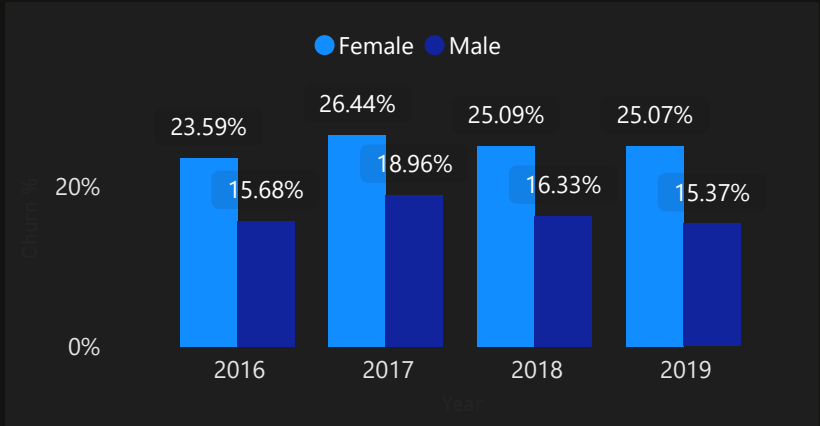
Churn % by Customers Category



Churn % by Age Group



Churn % by Year and Gender Category





BANK CUSTOMERS CHURN ANALYSIS



Key Insights

- Churn Rate = 20.37%
- Age 51–70 has highest churn (49%)
- Germany shows highest churn % and volume
- Customers with Fair & Poor credit scores exit most
- Non-credit card customers churn more (low engagement)
- Female churn > Male churn
- Churn rising from 2016–2019, meaning customer loyalty is decreasing

Recommendations

- Focus retention campaigns in Germany
- Create special benefits for senior customers (51–70)
- Offer credit score improvement plans (Fair/Poor score)
- Promote credit card upgrades to increase engagement
- Improve service experience for female customers
- Run reactivation campaigns for non-engaged customers
- Implement AI churn alerts to identify at-risk customers early

High-Risk Customer Segments

- Age 51–70
- Fair/Poor credit scores
- Customers in Germany
- Non-credit card holders
- Female customers
- Non-engaged members

Conclusion

- Churn is driven by age, geography, engagement, and credit score.
- Targeted actions can reduce churn and improve customer lifetime value.