# Customer Retention & Church Analysis

Total Customer
10K
45%  55%

Customer Churn  Customer Retention
20%  80%

## Customer Demographic Information

### Gender distribution
Gender  ● Female  ● Male

| | Customer Retained | Customer Lost |
| --- | --- | --- |
| Female | 34% | 11% |
| Male | 46% | 9% |

### Customers by Geography
Geography  ● France  ● Germany  ● Spain

Customer Retained: France 42.0%, Germany 17.0%, Spain 20.6%
Customer Lost: 8.1% 8.1% 4.1%

### Age range of the Customers
Customers  ● Customer Lost  ● Customer Retained

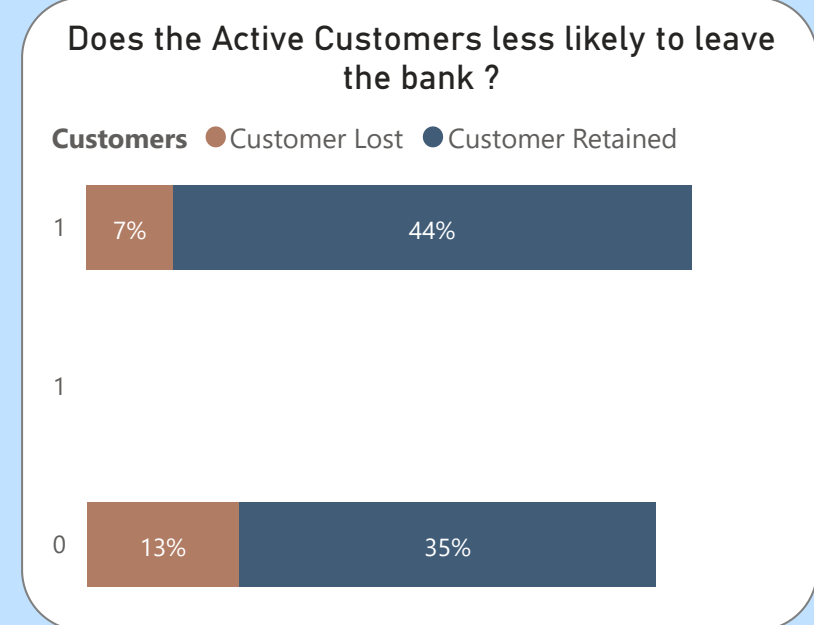| Range | Customer Lost | Customer Retained |
| --- | --- | --- |
| 30-40 | 5% | 39% |
| 40-50 | 8% | 15% |
| 18-30 | 1% | 18% |
| 50-60 | 4% | 3% |
| 60-70 | 1% | 2% |
| 70-80 | 0% | 1% |
| 80-90 | 0% | 0% |

### Salary range of the Customers
Customers  ● Customer Lost  ● Customer Retained

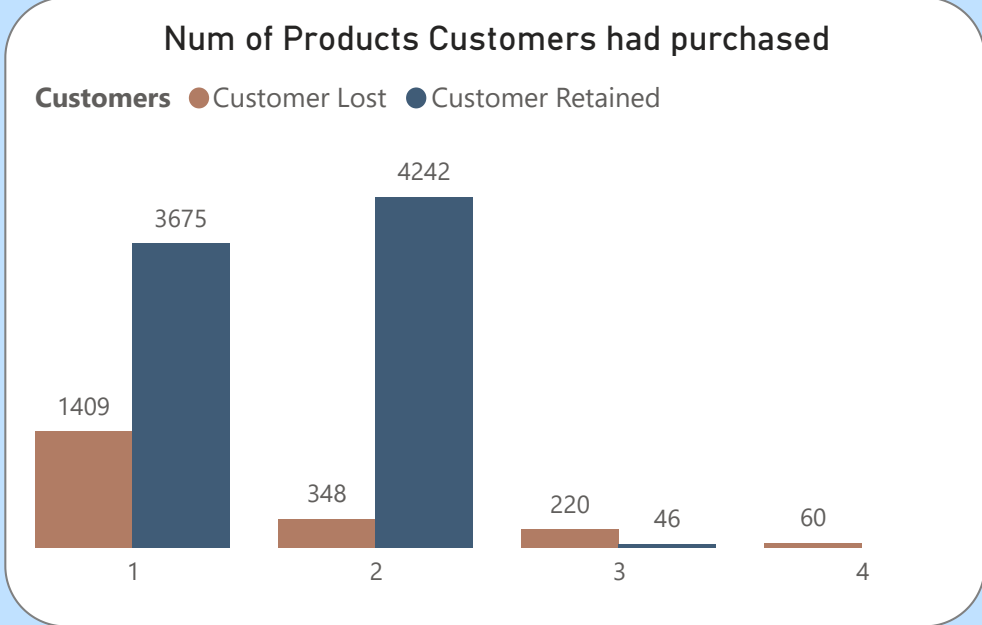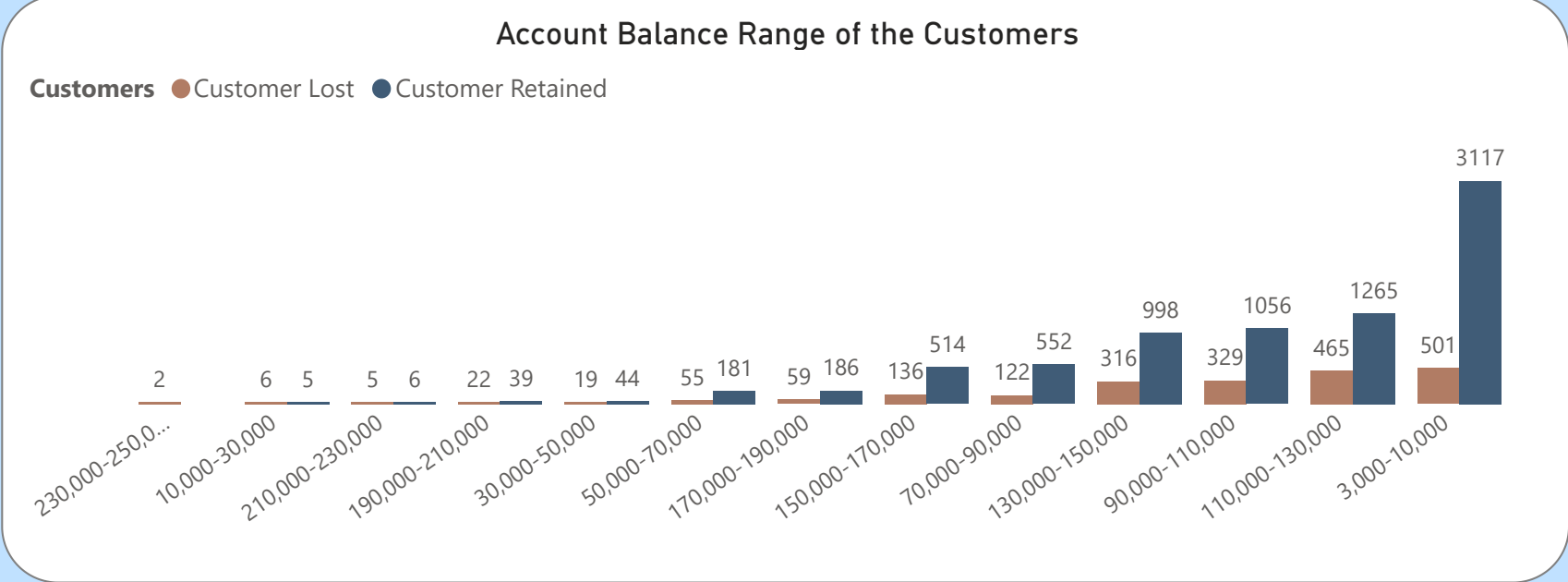| Salary range | Customer Lost | Customer Retained |
| --- | --- | --- |
| 1000-5000 | 42 | 222 |
| 5000-20.000 | 156 | 566 |
| 20.000-40.000 | 196 | 773 |
| 140.000-160.000 | 206 | 776 |
| 180.000-200.000 | 206 | 779 |
| 80.000-100.000 | 196 | 806 |
| 40.000-60.000 | 191 | 815 |
| 120.000-140.000 | 196 | 811 |
| 160.000-180.000 | 225 | 784 |
| 100.000-120.000 | 211 | 816 |
| 60.000-80.000 | 212 | 815 |

➡ Majority of the lost Customers were women.

➡ Customers from Germany tended to leave more, but we have a huge retained Customers from France too.

➡ Most of the customers who left were from 40-50 age range, and Customers from 18-40 is our target age.

➡ Customers with lower salaries are more likely to leave the bank compared to those with higher salaries.

## Customer Account Information

### Customer Churn & Retention Rate over 10 years

| Years | Total Customers | Customer Churn | Customer Churn Rate | Customer Retention Rate |
| --- | --- | --- | --- | --- |
| 0 | 413 | 95 | 23% | 77% |
| 1 | 1035 | 232 | 22% | 78% |
| 2 | 1048 | 201 | 19% | 81% |
| 3 | 1009 | 213 | 21% | 79% |
| 4 | 989 | 203 | 21% | 79% |
| 5 | 1012 | 209 | 21% | 79% |
| 6 | 967 | 196 | 20% | 80% |
| 7 | 1028 | 177 | 17% | 83% |
| 8 | 1025 | 197 | 19% | 81% |
| 9 | 984 | 213 | 22% | 78% |
| 10 | 490 | 101 | 21% | 79% |
| **Total** | **10000** | **2037** | **20%** | **80%** |

### Account Balance Range of the Customers
Customers  ● Customer Lost  ● Customer Retained

| Range | Customer Lost | Customer Retained |
| --- | --- | --- |
| 230.000-250.0... | | 2 |
| 10.000-30.000 | 6 | 5 |
| 210.000-230.000 | 5 | 6 |
| 190.000-210.000 | 22 | 39 |
| 30.000-50.000 | 19 | 44 |
| 50.000-70.000 | 55 | 181 |
| 170.000-190.000 | 59 | 186 |
| 150.000-170.000 | 136 | 514 |
| 70.000-90.000 | 122 | 552 |
| 130.000-150.000 | 316 | 998 |
| 90.000-110.000 | 329 | 1056 |
| 110.000-130.000 | 465 | 1265 |
| 3.000-10.000 | 501 | 3117 |

### Num of Products Customers had purchased
Customers  ● Customer Lost  ● Customer Retained

| Product | Customer Lost | Customer Retained |
| --- | --- | --- |
| 1 | 1409 | 3675 |
| 2 | 348 | 4242 |
| 3 | 220 | 46 |
| 4 | 60 | |

### Does the Customers who has Credit Card less likely to leave the bank ?
Customers  ● Customer Lost  ● Customer Retained

| | Customer Lost | Customer Retained |
| --- | --- | --- |
| 1 | 14% | 56% |
| 0 | 6% | 23% |

### Does the Active Customers less likely to leave the bank ?
Customers  ● Customer Lost  ● Customer Retained

| | Customer Lost | Customer Retained |
| --- | --- | --- |
| 1 | 7% | 44% |
| 0 | 13% | 35% |

### Does the Credit Score has an affect on the Customer Churn ?
Customers  ● Customer Lost  ● Customer Retained

| Score | Customer Lost | Customer Retained |
| --- | --- | --- |
| 580-670 | 683 | 2667 |
| 670-740 | 451 | 1946 |
| 300-580 | 530 | 1863 |
| 740-800 | 246 | 969 |
| 800-850 | 127 | 518 |

➡ Most Customers were used product 1 , 2 , and Customers who were using product 3 , 4 stopped working with the bank.

➡ Having Credit card or not didn't affect the churn.

➡ Customers who were not active were more likely to leave the bank.

➡ Customers who had Credit Score below the 580 were more likely to leave the bank.
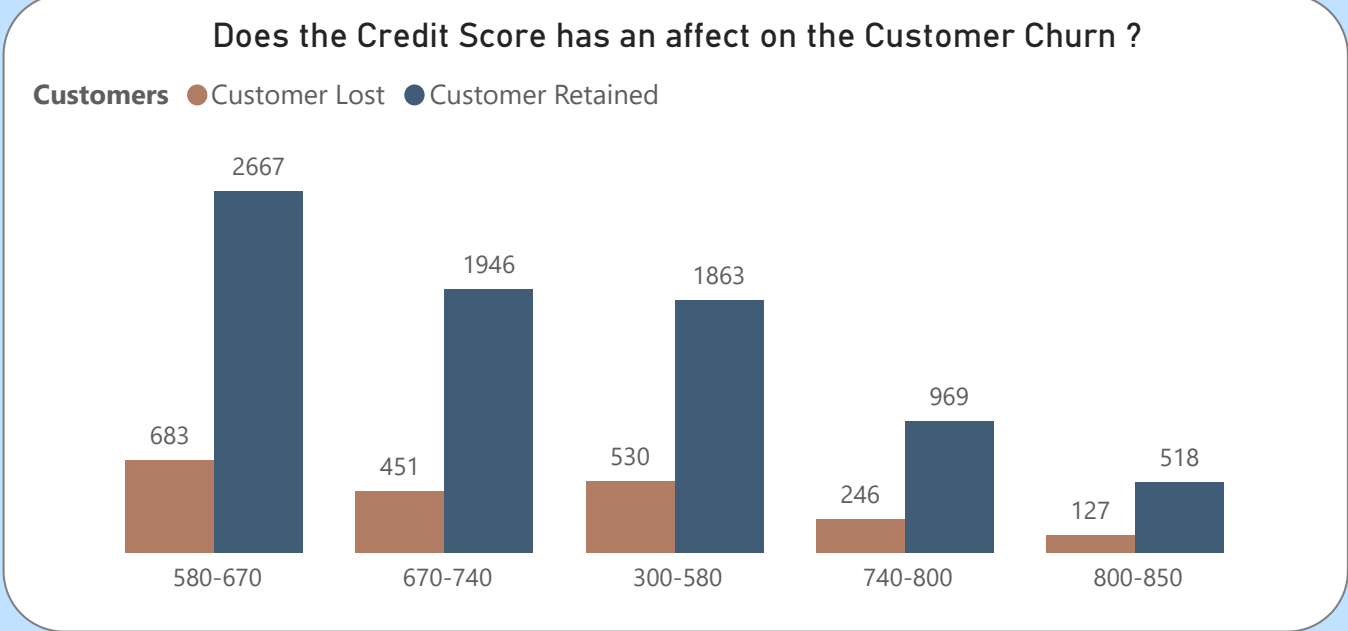
## Customer Retention Strategy

1. Bank should focus on the Germany market to understand why the customers from Germany churn more than the other countries, They should look at what facilities are in France and Spain like the number of ATM machines, and number of bank branch etc, are not in Germany in order to boost the retention rate.

2. The older Customers are churning more than the younger ones, The bank may need to review their target strategy maybe offering them good retirement plan.

3. Female Customers are Churning more than the male customers, So the bank should engage more with them by giving the women some special facilities.

4. Most the inactive customers have churned, So the bank should bring the customers to the digital platform by promoting to it.

5. Customers with 3 , 4 Products almost all left, So the bank may need to exactly now these products and why the customers left because of that.