



Customer Churn Analysis in Banking Sector

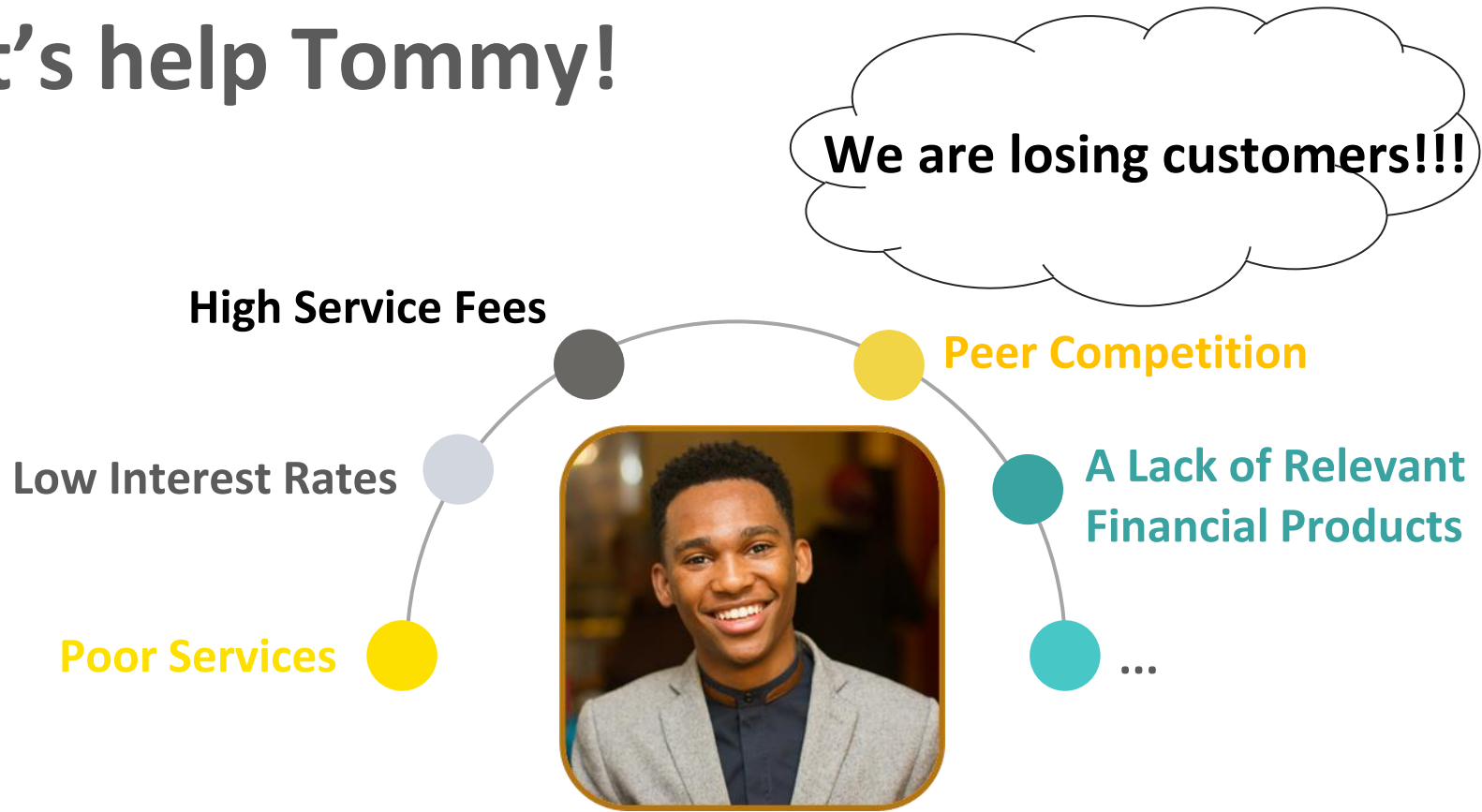
Yinong Yao



BANK



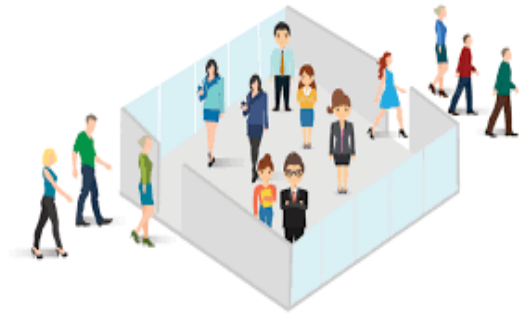
Let's help Tommy!



Customer Services Manager at ABC Bank

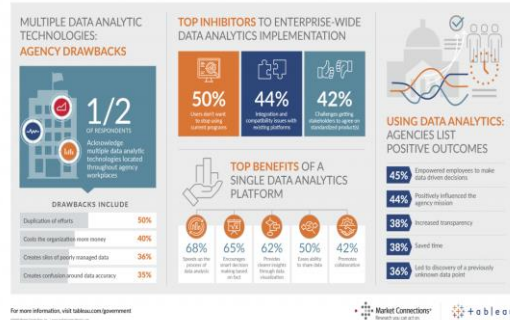
Executive Summary

Problem



Data Analysis & Visualization

DATA ANALYTICS IN FEDERAL AGENCIES
Modernizing Government with a Robust Data Analytics Platform

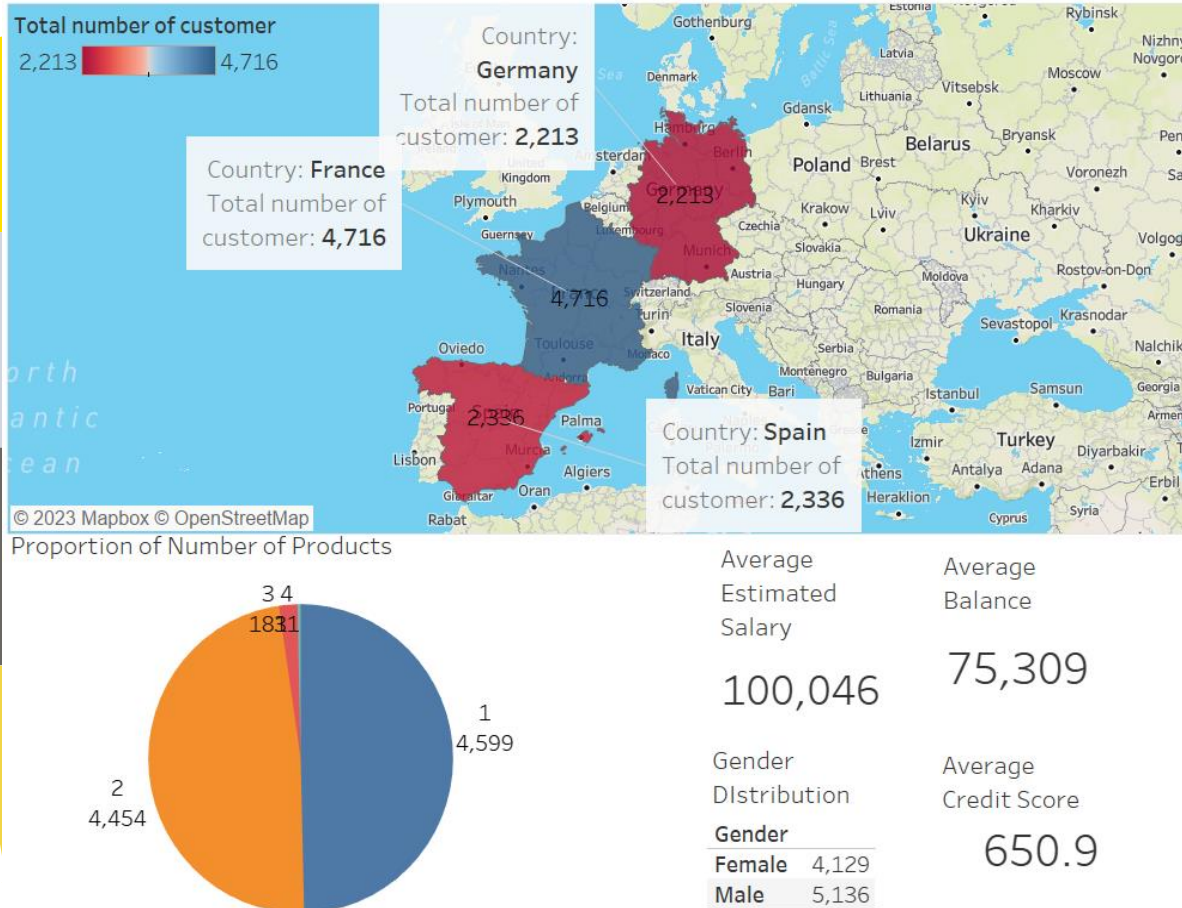


Recommendation



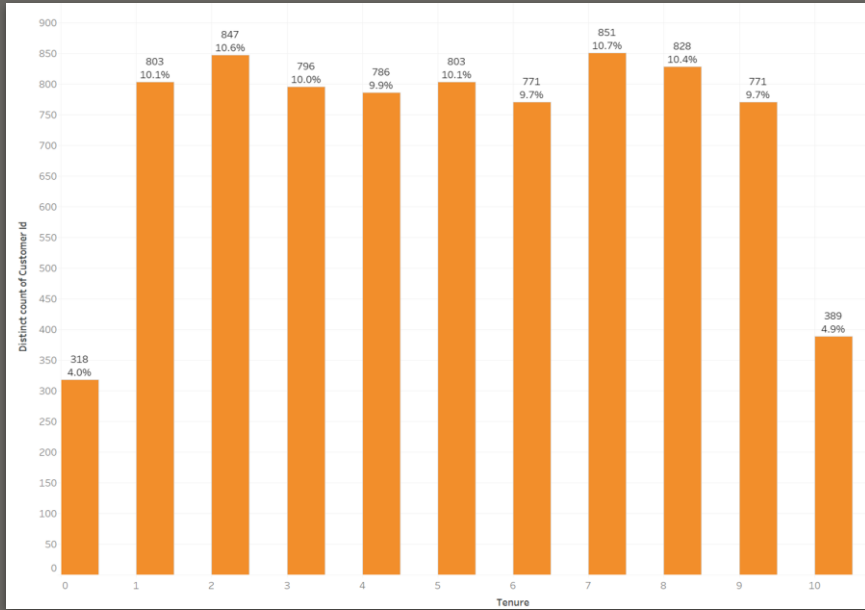
- In Banking sector, the organic growth nowadays is greatly hindered by high customer churn rate
- Using Excel to carry out data cleaning
- Using Tableau to create data visualization
- Product & Service Improvement
- Target Group Focus
- Business Expansion Analysis

Overview

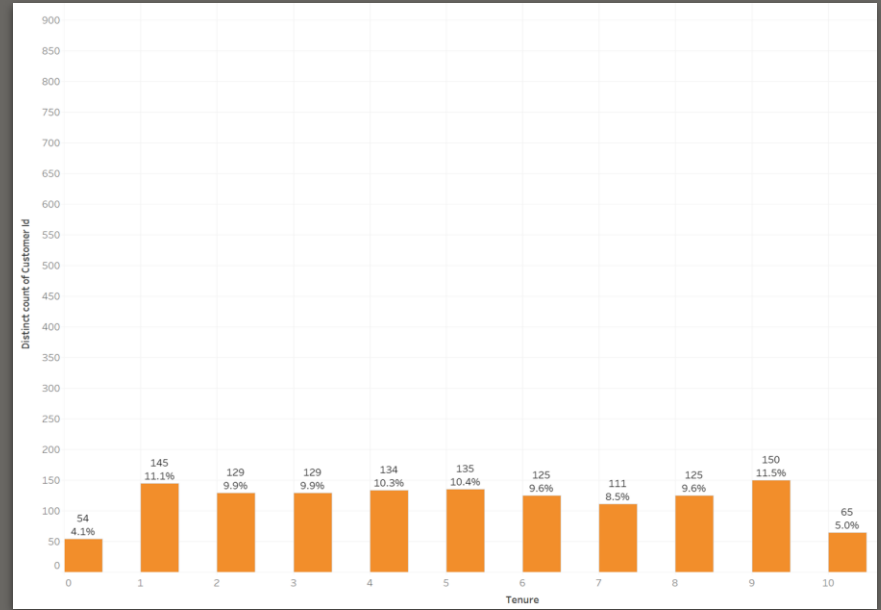


Numbers of Customers Categorized by Customer Relationship with Bank

Non-Churned Group



Churned Group

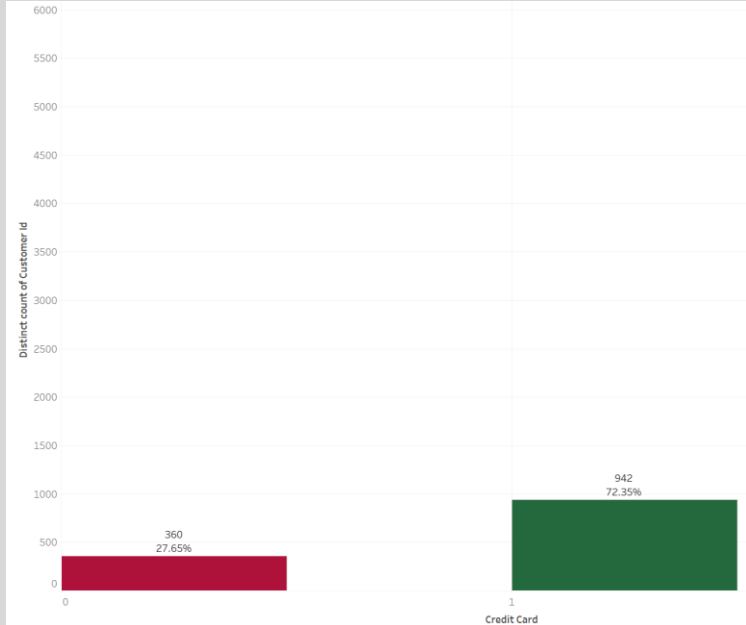
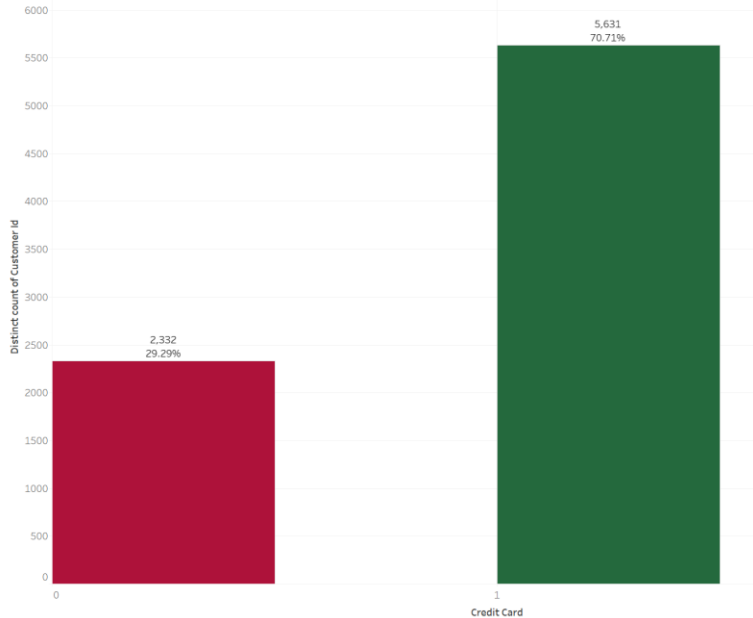


- The distribution has a high level similarity for both groups.
- Tenure might have low correlation with customer churn rate.

Customers Amount by Credit Card Ownership

Non-Churned Group

The percentage of having credit card in non-churned group is similar to the churn group.



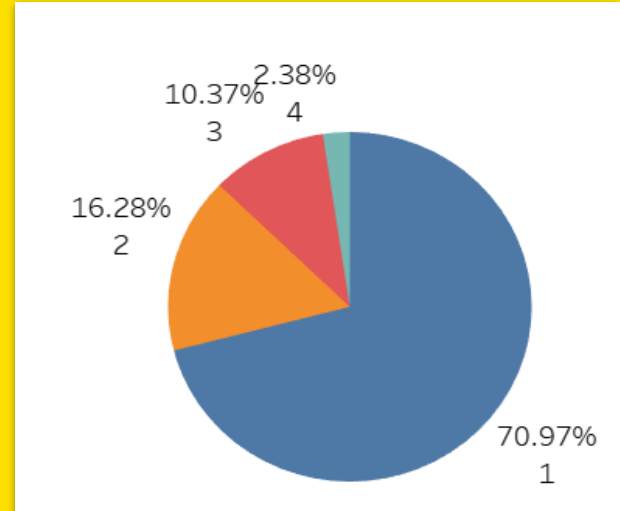
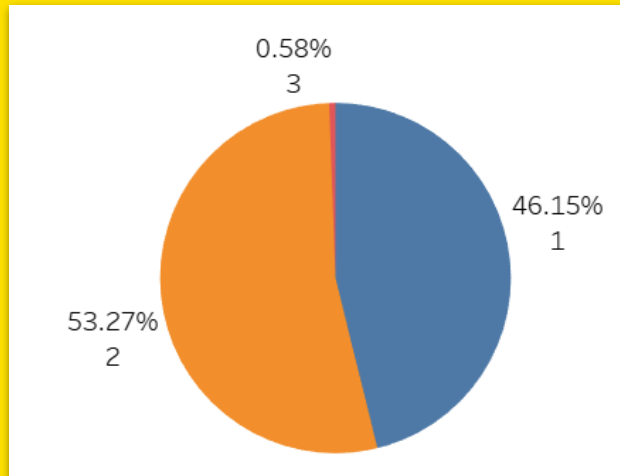
Churned Group

It can be predicted that ownership of credit card has little effect on churn rate.

Customers Amount by Number of Products Purchased

For Non-Churned Customers

- 99% of customers will choose one or two products

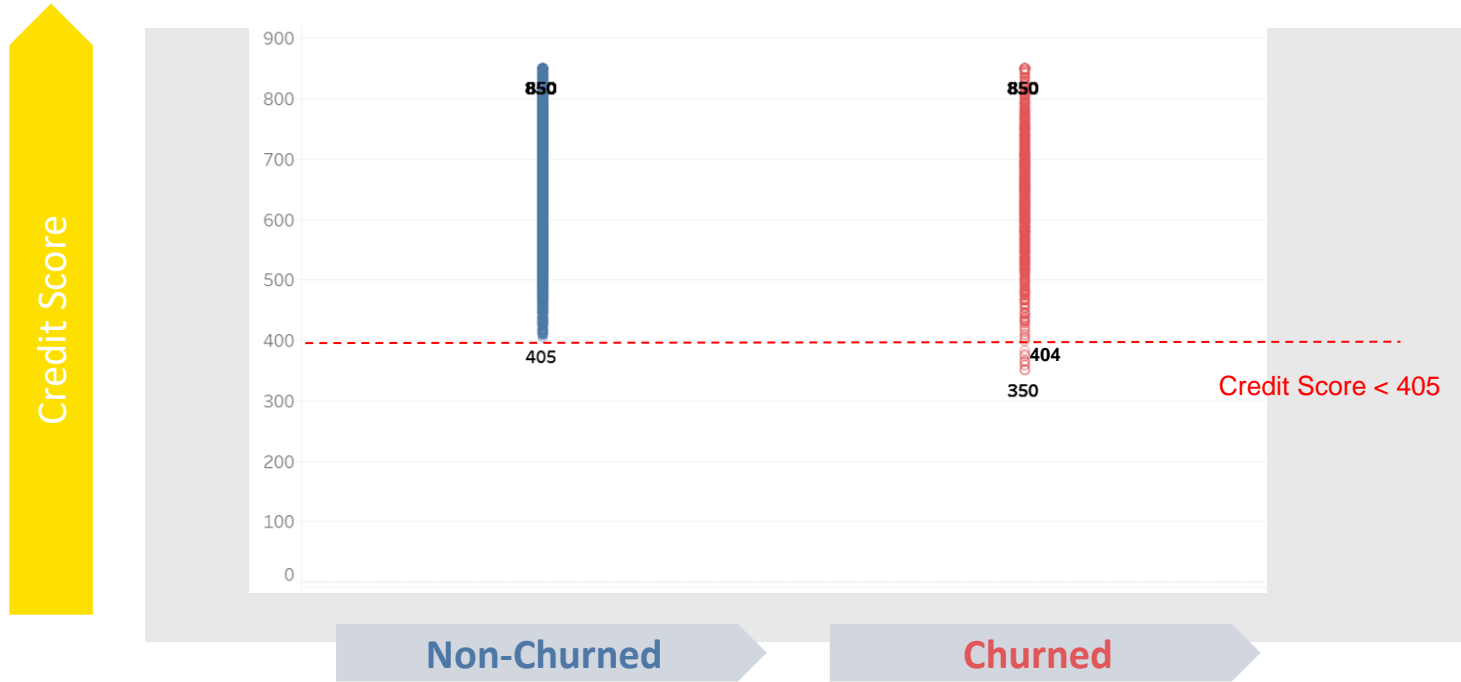


For Churned Customers

- The customers who have more than 2 products are more likely to churn

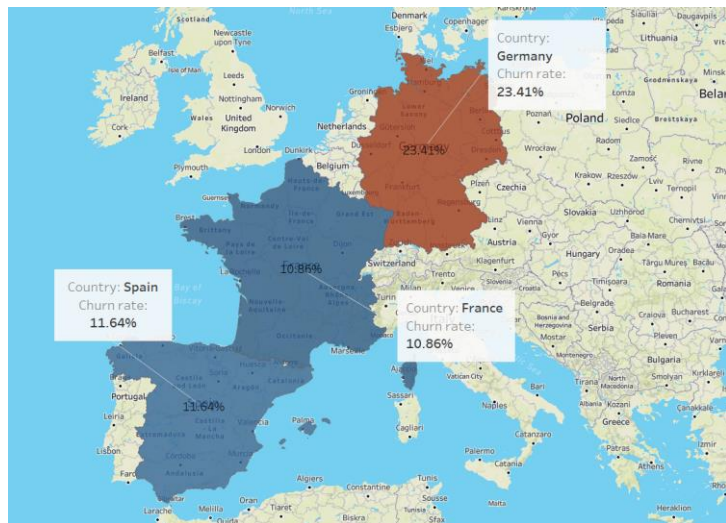


Credit Score Comparison: Non-Churned vs. Churned Customers



- Similar Credit Score range between Non-churned & Churned customers
- Exercise caution concerning customers with Credit Score < 405

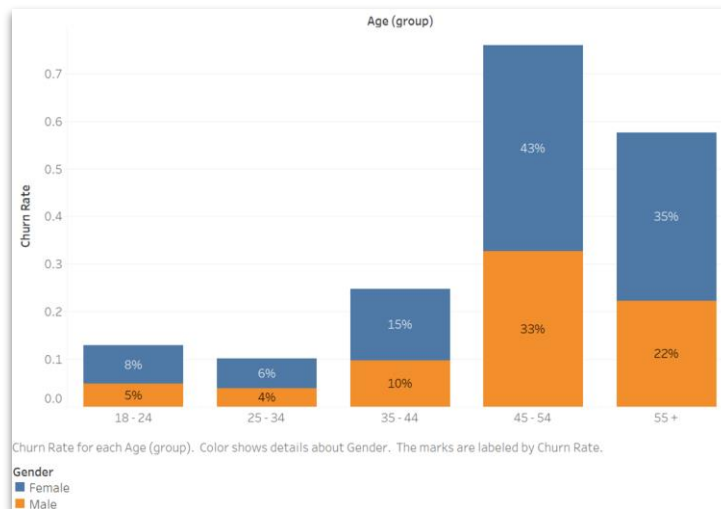
Churn Rate Across Countries



Germany has the highest churn rate which is more than double of the other countries.

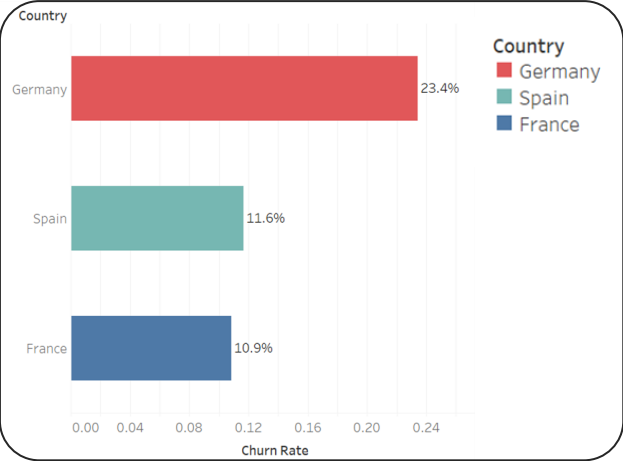
The group of age 45-54 has the highest churn rate, higher amongst female demography.

Churn Rate grouped by Age & Gender



Churn Rate Comparison Between Segments

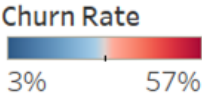
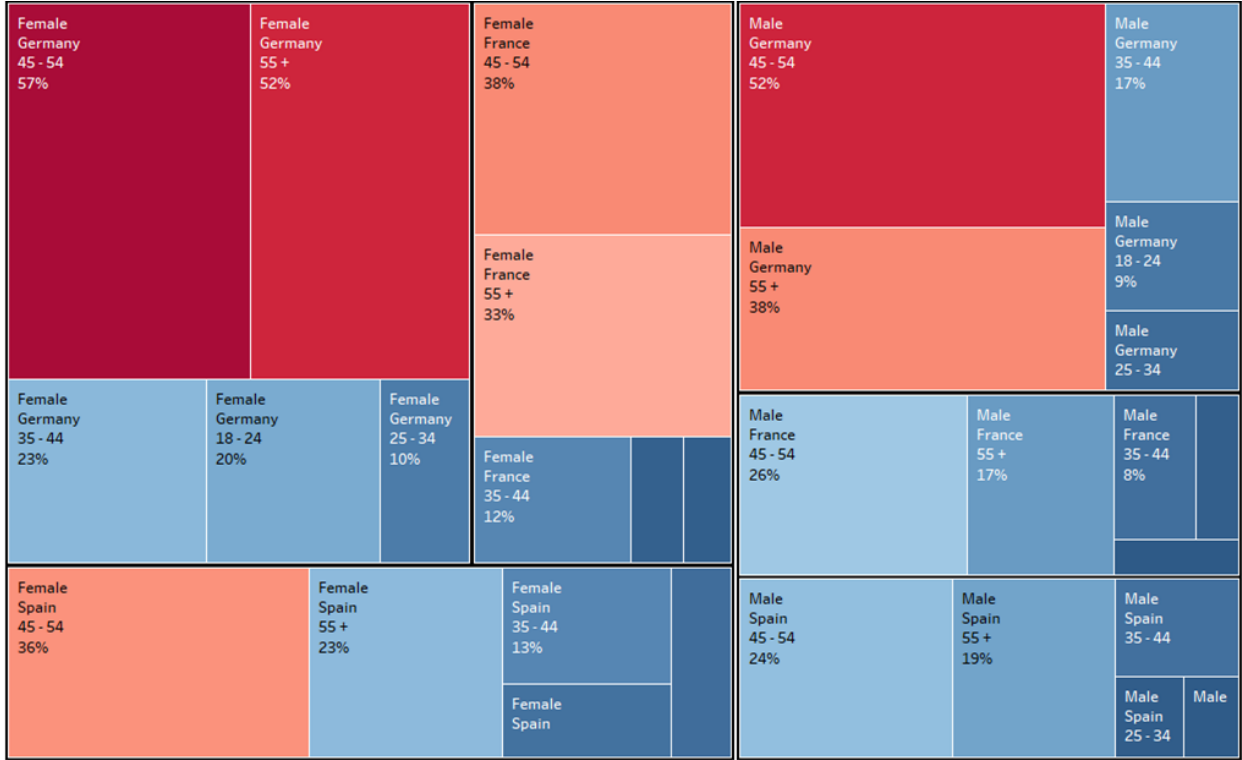
Overall Country Churn Rate



Top 5 Highest Churn Rate by Segment

Country	Gender	Age (group)	Churn Rate
Germany	Female	45 - 54	57%
		55 +	52%
	Male	45 - 54	52%
		55 +	38%
France	Female	45 - 54	38%

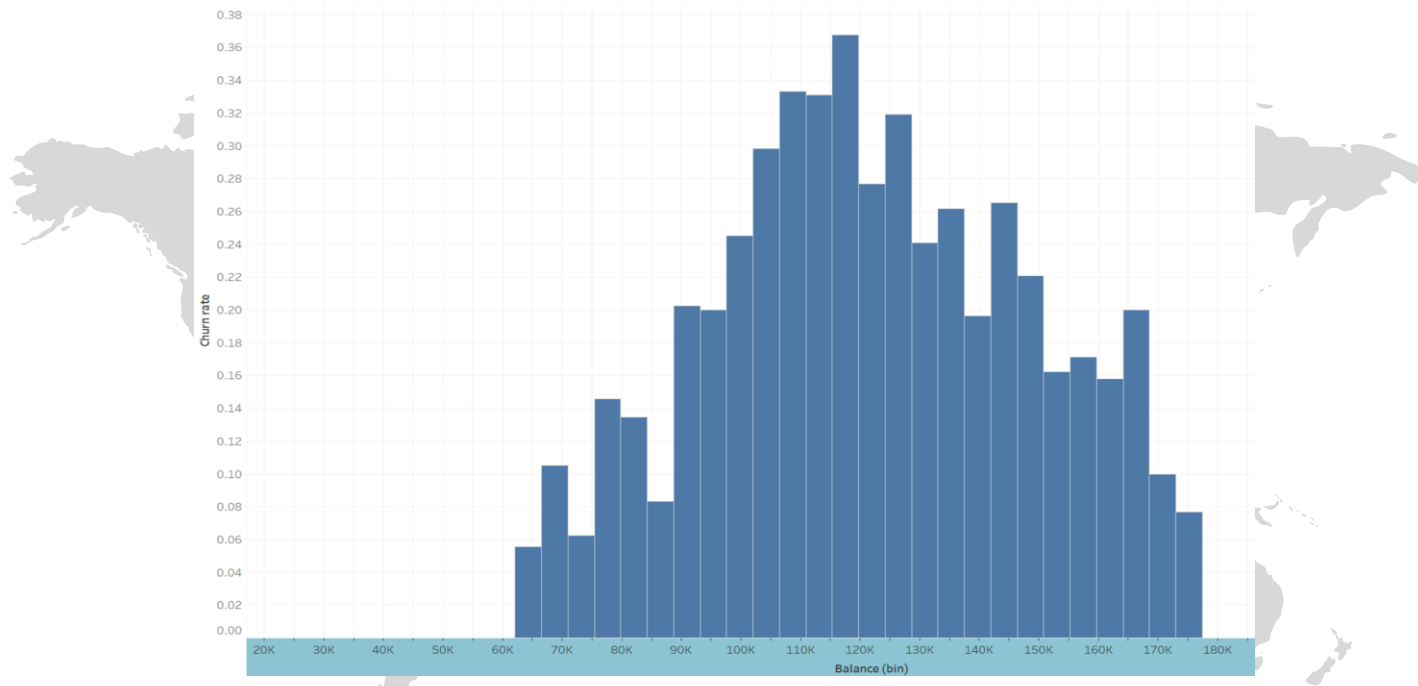
Heat Map



• Significant churn rate in Germany driven by Female aged 45 ≤

Taking A Deeper Look At Germany

Churn Rate Across Balance for Germany



The balance range from 100k to 130k has the highest churn rate.



Findings



Product Subscription



Customer Segments



Location Dynamics

Recommendations

Improving
Products & Services



Focusing on
Middle Class & Generation X



Market Analytics &
Business Expansion





Q & A Session

Thank You!!!

