

RISK FACTORS FOR CLIENTS LEAVING THE BANK

France has most customers as compared to Germany and Spain.

Credit scores between the 3 groups seems consistent. So, this shows that credit score is not a factor for losing customers.

Most of active customers are male. As 60% of customer who have left the bank are female.

Most of the customer's who left the bank are between the age of 38 and 47. The customer aged between 28 to 37 are active customers in the bank as of 47%.

Comparing the tenure percentage across all 3 groups, there isn't a percentage difference suggesting tenure is not a deciding factor on customer leaving.

The balance percentage between the 3 groups is consistent in most areas. What needs to be pointed out is majority of customer had a balance between 0-10,000. Also the largest group to leave have a balance between 110,000 and 140,000.

70% of leavers had only 1 product, while 66% of active customers had 2. Interestingly, 15% of leavers had 3 or more products, compared to less than 1% of active customers. This suggests that customers with more products are more likely to leave, contrasting with typical retention

The presence of a credit card is consistent across all three groups, indicating that it doesn't influence whether customers stay or leave.

70% of customers who left the bank were inactive members, a significant proportion that likely plays a key role in their decision to

The estimated salaries across all three groups are similar, indicating that salary does not influence whether customers stay or leave the bank.