Banking Customer Churn Dashboard Summary

0.204
Churn Rate
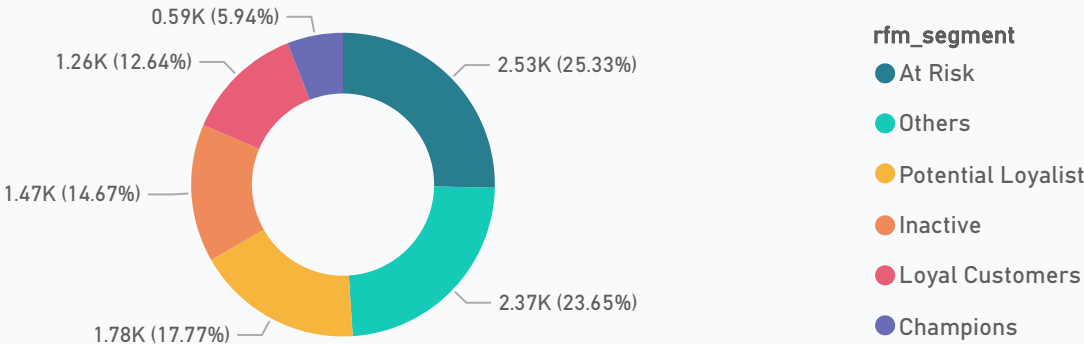
2037
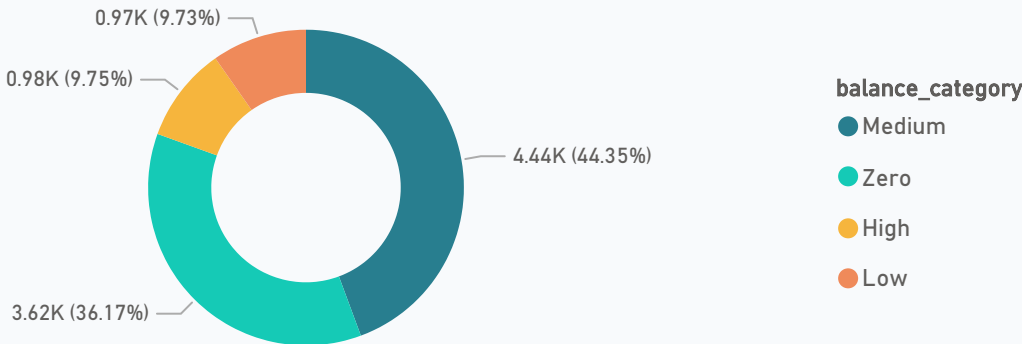Churned Customers

10.000K
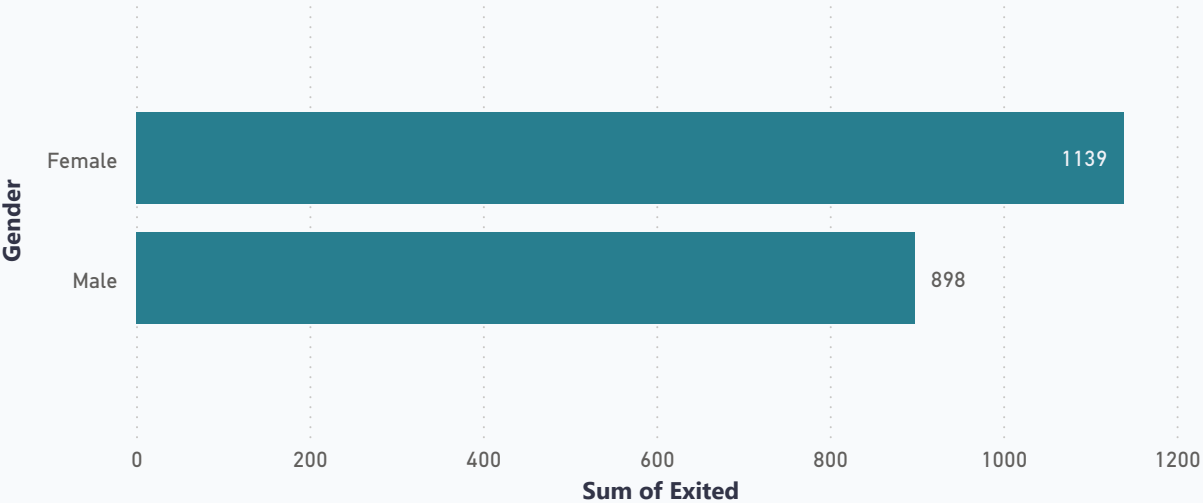Total Customers

Churn by Gender

Female: 1139
Male: 898

Sum of Exited (x-axis: 0, 200, 400, 600, 800, 1000, 1200)
Gender (y-axis)

RFM Segment Customer Split

2.53K (25.33%)
2.37K (23.65%)
1.78K (17.77%)
1.47K (14.67%)
1.26K (12.64%)
0.59K (5.94%)

rfm_segment
- At Risk
- Others
- Potential Loyalist
- Inactive
- Loyal Customers
- Champions

Average Churn by Tenure

Average of Exited (y-axis: 0.18, 0.20, 0.22, 0.24)
Tenure (x-axis: 0, 2, 4, 6, 8, 10)

Balance Category Customer Split

4.44K (44.35%)
3.62K (36.17%)
0.98K (9.75%)
0.97K (9.73%)

balance_category
- Medium
- Zero
- High
- Low
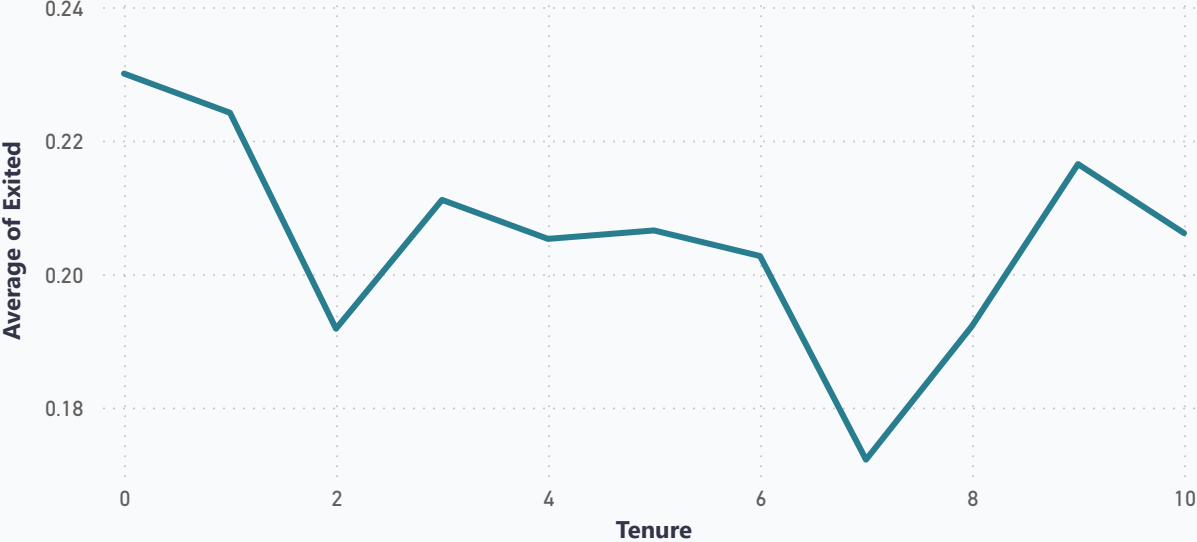
Churn Analysis

Top Churn Drivers
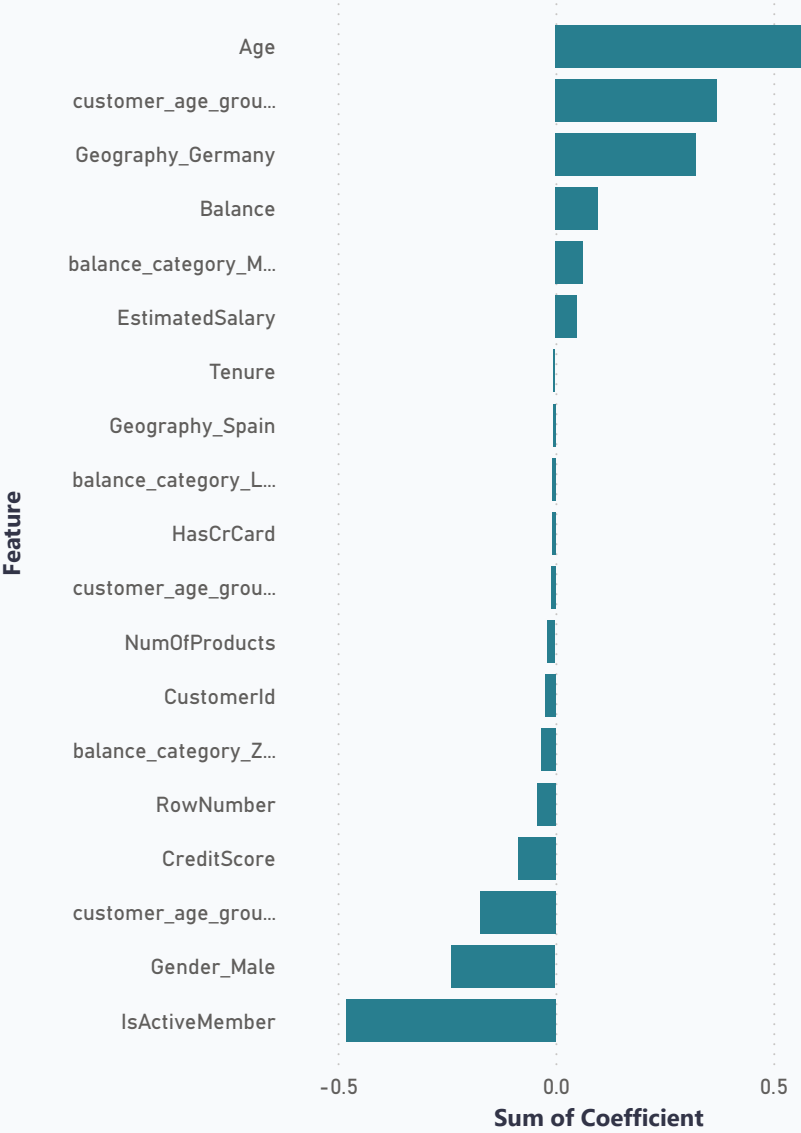
Churn by Activity Status

Exited ● 0 ● 1
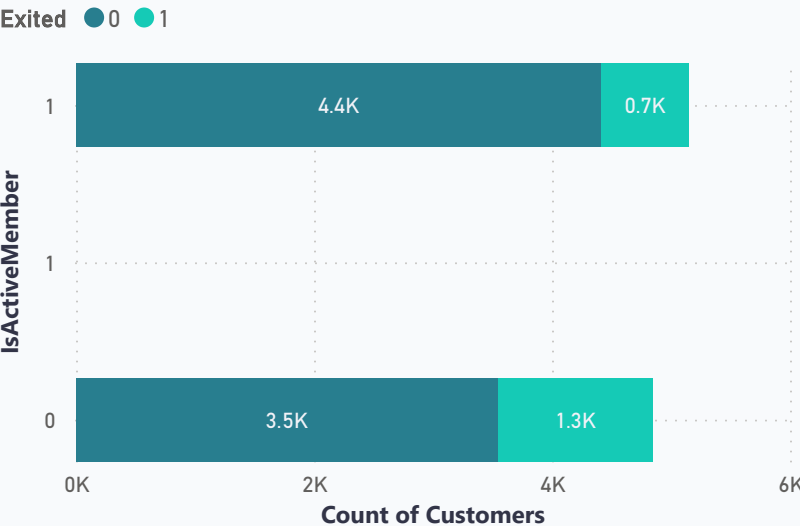
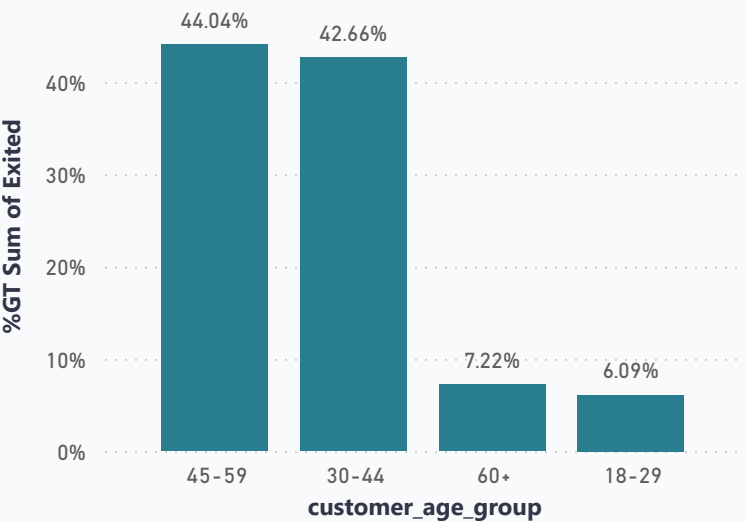## Churn by Product Count
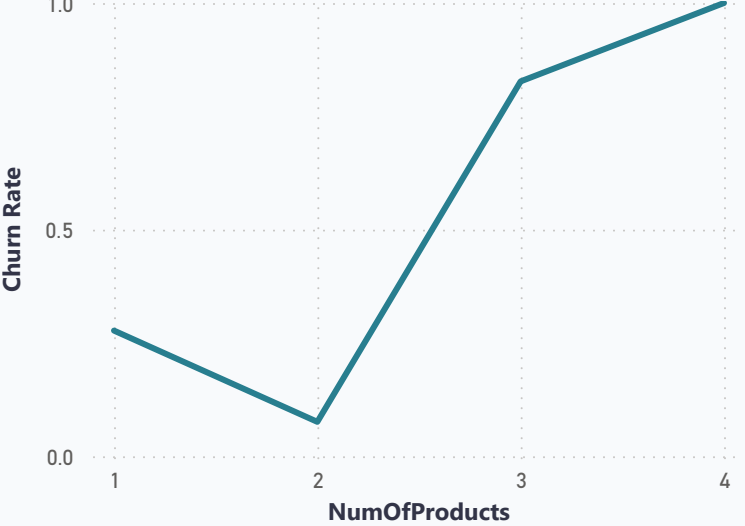
Churn Rate by Balance Category
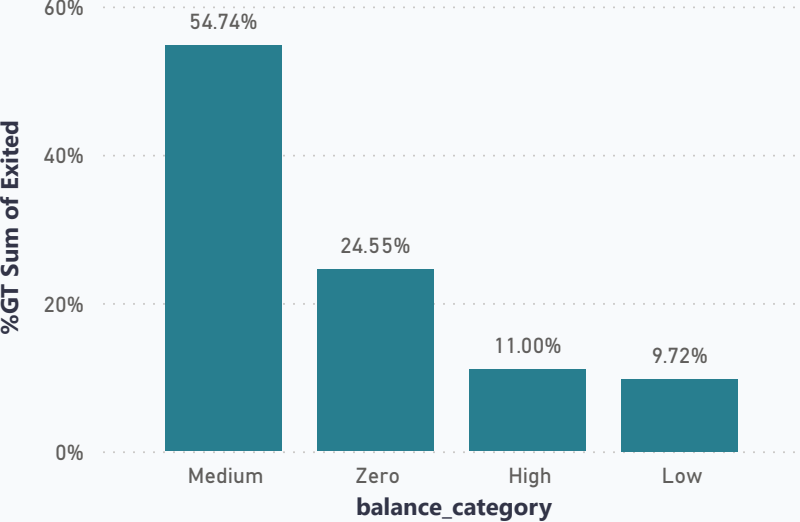
Churn Rate by Age Group

Customer Demographics & KPIs

AVG Balance vs Age

Exited ● 0 ● 1

5.013
Average Tenure
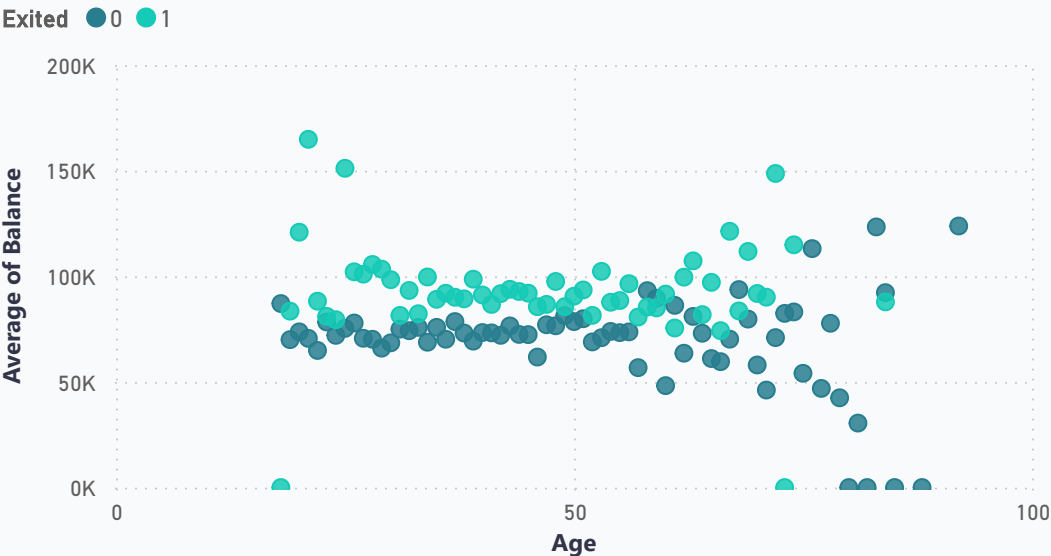
651
Average Credit Score

76.486K
Average Account Balance

Average Balance by Segment

Others — 104K
At Risk — 89K
Loyal Customers — 64K
Potential Loyalist — 63K
Inactive — 52K
Champions — 43K
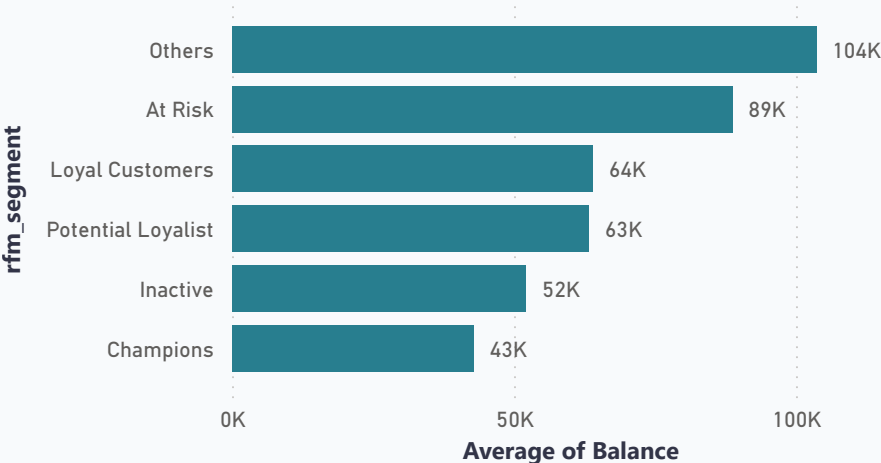
Customer Segmentation (RFM)

At Risk — 2.53K
Others — 2.37K
Potential Loyalist — 1.78K
Inactive — 1.47K
Loyal Customers — 1.26K
Champio... — 0.59K

Churn Rate by Tenure

0.23, 0.23, 0.19, 0.21, 0.21, 0.21, 0.21, 0.17, 0.19, 0.22, 0.21

Churn by RFM Segment

Champions — 0.28
Loyal Customers — 0.25
Others — 0.22
Potential Loyalist — 0.20
At Risk — 0.19
Inactive — 0.12
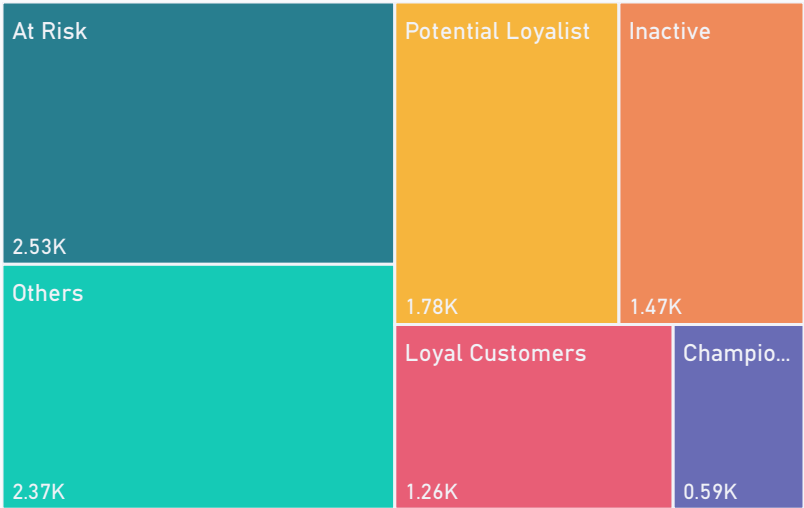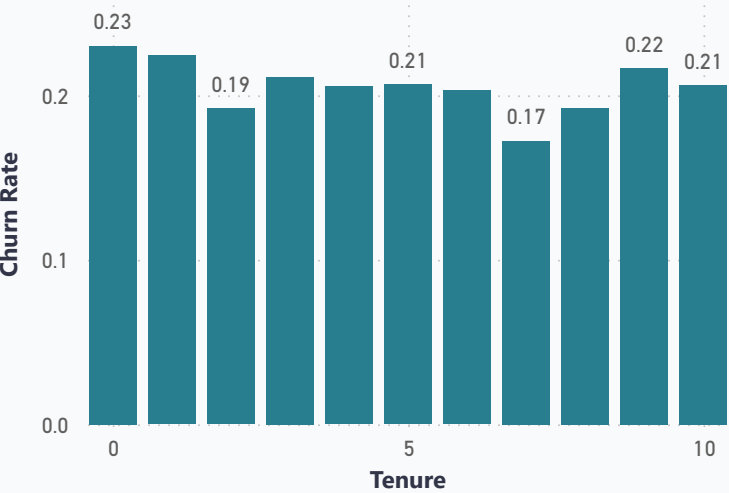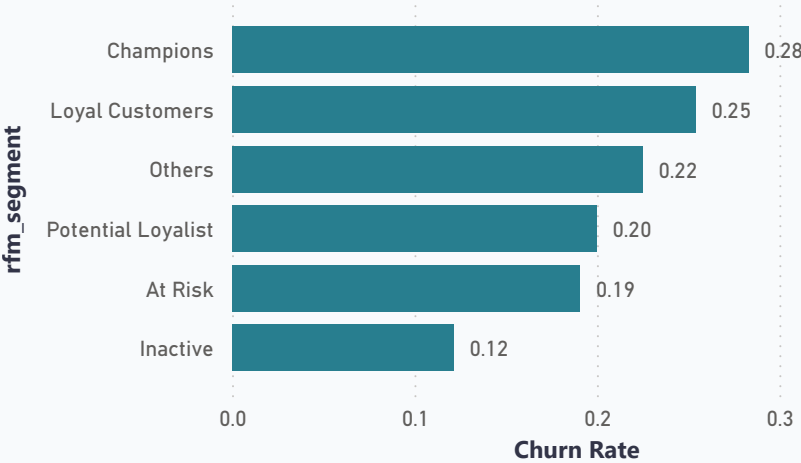
Key Findings

Customer Profile Overview
Our customer base is primarily composed of **mid-age professionals (30–45 years)** with moderate-to-high balances and an average tenure of **5.3 years**. While this group represents the bank's core customer segment, younger customers (<30) show a higher likelihood to churn, indicating lower brand attachment early in the relationship.

Engagement & Tenure Matter Most
Customer activity and relationship length are the strongest predictors of retention. **Inactive members churn at more than twice the rate** of active ones (34% vs 15%), and customers with **less than 3 years of tenure** are 3x more likely to leave compared to those with longer relationships.

High-Balance Clients Are Not Fully Protected
Although customers with higher balances tend to stay longer, **a notable share of high-value clients still churn**, suggesting that wealth alone doesn't guarantee loyalty. Personalized service and consistent engagement remain critical for this group.

RFM Segmentation Insights
RFM analysis highlights that **"At Risk" and "Inactive"** customers contribute disproportionately to churned revenue, while **"Champions"** maintain strong loyalty but are a relatively small segment. There's room to **expand the champion segment** through proactive engagement and rewards.

Regional & Gender Trends
Churn rates vary across regions, **Germany shows a higher churn** than France and Spain, potentially tied to service experience or market competition. Gender differences are minimal overall but slightly higher female churn appears in certain regions.

Key Recommendations

1. Strengthen Early Relationship Building
Develop a **structured onboarding and engagement program** for customers within their first three years. Use personalized communications, milestone rewards, and proactive relationship management to build early loyalty.

2. Reactivate Dormant Customers
Target inactive customers with a **"We Miss You" campaign,** offering free financial reviews, product bundles, or loyalty incentives to re-engage and reduce churn in this high-risk segment.

3. Retain High-Balance & High-Value Clients
Assign **dedicated relationship managers** or create a **VIP service tier** for top-balance customers. Regular check-ins and tailored financial planning sessions can reduce silent attrition.

4. Promote Product Cross-Selling
Encourage customers with one product to adopt complementary services (e.g., savings, credit, insurance). Diversification builds stickiness and reduces the likelihood of exit.

5. Apply Predictive Retention Strategies
Leverage RFM and churn model insights to **prioritize retention efforts,** focus first on "At Risk" and "Inactive" groups with personalized offers and targeted outreach.

6. Localize Retention Programs
Conduct **regional performance reviews** to uncover drivers behind higher churn in certain markets. Tailor service improvements and marketing efforts by geography.

7. Enhance Digital Engagement
Promote digital banking adoption through **customer education initiatives,** particularly among older or inactive clients. Improved digital literacy can boost convenience and engagement, lowering attrition.