Churn Analysis

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10000	5151	4849	7055	2945	7963	2037
Total Customers	Active customers	Inactive Customers	Credit Card Holders	Non Credit Card Holders	Retain Customers	Exit Customers

Year
All

Month Name
All

GeographyLocation
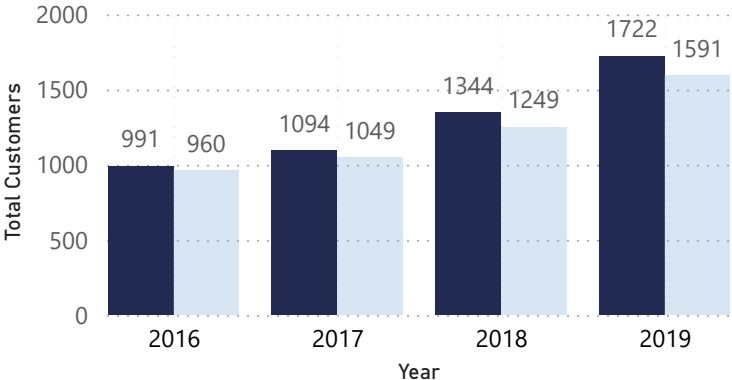All

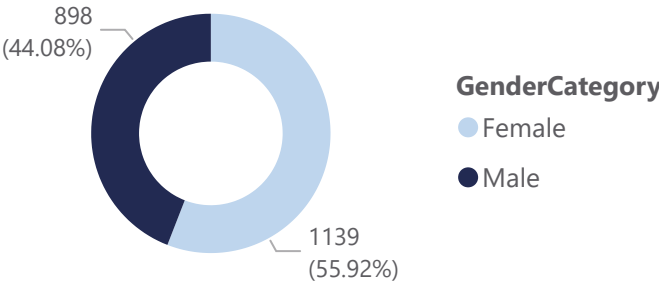**ActiveCategory**
All

ExitCategory
All

GenderCategory
All

Total Customers by Year and ActiveCategory
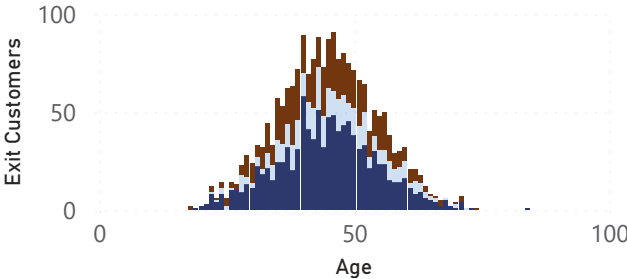
**ActiveCategory** ● Active Member ● Inactive Member

Exit Customers by Age and Income

Income ● High Income ● Low Income ● Middle Income

- The majority of exit customers are concentrated around the age range of **35 to 55 years old**, whose income level is **high** or **medium**.
- The **peak age** for customer exits appears to be around **50 years old**, with high-income customers being the largest contributors at this point.

Exit Customers by GenderCategory

898 (44.08%)
1139 (55.92%)

GenderCategory
● Female
● Male

Exit Customers by Credit Type
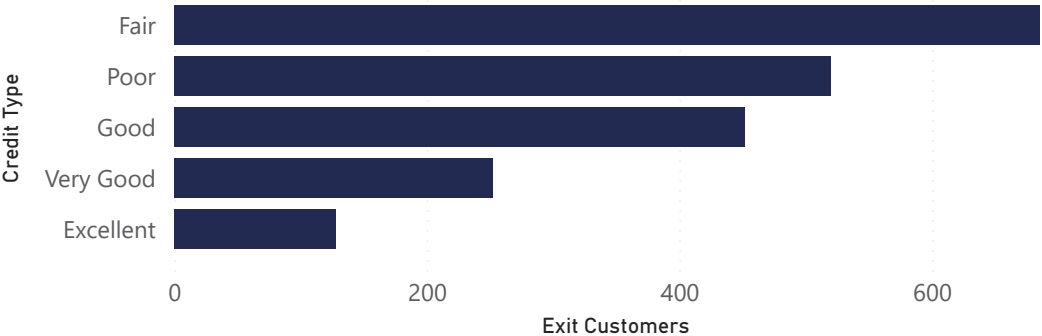
Insights:
1. **Retention Challenge**: While 79.63% of customers are retained, the nearly 20% exit rate could indicate areas of improvement.
2. **Credit-Based Risk**: Fair and poor credit holders are more likely to leave, emphasizing the need to focus retention efforts on these two segments. Meanwhile, customers with **Excellent** credit type exit the least.
3. **Salary & Age**: Middle age group with medium to high level of income tend to exit more than the remaining groups. Coupling with the **Credit-Based Risk**, we might conclude that either too good or too bad financial ability leads to exiting. Therefore, it is ideal to focus on the middle group.
4. **Gender Imbalance in Exits**: Females show higher exit rates, requiring targeted strategies to retain female customers.
5. **Monthly Exit Trends**: High exit months (May and September) suggest potential issues.

Potential reasons causing the exit might be:
Nearly 48.49% of the customer base is inactive, which might indicate **low engagement levels**:
- **Lack of personalized services**: Inactive customers may not find enough value or relevant offerings.
- **Poor follow-ups**: The company may not be actively re-engaging customers who show signs of reduced activity.

In terms of the credit-based risk, customers in this group may **struggle with meeting credit obligations or fees.**

In terms of gender, the current services of the bank might be **focusing on benefits for males**, which are not appealing to retain female customers.

The above are the potential reasons based on the given dataset. To propose an actionable move to retain customers, additional analysis would be considered.