

# Business Requirement Document

## Data Dictionary

- RowNumber—corresponds to the record (row) number and has no effect on the output.
- CustomerId—contains random values and has no effect on customer leaving the bank.
- Surname—the surname of a customer has no impact on their decision to leave the bank.
- CreditScore—can have an effect on customer churn, since a customer with a higher credit score is less likely to leave the bank.

### Credit score:

- Excellent: 800–850
  - Very Good: 740–799
  - Good: 670–739
  - Fair: 580–669
  - Poor: 300–579
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- Geography—a customer's location can affect their decision to leave the bank.
  - Gender—it's interesting to explore whether gender plays a role in a customer leaving the bank.
  - Age—this is certainly relevant, since older customers are less likely to leave their bank than younger ones.
  - Tenure—refers to the number of years that the customer has been a client of the bank.  
Normally, older clients are more loyal and less likely to leave a bank.
    - Balance—also a very good indicator of customer churn, as people with a higher balance in their accounts are less likely to leave the bank compared to those with lower balances.
    - NumOfProducts—refers to the number of products that a customer has purchased through the bank.
    - HasCrCard—denotes whether or not a customer has a credit card. This column is also relevant, since people with a credit card are less likely to leave the bank.
      - 1 represents **credit card holder**
      - 0 represents **non credit card holder**
    - IsActiveMember—active customers are less likely to leave the bank.
      - 1 represents **Active Member**

- 0 represents **Inactive Member**
- Estimated Salary—as with balance, people with lower salaries are more likely to leave the bank compared to those with higher salaries.
- Exited—whether or not the customer left the bank.
- 0 represents **Retain**
- 1 represents **Exit**
- Bank DOJ — date when the Customer associated/joined with the bank.

### **Data Gathering:**

Please use the following data assets to pull the data related to Bank customer and associated details.

- ActiveCustomer
- Bank\_Churn
- CreditCard
- CustomerInfo
- ExitCustomer
- Gender
- Geography

### **Churn Analysis:**

Analyse the data and bring out few insights on the customer Churn.

It is advantageous for banks to know what leads a client towards the decision to leave the company.

**Churn prevention allows companies to develop loyalty programs and retention campaigns to keep as many customers as possible.**