

# 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

- Geography 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
- HasGtCard: 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

Active Customer

Bank Club

Customer State

Exit Customer

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.