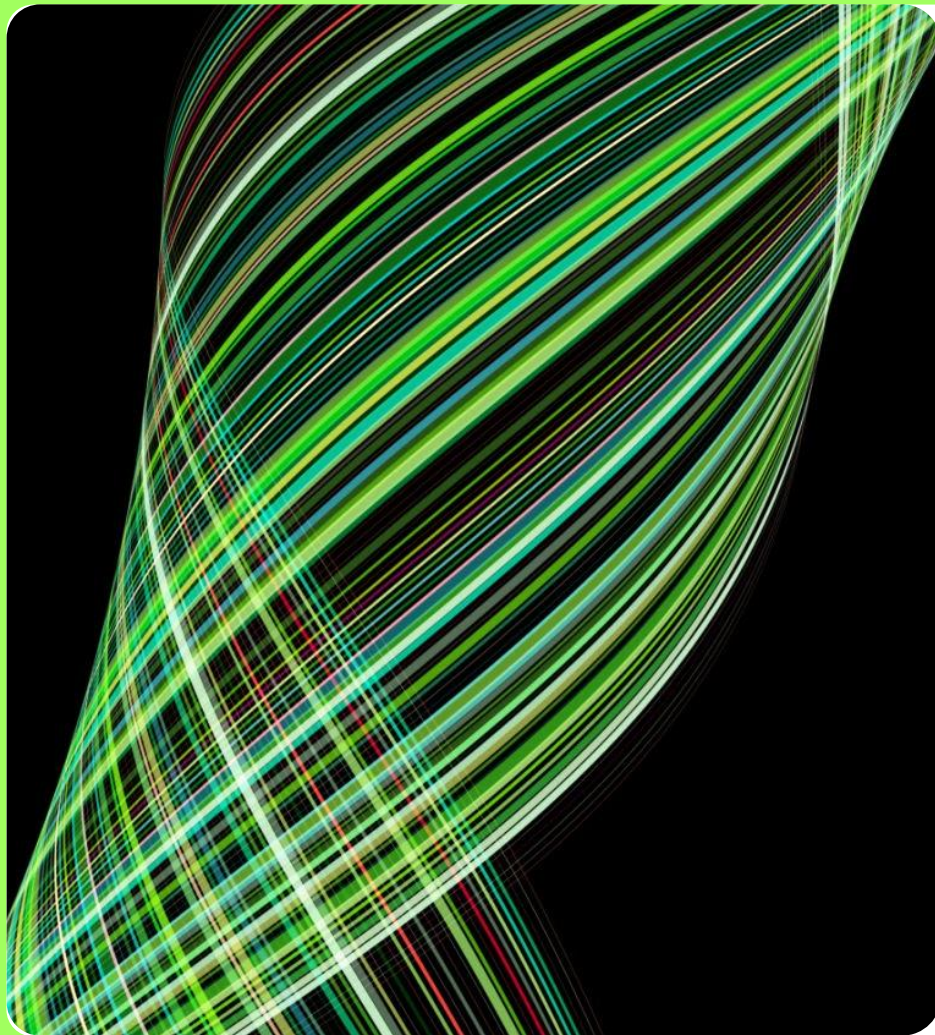# ABC Bank Affluent Customers Unsatisfied

The Problem

High balance and high credit card users are exiting and switching banks.

🟢 **What is the overall churn rate in the dataset?**

🟢 **What are the key characteristics of customers who churn compared to those who stay?**

🟢 **Do customers with lower satisfaction scores churn more frequently?**

🟢 **Are inactive members more likely to churn than active ones?**

🟢 **What role does having a specific card type (e.g., Standard, Gold) play in churn?**

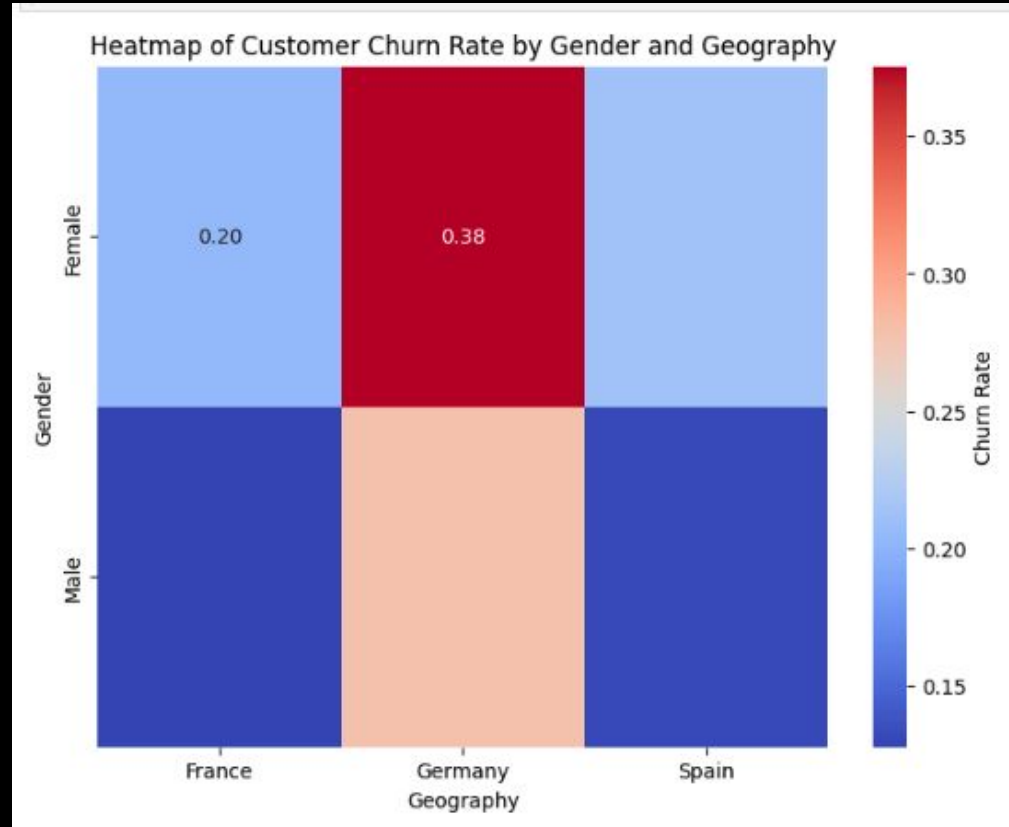🟢 **Do customers with higher account balances churn more or less often?**

Churn Rate

20.38%

- Dissatisfaction with service
- Better alternatives

Key characteristics of customers who churn

🟢 Females from Germany are most likely to churn with a rate of about 38%

🟢 Males from France are least likely to churn

Heatmap of Customer Churn Rate by Gender and Geography

Satisfaction scores

🟢 Not active and have low satisfaction scores, churn rate: 25%, 29%

🟢 Active members are the least likely to churn no matter their satisfaction score

Heatmap of Customer Churn Rate by Active membership and Satisfaction score
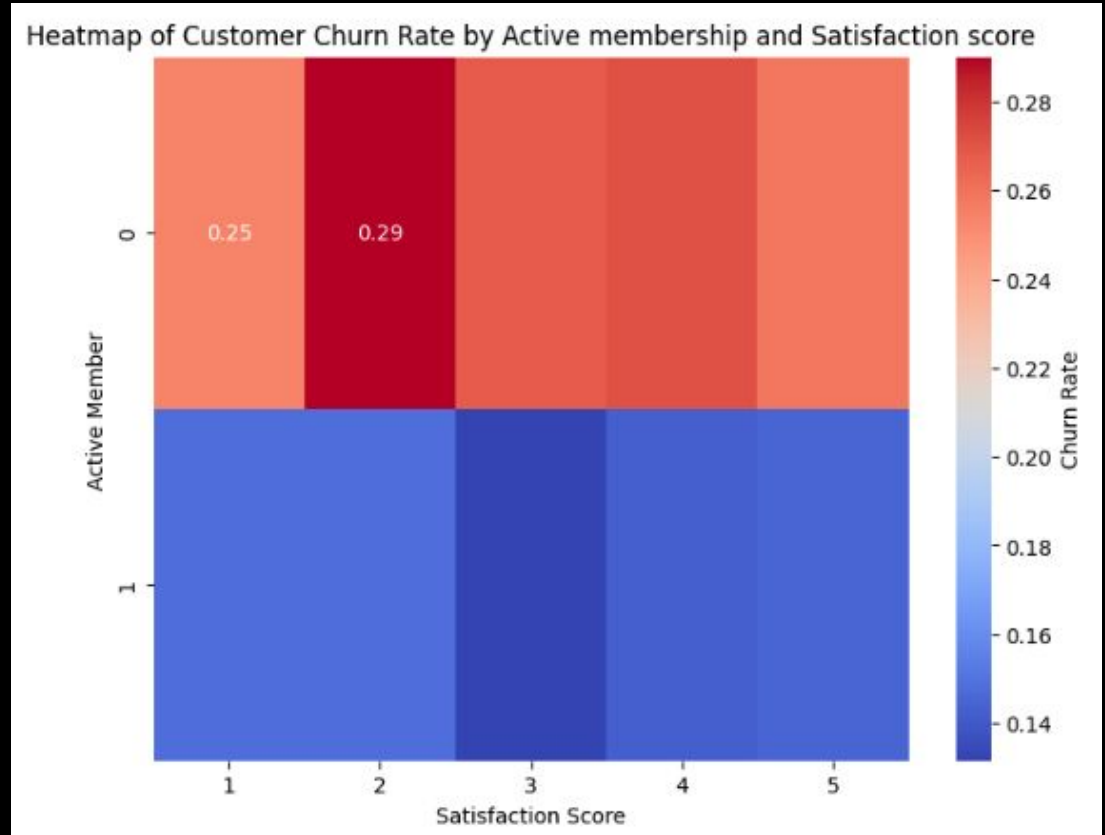
Credit card types

🟢 Customers with a credit card and higher balances are more likely to churn
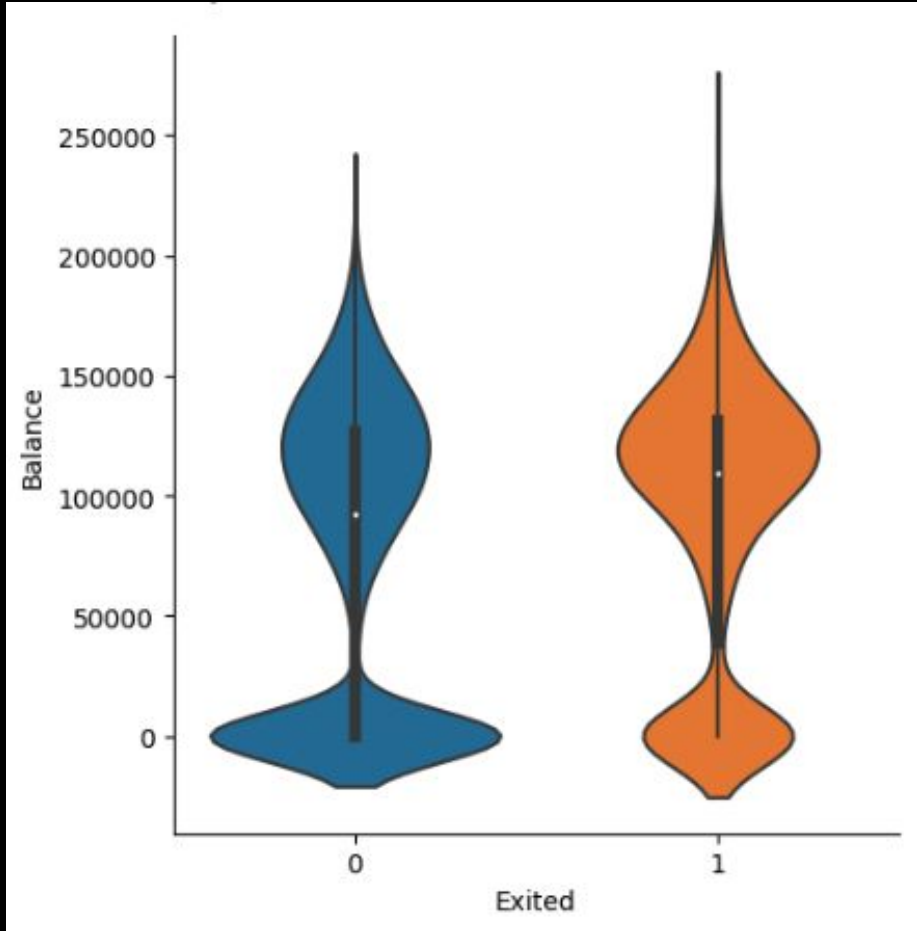🟢 All credit card types seem they have equal balances for those who churn

Card Type by Churn
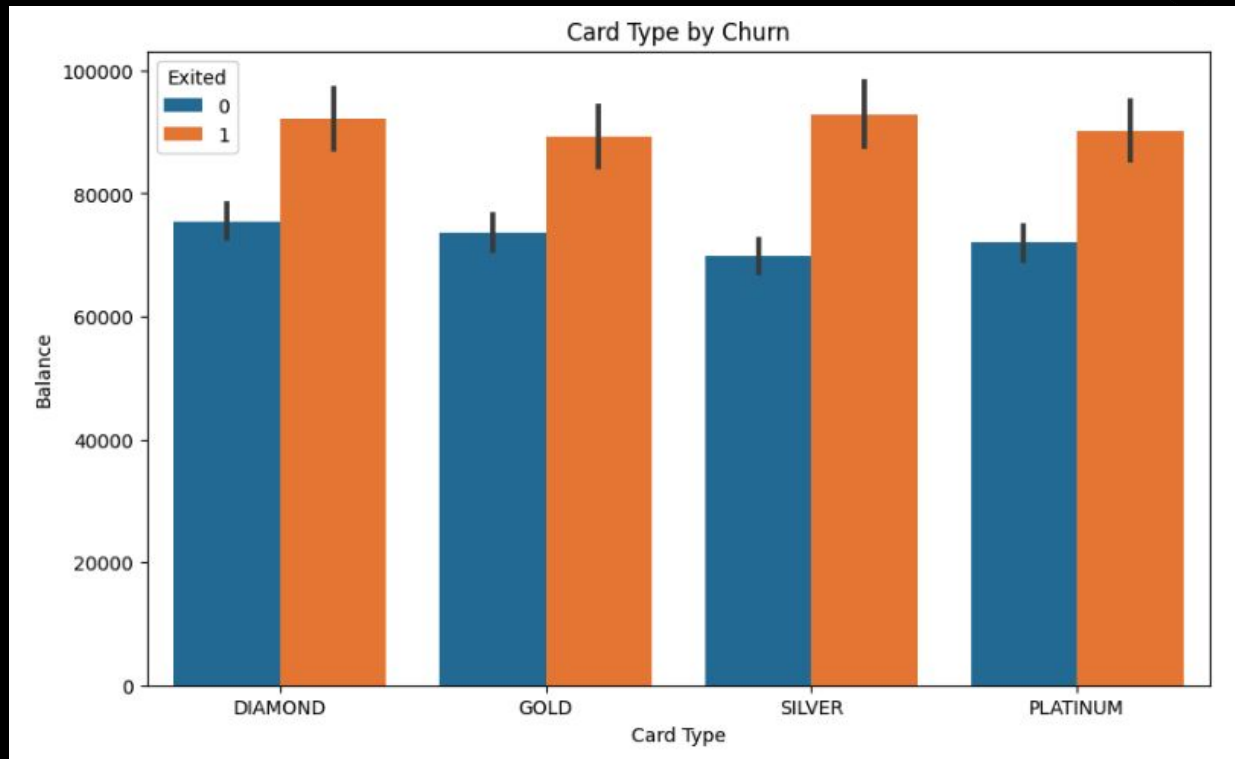
Account balances

🟢 Opposite variations in balance for those who churn and those who do not

🟢 Customers who stay tend to have lower balances

🟢 Customers who leave tend to have higher balances

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Conclusions

Those who leave have higher balances, are primarily women, and are from Germany

Solutions

- Enhance customer experience
- Better loyalty programs
- Collaborate with female influencers
- Partner with luxury brands
- German-specific approach
- Tailored incentives for german women