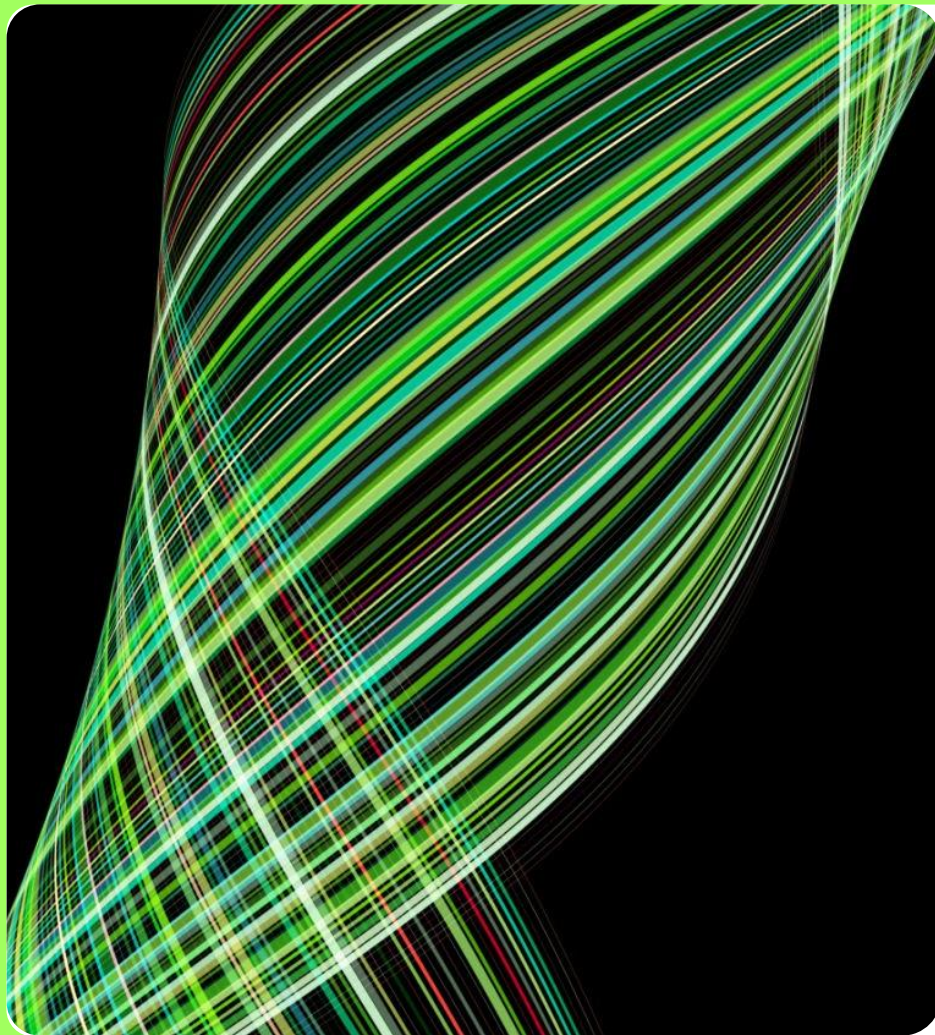# ABC Bank Affluent Customers Unsatisfied

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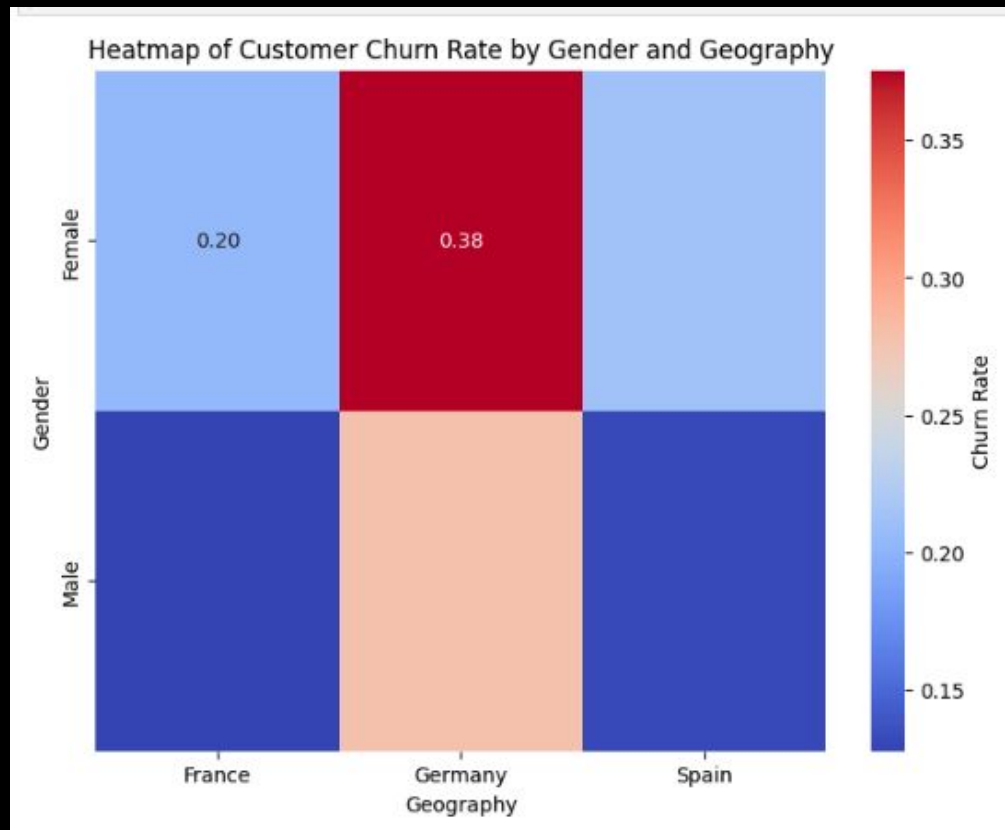🟢 **Do customers with higher account balances churn more or less often?**

Churn Rate

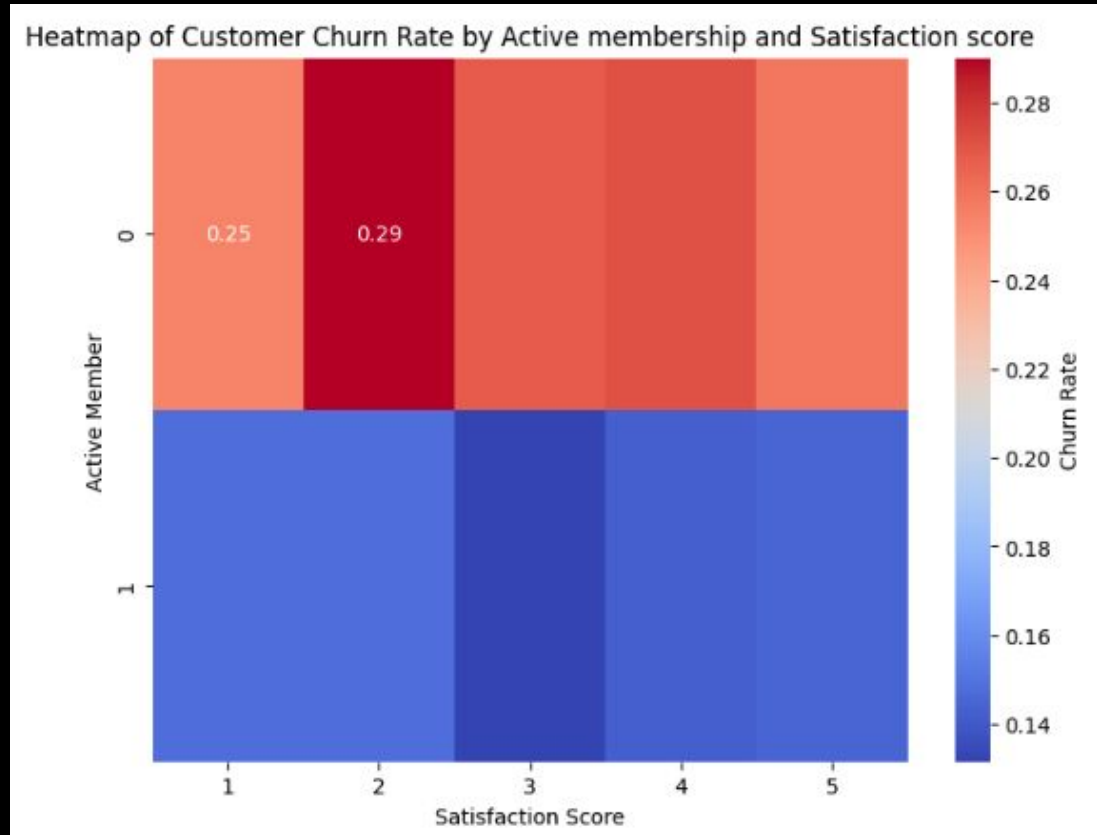20.38%

- Dissatisfaction with service
- Better alternatives

Key characteristics of customers who churn

🟢 Females from Germany: 38%

Heatmap of Customer Churn Rate by Gender and Geography

Satisfaction scores

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

Heatmap of Customer Churn Rate by Active membership and Satisfaction score

Credit card types

🟢 Diamond and Gold Card Female card holders: 26% and 25% churn rates

🟢 German customer Diamond/ Platinum cardholder: approx. 33%

Heatmap of Customer Churn Rate by Geography and Card type
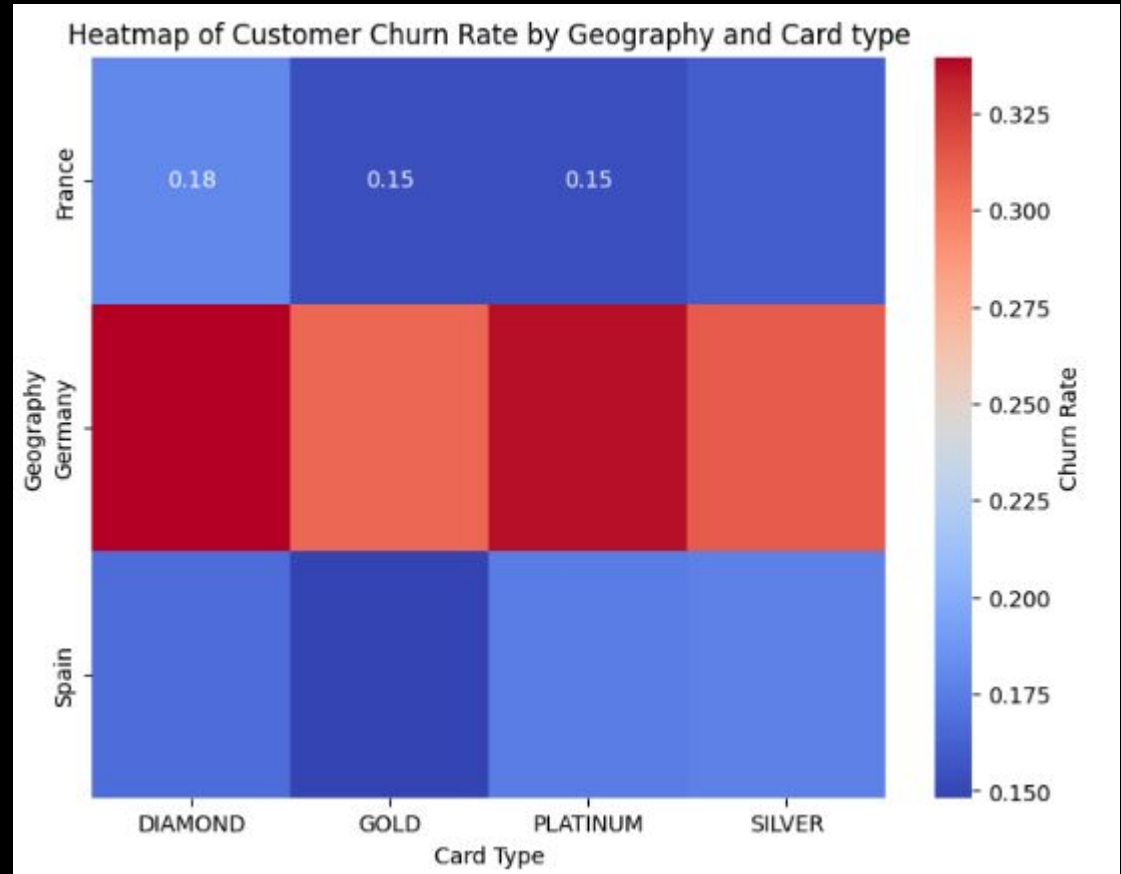
Account balances

🟢 Female with high balance: 30%
🟢 German customer with high balance: 36%

Heatmap of Customer Churn Rate by Balance and Geography
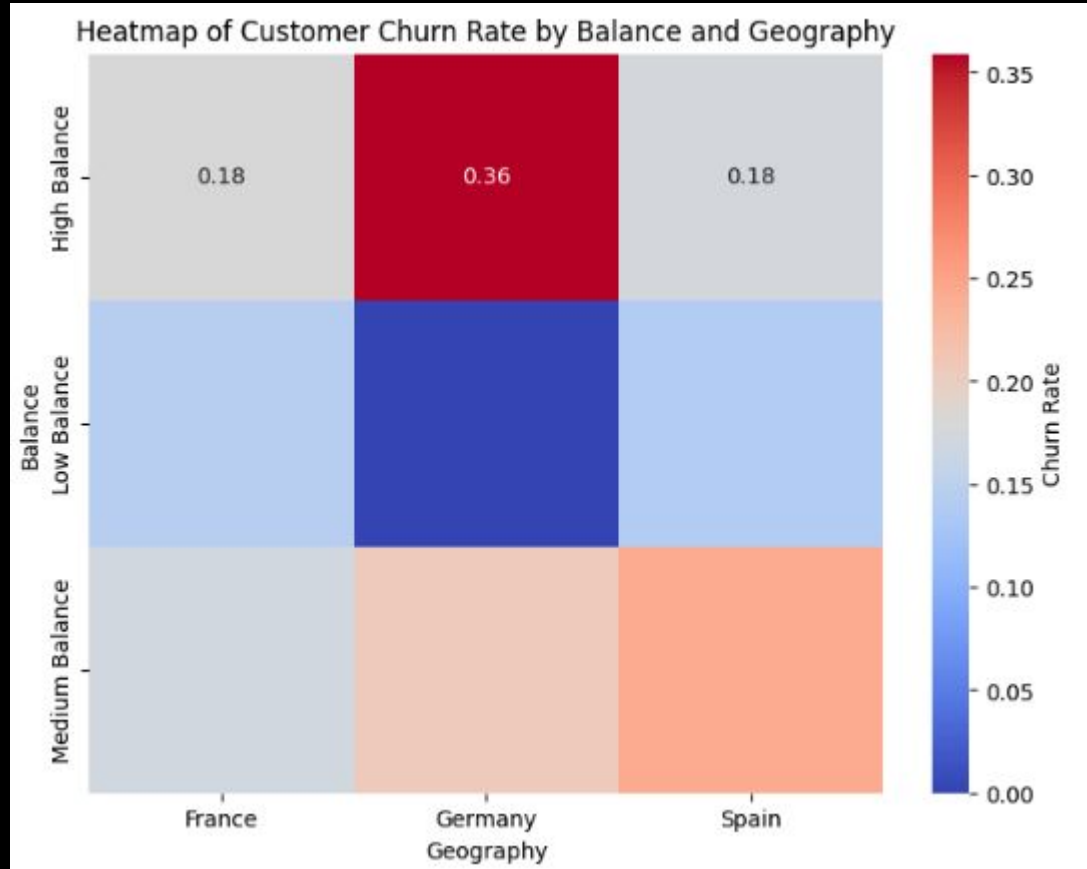
Conclusions

Solutions

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