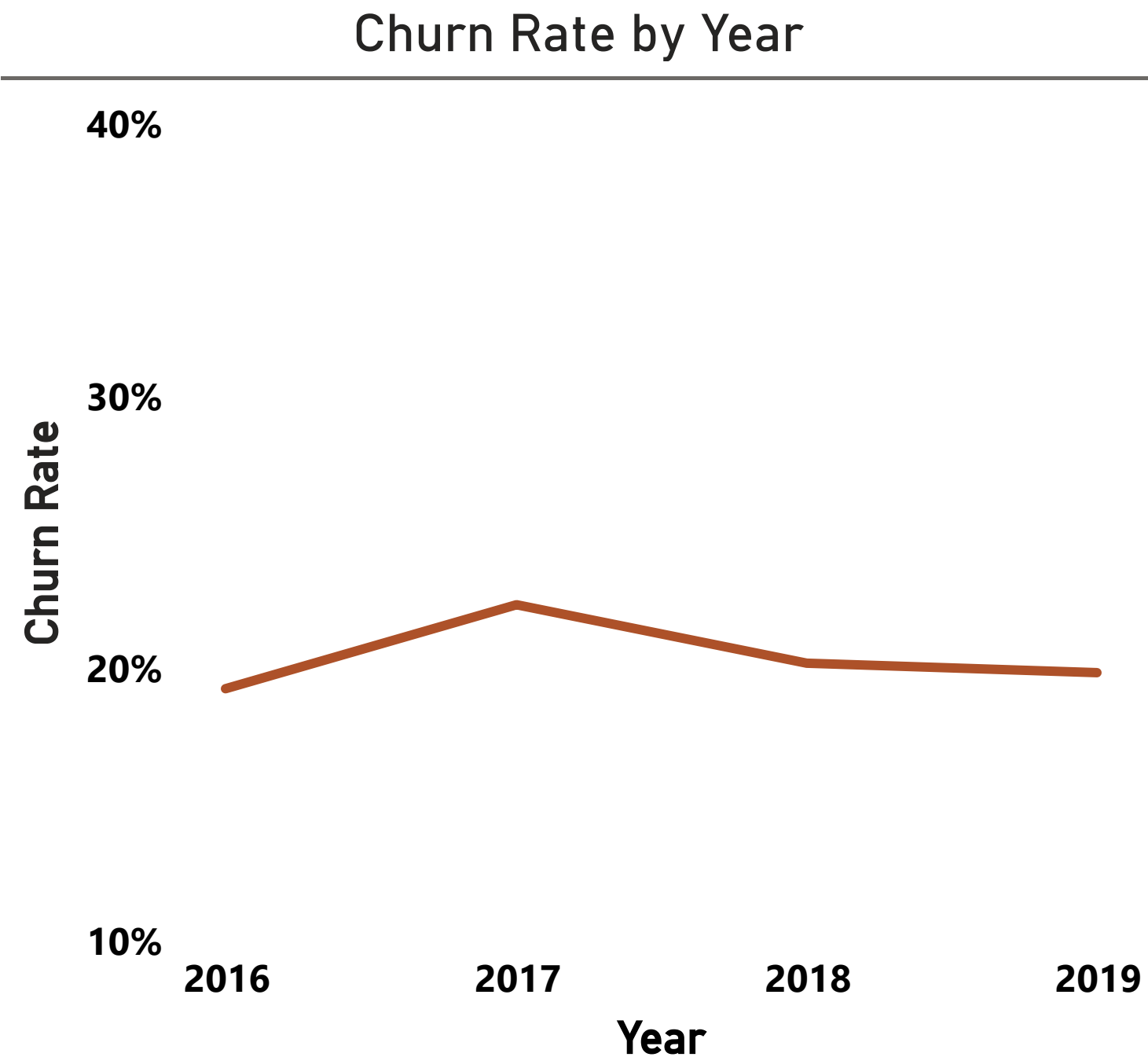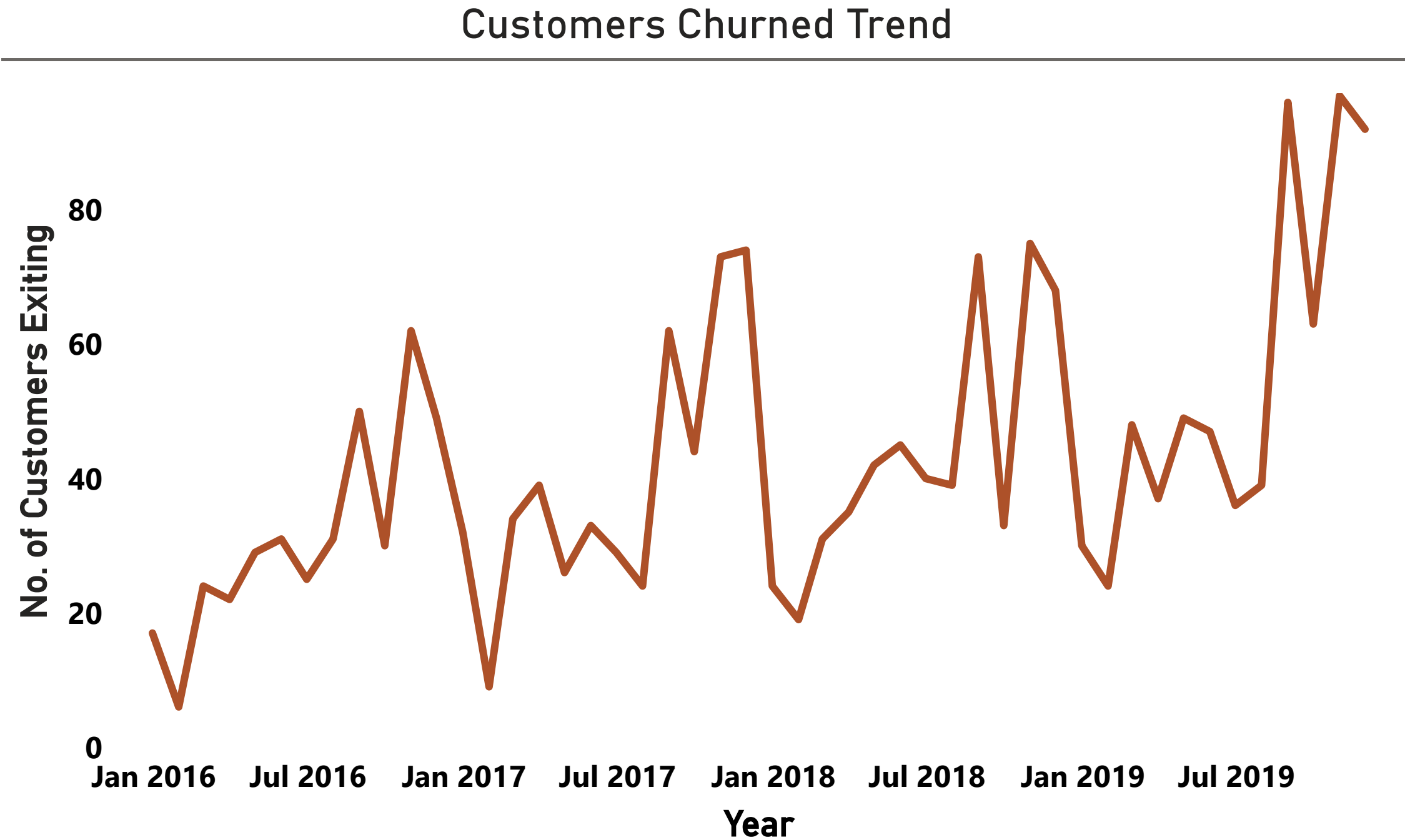# *Bank Customer Relation Analytics*

10K
Total Customers

20.37%
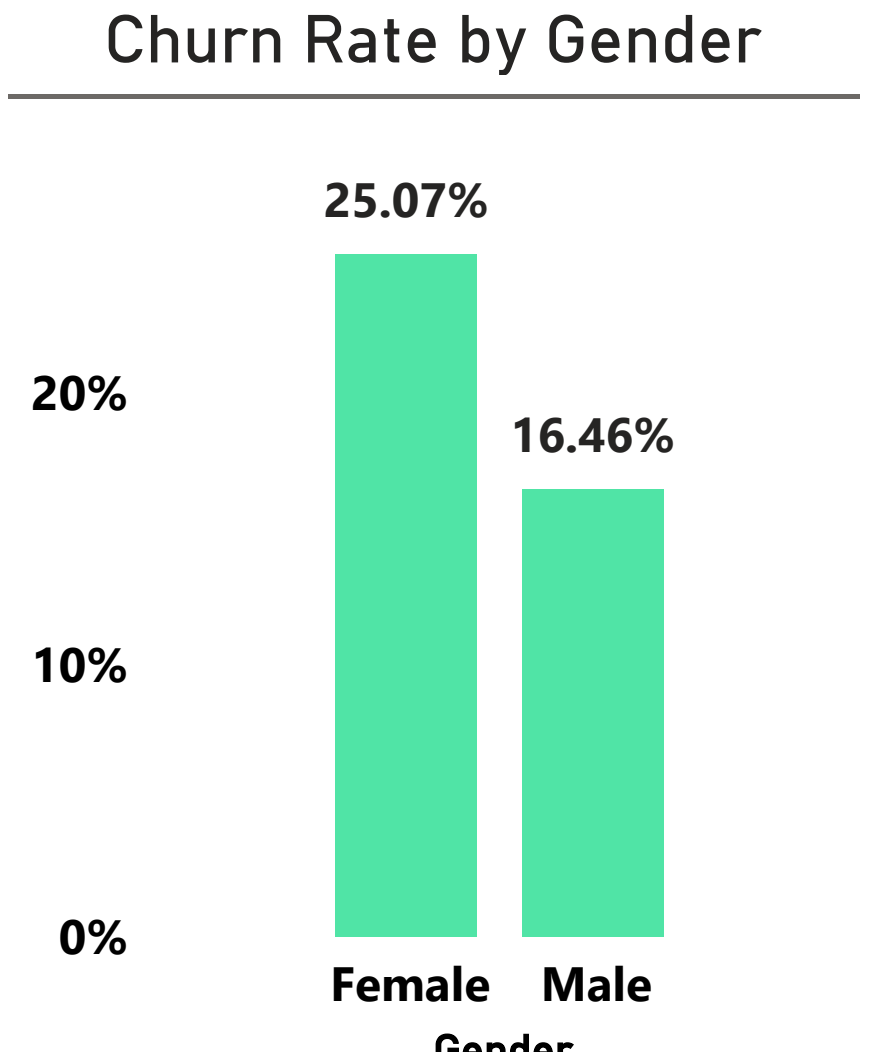Customer Churn Rate
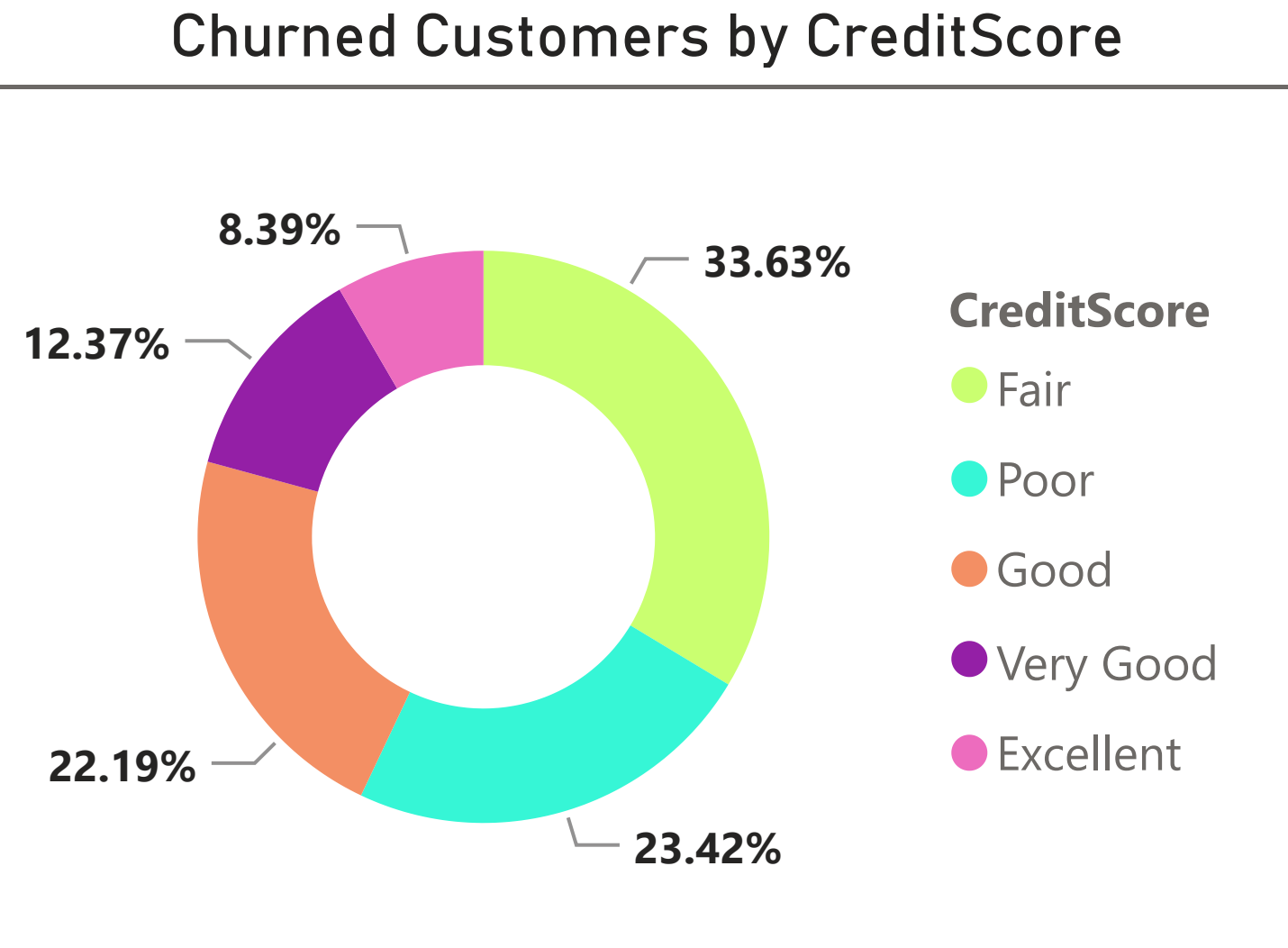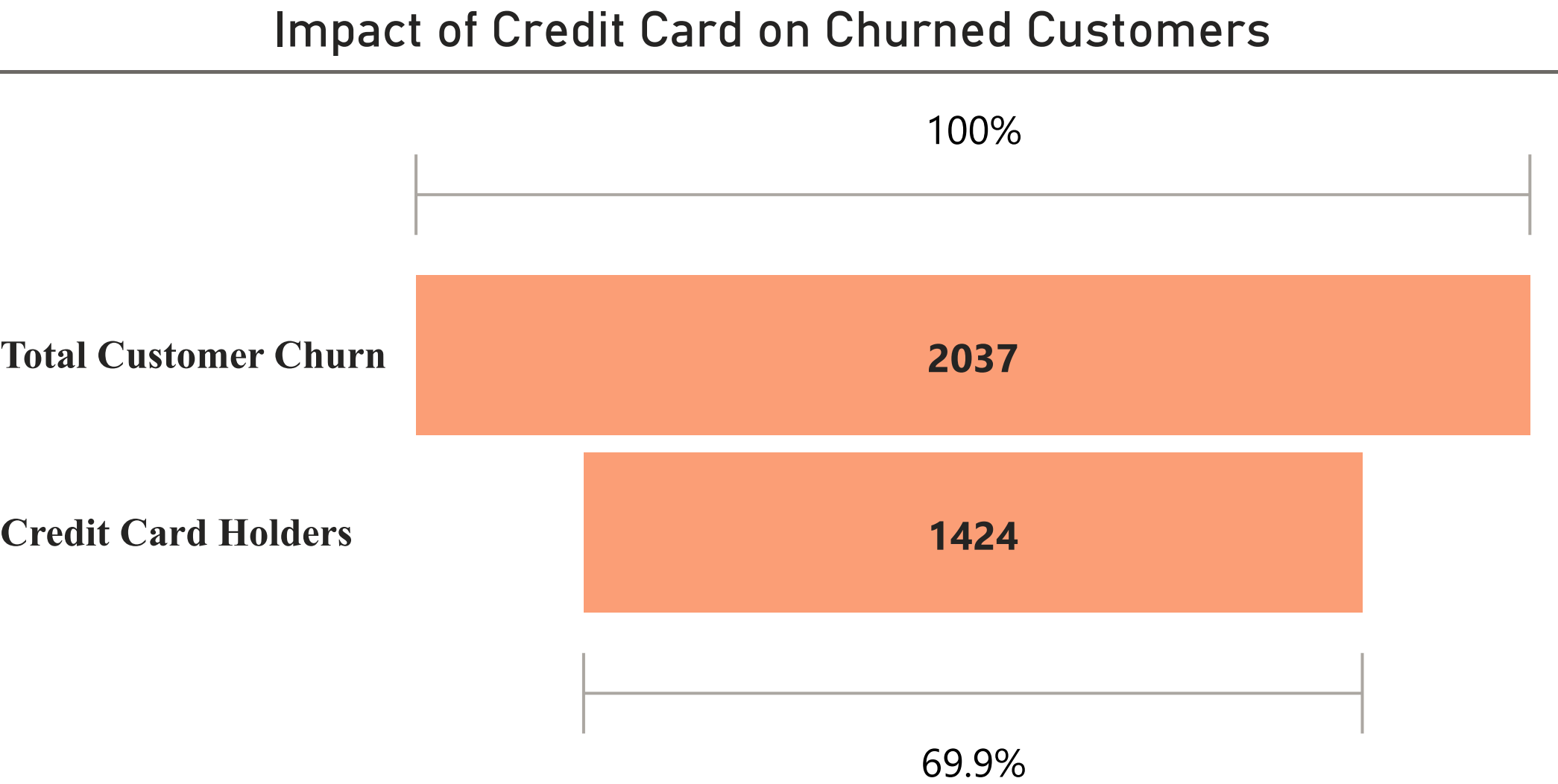
79.63%
Customer Retention Rate

Customers Churned Trend

Churn Rate by Year

Select Year

2016
2017
2018
2019

Impact of Credit Card on Churned Customers

100%

Total Customer Churn — 2037

Credit Card Holders — 1424

69.9%

Churned Customers by CreditScore

8.39%
33.63%
12.37%
22.19%
23.42%

CreditScore
- Fair
- Poor
- Good
- Very Good
- Excellent

Churn Rate by Gender

25.07% Female
16.46% Male

Gender

Select Location

France

Germany

Spain

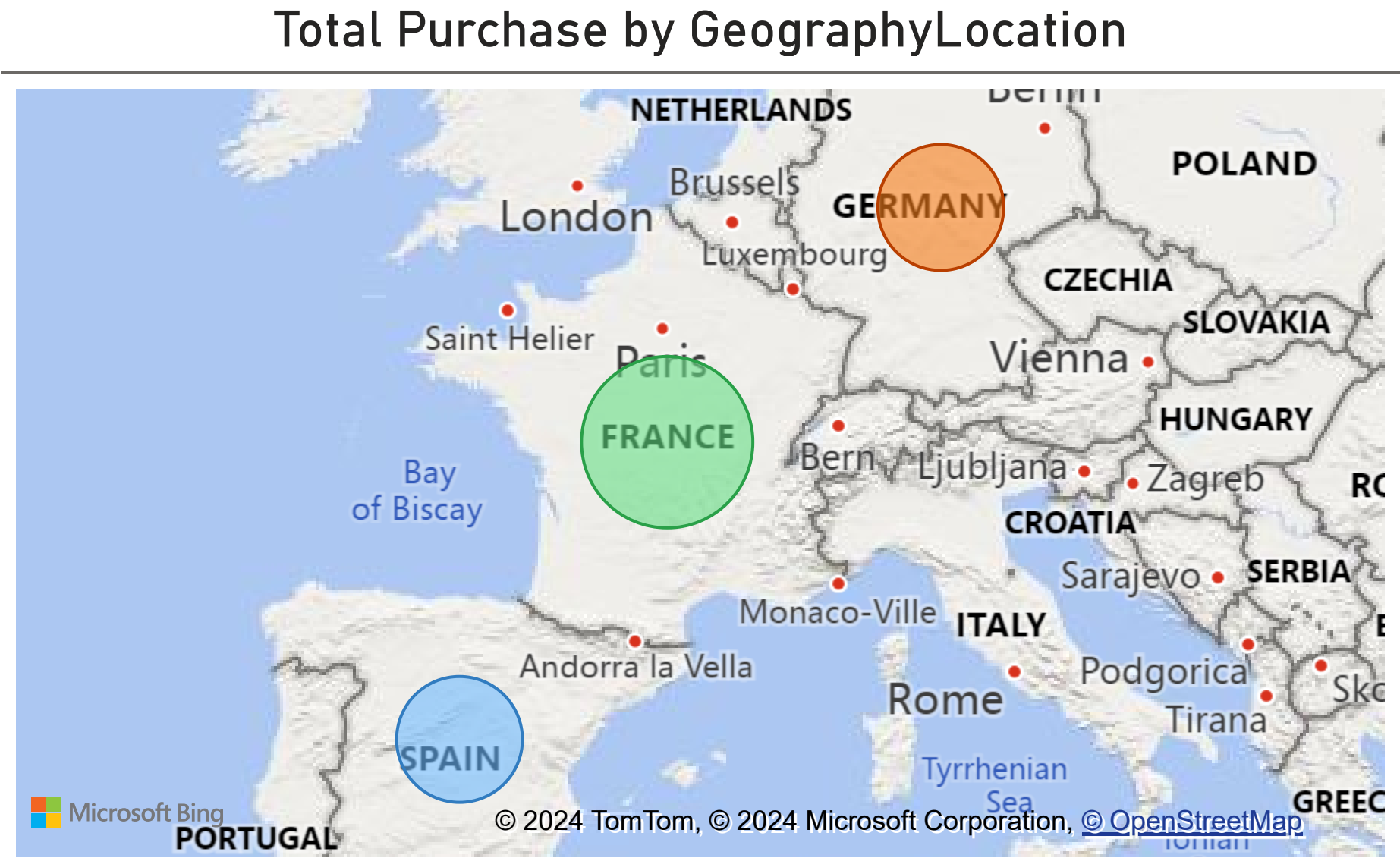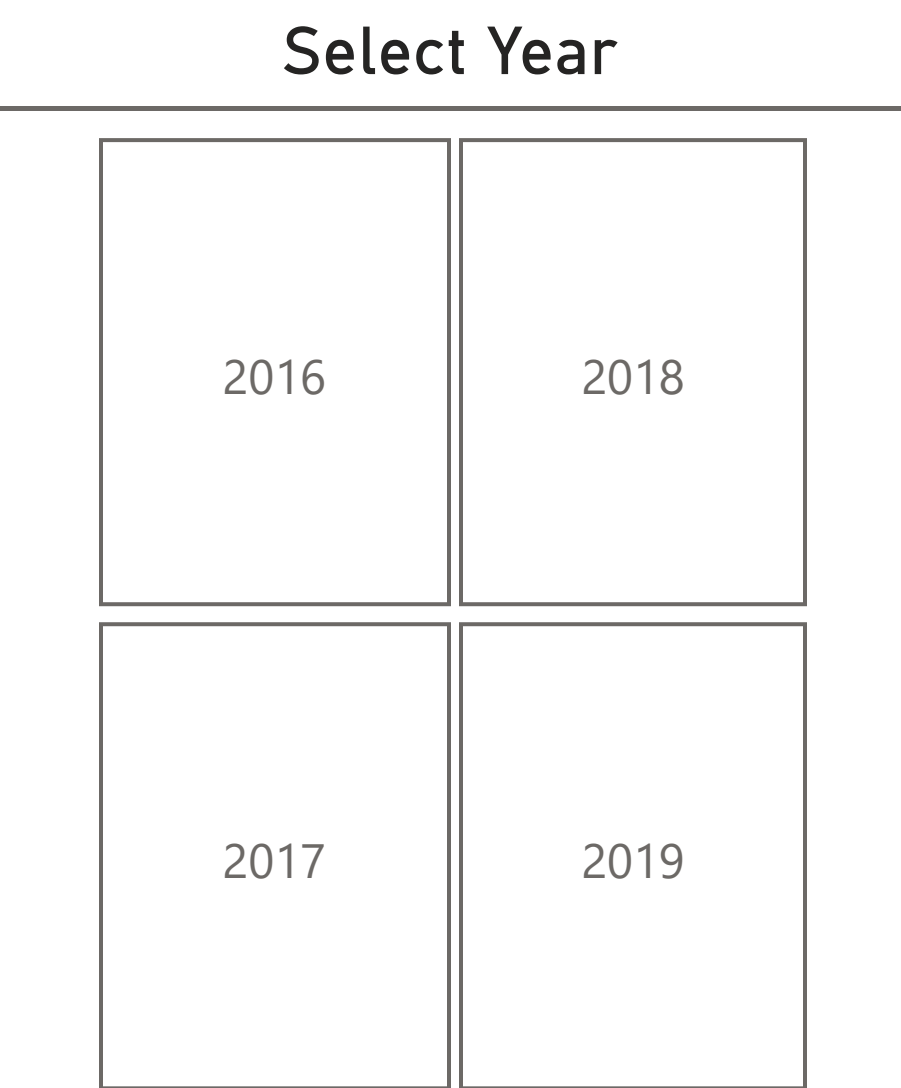| DASHBOARD | **GEOGRAPHY ANALYSIS** | DEMOGRAPHICS | KEY HIGHLIGHTS |

Select Customer Category

| credit card holder | non credit card holder |

Select Category

| Active Member | Inactive Member |

% Total Customers

| France 50.14% | Spain 24.77% |
| Germany 25.09% | |

Churn Rate by GeographyLocation

24.75% — 49.71%

25.54%

GeographyLocation
- Germany
- Spain
- France

Select Year

| 2016 | 2018 |
| 2017 | 2019 |

Total Purchase by GeographyLocation

© 2024 TomTom, © 2024 Microsoft Corporation, © OpenStreetMap

Average Balance by GeographyLocation

GeographyLocation	Average Balance
Germany	$120K
France	$62K
Spain	$62K

Average Balance axis: $0K, $50K, $100K

Active Members by Geography

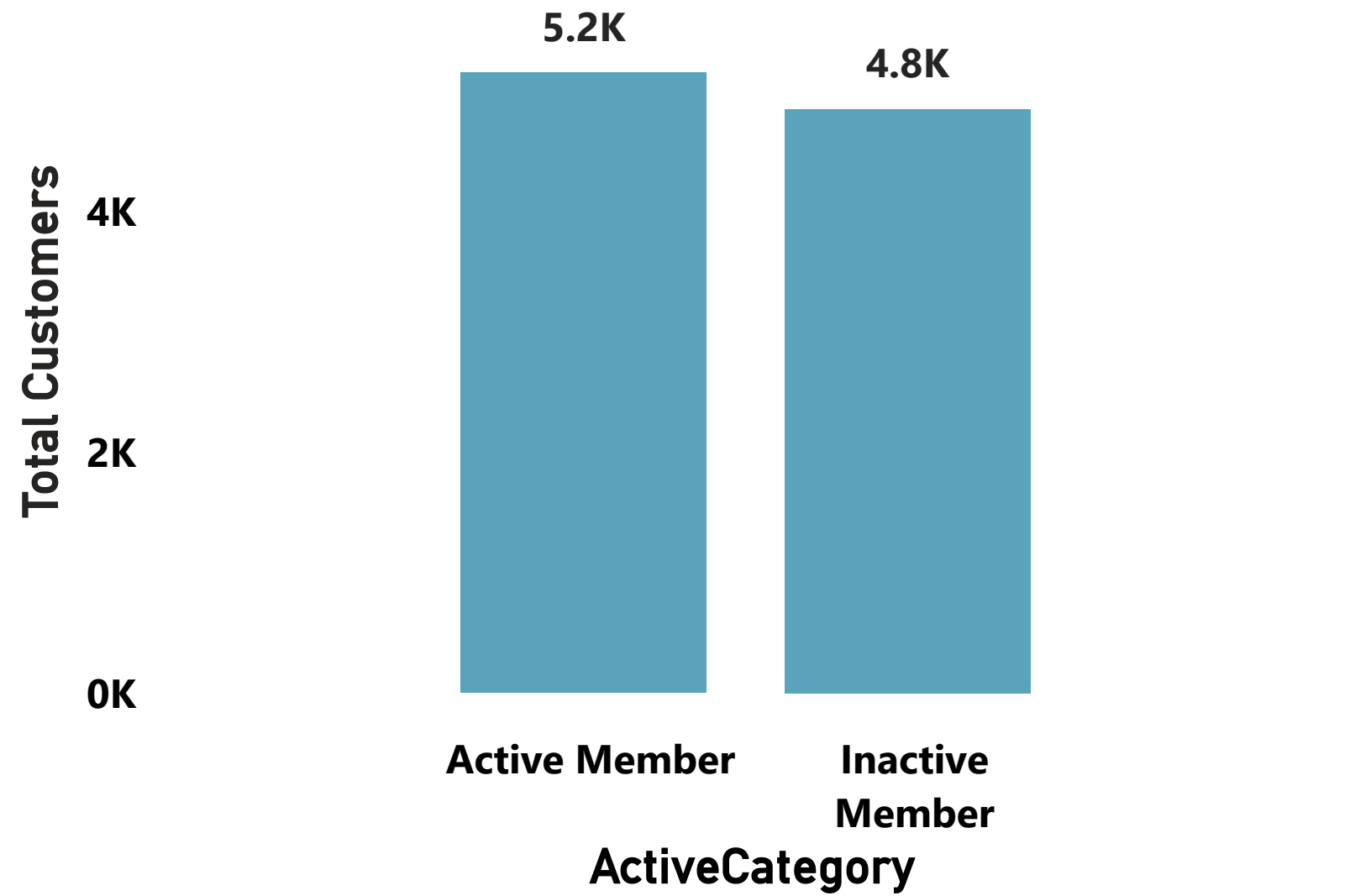| GeographyLocation	Active Members
France	2.6K
Spain	1.3K
Germany	1.2K

Active Members axis: 0K, 1K, 2K

Select Gender

| Female | Male |

Select Category

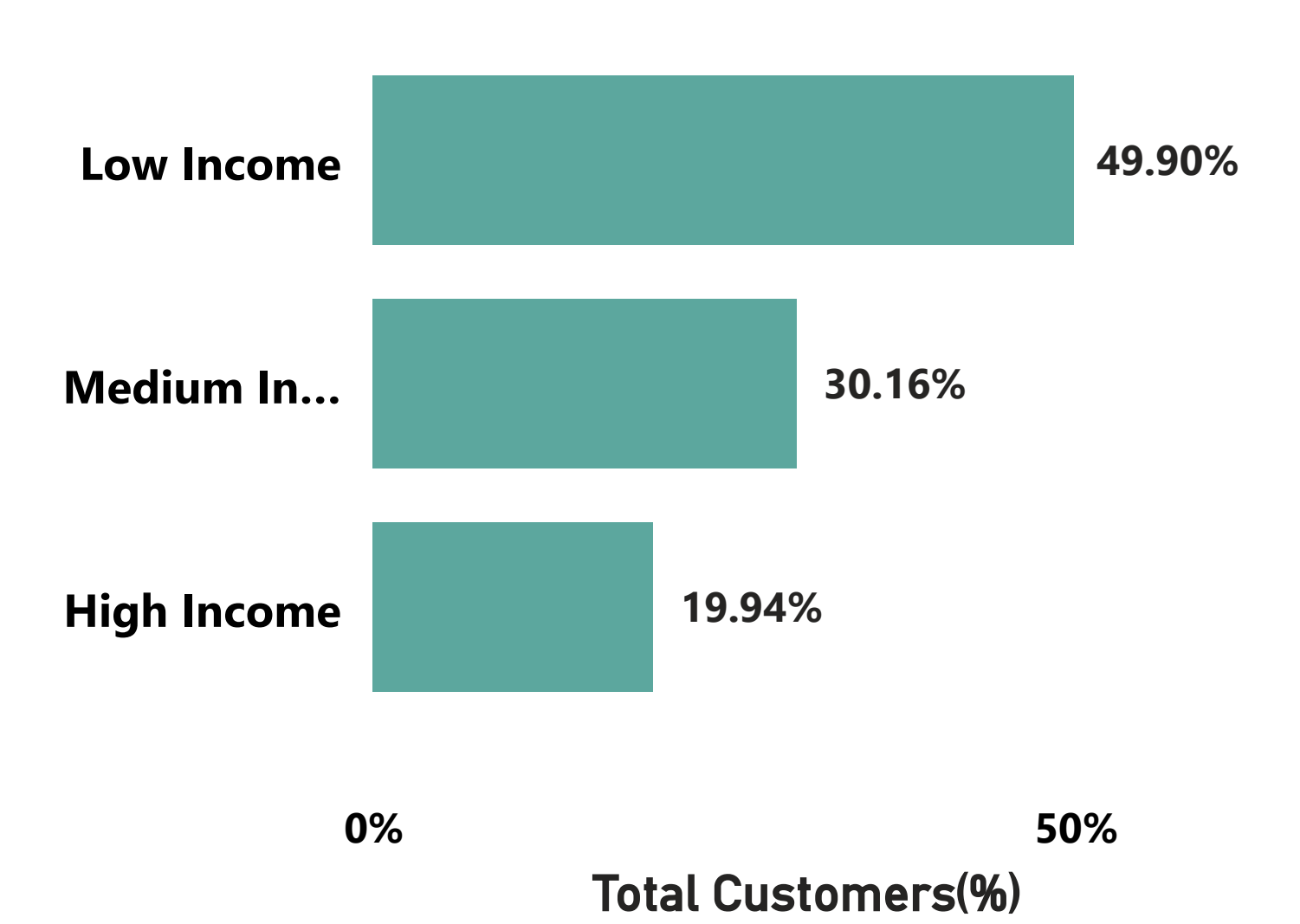| Active Member | Inactive Member |

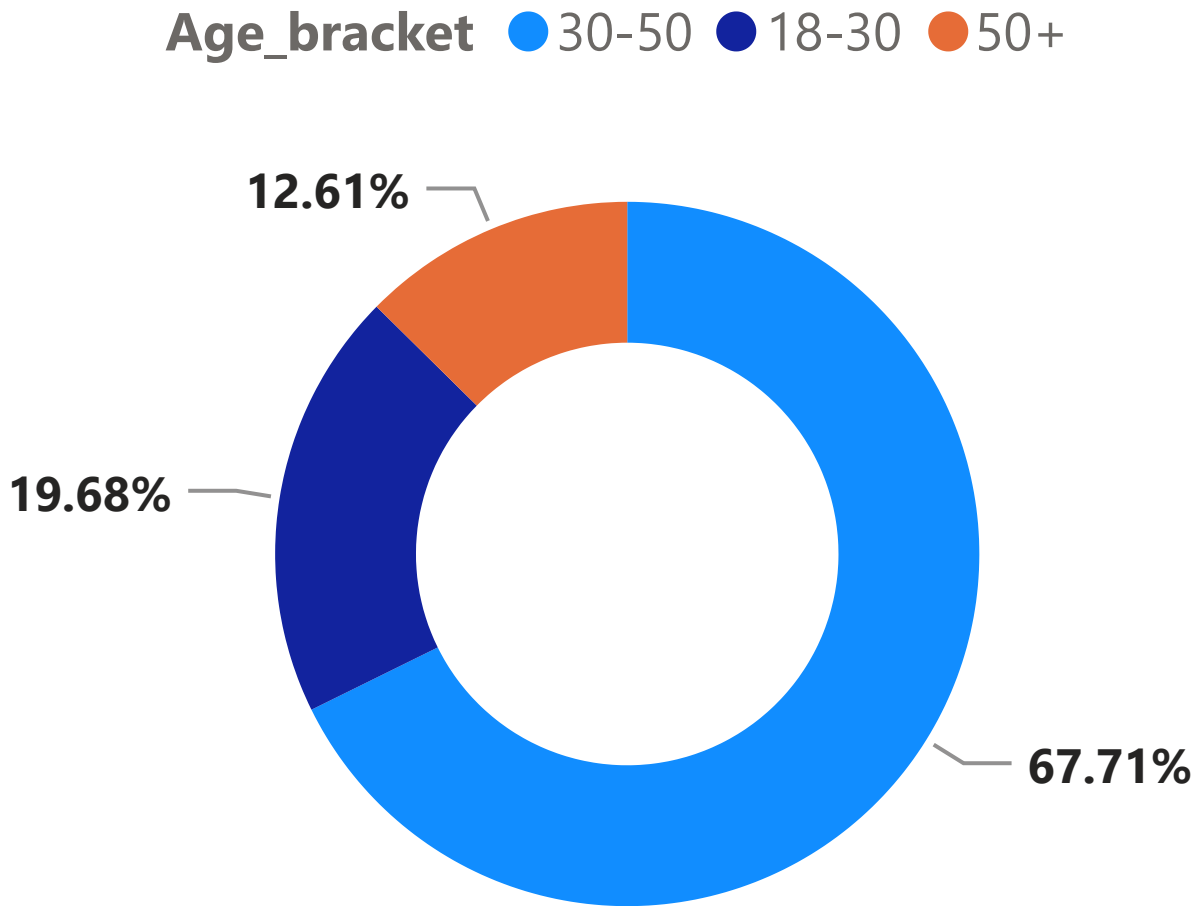## Total Customers by ActiveCategory

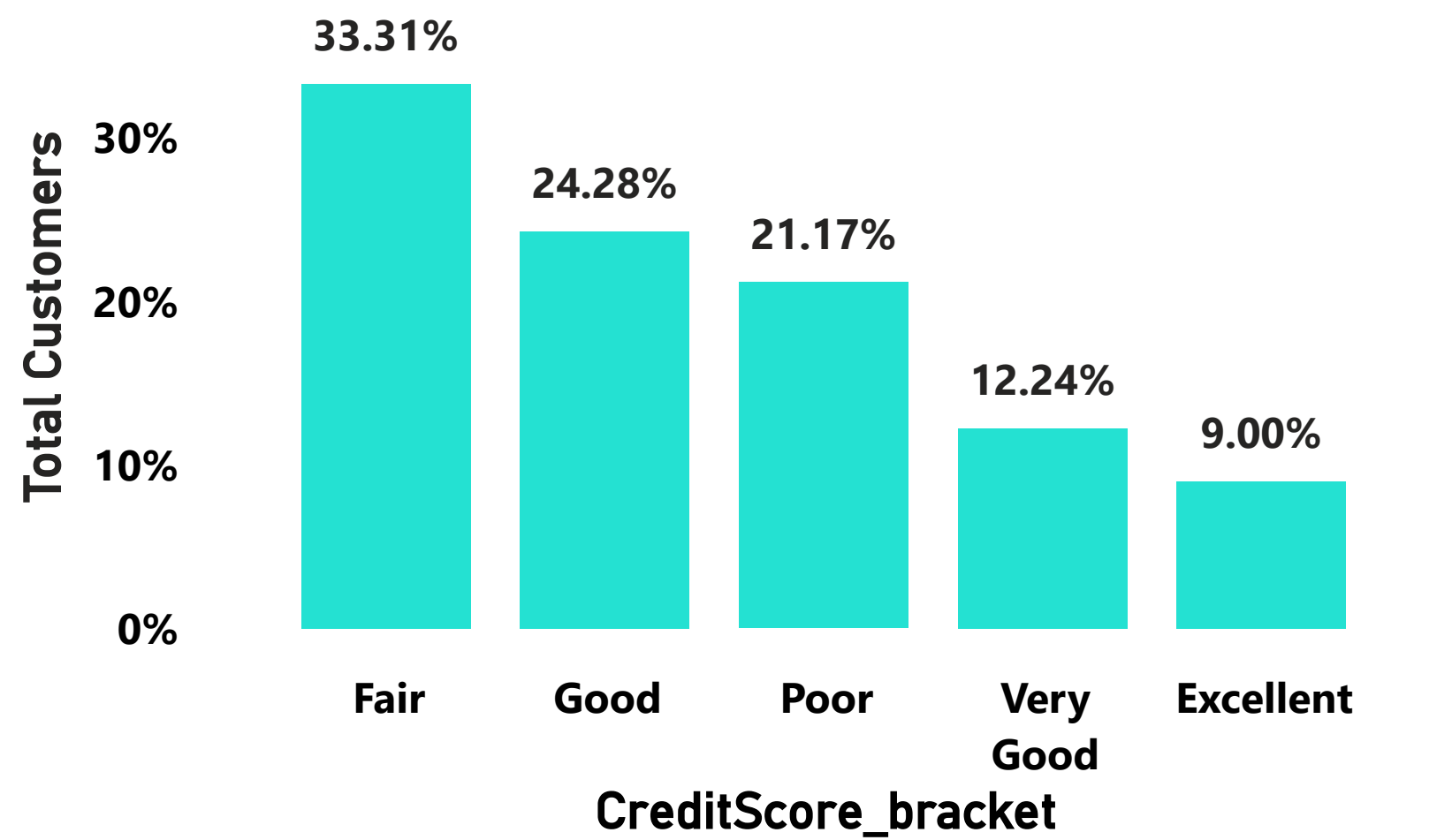## Total Customers by Income_Catogory

Select Location

| France |
| Germany |
| Spain |

10K

Total Customers

5.2K

4.8K

Active Member

Inactive Member

ActiveCategory

Low Income — 49.90%

Medium In... — 30.16%

High Income — 19.94%

0%   50%

Total Customers(%)

Age Distribution

Age_bracket ● 30-50 ● 18-30 ● 50+

12.61%

19.68%

67.71%

Total Customers by CreditScore_bracket

33.31%

24.28%

21.17%

12.24%

9.00%

Fair   Good   Poor   Very Good   Excellent

CreditScore_bracket

Gender Distribution

Male — 5.5K

Female — 4.5K

0K   2K   4K

Total Customers
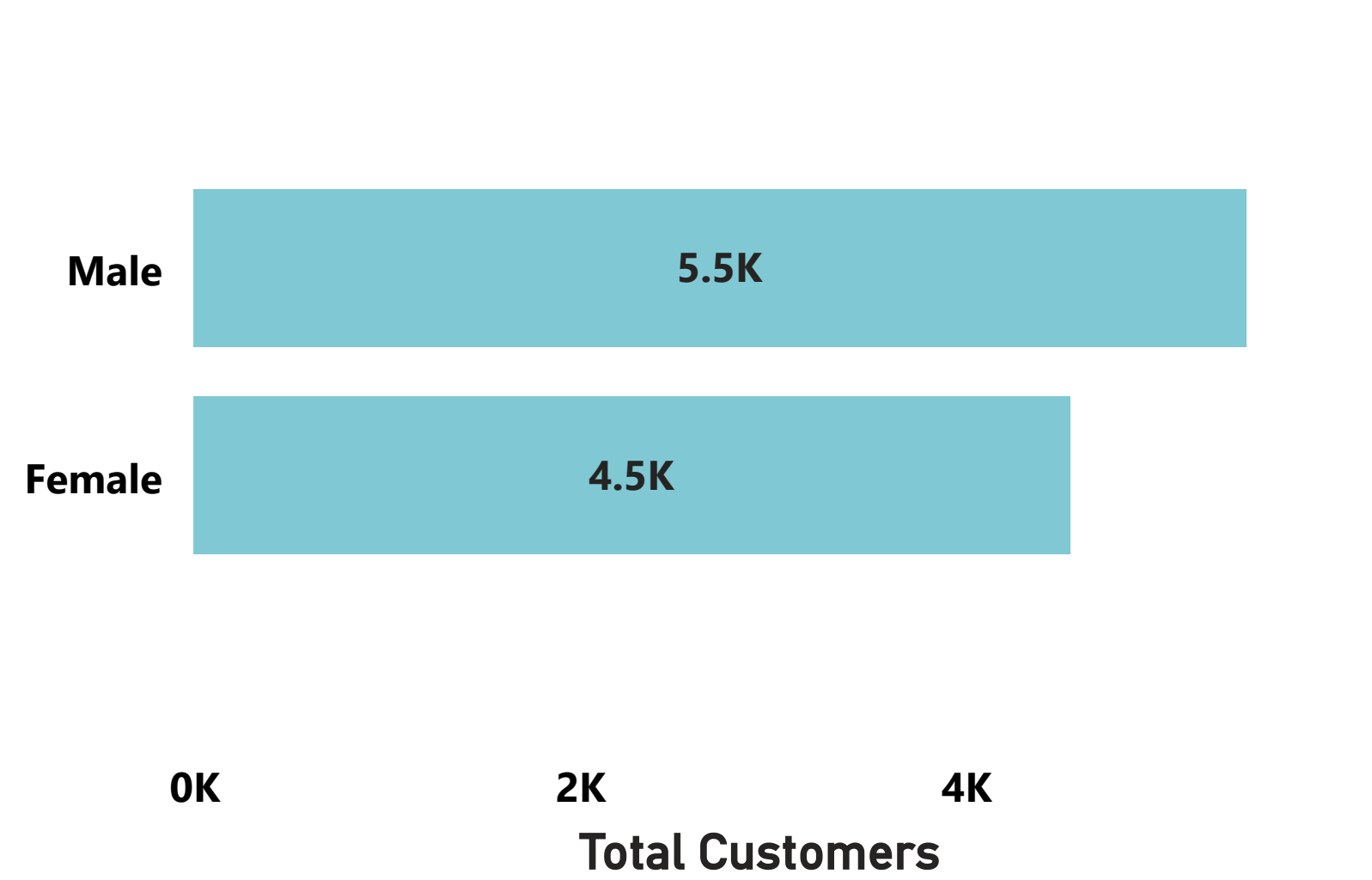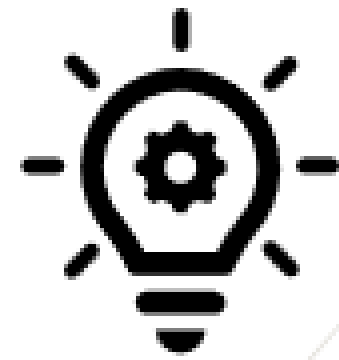
Key Insights & Recommendations

✓   Customer churn has been steadily increasing, reaching a rate of 20.37% with a forecasted linear growth, indicating the need for improved customer retention strategies.

✓ Instances of poor service delivery have led to customer dissatisfaction and potential churn, highlighting the necessity for enhanced customer experience initiatives.

✓ The majority of active customers fall within the 30-50 age range, with more active members than inactive, and most falling under the fair credit score category.

✓ There are more male customers than female, and the overall churn rate is highest in Germany, with the highest female churn rate observed in Germany in 2018 at 41.92%.

✓ Long-term customers may display higher brand loyalty than new customers, suggesting the importance of cultivating long-term customer relationships.

✓ Monthly repetitive patterns in customer churn are observed, with a sharp decline in churn during the months of November to February and a significant increase from July to November each year.

✓ Overall customer satisfaction levels are below the industry average, emphasizing the need for enhanced customer experience initiatives to improve CRM.