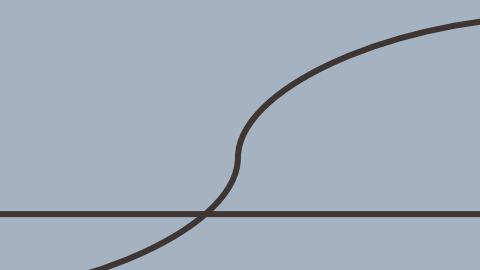




Bank Churn Analysis

Leveraging Power BI for Data Visualization



Overview

The Bank Churn Analysis project focuses on understanding and addressing customer attrition by analysing key factors influencing churn. The project uses historical customer data to identify patterns and behaviours associated with churn, such as demographic trends, account activity, and geographic variations.

By leveraging data analysis and visualization techniques, the project provides actionable insights to help banks predict and prevent churn, enhance customer satisfaction, and improve retention strategies. This data-driven approach ensures a competitive edge in maintaining a loyal customer base.

Banking Term Metrics

- **Churn Rate:** The rate at which individuals depart from a particular bank.
- **Active Customers:** The customers who are currently active members of the bank.
- **Total Customers:** Overall Customers engaged with the bank during a specific period.
- **Tenure:** The period up to which customers have been with the bank.
- **Number Of products:** The number of products refers to the different financial services or offerings a customer has, such as savings accounts, credit cards, loans, etc,



BANK CHURN ANALYSIS

16.2%

France

32.4%

Germany

16.7%

Spain

20.4%

Churn Rate

10.0K

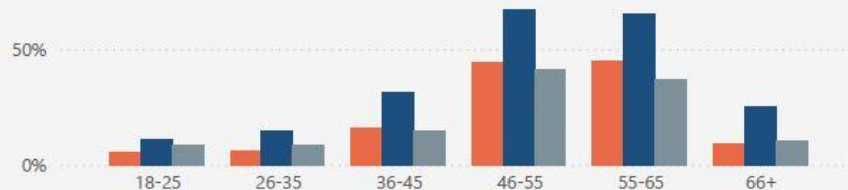
Total Customers

5.2K

Total Active

Churn Rate By Age Group

Geography ● France ● Germany ● Spain



Total Churn

7.5%

8.5%

19.6%

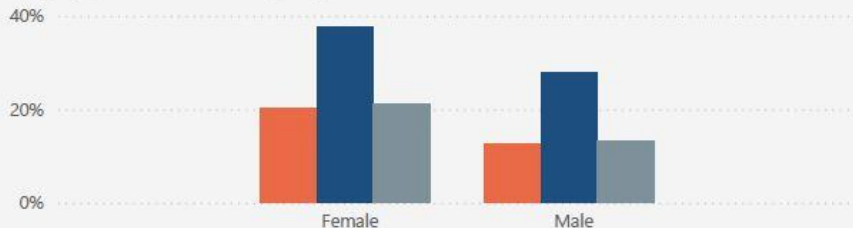
27.7%

48.3%

19.2%

Churn Rate By Gender

Geography ● France ● Germany ● Spain

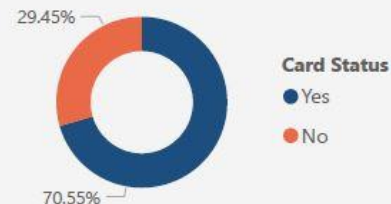


Total Churn

25.1%

16.5%

Card Status Of Customer

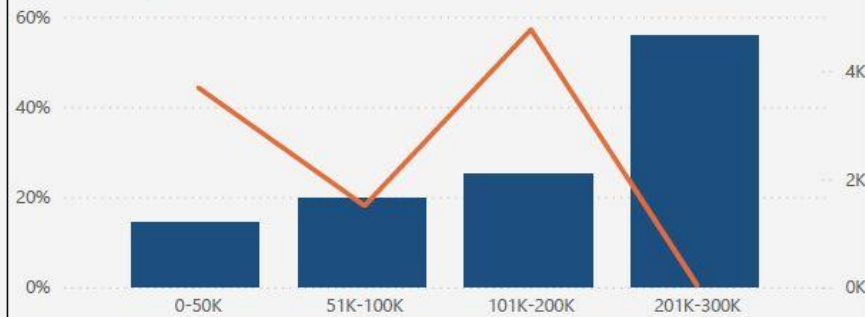


Active Status Of Customer



Churn Rate and Total Customers by Balance

Churn Rate ● Total Customers

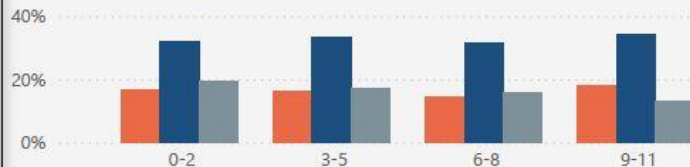


Customer Information

CustomerId	CreditScore	Balance	EstimatedSalary	First Surname
15579616	683	\$0	\$1,98,134.9	Goodwin
15585961	496	\$0	\$1,99,505.53	Talbot
15592123	768	\$0	\$1,99,454.37	Buccho
15598275	709	\$0	\$1,99,418.02	Sochima
15599792	545	\$0	\$1,99,638.56	Dimauro
15610165	761	\$0	\$1,99,409.19	Hsiung
15615473	646	\$0	\$1,98,208	Sabbatini
15617476	546	\$0	\$1,98,543.09	Manfrin
15619699	558	\$0	\$1,98,269.08	Yeh
15624641	740	\$0	\$1,99,290.68	Kharlamova
15627412	605	\$0	\$1,99,390.45	Ferri
15628523	539	\$0	\$1,98,161.07	Chien
15636684	727	\$0	\$1,98,637.34	Kirkland
15642885	792	\$0	\$1,99,644.2	Gray
15648951	785	\$0	\$1,99,108.88	Kao
15662021	685	\$0	\$1,99,992.48	Lucciano
15676715	640	\$0	\$1,99,493.38	Madukaego
15682489	605	\$0	\$1,98,091.81	Crumbley
15699095	603	\$0	\$1,98,826.03	Chandler
15709136	620	\$0	\$1,99,909.32	Adams
15711316	771	\$0	\$1,99,527.34	Ch'ang
15720713	850	\$0	\$1,99,775.67	Chibueze
15724453	570	\$0	\$1,98,830.98	Fan
15732270	727	\$0	\$1,98,446.91	Hung
15746326	591	\$0	\$1,98,926.36	Fields
15763065	700	\$0	\$1,99,753.97	Palerma
15763613	581	\$0	\$1,99,464.08	Barlow
15782778	815	\$0	\$1,98,490.33	Ewers
15786249	616	\$0	\$1,99,099.51	Whitfield
15787151	638	\$0	\$1,98,969.78	Liao
15800620	691	\$0	\$1,99,635.93	Fitzgerald

Churn Rate By Tenure

Geography France Germany Spain



Geography

- France
- Germany
- Spain

\$1,99,992.48

Salary

0.00

Balance

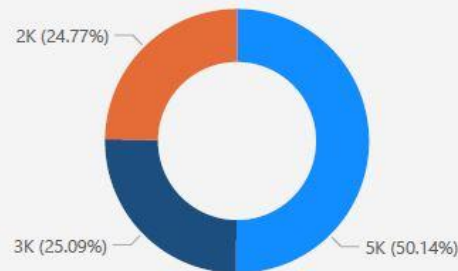
2

Number of Product

2

Tenure

Total Customers by Geography



Geography

- France
- Germany
- Spain

Customer Id

15662021

Customer Surname

Lucciano

Churn Status

Not churned

Credit Score

685

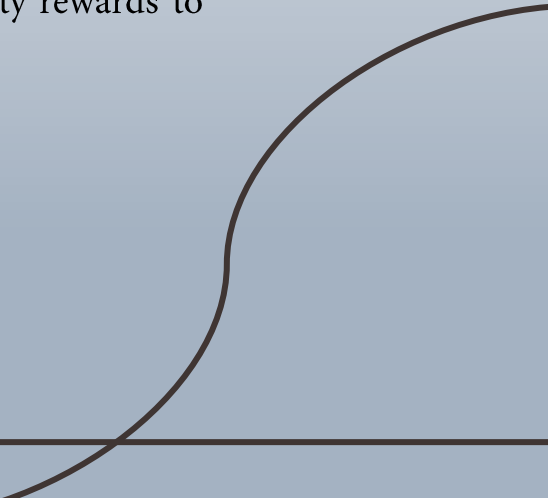
Activate Windows

Conclusion

- Churn rate varies significantly across age groups, with **older** customers showing **higher churn** rates.
- **Females** have a **higher churn** rate compared to males.
- **Germany** exhibits the **highest churn rate** among the three geographies analysed.
- Active customers are almost evenly split between active and non-active statuses.
- A **majority** of customers (**70.55%**) hold an active card status.
- Customers with balances in the **201K-300K** range show the **highest churn rate** (48.3%).
- **France** has the largest customer base, followed by Germany and Spain.
- Customers with longer tenure (9-11 years) tend to churn less compared to those with shorter tenure.

Recommendations

Focus on retaining older customers and addressing higher female churn rates. Strengthen engagement in Germany while leveraging France's large customer base and improving in Spain. Encourage inactive customers to engage, promote active card usage, and support high-balance customers with financial guidance. Offer loyalty rewards to newer customers to boost retention.

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THANKS