Customer Churn Overview

High-level snapshot of customer base, churn impact, and active customers

10K
Total Customers

8K
Active Customers

Geography
- [ ] France
- [ ] Germany
- [ ] Spain

Gender
- [ ] Female
- [ ] Male

0.20
Churn Rate (%)

2K
Churned Customers

Churn Risk Segmentation

Financial Risk Analysis

Customer Engagement Analysis

Retention Opportunities

Churn Risk Across Customer Segments

How churn varies by geography, tenure, engagement, and financial profile

Age Group
- [ ] 30–44
- [ ] 45–59
- [ ] 60+
- [ ] Under 30

NumOfProducts
- [ ] 1
- [ ] 2
- [ ] 3
- [ ] 4

0.27
Inactive Customer Churn Rate (%)

5K
High Risk Customers

4.93
Avg Tenure (Churned Customers)

91.11K
Avg Balance (Churned Customers)

Geography	×	Gender	×	IsActiveMember	×
France		Male			

Churn Rate by Tenure

Churn Rate (%)

0.24 — 0.230
0.22
0.20
0.18
0.16

0.230 0.192 0.211 0.205 0.207 0.172 0.216 0.206

0   5   10

Churned Customers by Geography

Churned Customers

1000
814   810
500
413
0
Germany France Spain

Geography

Churned Customers 2037

- Germany 814
- France 810
- Spain 413

- Female 460
- Male 350

- 0 — 224
- 1 — 126

Customer Activity Status Distribution

4849 — 5151

- ● 1
- ● 0

Financial Exposure and Value at Risk from Churn

Assessing balance, salary, and geographic concentration of churned customers

Credit Score Segment

- [ ] Excellent
- [ ] Fair
- [ ] Good
- [ ] Poor

Clear all slicers

Balance Segment

High Balance	Low Balance	Medium Balance	Zero Balance

Overview	Churn Risk Segmentation	Customer Engagement Analysis	Retention Opportunities

0.22
Low Credit Churn Rate (%)

0.95
Salary to Balance Ratio (Churned)

185.59M
Total Balance at Risk

0.25
High Value Customer Churn (%)

Net Balance Impact: Active vs Churned Customers

● Increase ● Decrease ● Total

| | 0.58bn | 0.19bn | 0.76bn |

Total Balance: 0.5bn, 0.0bn

X-axis: 0, 1 (Exited), Total

Balance Contribution by Geography (Churned Customers)

Germany	France	Spain
97.97M	57.67M	29.95M

Rank of Geography by Average Balance (Churned Customers)

Avg Balance (Churned Customers): 100K, 50K, 0K

Germany	Spain	France
120K	73K	71K

Geography

Customer Engagement and Product Usage Insights

Understanding how activity, tenure, and product adoption influence customer behavior

Total Customer Count was higher for 1 (5151) than 0 (4849).

1 in IsActiveMember 1 made up 25.63% of Customer Count.

Average Customer Count was higher for 1 (1,287.75) than 0 (1,212.25).

Customer Count for 1 and 0 diverged the most when the NumOfProducts was 2, when 1 were 302 higher than 0.
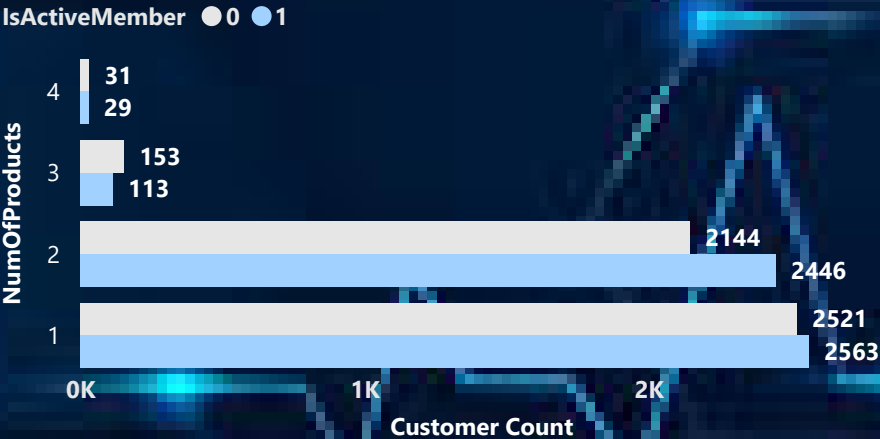
Recommended Actions
- Target Single-Product Customers with Cross-Sell Campaigns
- Early Engagement Program for Low-Tenure Customers

Overview	Churn Risk Segmentation	Financial Risk Analysis	Retention Opportunities

High Engagement Customers

1.54
Avg Products (Active Customers)

0.28
Single-Product Churn Rate (%)

Clear all slicers

Multi-Product Customer Ratio (%)

0.00   0.49   0.98

0.49
Multi-Product Customer Ratio (%)

0.48
Inactive Customer Share (%)

Has Credit Card
- ☐ 0
- ☐ 1

Product Holding Mix by Activity Status

IsActiveMember ○ 0 ● 1

NumOfProducts:
- 4: 31 / 29
- 3: 153 / 113
- 2: 2144 / 2446
- 1: 2521 / 2563

Customer Count: 0K — 1K — 2K

Geography	Customer Count	Inactive Customer Share (%)	Avg Balance (Churned Customers)	Avg Products (Active Customers)
France	5014	0.48	71,192.80	1.54
Germany	2509	0.50	1,20,361.08	1.54
Spain	2477	0.47	72,513.35	1.51
Total	10000	0.48	91,108.54	1.54

Retention Opportunities & Action Priorities

Identifying high-impact customers and regions to prioritize retention efforts

| Overview | Churn Risk Segmentation | Financial Risk Analysis | Customer Engagement Analysis | Clear all slicers |

Engagement Risk Level ⌄
- ☐ High Risk
- ☐ Low Risk
- ☐ Medium Risk

Customer Value Tier ⌄
- ☐ High Value
- ☐ Low Value
- ☐ Medium Value

5K
Upsell Opportunity Customers
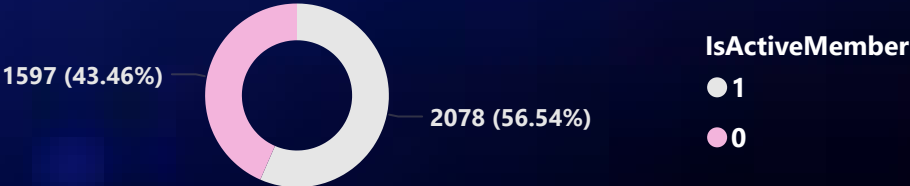
0.37
Retention Success Potential (%)

363.99M
Revenue at Save Risk

4K
Retention Eligible Customers

Retention Eligible Customers by IsActiveMember

1597 (43.46%)

2078 (56.54%)

IsActiveMember
- ● 1
- ● 0

Retention Opportunity Share by Geography

Retention Eligible Customers

- 1950 — France
- 954 — Spain
- 771 — Germany

Geography

Avg Credit Score, Revenue at Save Risk and Avg Balance by Geography

Revenue at Save Risk

- France (~200M, Avg Credit Score ~649.7)
- Spain (~90M, Avg Credit Score ~651.4)
- Germany (~75M, Avg Credit Score ~651.5)

Avg Credit Score: 649.5, 650.0, 650.5, 651.0, 651.5