

Bank Customer Churn Analysis

This analysis explores key factors affecting customer churn at our bank. We'll examine geographical trends, customer demographics, and product usage patterns to identify retention opportunities.



Overall Churn Rate

20.37%

Churn Rate

Percentage of customers who
have left the bank

79.63%

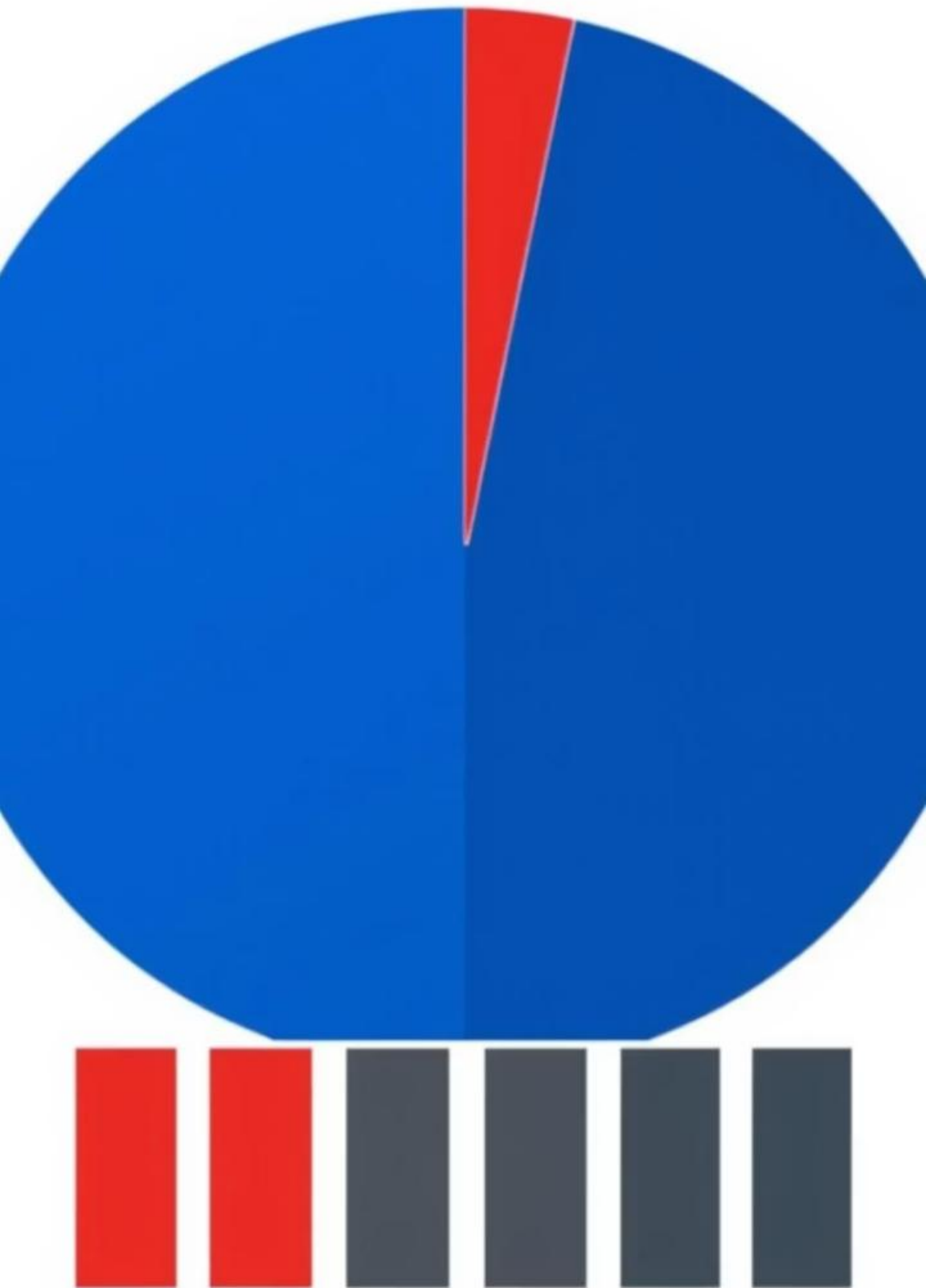
Retention Rate

Customers who remain active with
the bank

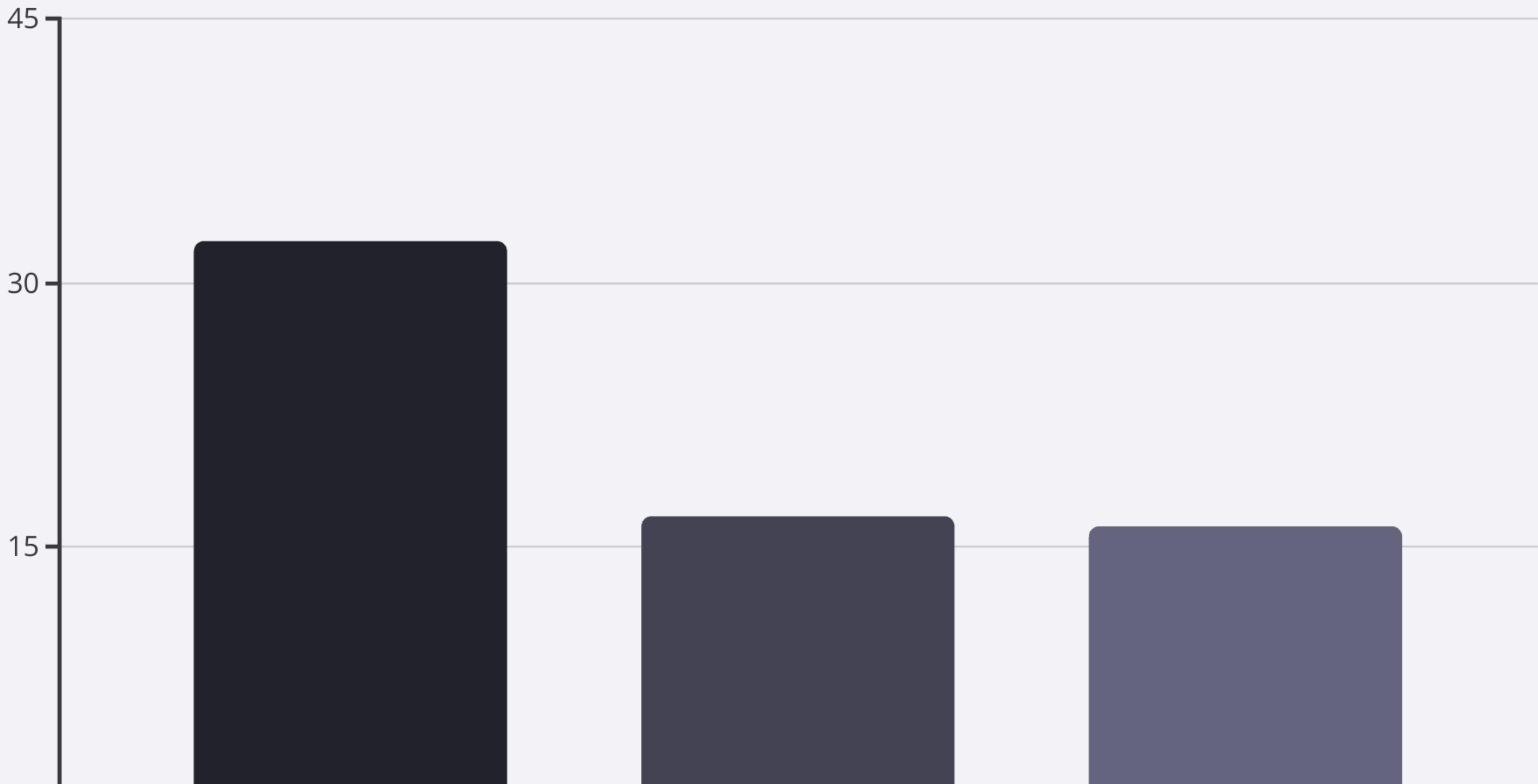
100%

Total Analysis

Complete customer database
examined



Geographical Churn Analysis



Age and Balance Comparison

Churned Customers

Average age: 44.83 years

Average balance: €91,188.25

Retained Customers

Average age: 37.42 years

Average balance: €73,826.60



Top Reasons for Churn



Better Rates Elsewhere

Competitors offering more attractive interest rates and fees



Poor Customer Service

Dissatisfaction with support quality and response times



Limited Digital Features

Lack of modern banking technology and mobile options



Relocation

Customers moving to areas without branch access

Credit Card Impact on Churn

With Credit Card

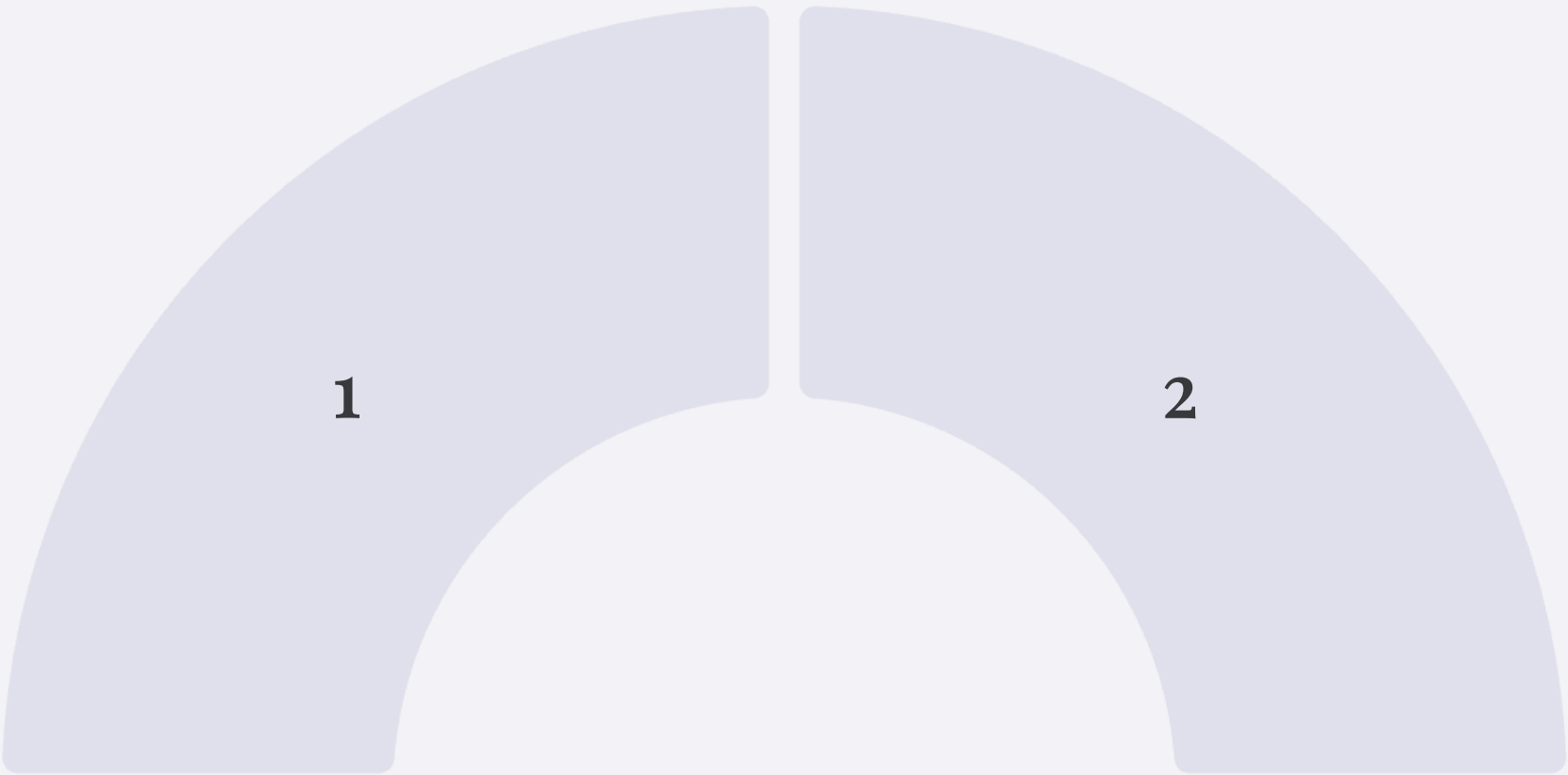
Churn rate: 16.07%

Lower churn among cardholders suggests product stickiness

Without Credit Card

Churn rate: 24.96%

Higher churn indicates missed cross-selling opportunity





Customer Rating Impact

1-Star Customers

Churn rate: 71.43%

Extremely high attrition among dissatisfied customers

3-Star Customers

Churn rate: 28.57%

Moderate churn among neutral customers

5-Star Customers

Churn rate: 7.14%

Strong retention among highly satisfied customers

Product Usage Analysis



1 Product

Churn rate: 46.47%



2 Products

Churn rate: 34.00%



3 Products

Churn rate: 11.37%

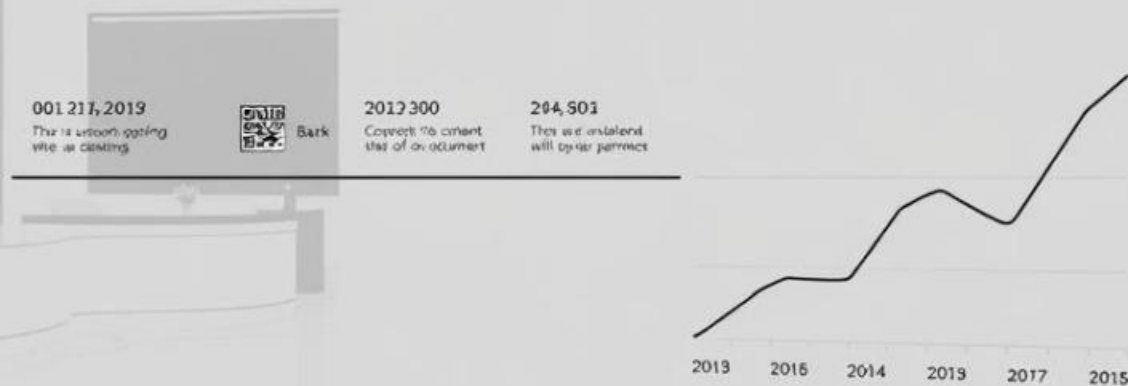


4 Products

Churn rate: 8.16%

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Tenure Analysis

1

0-2 Years

Highest churn period with rates exceeding 25%

2

3-5 Years

Moderate churn around 15-20%

3

6+ Years

Lowest churn with rates below 10%



High-Risk Customer Segments

German Premium Accounts

Highest churn rate at 45.83%

Spanish Business Accounts

Second highest churn at 33.33%

French Savings Accounts

Third highest churn at 28.57%