Bank Customer Churn Analysis

Helping banks retain customers with data-driven insights.

Introduction

Hi, I'm Yaswanth Kundurthi, an aspiring Data Analyst. I'm passionate about solving real-world problems using data.

This is a Bank Customer Churn Analysis built fully in Power BI, with over 1+ Million customer records.

BANK CUSTOMER CHURN ANALYSIS

1M	210K	20.37	3.50	210K	531K	499K
TotalCustomer	ExitedCustomers	ChurnRate(%)	AvgCustomerRating	High-Risk Customers	ActiveCustomers	InActiveCustomers

Churn Trends

Churn Status Overview

Churned 20.37%
Not Churned 79.63%
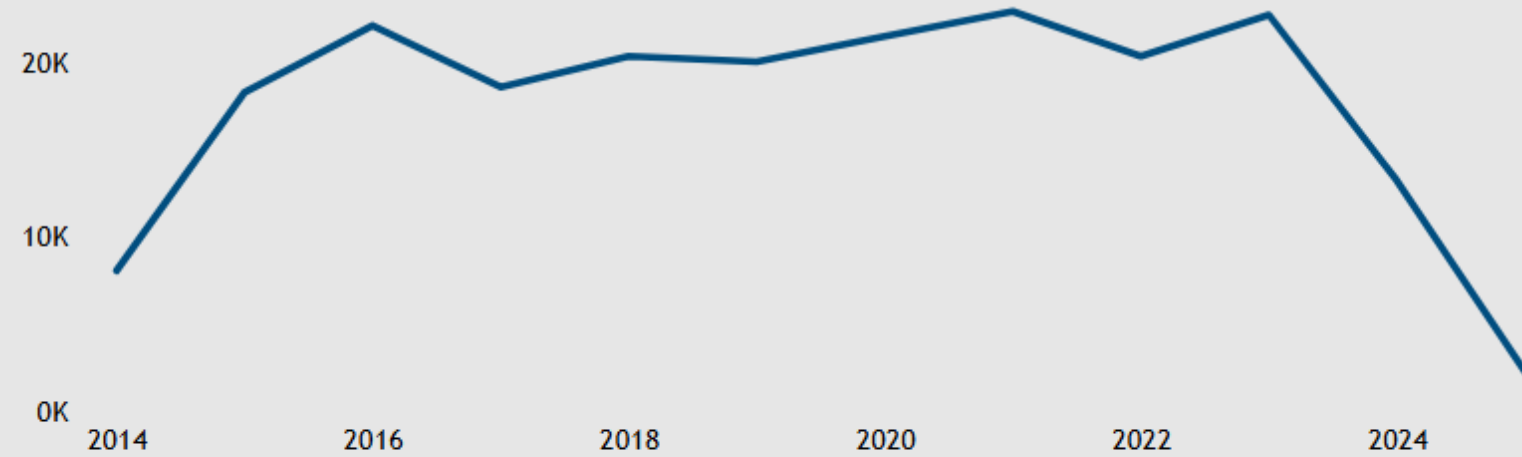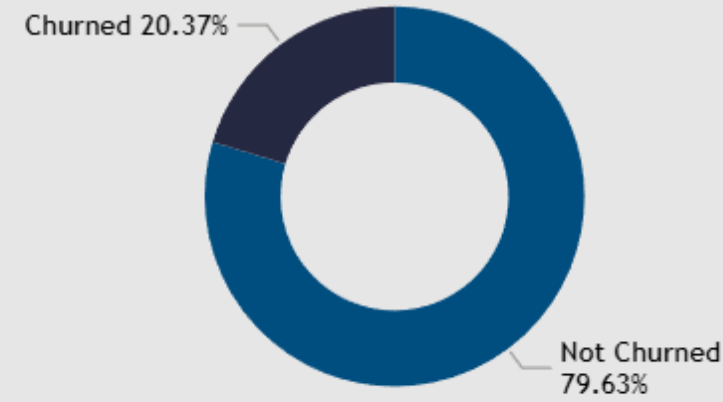
CreditScore

350   850

Age_Group

All

Reasons for Exit
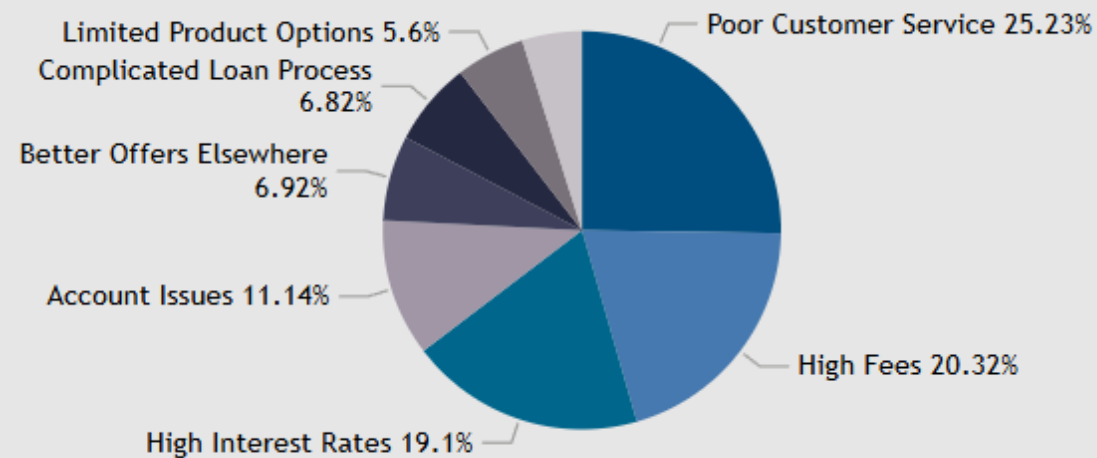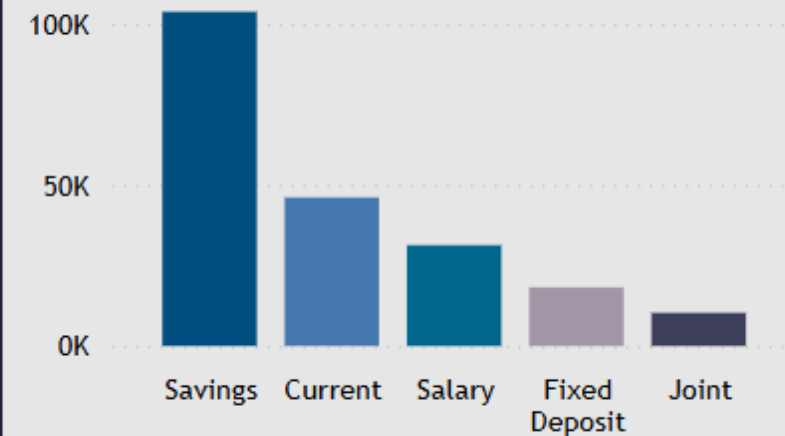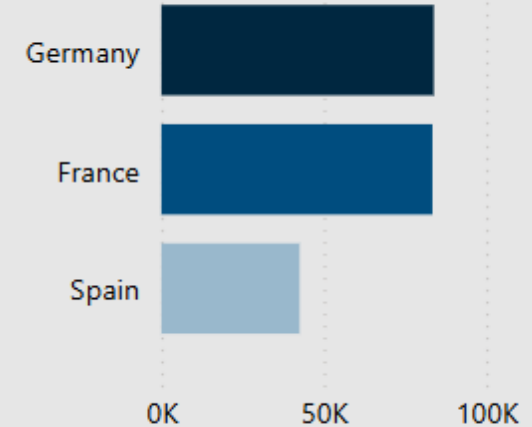
Poor Customer Service 25.23%
Limited Product Options 5.6%
Complicated Loan Process 6.82%
Better Offers Elsewhere 6.92%
Account Issues 11.14%
High Interest Rates 19.1%
High Fees 20.32%

Account Types Exited

Savings   Current   Salary   Fixed Deposit   Joint

Churn by Region

Germany
France
Spain

0K   50K   100K

Dashboard

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Churn by Age_Group

Gender Breakdown

Male 44.08%
Female 55.92%
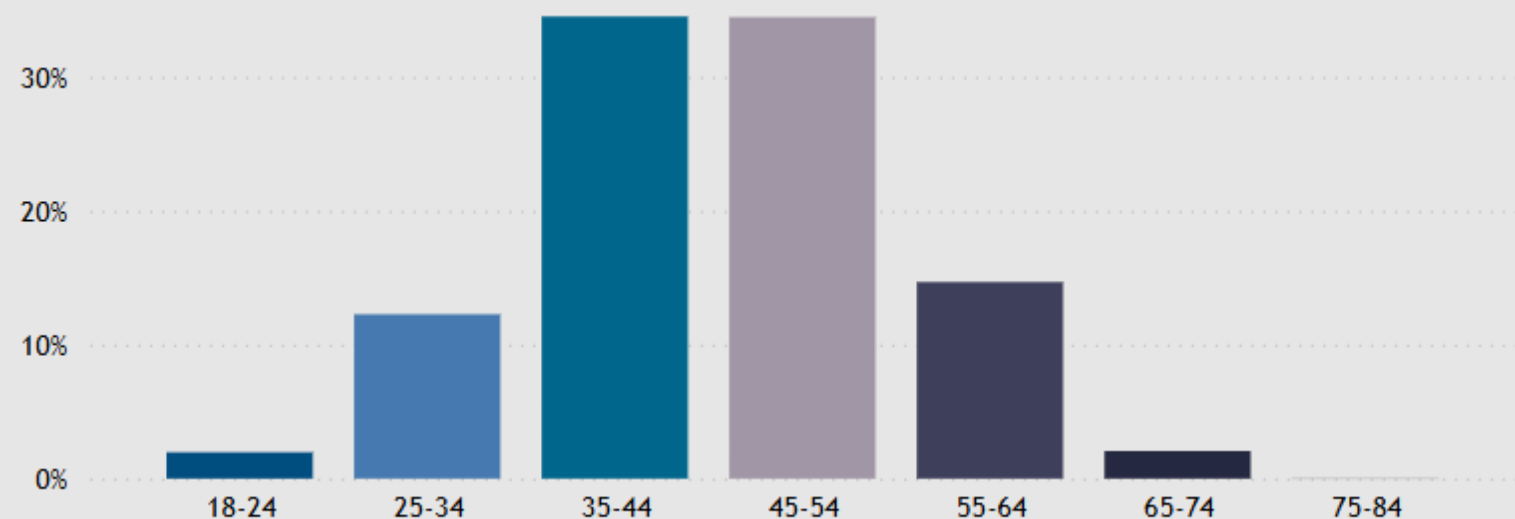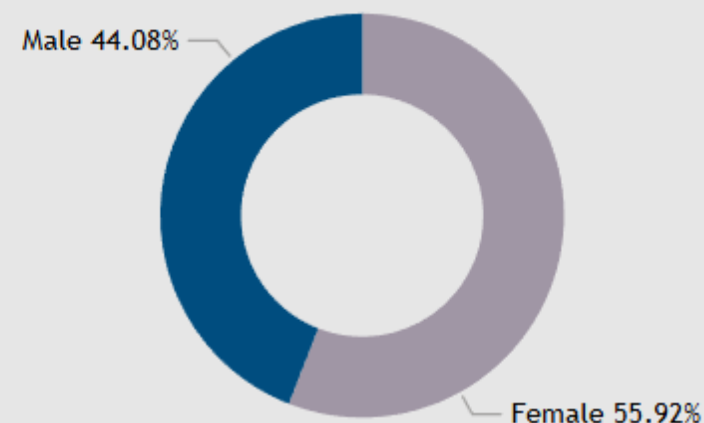
Date

26-03-2014   19-03-2025

ActiveStatus

All

NumOfProducts   **CreditCategory**

Churn by Credit_Category

- Fair
- Poor
- Good
- Very Good
- Excellent

0K   20K   40K   60K   80K

Tenure Analysis

22.58	20.13	20.59	18.70	20.41	20.61
0	2	4	6	8	10
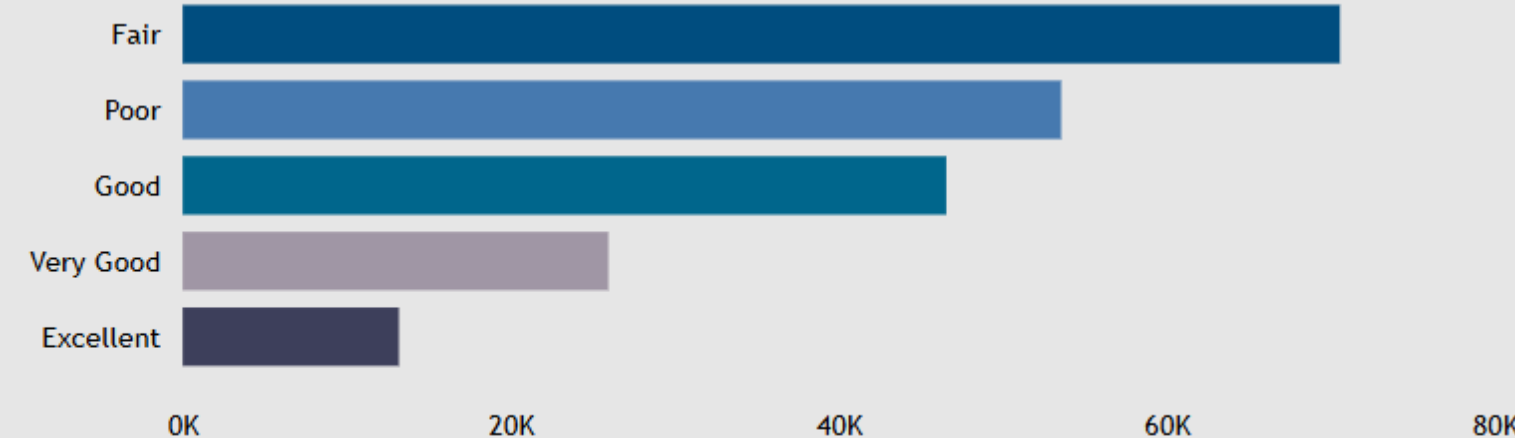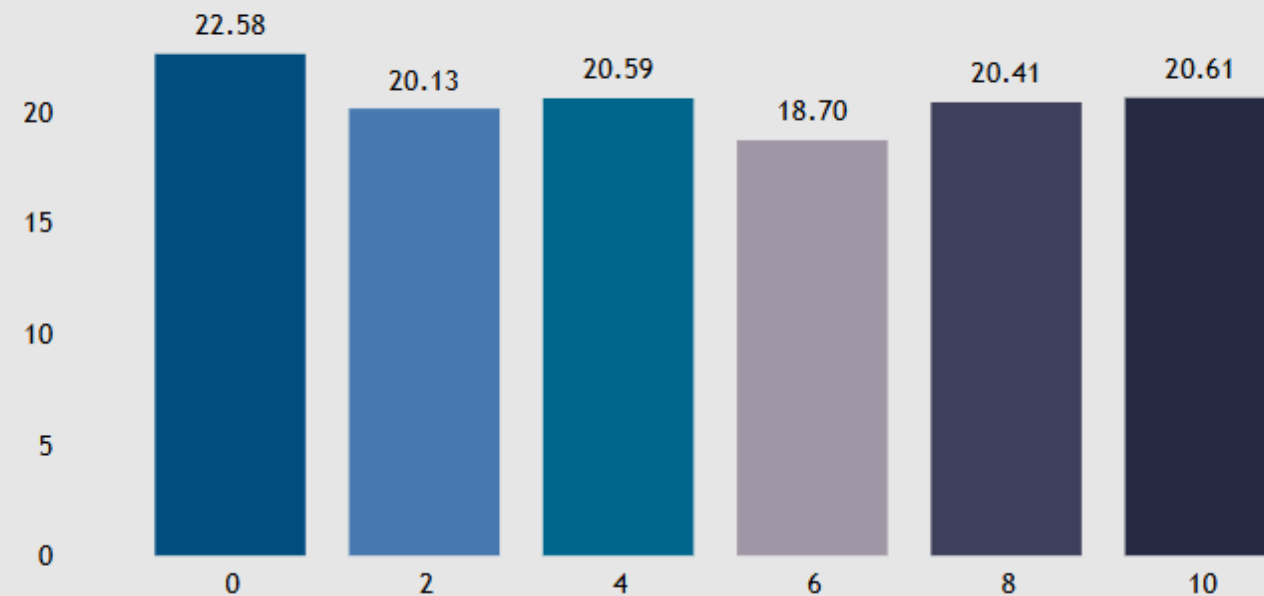
Project Introduction

Objective

Understand reasons behind customer churn.

Tools Used

Power BI, DAX, Power Query, Excel.

Role

End-to-end analysis as a Data Analyst.
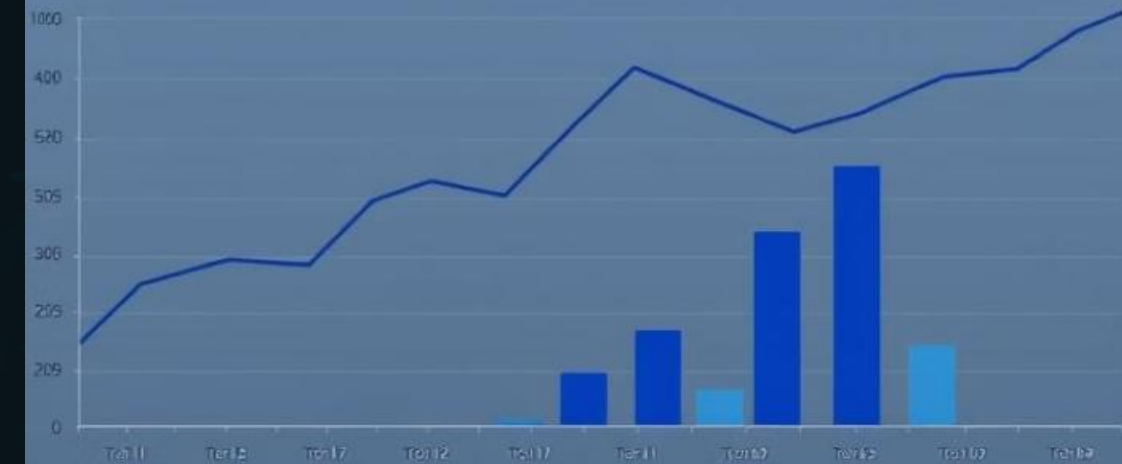
Problem Statement

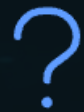**Why are customers leaving?**

Bank churn affects revenue.

Data-driven retention is the solution.

Bank churn affects revenue, retention, and reputation. Data-driven retention is the solution.

Key Insights

Overall Churn Rate

20.37% of customers are leaving the bank.

High-Risk Customers

210K customers are at risk of churning.

Tenure

Customers with 0-4 years or 10+ years of tenure have high churn.

Age & Gender

Customers aged 35-54 and more females churn.

Credit Categories

Fair/Poor credit customers exhibit the highest churn.

Savings Accounts

Savings accounts have the highest churn.

Top Reasons

- Poor customer service (25.23%).
- High fees (20.32%).
- High interest rates (19.1%).

Recommendations

1 — Early Warning System

Predict which customers are likely to leave.

2 — Reduce Churn

Offer benefits to high-value customers.

3 — Improve Onboarding

Offer loyalty benefits for customers with 0-4 years tenure.

4 — Adjust Banking Fees

Offer discounts or loyalty programs.

5 — Personalized Banking

Use data to tailor services.

Thank You

If you're hiring or know someone who is – Let's connect!