

# Bank Churn Dashboard

## 1. Introduction

This report provides a comprehensive interpretation of the Bank Churn Dashboard. It analyzes customer churn patterns using demographic, geographic, behavioral, and financial attributes. The purpose of this report is to help stakeholders understand churn-driving factors and identify opportunities for improving customer retention.

## 2. Key Performance Indicators (KPIs)

These top-level metrics summarize the bank's customer activity:

- Active Members: 5,151 — Customers actively maintaining their accounts.
- Total Balance: 764,858,893 — Combined deposits of all customers.
- Total Bank Churn: 10,000 — Number of customers who have exited the bank.
- Median Estimated Salary: 100,194 — Represents the financial distribution of customers.

## 3. Customer Activity Insights

Customers are categorized as active or non-active. Active customers slightly exceed inactive ones, indicating stable engagement, but a large number of inactive customers highlights potential churn risks.

## 4. Geographic Distribution

Customer distribution across countries:

- France: 5,014 customers — Largest customer base.
- Germany: 2,509 customers — A balanced segment with moderate churn.
- Spain: 2,477 customers — Smaller but significant demographic.

Geographic segmentation helps tailor region-specific retention strategies.

## 5. Customer Complaint Analysis

- No Complaints: 7,956 customers — Majority churned without complaints.
- Complaints Filed: 2,044 customers — Suggests service dissatisfaction.

Even though complaints matter, churn without complaints signals deeper issues.

## **6. Gender-Based Distribution**

- Male: 5,457 customers
- Female: 4,543 customers

A balanced ratio indicates no strong gender-based churn trend.

## **7. Card Type Analysis**

Customer counts are almost evenly distributed:

- Diamond: 2,507
- Gold: 2,502
- Silver: 2,496
- Platinum: 2,495

Card type has minimal influence on churn behavior.

## **8. Product Holding Behavior**

Most customers hold 1–2 products. Customers with only one product churn more frequently, likely due to weaker engagement. Multi-product customers show stronger loyalty.

## **9. Age-Based Churn Analysis**

Churn is highest in:

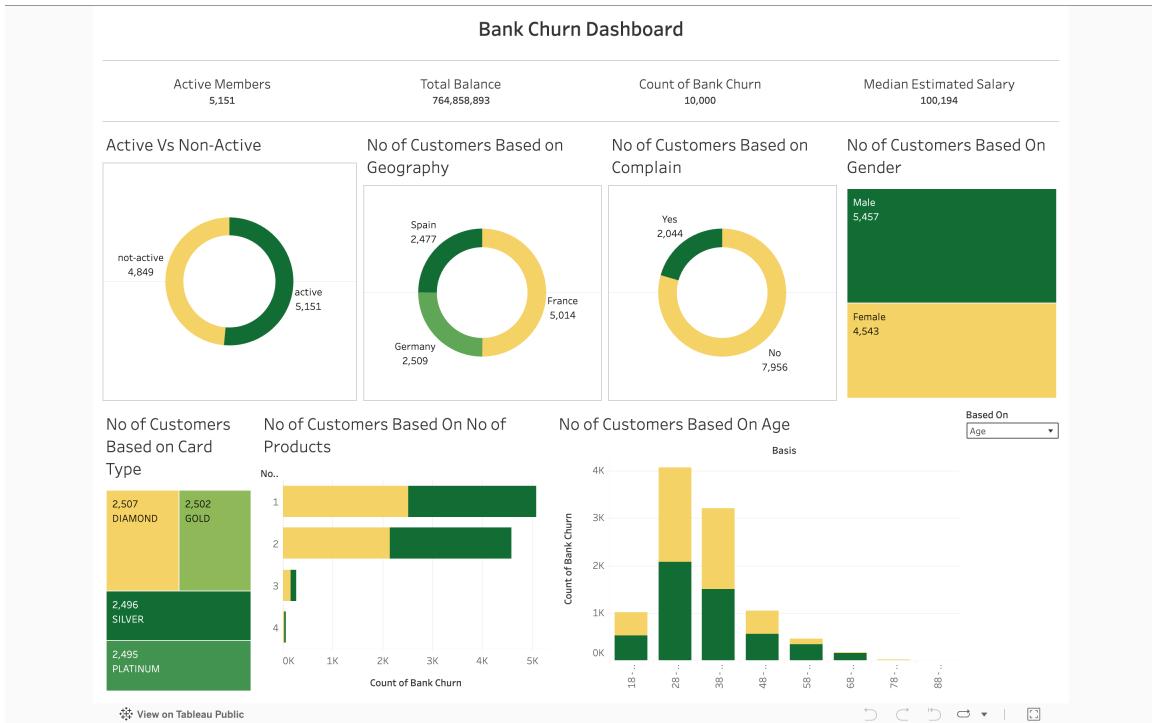
- Ages 28–38 — Young professionals comparing competitive banking options.

Moderate churn in:

- Ages 18–28 — New customers with evolving preferences.

Lower churn in:

- Ages 58+ — Loyal, stable customer base.



## 10. Conclusion & Recommendations

Churn patterns show:

- Younger customers churn more.
- Single-product customers have higher churn risk.
- Region-specific churn requires targeted strategy.
- Complaint-free churn highlights product or satisfaction issues.

### Recommended Actions:

- Introduce loyalty programs for young customers.
- Promote bundled banking products.
- Strengthen engagement with inactive customers.
- Conduct deeper churn analysis for France.

This report helps guide strategic decisions to improve retention and enhance customer satisfaction.