

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:

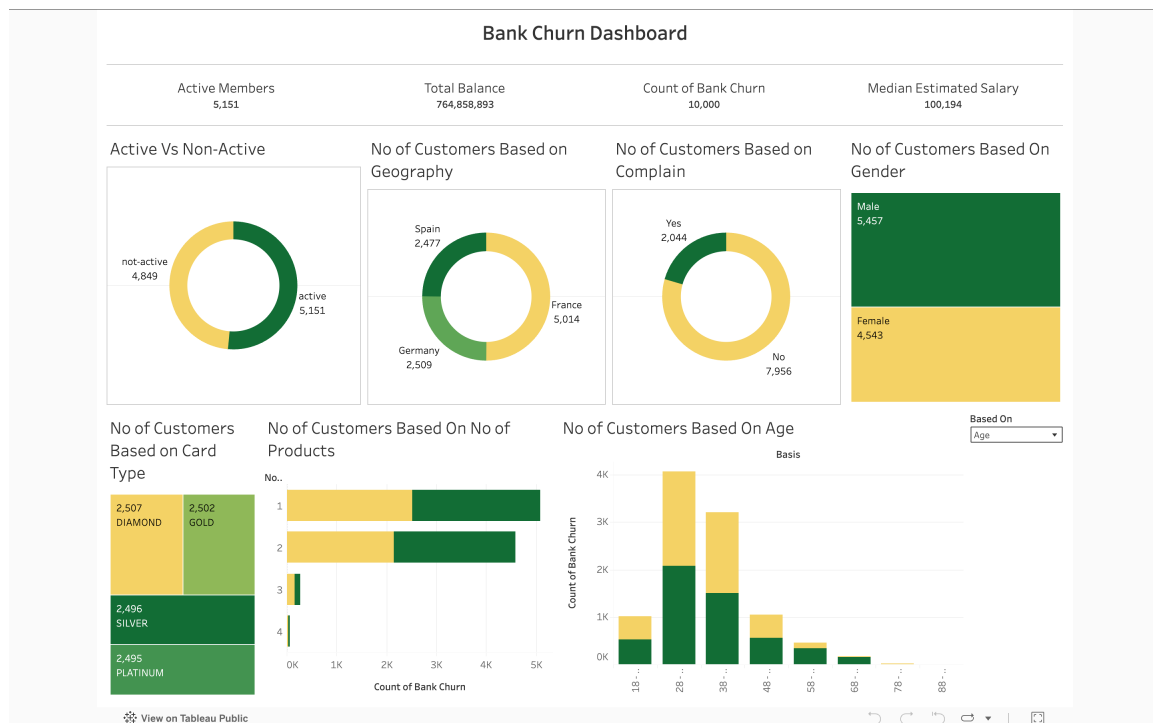
- Ages 28–38 — Young professionals comparing competitive banking options.

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.