DASHBOARD DOCUMENTATION

Flex Bank: Customer Churn Analysis

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Power BI Desktop · DAX

10,000	20.37%	3	11
bank clients	churn rate	countries: France, Germany, Spain	pages, from welcome to thank you

> A practice dashboard built on a training dataset. It is not client data. Figures are quoted as they appear on the report. Flex Bank is the case-study name used in the report.

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01 THE STORY BEHIND THE REPORT

> *Imagine a bank where one client in five walks away. Each one who leaves takes their balance, their loan interest and their friends with them.*
>
> *The bank does not want to know only how many left. It wants to know who they are, so that it can reach the next ones before they go.*

Flex Bank wants to understand who its clients are, who is leaving, and what the leavers have in common, so that it can keep clients and plan products.

02 WORDS USED IN THIS DOCUMENT

Word	What it means
KPI	Key performance indicator: one number that says how the business is doing, such as total sales or churn rate.
Churn	A customer leaving. Churn rate is the share of customers who left.
Retention	The share of clients who stay.
Tenure group	How long a client has been with the bank: New (under 1 year), Growing, Established or Long-term (over 5 years).
Age groups	Young Adult (25 or under), Millennial (26 to 40), Boomer (41 to 65), Senior (over 65).
Income range	High (over $100,000), Middle ($25,000 to $100,000) and Low ($25,000 or under).
Credit score category	Bad, Poor, Fair, Good or Excellent, from the client's credit score.

03 WHAT THIS REPORT IS

Item	Detail
Author	Temidayo Sunday Alade
Tool	Power BI Desktop
Data	10,000 clients with country, gender, age, tenure, balance, salary, credit score, number of products, active status and whether they left
Pages	Welcome, KPIs, churner and non-churner attributes (two pages), demographics (two pages), account behaviour, segments (two pages), and a dashboard

04 THE QUESTIONS THE REPORT ANSWERS

Question	Where it is answered
How many clients do we have, and how many leave?	KPI page
Who leaves more: men or women, which country, active or inactive?	Attributes among churners and non-churners
Which products do leavers use?	Number of products, churners and non-churners
Who are our clients overall?	Demographics
Does money behave differently by country and tenure?	Account behaviour matrix
How are clients split into segments?	Segments pages

05 HOW IT WAS BUILT



1. Load the client table and turn the raw numbers into readable groups: age bands, tenure groups, income ranges and credit score categories.
2. Create the churn flag and the measures for churn rate, retention rate, average estimated salary and average balance.
3. Build the attribute pages as twin charts: the same breakdown for clients who stayed and for clients who left, side by side.
4. Build the demographic and segment pages to show the size of every group, each with an insight and a recommendation.
5. Add a matrix of churn rate, average balance and average salary by country and tenure group, then a final one-page dashboard with a menu.

06 HOW THE NUMBERS ARE WORKED OUT

TWO KINDS OF PERCENTAGE, KEPT APART

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churn rate          =  clients who left ÷ all clients
share among leavers  =  leavers in a group ÷ all leavers
churn rate in group  =  leavers in the group ÷ clients in the group
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An everyday example. Germany has 21.29 per cent of the clients but 39.96 per cent of the leavers. That share among leavers is higher than its share of clients, which is why Germany looks risky. The matrix gives the rate itself: between 31.6 and 34.3 per cent of German clients leave in every tenure group, against about 16 to 17 per cent for France.

Churn rate by country and tenure group, as shown on the matrix

Country	New	Growing	Established	Long-term
Germany	34.29%	31.63%	33.81%	32.26%
Spain	23.30%	18.34%	16.57%	14.99%
France	17.07%	16.57%	16.15%	15.79%

07 WHAT IT FOUND

One in five clients leaves. The churn rate is 20.37 per cent, and the average balance of $92,073 is close to the average estimated salary of $99,738, so these are not poor clients.

Germany is the problem. Its churn rate is roughly double that of France, and well above Spain, in every tenure group, even though it holds only about a fifth of the clients.

Women leave more than men. Women make 42.75 per cent of clients but 55.92 per cent of leavers.

Inactive clients and single-product clients leave. 63.92 per cent of leavers were inactive members and 69.17 per cent used only one product, against 44.54 per cent of all clients who are inactive.

Boomers, those aged 41 to 65, are 25.13 per cent of clients but 64.60 per cent of leavers, while the large Millennial group is much less likely to leave.

08 WHAT I RECOMMENDED

- Run client feedback surveys with the groups that leave most, and design products around what they say.
- Build a retention programme for German clients, and learn from why French clients stay.
- Reactivate inactive clients with offers, and encourage a second product through bundles and cross-selling.
- Grow the Spanish and German client base through marketing and a wider range of products, and develop products that appeal to women.
- Offer credit-building help and financial coaching, given that about 30 per cent of clients have a bad credit score.

09 NOTES ON THE FIGURES AND LIMITATIONS

Every figure in this document is taken from the report page it describes. These notes say how to read the figures that need care, and what the data cannot show.

- **Retention.** With churn at 20.37 per cent, the clients who stayed are 79.63 per cent. The 75.50 per cent card measures a narrower group, so this document uses the churn rate.
- **Zero balances.** Three groups in the matrix (France long-term, Spain established and Spain long-term) show an average balance of exactly $0.00. An average of exactly zero across a whole group points to how that cell is calculated, so I do not build a recommendation on it alone.
- **Country rates.** The churn rates by country in this document are read from the matrix, by tenure group, because that is the most detailed view in the report.
- **Associations, not causes.** Each finding is a pattern in one table. It shows who leaves, not why.

10 OUTPUTS

An 11-page Power BI report (PDF export), including the welcome page and a closing dashboard.

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