

Lowering Churn with Customer Attrition Prediction



The Customer

A national retail bank (“Customer Bank”) with large savings and multi-product portfolios. Service and analytics teams needed actionable drivers—not just probabilities—to proactively retain at-risk customers and extend the approach beyond savings accounts.

The Challenge

The incumbent model predicted likelihood of attrition but lacked explanatory drivers and coverage across products. Without clear indicators, support teams struggled to prompt and address churn intent; engagement was largely reactive and inbound.

The Solution

Model attrition and expose reasons that teams can act on:

- Detect patterns such as multi-month declines in card transactions and reduced engagement
- Engineer comprehensive features across demographic, geographic, behavioral, and service indicators
- Identify “soft attrition” (inactive/dormant) and surface root-cause drivers for targeted, product-specific retention plays

The Results

- Lower attrition across product lines
- Re-activation of soft-churn customers
- Driver-led retention tactics for service and marketing
- Improved lifetime-value potential

Impact Delivered

- 18% Churn rate reduction
- 25% Higher retention-campaign response
- 30% Earlier risk detection
- 15% Reactivation of dormant customers

Solution Components

- Demographic/behavioral features
- Geographic & service indicators
- Attrition-driver analytics
- Intervention playbooks