Kaggle客戶流失率預測

Group 3

統計三 陳采宗

統計三林盈盈

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統計三 沈冠宇

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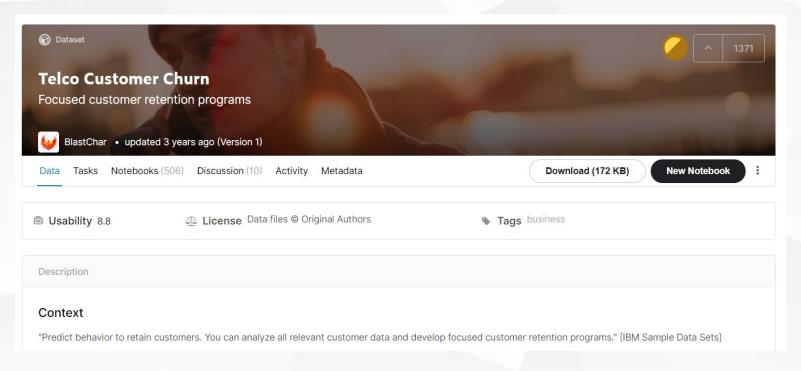
3 Model

6 參考資料



Raw data

raw data 包含 7043 個觀測值以及 20 個變數



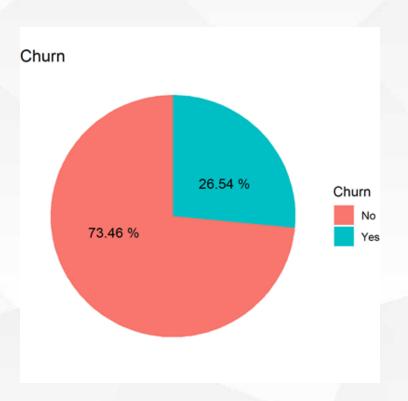
Input format

Input	Format			
customerID	string			
gender	binary			
SeniorCitizen	binary			
Partner	binary			
Dependents	binary			
tenure	integer			
PhoneService	binary			
MultipleLines	multinomial			
InternetService	multinomial			
OnlineSecurity	multinomial			

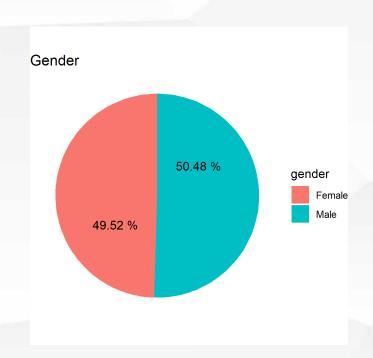
Input	Format			
OnlineBackup	multinomial			
DeviceProtection	multinomial			
TechSupport	multinomial			
StreamingTV	multinomial			
StreamingMovies	multinomial			
Contract	multinomial			
PaperlessBilling	binary			
PaymentMethod	multinomial			
MonthlyCharges	numeric			
TotalCharges	numeric			

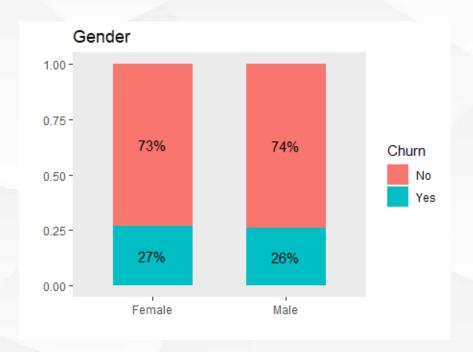


Churn

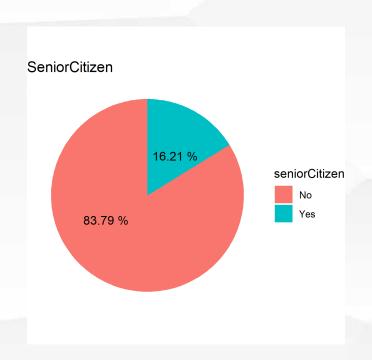


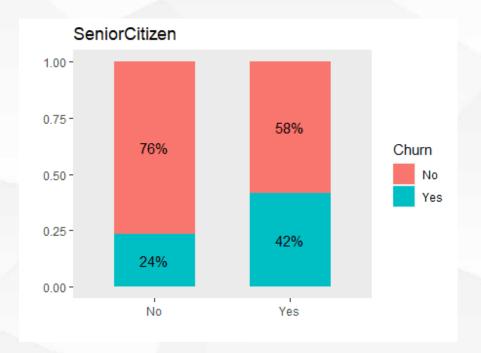
Gender



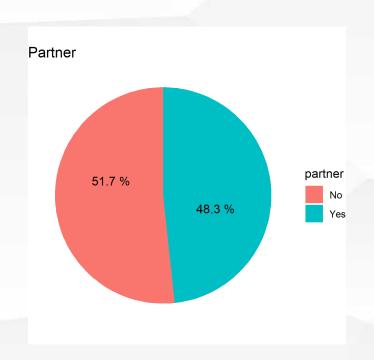


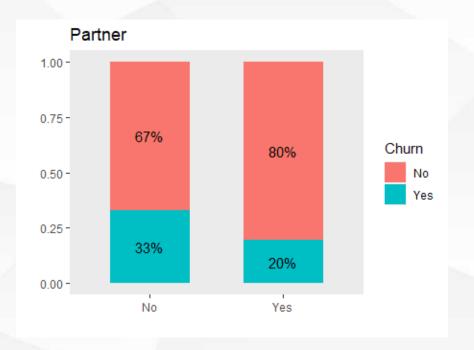
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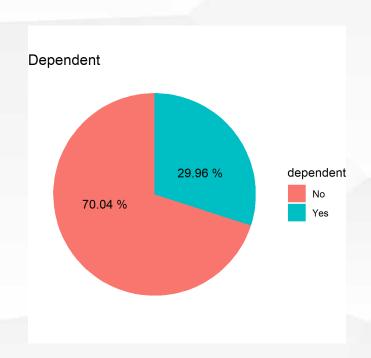


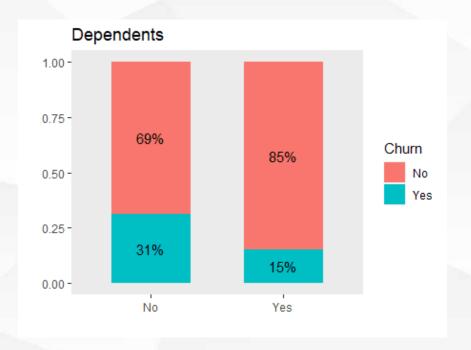
Partner



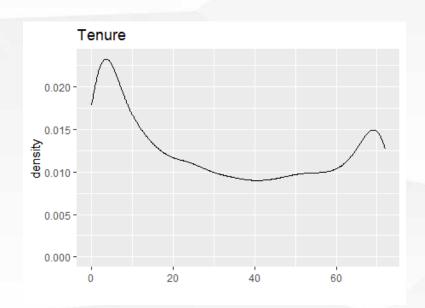


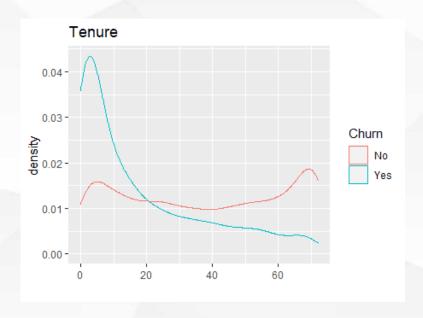
Dependents



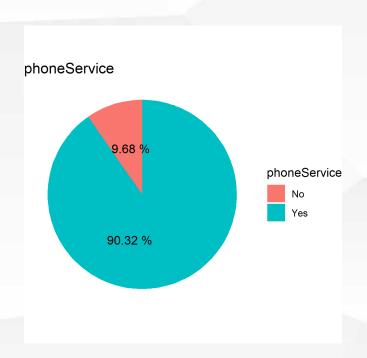


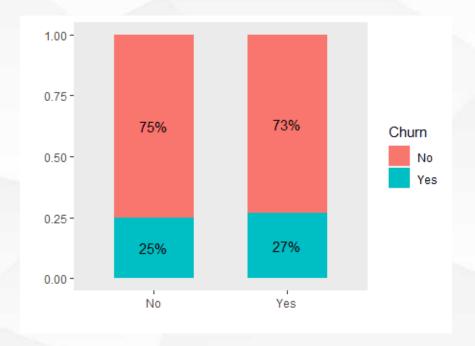
Tenure



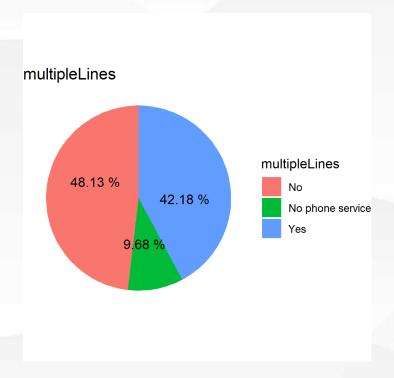


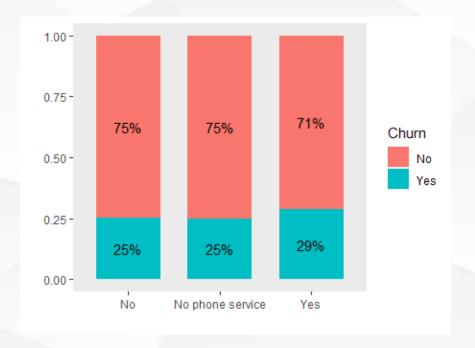
PhoneService



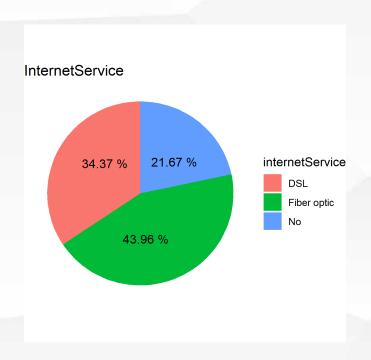


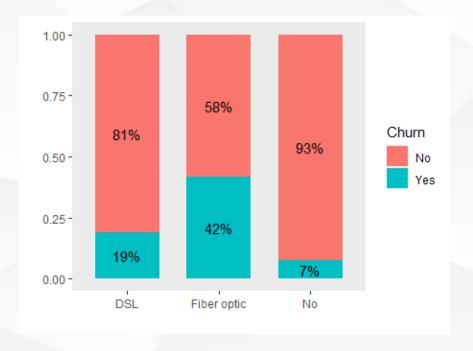
MultipleLines



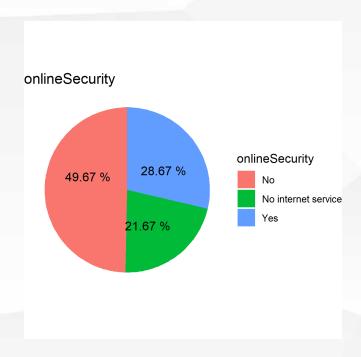


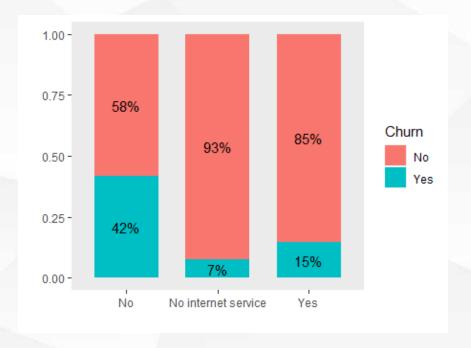
InternetService



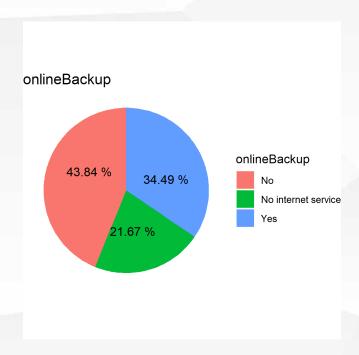


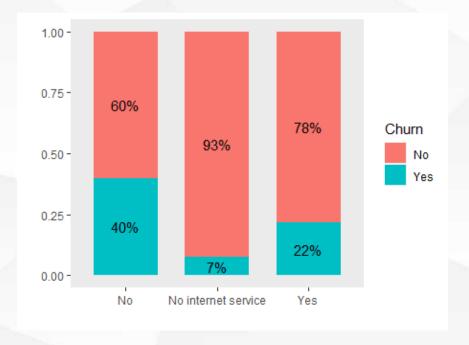
OnlineSecurity



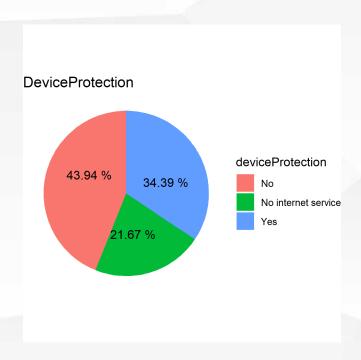


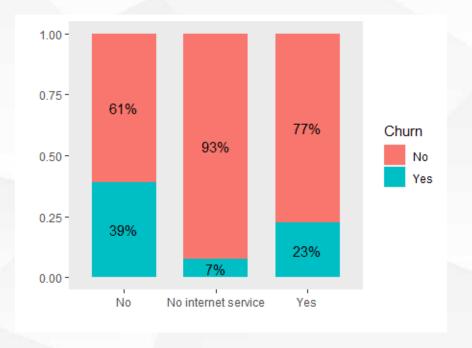
OnlineBackup



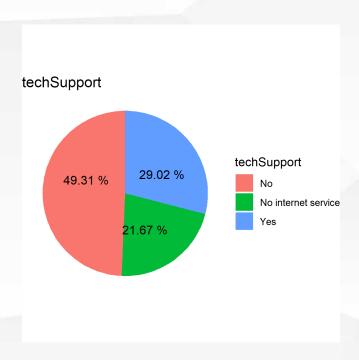


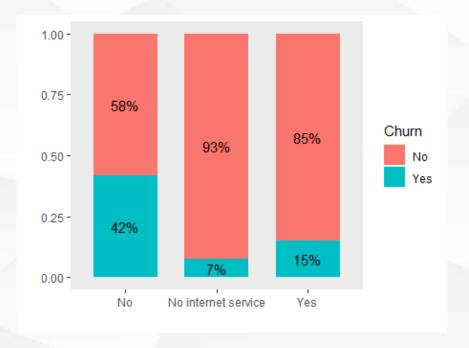
DeviceProtection



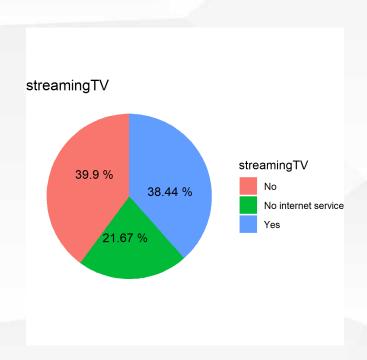


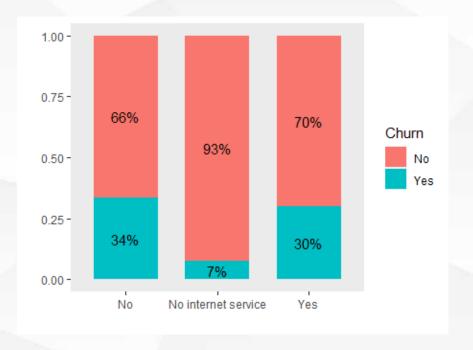
TechSupport



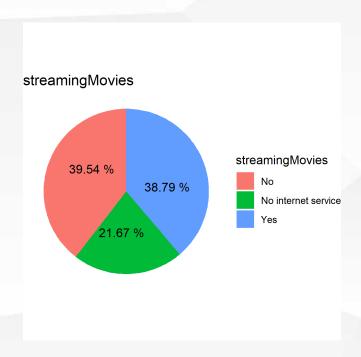


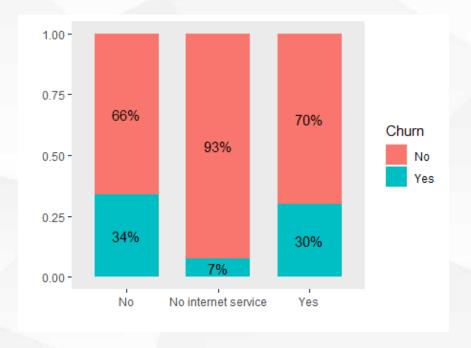
StreamingTV



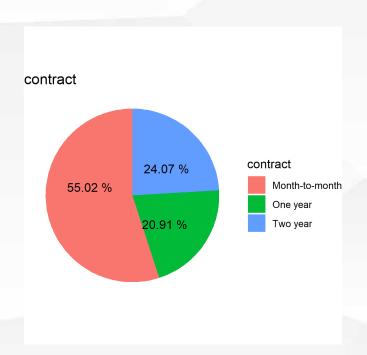


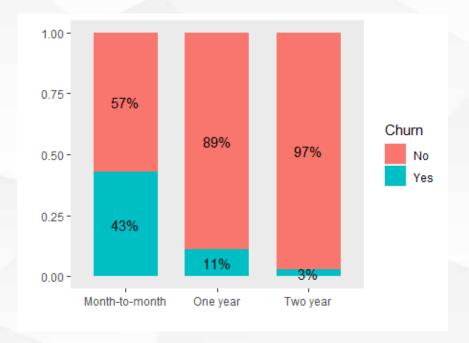
StreamingMovies



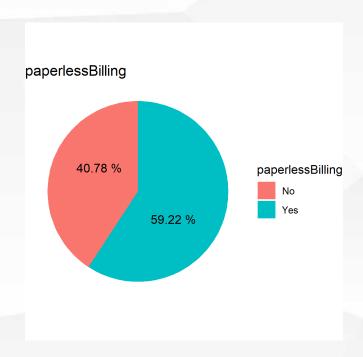


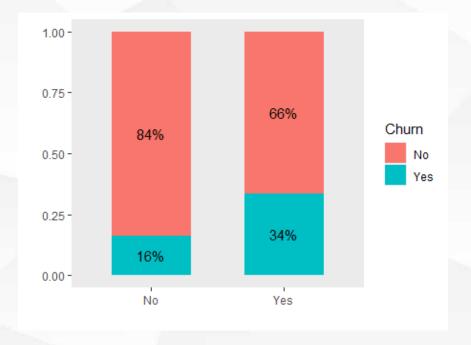
Contract



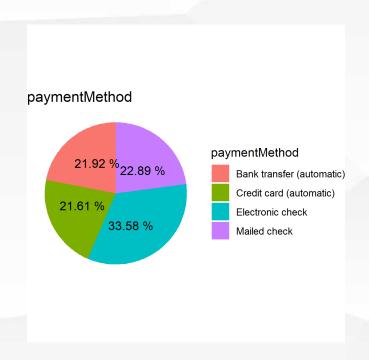


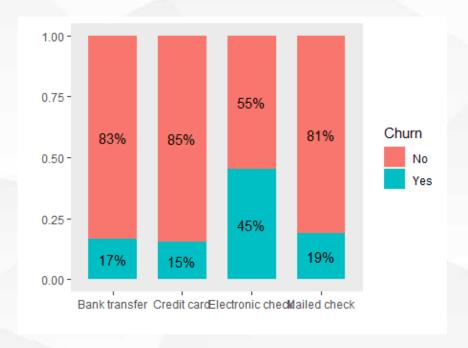
PaperlessBilling



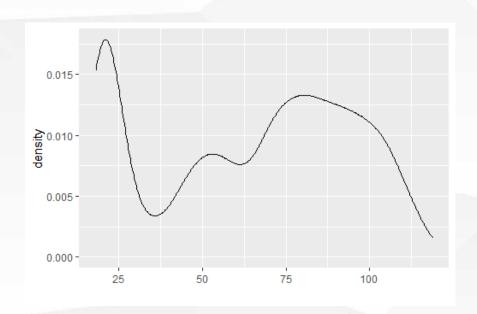


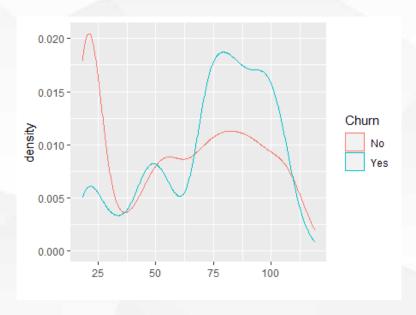
PaymentMethod



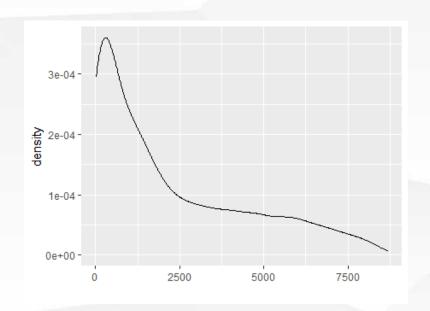


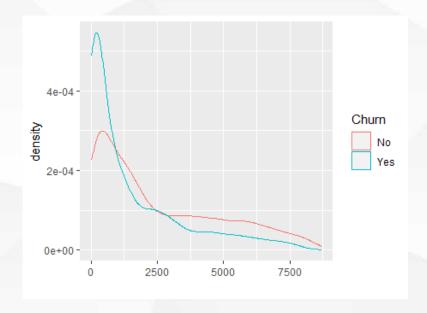
MonthlyCharges





TotalCharges







原始Model

```
data.frame':
               7043 obs. of 20 variables:
$ aender
                  : Factor w/ 2 levels "Female", "Male": 1 2 2 2 1
$ SeniorCitizen
                  : int 0000000000...
                  : Factor w/ 2 levels "No", "Yes": 2 1 1 1 1 1 1 1
$ Partner
                  : Factor w/ 2 levels "No", "Yes": 1 1 1 1 1 1 2 1
$ Dependents
$ tenure
                  : int 1 34 2 45 2 8 22 10 28 62 ...
                  : Factor w/ 2 levels "No", "Yes": 1 2 2 1 2 2 2 1
$ PhoneService
                  : Factor w/ 3 levels "No", "No phone service",...:
$ MultipleLines
$ InternetService : Factor w/ 3 levels "DSL", "Fiber optic",...: 1 1
$ OnlineSecurity : Factor w/ 3 levels "No","No internet service"
                  : Factor w/ 3 levels "No", "No internet service"
$ OnlineBackup
$ DeviceProtection: Factor w/ 3 levels "No","No internet service"
                  : Factor w/ 3 levels "No", "No internet service"
$ TechSupport
                  : Factor w/ 3 levels "No", "No internet service"
$ StreamingTV
                    Factor w/ 3 levels "No", "No internet service"
$ StreamingMovies :
$ Contract
                  : Factor w/ 3 levels "Month-to-month",...: 1 2 1
$ PaperlessBilling: Factor w/ 2 levels "No","Yes": 2 1 2 1 2 2 2 1
                  : Factor w/ 4 levels "Bank transfer (automatic)"
$ PaymentMethod
$ MonthlyCharges
                  : num 29.9 57 53.9 42.3 70.7 ...
$ TotalCharges
                         29.9 1889.5 108.2 1840.8 151.7 ...
$ Churn
                  : Factor w/ 2 levels "No", "Yes": 1 1 2 1 2 2 1 1
```

➤ 使用mice套件塡補NA

> 全變數選用

```
print(accuracy)
       [,1]
                        [,2]
                                    [,3]
                                                   [,4]
 [1,] "set"
                        "training"
                                    "validation"
                                                  "test"
      "logistic1"
                        "0.79"
                                    "0.79"
                                                  "0.81"
                        "0.79"
                                    "0.78"
                                                  "0.79"
      "logistic2"
                        "0.79"
                                    "0.81"
                                                  "0.79"
      "logistic3"
                        "0.79"
                                    "0.77"
      "rpart4"
                                                  "0.79"
                        "0.79"
                                    "0.8"
      "rpart5"
                                                  "0.77"
 [6,]
      "rpart6"
                        "0.8"
                                    "0.78"
                                                  "0.81"
                                    "0.8"
      "randomforest7"
                        "0.98"
                                                  "0.79"
                                    "0.8"
      "randomforest8"
                        "0.98"
                                                  "0.8"
[10,] "randomforest9"
                        "0.98"
                                    "0.82"
                                                  "0.8"
[11,] "ave."
                        "0.85"
                                    "0.79"
                                                  "0.79"
```

▶使用EDA挑選變數

```
> str(d)
'data.frame':
                7043 obs. of 13 variables:
                   : Factor w/ 2 levels "No", "Yes": 1 1 1 1 1 1 2
 $ SeniorCitizen
                   : int 13 66 11 63 26 62 61 16 55 4 ...
 $ tenure
 $ InternetService : Factor w/ 3 levels "DSL", "Fiber optic",...: 1
 $ OnlineSecurity : Factor w/ 3 levels "No","No internet service"
                   : Factor w/ 3 levels "No", "No internet service"
 $ OnlineBackup
 $ DeviceProtection: Factor w/ 3 levels "No","No internet service"
                   : Factor w/ 3 levels "No", "No internet service"
 $ TechSupport
                   : Factor w/ 3 levels "Month-to-month",...: 1 3 1
 $ Contract
 $ PaperlessBilling: Factor w/ 2 levels "No","Yes": 2 1 1 1 2 2 1
                   : Factor w/ 4 levels "Bank transfer (automatic)
 $ PaymentMethod
 $ MonthlyCharges
                         48.8 25.1 25.2 39.4 69 ...
 $ TotalCharges
                          633 1698 321 2395 1816 ...
                   : Factor w/ 2 levels "No", "Yes": 2 1 1 1 1 1 1
 $ Churn
```

```
print(accuracy)
                        [,2]
                                                  [,4]
       [,1]
                                    [,3]
 [1,] "set"
                        "training"
                                    "validation"
                                                  "test"
      "logistic1"
                        "0.78"
                                    "0.82"
                                                  "0.82"
      "logistic2"
                        "0.79"
                                    "0.77"
                                                  "0.81"
                        "0.79"
                                    "0.8"
                                                  "0.77"
       "logistic3"
                        "0.8"
                                    "0.79"
       "rpart4"
                                                  "0.8"
                        "0.8"
                                    "0.75"
                                                  "0.8"
 [6,]
       "rpart5"
 [7,]
      "rpart6"
                        "0.8"
                                    "0.77"
                                                  "0.75"
      "randomforest7" "0.96"
                                    "0.81"
                                                  "0.78"
 [8,]
                                    "0.78"
      "randomforest8" "0.96"
                                                  "0.81"
[10,] "randomforest9" "0.95"
                                    "0.82"
                                                  "0.79"
[11,] "ave."
                                    "0.79"
                        "0.85"
                                                  "0.79"
```

> 挑選羅吉斯顯著之變數

```
Coefficients: (2 not defined because of singularities)
                                       Estimate Std. Error z value Pr(>|z|)
(Intercept)
                                      1.589e+00 4.389e-01
                                                             3.622 0.000293 ***
SeniorCitizenYes
                                      2.783e-01 8.925e-02
                                                             3.118 0.001822 **
DependentsYes
                                     -1.474e-01 8.543e-02
                                                           -1.725 0.084461 .
tenure
                                     -5.888e-02 6.534e-03
                                                            -9.011 < 2e-16 ***
MultipleLinesNo phone service
                                     -3.093e-01 2.131e-01
                                                            -1.451 0.146672
MultipleLinesYes
                                      5.124e-01 9.273e-02
                                                             5.526 3.28e-08 ***
InternetServiceFiber optic
                                      2.013e+00
                                                2.135e-01
                                                             9.431 < 2e-16
InternetServiceNo
                                     -1.949e+00
                                                2.848e-01
                                                            -6.843 7.73e-12 ***
StreamingTVNo internet service
                                             NA
                                                        NA
                                                                NA
                                      6.933e-01
                                                1.207e-01
                                                             5.742 9.34e-09 ***
StreamingTVYes
StreamingMoviesNo internet service
                                             NA
                                                                         NA
                                                             6.109 1.01e-09 ***
StreamingMoviesYes
                                      7.323e-01 1.199e-01
ContractOne year
                                     -5.889e-01 1.113e-01
                                                            -5.291 1.22e-07
ContractTwo vear
                                     -1.486e+00 1.880e-01
                                                            -7.905 2.68e-15
PaperlessBillingYes
                                     3.047e-01 7.875e-02
                                                             3.869 0.000109 ***
PaymentMethodCredit card (automatic) -3.036e-02 1.204e-01
                                                           -0.252 0.800890
PaymentMethodElectronic check
                                      3.831e-01 9.974e-02
                                                             3.841 0.000123 ***
PaymentMethodMailed check
                                     -3.334e-02 1.208e-01
                                                           -0.276 0.782509
MonthlyCharges
                                     -4.888e-02 8.298e-03
                                                            -5.891 3.83e-09 ***
TotalCharges
                                      3.212e-04 7.445e-05
                                                             4.314 1.60e-05 ***
```

```
print(accuracy)
       [,1]
                        [,2]
                                    [,3]
                                                  [,4]
 [1,] "set"
                        "training"
                                    "validation"
                                                  "test"
                                    "0.81"
      "logistic1"
                        "0.8"
                                                  "0.78"
 [3,]
      "logistic2"
                        "0.79"
                                    "0.81"
                                                  "0.81"
                        "0.79"
 [4,]
      "logistic3"
                                    "0.78"
                                                  "0.81"
      "rpart4"
                        "0.8"
                                    "0.81"
                                                  "0.78"
      "rpart5"
                        "0.79"
                                    "0.76"
                                                  "0.8"
 [6,]
                        "0.79"
                                    "0.79"
      "rpart6"
                                                  "0.76"
      "randomforest7"
                        "0.96"
                                    "0.82"
                                                  "0.77"
                                    "0.8"
      "randomforest8"
                        "0.96"
                                                  "0.82"
      "randomforest9"
                        "0.97"
                                    "0.8"
                                                  "0.79"
[11,] "ave."
                        "0.85"
                                    "0.8"
                                                  "0.79"
```

▶挑選stepwise結果

```
> print(accuracy)
      [,1]
                       [,2]
                                   [,3]
                                                 [,4]
 [1,] "set"
                       "training" "validation" "test"
                       "0.8"
 [2,] "logistic1"
                                   "0.79"
                                                 "0.8"
 [3,] "logistic2"
                       "0.8"
                                   "0.8"
                                                "0.78"
 [4,] "logistic3"
                                   "0.8"
                                                "0.8"
                       "0.79"
                                                "0.8"
                       "0.79"
                                   "0.81"
 [5,] "rpart4"
                                                "0.81"
 [6,] "rpart5"
                       "0.79"
                                   "0.78"
 [7,] "rpart6"
                       "0.79"
                                   "0.78"
                                                "0.78"
 [8,] "randomforest7" "0.96"
                                   "0.8"
                                                "0.79"
                                   "0.81"
                                                 "0.81"
 [9,] "randomforest8" "0.96"
                                   "0.8"
                                                "0.81"
[10,] "randomforest9" "0.96"
[11,] "ave."
                       "0.85"
                                   "0.8"
                                                 "0.8"
```

處理變數

➤連續型變數>類別型、縮減較不顯著的level

```
> str(d)
'data.frame':
                7043 obs. of 20 variables:
                   : Factor w/ 2 levels "Female", "Male": 1 2 1 1 2 2 2 1 2 1 ...
 $ aender
 $ SeniorCitizen
                   : Factor w/ 2 levels "No", "Yes": 1 2 1 1 1 1 1 1 1 1 ...
                   : Factor w/ 2 levels "No", "Yes": 2 1 1 1 1 2 1 1 2 2 ...
 $ Partner
 $ Dependents
                   : Factor w/ 2 levels "No", "Yes": 1 1 1 2 1 1 2 1 2 2 ...
 $ tenure
                   : Factor w/ 2 levels "long", "short": 2 2 1 2 2 2 2 2 1 ...
                   : Factor w/ 2 levels "No", "Yes": 2 2 2 2 2 2 2 2 2 2 ...
 $ PhoneService
                   : Factor w/ 2 levels "No", "Yes": 2 1 2 2 1 1 1 1 1 1 ...
 $ MultipleLines
 $ InternetService : Factor w/ 3 levels "DSL", "Fiber optic",..: 2 2 1 2 1 1 1 1 3
 $ OnlineSecurity : Factor w/ 2 levels "No"."Yes": 1 1 2 2 1 1 2 1 1 2 ...
                   : Factor w/ 2 levels "No", "Yes": 1 1 1 1 1 2 2 2 1 2 ...
 $ OnlineBackup
 $ DeviceProtection: Factor w/ 2 levels "No"."Yes": 1 1 2 1 1 2 2 1 1 2 ...
 $ TechSupport
                   : Factor w/ 2 levels "No", "Yes": 1 1 1 2 2 1 2 1 1 2 ...
                   : Factor w/ 2 levels "No", "Yes": 1 1 2 1 2 1 1 1 1 1 ...
 $ StreamingTV
 $ StreamingMovies : Factor w/ 2 levels "No", "Yes": 1 1 2 1 1 1 2
                   : Factor w/ 2 levels "long", "short": 2 2 1 2 2 2 1 2 1 2 ...
 $ Contract
 $ PaperlessBilling: Factor w/ 2 levels "No", "Yes": 2 2 2 2 2 2 1 1 1 1 1 ...
                   : Factor w/ 2 levels "No", "Yes": 1 2 1 1 2 1 1 2 1 1 ...
 $ PaymentMethod
 $ MonthlyCharges
                  : Factor w/ 4 levels "<36",">66","36~50",...: 2 2 2 2 4 4 2 3 1
 $ TotalCharges
                   : Factor w/ 3 levels "<800",">2500",...: 1 1 3 3 1 1 3 1 1 3 ...
 $ Churn
                   : Factor w/ 2 levels "No", "Yes": 2 1 1 1 1 1 1 1 1 1 ...
```

➤ 雖然經過反覆測試,test_accuracy仍然無法突破0.8,但我們解決了 randomForest的overfittting的問題、logistic各個fold之間的accuracy 也趨近穩定,0.8的accuracy遠大於null model,但可能已經是極限

```
print(accuracy)
                       [,2]
                                  [,3]
                                                [,4]
 [1,] "set"
                       "training" "validation" "test"
 [2,] "logistic1"
                       "0.79"
                                  "0.79"
                                                "0.79"
                       "0.79"
                                  "0.79"
                                                "0.79"
 [3,] "logistic2"
                                  "0.79"
 [4,] "logistic3"
                       "0.79"
                                                "0.79"
                                  "0.82"
 [5,] "rpart4"
                      "0.79"
                                                "0.79"
 [6,] "rpart5"
                      "0.79"
                                  "0.79"
                                                "0.82"
                       "0.79"
                                  "0.79"
                                                "0.79"
 [7,] "rpart6"
 [8,] "randomforest7" "0.84"
                                  "0.76"
                                                "0.79"
 [9,] "randomforest8" "0.83"
                                  "0.81"
                                                "0.76"
[10,] "randomforest9" "0.83"
                                                "0.81"
                                  "0.79"
[11,] "ave."
                       "0.8"
                                  "0.79"
                                                "0.79"
```



Group 3 Data Science Final Project

Columns in Telco Customer Churn to show: customerID SeniorCitizen Partner Dependents ▼ tenure ✓ MultipleLines ✓ InternetService OnlineSecurity OnlineBackup DeviceProtection ▼ TechSupport ✓ StreamingTV StreamingMovies PaymentMethod MonthlyCharges ✓ TotalCharges Churn Number of observations: 801 1,601 2,401 3,201 4,001 4,801 5,601 6,401 7,043

Data	Variables	Data After Pre-Processing	EDA	EDA2	Summary	Challenges	Reference	

Telco Customer Churn

customerID	gender	SeniorCitizen	Partner	Dependents	tenure	PhoneService	MultipleLines	InternetService
7590- VHVEG	Female	0	Yes	No	1	No	No phone service	DSL
5575- GNVDE	Male	0	No	No	34	Yes	No	DSL
3668- QPYBK	Male	0	No	No	2	Yes	No	DSL
7795- CFOCW	Male	0	No	No	45	No	No phone service	DSL
9237- HQITU	Female	0	No	No	2	Yes	No	Fiber optic
9305- CDSKC	Female	0	No	No	8	Yes	Yes	Fiber optic
1452-KIOVK	Male	0	No	Yes	22	Yes	Yes	Fiber optic
6713- OKOMC	Female	0	No	No	10	No	No phone service	DSL
7892- POOKP	Female	0	Yes	No	28	Yes	Yes	Fiber optic

Challenge

- ➤無法突破原始model的accuracy
- ➤ feature大多都是類別型變數 操作空間不大
- ➤ EDA觀察看出的趨勢不完全等於model挑出的顯著變數
- ➤ 使用stepwise挑選變數後accuracy依然無顯著提升



結論

各方面分析重點:

- 1.客戶基本資料(客戶本身):
- (1)gender(性別)不是影響客戶流失率的主因
- (2)老年、單身、無家屬用戶為流失的重點對象

改進建議:

針對高流失率客群ex:老人、單身、無家屬用戶制定專屬方案

2.使用服務內容(服務品質):

(1)使用Fiber optic(光纖通訊)的用戶流失率極高

改進建議:

因使用Fiber optic的客戶流失率極高,因此建議該公司的技術部門與業務部門可以共同合作,從使用者端取得反饋,並由技術部門進行服務優化,以提升服務品質,降低客戶流失率

結論

3.合約期間與價格(市場定價):

- (1)Contract爲Month-to-month的流失率極高
- (2)tenure(使用期數)為20月是重要的分界點,tenure小於20時流失率極高,高於20的流失率就逐漸下降並趨於穩定
- (3)MonthlyCharge在70-100之間時,流失率極高

改進建議:

- (1)重新思考合約方案,透過增加誘因ex:價格優惠、提高服務品質、優質行銷,吸引客戶可以長期使用服務(簽訂較長的合約1、2年),減少月費用戶的流失
- (2)調降月費為70-100的用戶方案、維持月費但提供額外服務來增加合約cp值,或 進行更多市場調查,合理估計使用客群的價格接受區間再行定

結論

整體結論:

Tenure、Contract及MonthlyCharge 是影響客戶流失率最大的因素

模型使用:

透過我們所建置的模型可以預測該客戶未來將流失的可能性,若被模型判定為流失的客群,可以提前針對性地實施策略(客製化服務)ex:降低MonthlyCharge、更改合約期數、增加額外服務等,使客戶能接受該方案並穩定使用後(提高tenure),便能大幅降低客戶的流失率



參考資料

Telco Customer Churn

https://www.kaggle.com/blastchar/telco-customer-churn

• 我如何分析客戶流失預測?Kaggle比賽思路分享 https://reurl.cc/3N1MgM

Shiny Data-Tables Demo

https://shiny.rstudio.com/gallery/datatables-demo.html

