**Summary of Churn Analysis for Credit Card Usage of a Bank.**

Detailed analysis of the dataset could be done on tableau rather than python, so the datasets were imported to tableau and joined based on the common clientnum. Analysis of the various age groups to examine the percentage of churners to the existing customer was done and it reveal the age group 40-50 had the highest percentage with 10-30 having the least. An analysis of customer spending habits could also be a good indicator for churning as the more transactions customers do, the more their likelihood to continue using the credit card. This is true as the plot reveals the attrited customers have done lesser transactions compared to existing customers when evaluating on an age group basis. An interactive dashboard from which further analysis can be deduced was created and it is available on tableau public using the link:

<https://public.tableau.com/app/profile/ayaba.abendong/viz/MasterSchoolCapstoneProject_progress/Interactivedashboardtoclientsandtheirrelatedmetrics>

Conclusively,

Customers within the age group of 40-50 years are the principal customers thus attention should be paid to this age group.

The credit limit could be assessed as an instrumental index causing customer churning since. The lower the credit limit, the higher customers have churned. There exists a little twist to this as there exist some churned customers even at the highest credit limit.

Attrited customers are seen to have done lesser transactions compared to existing customers when evaluating on an age group basis thus, this could be the reason they do not have high credit limits and consequently causes them to churn.

there was not enough information from which one could make deductions to ascertain why customers are churning therefore added indices about the customers could have been gotten to enrich the data for further analysis. Such information could include:

* The Asset of the customers
* Employment history and status of the clients.

I believe these added data will go a long way to provide some added facts as to why customers are churning and what to do to prevent them from doing so. Such data is hard to get from an online data repository thus making it a difficult task to enrich the dataset for the task. Nonetheless, customers can equally be contacted to get such information. These data will be very instrumental in driving decision-making pertaining to the use of credit cards.