

Case Study: Churn_Banking Data

Business Objective: Perform a classification/Logistic regression analysis on the provided ***Churn_Banking_Data*** in R-studio to arrive at the final model from where significant variables can be summarized that play an important role in the prediction of Churn. Here, the business objective is to summarize variables that contribute in the prediction of profitable customers (denoted by 1 of Churn variable), such that newly reformed customer policies can be directed to valuable/profitable customers of the bank.

Variable Description:

The meaning of the variables of this data-set are explained below.

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| <i>Churn</i> | Recording churn response of 0/1. |
| <i>Utilization ratio</i> | Utilization ratio of customer's deposits with the bank. |
| <i>Age</i> | Age of the customers in the bank. |
| <i>Num_loans</i> | Number of loans taken by the person from the bank. |
| <i>Num_dependents</i> | Number of dependents the person has upon himself/herself. |
| <i>MonthlyIncome</i> | The monthly income of the customer (in rupees). |
| <i>Num_Savings_Acccts</i> | Number of savings account the customer has with the bank. |
| <i>DebtRatio</i> | The debt ratio the person has with the bank. |