



Churn model, a logistic approach

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Business problem





ML problem

client stays



client stays



Classification



Logistic
Regression

Data

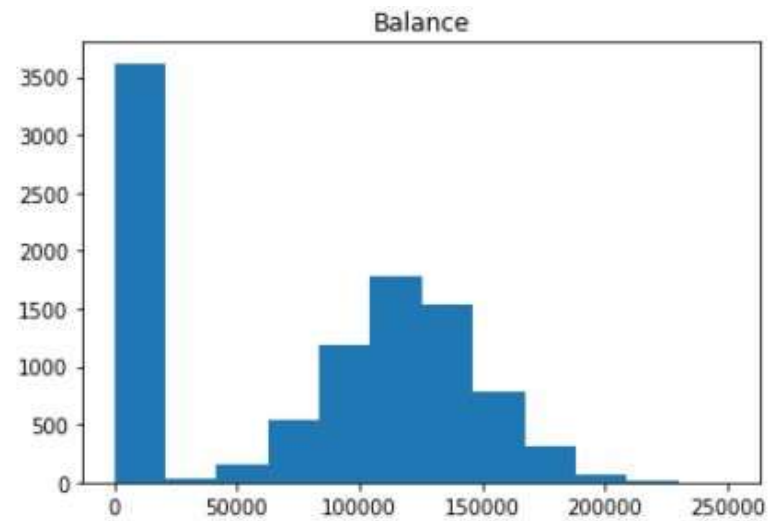
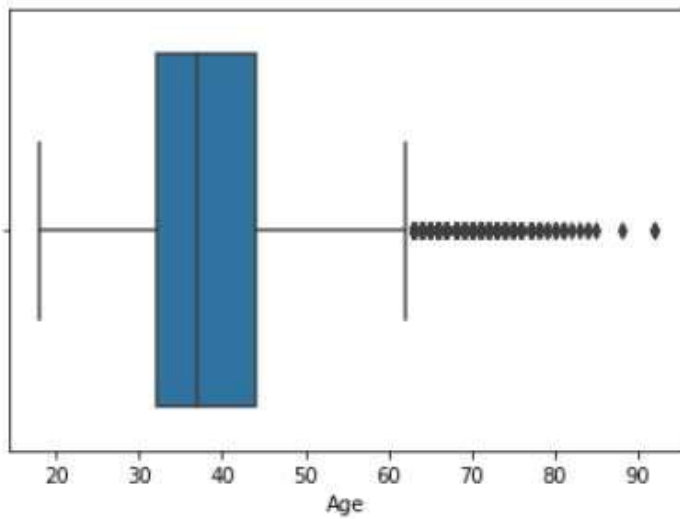


10000 records

Features

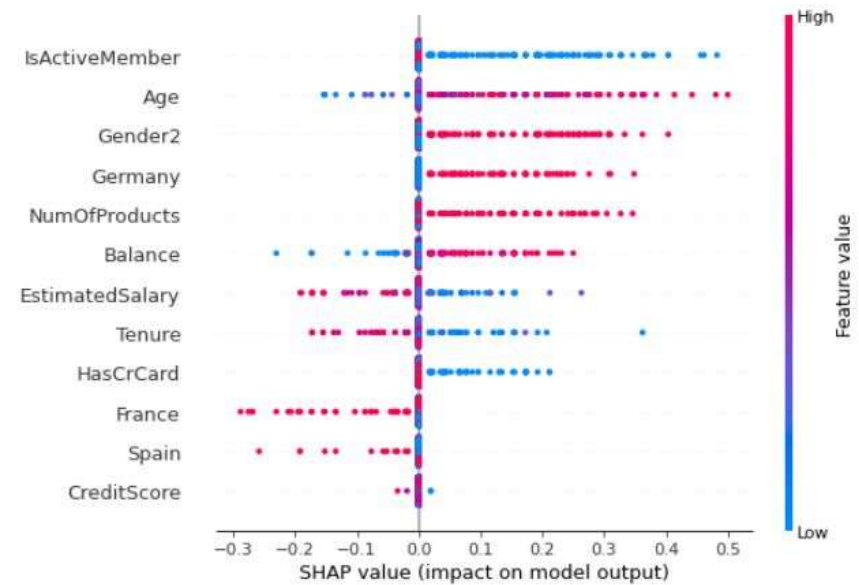
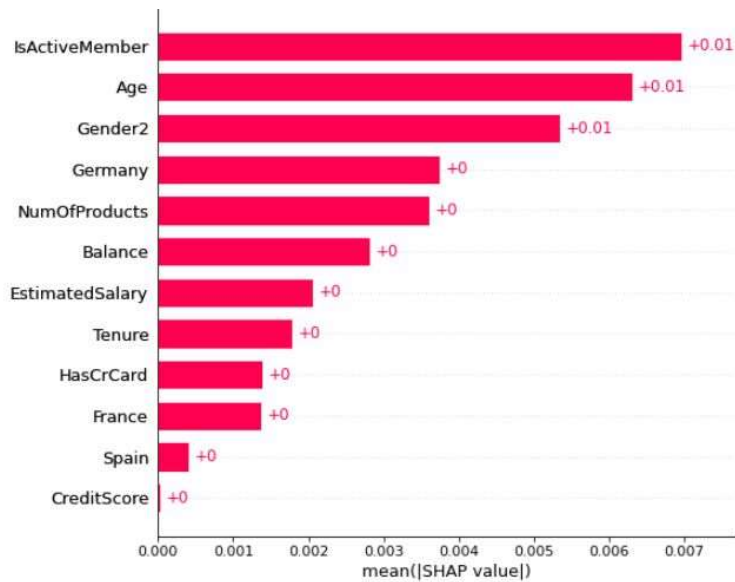
- CustomerId
- Surname
- CreditScore
- Geography
- Gender
- Age
- Tenure
- Balance
- NumOfProducts
- HasCrCard
- IsActiveMember
- EstimatedSalary
- Exited

EDA



Results

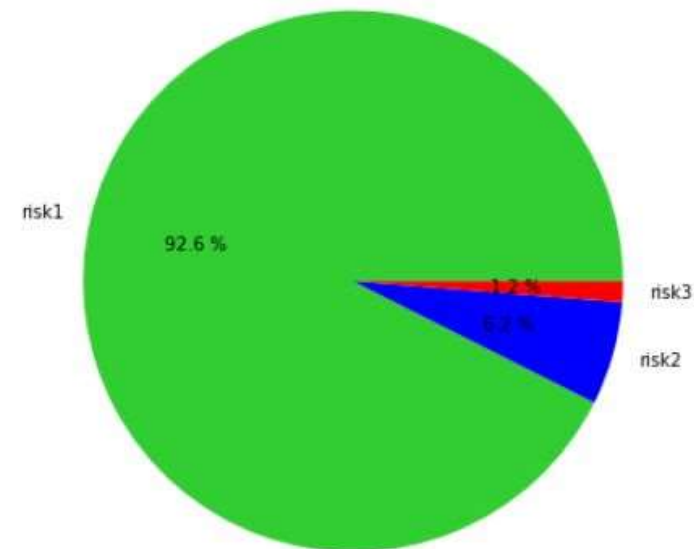
Accuracy: 81%



Business contingency plan

Risk


	Risk level	Number	OddsRatio
0	risk1	75	$1 \leq OR \leq 2$
1	risk2	5	$2 < OR \leq 3$
2	risk3	1	$OR > 3$





Conclusions

1. The 3 most important variables are:
 - Active member
 - Age
 - Gender
2. The segmentation of customers at risk of leaving is important to create retention strategies for each group
3. Apparently there is no minimum balance charge, since there are several clients in 0, if the bank imposes a minimum balance fee, the clients will tend to leave.



**Thanks for
your attention**