Summary of Key Insights

Marital Status and Attrition:

Attrition was noticeably higher among single and divorced customers compared to married customers. Married individuals represented the largest share of existing customers, suggesting that marital stability may be associated with stronger customer loyalty.

Card Category Trends:

The majority of attrited customers held Blue cards, while Gold, Platinum, and Silver cardholders showed significantly lower attrition rates. This suggests that higher-tier card benefits may help improve customer retention.

Financial Behavior Patterns:

Existing customers maintained higher average revolving balances ($1,262.94) compared to attrited customers ($672.38). Higher balances may indicate deeper financial engagement and could correlate with stronger brand loyalty.

Gender and Customer Status:

Attrition was slightly higher among female customers compared to male customers, though the difference was not extreme. Both genders showed strong retention among existing customers, indicating that gender differences may be a secondary factor compared to card type or balance behavior.

Age Distribution of Attrited Customers:

Nearly half of attrited customers were aged 40–59, followed by 30–39-year-olds. Middle-aged customers may be particularly vulnerable to attrition, highlighting a potential target group for tailored retention strategies.

These insights can be used to inform retention strategies and customer engagement improvements.