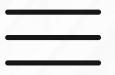




KUBEL BANK

Customer Churn Analysis

K U B R A & L I B E R T Y

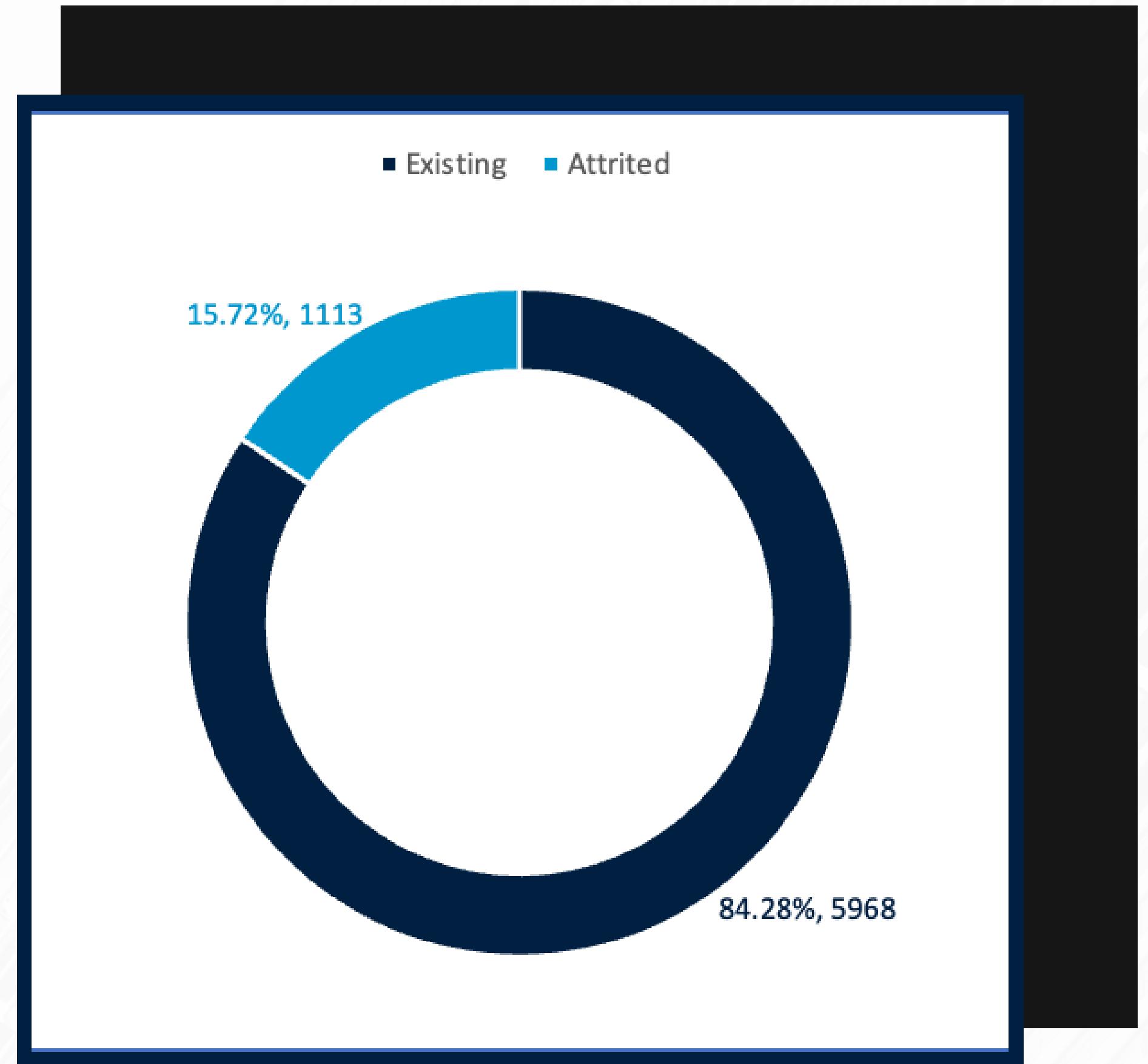


WELCOME TO KUBEL

No matter where you are, at Kubel,
you're always welcome.

CREDIT CARD SERVICES

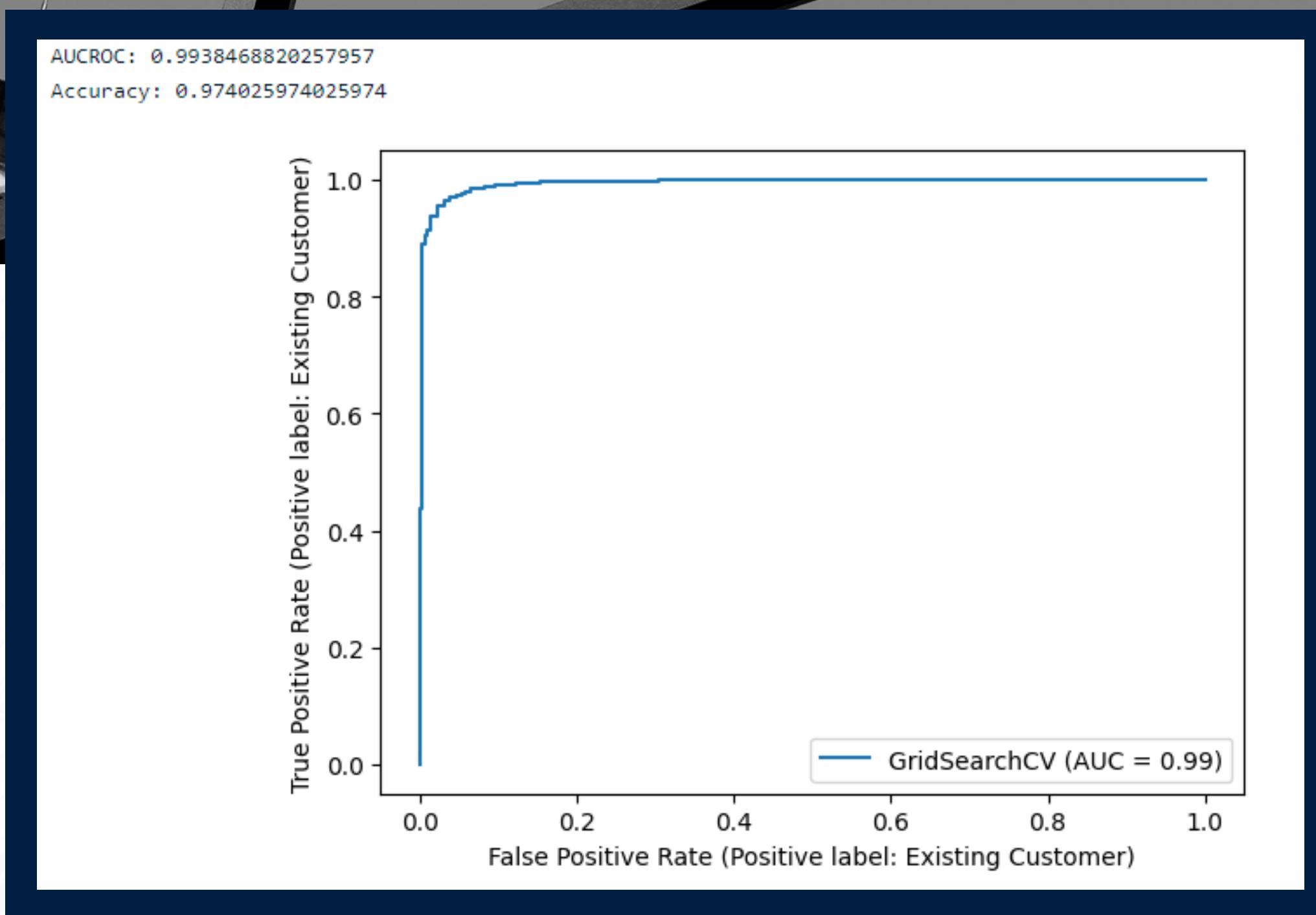
Current Customer Churn
15.72%





METHODOLOGY

Multi-Disciplinary Approach





CUSTOMER PROFILES

JOHN

MOST LOYAL CUSTOMER

- Married
- Earns less than 60k
- High relationship count
- Higher revolving balance
- Higher debt
- High transaction count
- Low transaction value





ROBERT

CHURNED CUSTOMER

- 40-59 years old
- Earns less than 40k or more than 80k
- Low - medium relationship count
- Low revolving balance
- Low transaction count
- Low transaction amounts





RECOMMENDATIONS

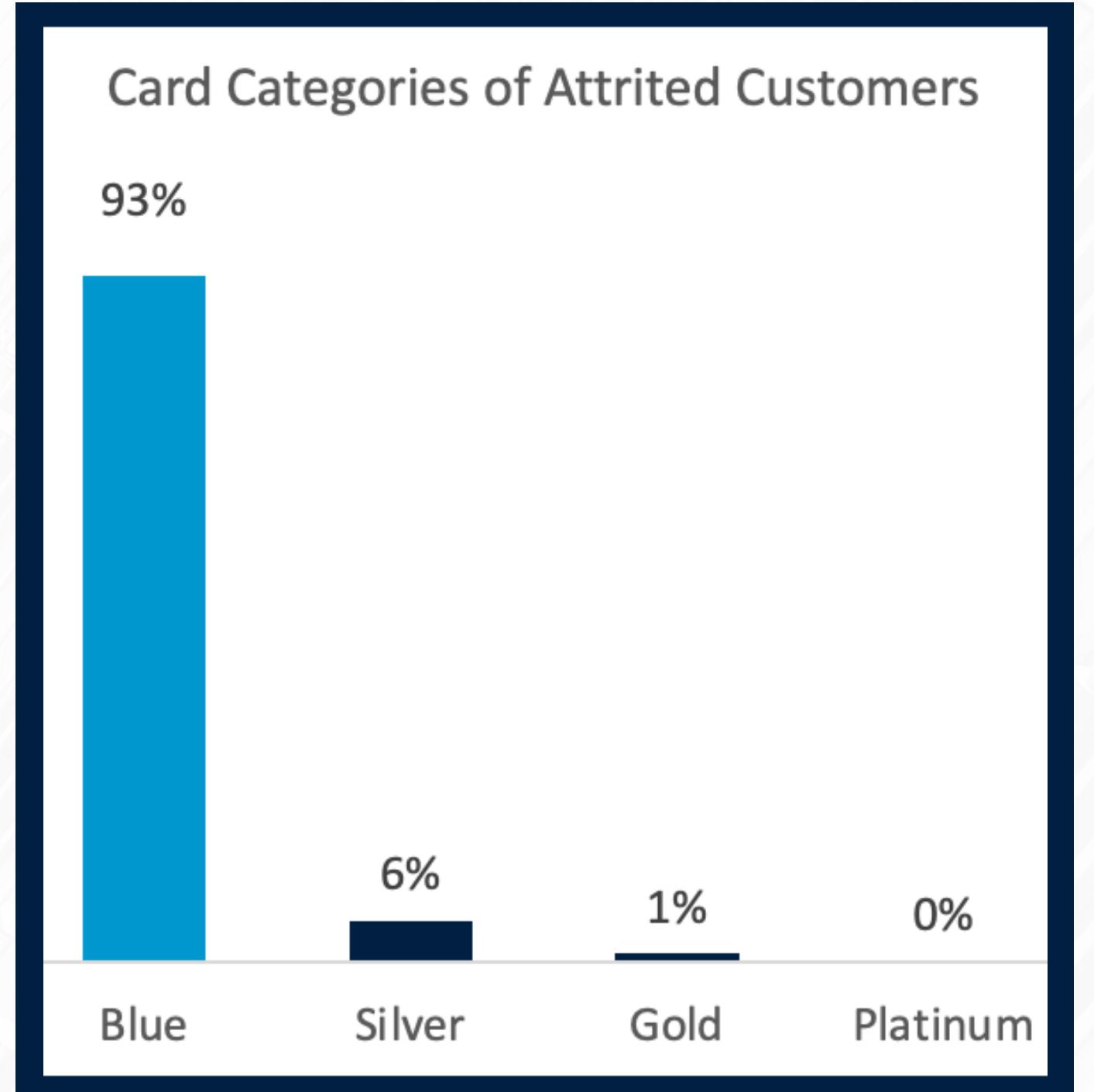
- 
- 1. Increase Customer Transactions
 - 2. Increase Spending Amount

Loyal Customers

- Reward system
- Benefit higher transaction counts
- Encourage higher spending

Churned Customers

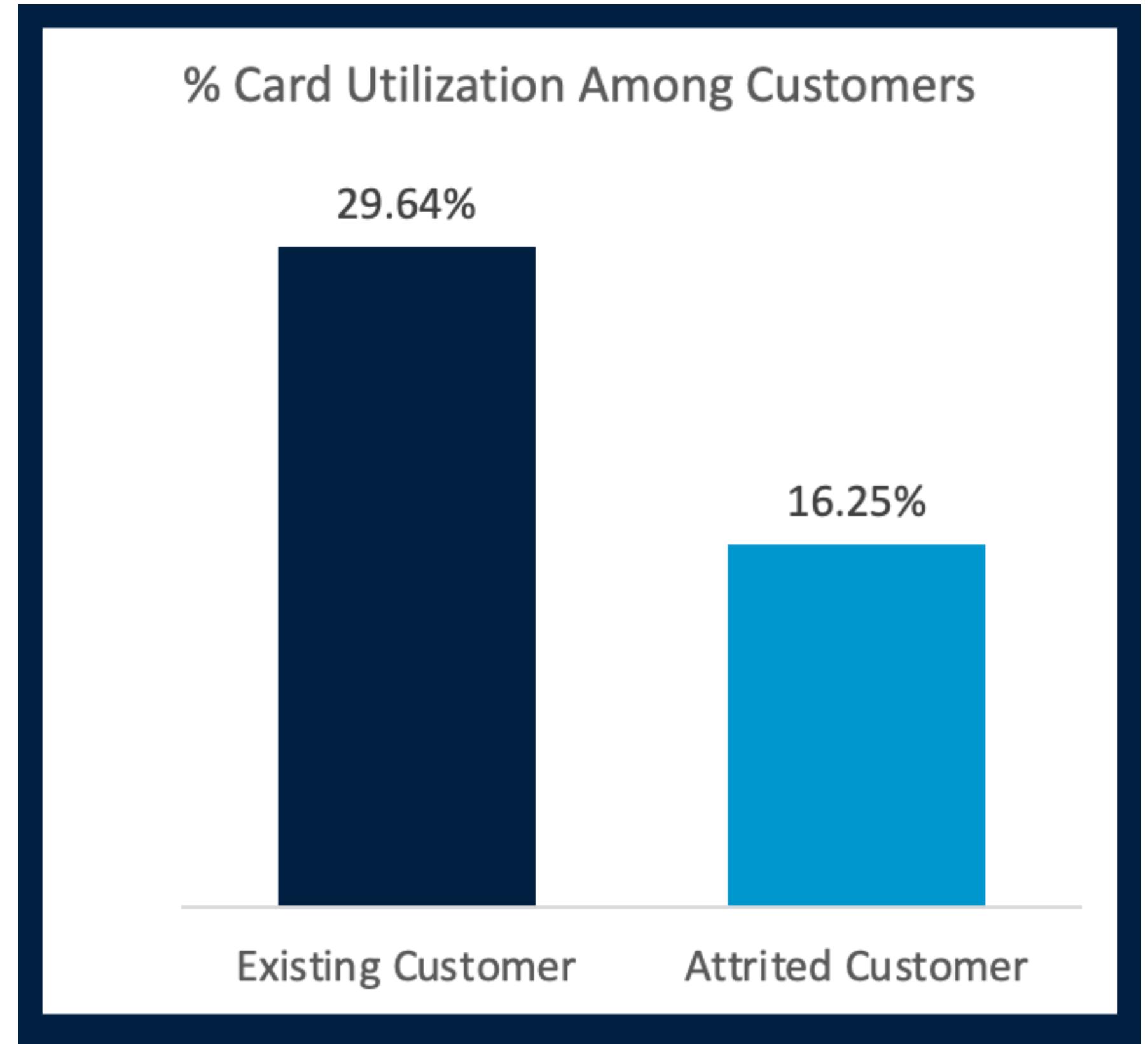
- Assign accurate card categories
- Blue card holders 4x less likely to buy





ADDITIONAL CONSIDERATIONS

19% of existing customers, do not use their cards and are at risk to become Roberts.





SUMMARY



Focus on John &
Robert



Create a Reward
System



Assign Right
Card Categories