

of Total_Customers

10K

of Churned_Customers

2K

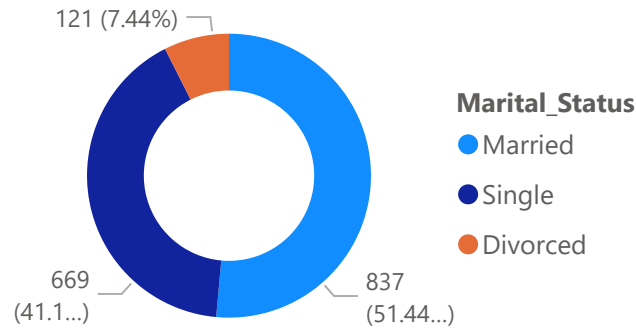
Churn_Rate

16.07

Average_Age

46.33

Customer's by Marital_Status

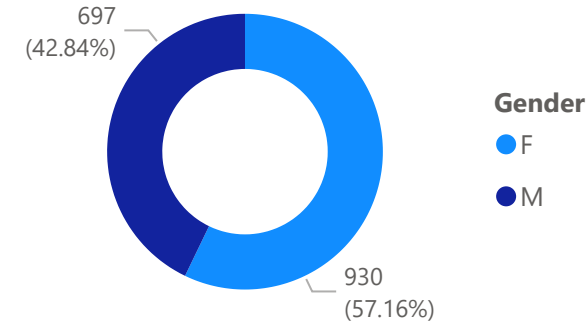


High Churn Among Married Clients: A significant issue that requires immediate attention. Develop specific retention strategies focused on family and couple-related services.

Considerable Churn Among Single Clients: Address the needs and preferences of single clients through personalized marketing and service offerings.

Retention Efforts for Divorced Clients: Although a smaller segment, ensure that support services and community-building initiatives are in place to retain divorced clients.

Customer's by Gender



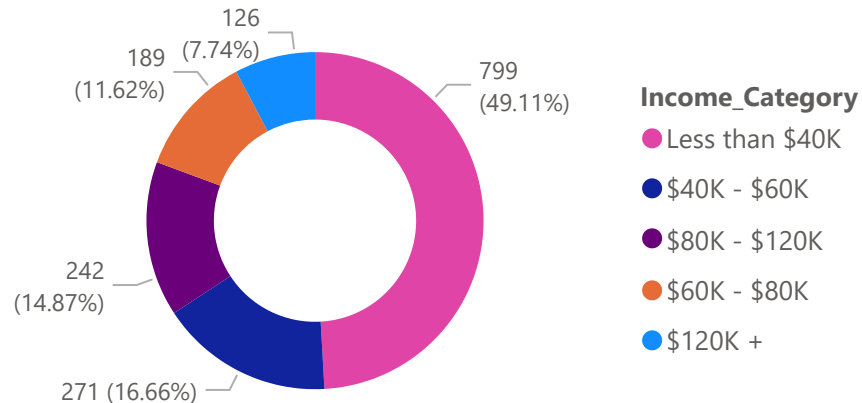
High Churn Among Female Clients:

Indicates potential dissatisfaction or unmet needs. The marketing team should focus on understanding and addressing the reasons for churn among female clients.

Significant Churn Among Male Clients:

Requires attention to understand and mitigate the factors leading to churn among male clients.

Customer's by Income_Category



High Churn Among Lower Income Clients:

Focus on understanding and addressing the financial constraints and needs of clients with incomes less than \$40K.

Significant Churn Among Middle Income Clients:

Develop retention strategies tailored to the specific needs of middle-income clients.

Notable Churn Among Higher Income Clients:

Ensure that higher-income clients are receiving the premium services and personalized attention they expect.

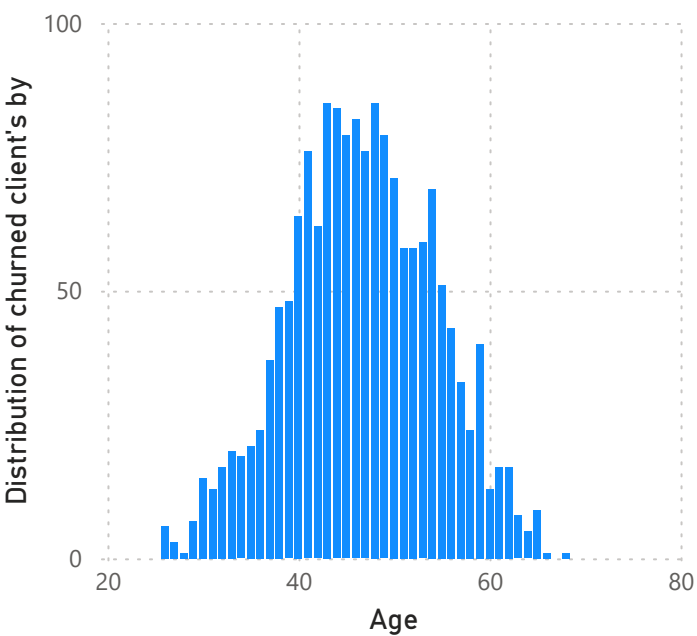
Education_Level	Count
College	154
Doctorate	95
Graduate	740
High School	306
Post-Graduate	92
Uneducated	240

High Churn Among Graduates: Indicates potential dissatisfaction or unmet needs among graduates. Investigate and address these issues to improve retention.

Significant Churn Among High School and Uneducated Clients: Understand the specific challenges faced by these segments and tailor support and services accordingly.

Tailored Services for Highly Educated Clients: Ensure that clients with advanced degrees receive high-quality, personalized services to meet their expectations.

Distribution of churned client's by by Age



High Churn in Middle-Aged Clients (40-50 years): Indicates potential dissatisfaction or unmet needs among middle-aged clients. Investigate and address these issues to improve retention.

Moderate Churn in Younger (30-40 years) and Older Middle-Aged Clients (50-60 years): Understand the specific challenges faced by these segments and tailor support and services accordingly.

Lower Churn in Younger (<30 years) and Older Clients (>60 years): Maintain current strategies that are working for these age groups and leverage insights to improve retention in other segments.

Credit_Limit_Range	Num of churned client
(11361.61, 14669.38]	95
(1405.221, 4746.07]	898
(14669.38, 17977.15]	56
(17977.15, 21284.92]	34
(21284.92, 24592.69]	28
(24592.69, 27900.46]	22
(27900.46, 31208.23]	20
(31208.23, 34516.0]	105
(4746.07, 8053.84]	228
(8053.84, 11361.61]	141
Total	1627

High Churn in Lower Credit Limits: Clients with lower credit limits (up to \$4,746) represent the majority of churned clients. This indicates potential issues such as financial stress, lack of suitable product offerings, or dissatisfaction with service quality.

Moderate Churn in Mid-Range Credit Limits: Clients with credit limits between \$4,746 and \$11,362 also show significant churn rates. These clients might have different needs and expectations compared to lower credit limit clients.

Lower Churn in Higher Credit Limits: Clients with higher credit limits (above \$11,362) generally show lower churn rates, indicating better satisfaction or loyalty.

Unexpected High Churn in the Highest Credit Limit Range: The highest credit limit range shows an unexpected increase in churn. This warrants further investigation to understand specific issues faced by these high-value clients.

Inactive months	Num of Churned clients
0	15
1	100
2	505
3	826
4	130
5	32
6	19
Total	1627

Critical Inactivity Period:

- **Summary:** Clients face the highest risk of churn after three months of inactivity, making this period a critical focus for re-engagement efforts.
- **Actionable Steps:** Develop targeted campaigns for clients reaching three months of inactivity with more intensive efforts such as phone calls, exclusive promotions, or personalized assistance.

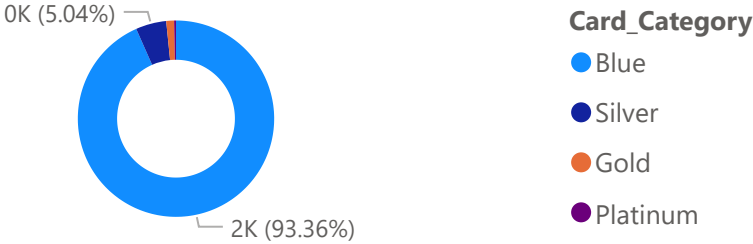
Early Indicators:

- **Summary:** Clients inactive for one or two months also represent a substantial risk and should be targeted with proactive engagement strategies.
- **Actionable Steps:** Implement automated alerts and personalized outreach for clients with 1-2 months of inactivity. This could include special offers, reminders, or personalized messages.

Long-Term Inactivity:

- **Summary:** Although the number of churned clients decreases significantly after four or more months of inactivity, these clients still require tailored re-engagement strategies.
- **Actionable Steps:** Focus on long-term inactive clients with specific strategies, such as reactivation campaigns, feedback collection to understand their reasons for inactivity, and special incentives to return.

Num of Churned Clients per by Card_Category



The majority of churned clients belong to the Blue card category, indicating significant dissatisfaction that requires targeted retention strategies such as improved customer service, enhanced benefits, and personalized offers. The Silver card category shows moderate satisfaction, so maintaining current levels and introducing additional loyalty programs could further reduce churn.

Customer_Age	Gender	Marital_Status	Credit_Limit	Months_Inactive_12_mon	Avg_Utilization_Ratio	Churn_Probability
37	0	0	3418	3	0.57	0.00
42	1	2	4716	3	0.58	0.01
47	1	0	3313	2	0.32	0.00
48	0	2	12691	3	0.50	0.00
59	1	2	8256	5	0.72	0.00

1. **Customer 2**
 - **Age:** 42
 - **Gender:** Female (1)
 - **Marital Status:** Married (2)
 - **Credit Limit:** 4,716
 - **Inactive Months:** 3
 - **Utilization Ratio:** 0.58
 - **Churn Probability:** 0.011. **Analysis:** This customer also has three months of inactivity and a slightly higher utilization ratio, leading to a very low but non-zero

1. **Customer 4**
 - **Age:** 48
 - **Gender:** Male (0)
 - **Marital Status:** Married (2)
 - **Credit Limit:** 12,691
 - **Inactive Months:** 3
 - **Utilization Ratio:** 0.50
 - **Churn Probability:** 0.001. **Analysis:** Despite a high credit limit and three months of inactivity, the churn probability is very low, indicating strong customer retention.

- Detailed Analysis

1. **Customer 1**
 - **Age:** 37
 - **Gender:** Male (0)
 - **Marital Status:** Single (0)
 - **Credit Limit:** 3,418
 - **Inactive Months:** 3
 - **Utilization Ratio:** 0.57
 - **Churn Probability:** 0.001. **Analysis:** Despite having three months of inactivity and a moderate utilization ratio, this customer has a very low probability of churning.

1. **Customer 3**
 - **Age:** 47
 - **Gender:** Female (1)
 - **Marital Status:** Single (0)
 - **Credit Limit:** 3,313
 - **Inactive Months:** 2
 - **Utilization Ratio:** 0.32
 - **Churn Probability:** 0.001. **Analysis:** With fewer inactive months and a low utilization ratio, this customer has a

1. **Customer 5**
 - **Age:** 59
 - **Gender:** Female (1)
 - **Marital Status:** Married (2)
 - **Credit Limit:** 8,256
 - **Inactive Months:** 5
 - **Utilization Ratio:** 0.72
 - **Churn Probability:** 0.001. **Analysis:** This customer has the highest number of inactive months and utilization ratio among the samples, yet the churn probability remains very low, indicating effective retention strategies.