**Overall Churn Rate**

* **26.5%** of customers have churned (gone), while **73.5%** stayed.

**Key Numerical Drivers of Churn**

Differences below are calculated as the mean value for customers who churned ("Yes") minus those who did not ("No"):

* **Monthly Charges:** Churned customers pay **$13.18 more per month** on average.
* **Senior Citizen:** Churned customers are **12.6% more likely** to be senior citizens.
* **Tenure:** Churned customers have been with the company **19.6 months less** (they are much newer).
* **Total Charges:** Churned customers have spent **$1,024 less** in total, due to shorter tenure.

**Key Categorical Drivers of Churn**

**1. Contract Type**

* **Month-to-month:** **43% churn rate** (by far the highest risk)
* **One year:** 11%
* **Two year:** 3% (very stable)

**Insight:** Longer-term contracts sharply reduce churn.

**2. Internet Service Type**

* **Fibre optic:** **42% churn rate**
* **DSL:** 19%
* **No internet:** 7%

**Insight:** Customers with fibre optic are most likely to leave, those without internet are least likely.

**3. Online Security, Backup, Device Protection, Tech Support**

* **No online security:** **42% churn**
* **No tech support:** **42% churn**
* **No device protection:** **39% churn**
* **No online backup:** **40% churn**

**Insight:** Lack of added services (security, support, backup) correlates strongly with higher churn.

**4. Paperless Billing**

* **Yes:** **34% churn**
* **No:** 16%

**Insight:** Customers with paperless billing are more likely to churn, which could be a marker of digital-savvy, price-sensitive, or more mobile customers.

**5. Payment Method**

* **Electronic cheque:** **45% churn** (much higher than others)
* **Mailed cheque:** 19%
* **Bank transfer (automatic):** 17%
* **Credit card (automatic):** 15%

**Insight:** Electronic cheque users are at especially high risk of churn.

**6. Other Significant Factors**

* **No partner:** 33% churn | **With partner:** 20%
* **No dependants:** 31% churn | **With dependants:** 15%
* **Gender:** No real difference (Female: 27%, Male: 26%)

**7. Other Service Features**

* **Multiple lines:** 29% churn | **No multiple lines:** 25%
* **Streaming TV/Movies:** Having these services slightly increases churn (~30%) compared to not having them (~33%), but effect is modest.

**Practical Implications**

* Newer customers and those with higher monthly bills are much more likely to churn.
* Month-to-month and fibre optic customers are the most vulnerable segments.
* Offering (and promoting) added services (security, backup, support) and encouraging contract upgrades could significantly reduce churn.
* Paperless billing and electronic cheque users are high-risk and may need targeted retention strategies.