

Website link: <https://leapsapp.analyttica.com/cases/11>

Case Description

Business manager of a consumer credit card portfolio of a bank is facing severe customer attrition problem in the recent months. This is impacting the business. The business manager wants to leverage the power of data analytics to understand the primary reasons of attrition. She also wants to have an ability to understand the customers who are likely to close their accounts with the bank in near future, so that she can focus her efforts, well in advance to retain those customers.

We will try to identify customers who will probably churn in next 6 months. By using these predictions manager can channel her effort to offering better products suitable for customers requirement and retain them in the system.

Features Description

	Type	Description
Clientnum	Num	Client number. Unique identifier for the customer holding the account
Attrition_Flag	char	Internal event (customer activity) variable - if the account is closed then 1 else 0
Customer_Age	Num	Demographic variable - Customer's Age in Years
Gender	Char	Demographic variable - M=Male, F=Female
Dependent_count	Num	Demographic variable - Number of dependents
Education_Level	Char	Demographic variable - Educational Qualification of the account holder (example: high school, college graduate, etc.)

Marital_Status	Char	Demographic variable - Married, Single, Unknown
Income_Category	Char	Demographic variable - Annual Income Category of the account holder (< \$40K, \$40K - 60K, \$60K - \$80K, \$80K-\$120K, > \$120K, Unknown)
Card_Category	Char	Product Variable - Type of Card (Blue, Silver, Gold, Platinum)
Months_on_book	Num	Months on book (Time of Relationship)
Total_Relationship_Count	Num	Total no. of products held by the customer
Months_Inactive_12_mon	Num	No. of months inactive in the last 12 months
Contacts_Count_12_mon	Num	No. of Contacts in the last 12 months
Credit_Limit	Num	Credit Limit on the Credit Card
Total_Revolving_Bal	Num	Total Revolving Balance on the Credit Card
Avg_Open_To_Buy	Num	Open to Buy Credit Line (Average of last 12 months)
Total_Amt_Chng_Q4_Q1	Num	Change in Transaction Amount (Q4 over Q1)
Total_Trans_Amt	Num	Total Transaction Amount (Last 12 months)
Total_Trans_Ct	Num	Total Transaction Count (Last 12 months)
Total_Ct_Chng_Q4_Q1	Num	Change in Transaction Count (Q4 over Q1)
Avg_Utilization_Ratio	Num	Average Card Utilization Ratio