

Credit Chronicles: Exploring Cardholder Behavior

Team: 8

Team Members:

1. **Tulasi Thotakura**
2. **Saikrishna Paila**
3. **Gourab Mukherjee**

Description of the dataset:

This dataset comprises detailed information about 10,127 clients and their interactions with a financial institution. It includes demographic data such as age, gender, education level, marital status, and income category. Additionally, it provides insights into clients' credit card usage patterns, including credit limits, transaction amounts, and card categories, as well as their banking relationships, such as the total number of relationships and months of inactivity.

Smart Questions for a Project Proposal:

1. **Customer Segmentation:** Can we identify distinct customer segments based on a combination of attributes like age, income category, and credit card category preferences?
2. **Transaction Behavior:** What are the typical transaction patterns and behaviors of clients in different income categories?
3. **Credit Utilization Analysis:** How does a client's average utilization ratio relate to their credit limit, and what can be done to encourage responsible credit utilization?
4. **Determining Factors:** What are the primary drivers of client attrition, and can they be categorized into specific factors such as age, credit utilization, or contact frequency?
5. **Income Category and Churn:** Do clients in higher income categories have a lower attrition rate, and can we develop strategies to retain clients in lower income categories?

This dataset offers a unique opportunity to delve into client profiles and behaviors, enabling a comprehensive analysis of various factors affecting banking relationships and credit card usage. Utilizing this dataset, which encompasses diverse client attributes and behaviors, we can analyze customer churn, credit card usage patterns, and other relevant insights to enhance the overall banking experience.

Source of the Dataset:

This research project's dataset was obtained via Kaggle, a recognized site for sharing and accessing datasets. This large dataset contains around ten thousand observations, making it a reliable and significant resource for our project. [[Link](#)]

Link to our GitHub Repository:

https://github.com/Krishna-G39129775/Credit_Chronicles