Banking Departures Modeling Report

	coefficient	p-value	Odds-ratio
const	-3.912575923	$3.84 \cdot 10^{(-61)}$	
CreditScore	-0.000674866	$1.60 \cdot 10^{(-2)}$	0.9993
Age	0.072655032	$3.24 \cdot 10^{(-175)}$	1.0754
NumOfProducts	-0.095019766	$4.56 \cdot 10^{(-2)}$	0.9094
IsActiveMember	-1.075775907	$1.01 \cdot 10^{(-77)}$	0.341
Female	0.526721362	$3.97 \cdot 10^{(-22)}$	1.6934
Germany	0.747595467	$1.44 \cdot 10^{(-30)}$	2.1119
log_Balance	0.069026257	$7.62 \cdot 10^{(-7)}$	1.0715
Tenure	-0.015879072	$8.93 \cdot 10^{(-2)}$	0.9842

- Based on a robust geodemographic segmentation model using a binary logistic regression, the above model was developed and cumulative accuracy profiles verified the results.
- Findings show that member activity should be promoted to reduce departure, where focus on the female and German markets are most vital as those demographics have the largest weight on the probability of account closure.
- Tenure, being the duration a member has had accounts with the bank, should be an indication of '*Brand Loyalty*' but has very negligible effect on the model. This suggests the bank may be able to increase incentives for long-term members to better reflect one's intuition.