**Business Insights**

1. **High Credit Utilization & Inactivity Increases Churn Risk**  
   Customers with credit utilization above 50% and more than 2 inactive months in the past year are significantly more likely to churn.
2. **Low-Income Customers Show Higher Risk**  
   Customers earning less than $40K annually tend to have high credit usage and churn at a higher rate.
3. **Blue Cardholders Have the Highest Churn Rate**  
   The majority of churned customers are using the "Blue" card category, indicating it may lack features that encourage loyalty.
4. **Young Customers Are More Likely to Churn**  
   Customers below the age of 35 are churning more frequently, especially when they have fewer customer service interactions.
5. **Mid-Income Groups Show Early Warning Signs**  
   While customers in the $40K–$80K income bracket are active, a drop in transaction count or increased inactivity leads to faster churn.

**Business Recommendations**

1. **Automated Risk Alerts for Retention Team**  
   Implement an alert system using the risk flag (derived in Python) to monitor customers who are inactive and have high utilization.
2. **Offer Targeted Retention Incentives**  
   Provide cashback, rewards, or loyalty programs tailored for younger customers and those at risk, to encourage continued engagement.
3. **Upgrade Blue Card Users with High Activity**  
   Blue card users with good usage should be incentivized to upgrade to a better-tier card to increase satisfaction and reduce churn.
4. **Proactive Communication for At-Risk Users**  
   Send automatic reminders or offers to customers with declining transaction activity or inactivity for more than 2 months.
5. **Segment Marketing by Income & Activity**  
   Develop personalized marketing strategies for mid-income groups showing inactivity, before churn indicators increase.