Analysis and Recommendations for Churn Prevention

Executive Summary

# Main Findings

* Age Groups: Older clients (especially those aged 70-79) show lower churn rates and greater loyalty, while young adults (18-29) are more likely to leave.
* Credit Score: Customers with “Poor” credit scores are at higher risk of churning; those with “Good” scores are more stable.
* Engagement Metrics: Higher usage time and longer sessions indicate better retention, and frequent logins (daily or monthly) also reduce churn.

# Recommendations for marketing and product teams

* Product: Enhance features that encourage engagement and investigate the causes behind high support usage to resolve recurring usability issues.
* Marketing: Develop targeted campaigns for young adults by highlighting relevant benefits, and reward loyalty among older users. Tailor messaging based on credit score, offering extra support for high-risk customers and rewards for loyal ones.

# Limitations and Next Steps

* Limitations: The dataset contains missing entries and limited historical data, which may affect model accuracy. Adding new data sources could enrich the analysis.
* Next Steps: Conduct qualitative research with high-churn groups and implement A/B testing to validate improvements in product features and marketing strategies.