**Summary of Bank Churn Analysis**

**1️Customer Profile & Financial Behavior**

* The **average age** of churned customers is **46.66 years**.
* The **average credit limit** is **$8,136.04**, and the **average utilization ratio** is **16.25%**.
* Most churned customers fall into the **"Low (0-20%)"** utilization category, meaning they are not using a large percentage of their credit. This could indicate **inactive or dissatisfied customers** rather than those struggling financially.

**2️Card Type & Churn Trends**

* The most commonly churned card type is **Blue**, with **1,519 customers**.
* Customers with **premium cards (Silver, Gold, Platinum)** also churn despite having high credit limits, suggesting that **higher-tier cards do not necessarily improve retention**.
* The **benefits of these cards may not be attractive enough** to retain customers.

**3️ Tenure & Income Patterns**

* Customers with **"$40K - $60K" income levels** have the **shortest tenure (~35.77 months)** before churning.
* The majority of churned customers left within **their first few years**, suggesting **early dissatisfaction** with services.
* **Lower-income customers ($40K - $60K) churn the fastest**, which might indicate **fee sensitivity, lower financial stability, or unmet expectations**.

**4️ Gender & Marital Status Insights**

* **Female customers churned more**, making up **57.16%** of all churned customers.
* The majority of churned customers were **Married**, accounting for **43.58%** of the total churned population.
* This suggests that **banks may need to tailor engagement strategies differently for men and women**, as well as for married vs. single customers.

**🔑 Key Takeaways for the Bank**

✅ **Low credit utilization does not prevent churn** – Many customers churn despite not using much of their available credit. Banks should focus on **customer engagement, loyalty programs, and account activity** rather than just credit utilization.

✅ **Mid-income customers ($40K - $60K) have the shortest tenure** – This group may feel the financial strain of banking fees or may **switch to competitors for better offers**. Personalized incentives could improve retention.

✅ **Blue cardholders churn the most** – Banks need to **reassess the benefits and fees of basic credit cards** to make them more attractive to long-term customers.

✅ **Early churn suggests onboarding & engagement issues** – Many customers leave within a few years, indicating **possible dissatisfaction with the first-year experience**. A better **welcome program, proactive support, and targeted benefits** could help keep them engaged.