■ Executive Summary – Customer Churn Analysis

- The overall **churn rate is 26.54**%, indicating over one-fourth of the customer base discontinues the service.
- **Senior Citizens** show a **notably higher churn rate** compared to non-senior customers, suggesting that this demographic may require better engagement or support.
- Customers who do not subscribe to services such as OnlineSecurity, TechSupport, and OnlineBackup are more likely to churn. These optional add-ons appear to be strong retention factors.
- On the other hand, **essential services** like **PhoneService** and **InternetService** show **low churn influence**, as these are fundamental to most users.
- The payment method also correlates with churn: users who pay via Electronic Check
 have a significantly higher likelihood of churning, possibly due to dissatisfaction or
 lack of convenience compared to automated options like credit cards or bank transfers.
- Subscription durations matter: customers with 1–2 months tenure are the most likely to churn, highlighting the importance of a strong onboarding and early retention strategy.