Credit Card Application Analysis

Good Customers	Customers Own Realty	Customers Without Car	Female	Nuclear Family
98.14%	67.12%	62.12%	66.93%	98.66%

Bad Customers	Customers Without Realty	Customers Own Car	Male	Joint Family
1.86%	32.88%	37.88%	33.07%	1.34%

Customers-Family Status Vs Occupation

Occupation Type	Civil marriage	Married	Separated	Single / not married	Widow
Accountants	94	724	79	142	43
Cleaning staff	39	256	65	78	55
Cooking staff	93	361	24	83	25
Core staff	259	2162	200	491	73
Drivers	142	1494	59	229	7
High skill tech staff	64	916	55	181	13
HR staff	3	42	11	8	13
IT staff	3	38	9	5	
Laborers	440	3814	320	825	61
Low-skill Laborers	40	91	2	17	
Managers	164	2036	128	241	60
Medicine staff	77	764	74	135	24
Private service staff	28	154	39	59	16
Realty agents	6	57		4	
Sales staff	358	2017	179	413	95
Secretaries	12	79		27	16
Security staff	51	369	41	51	18
Waiters/barmen staff	20	77	8	49	3

Education Category

- Secondary / seco... — 68.05%
- Higher education — 26.94%
- Incomplete higher — 3.89%
- Lower secondary
- Academic degree

Housing Category

- House / apartme... — 89.27%
- With parents — 4.91%
- Municipal apart... — 1.53%
- Rented apartment
- Office apartment
- Co-op apartment
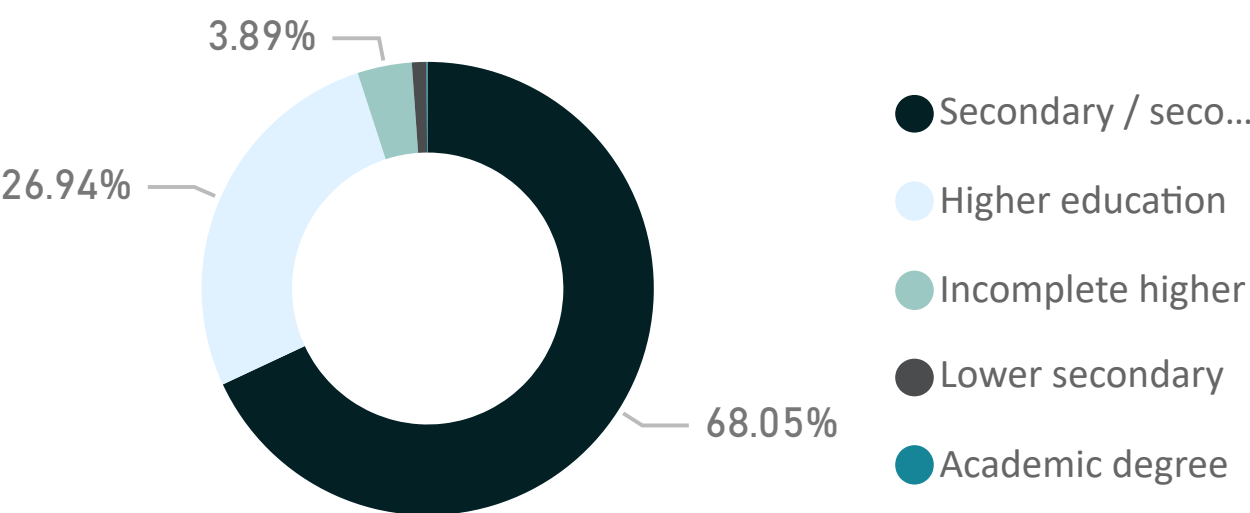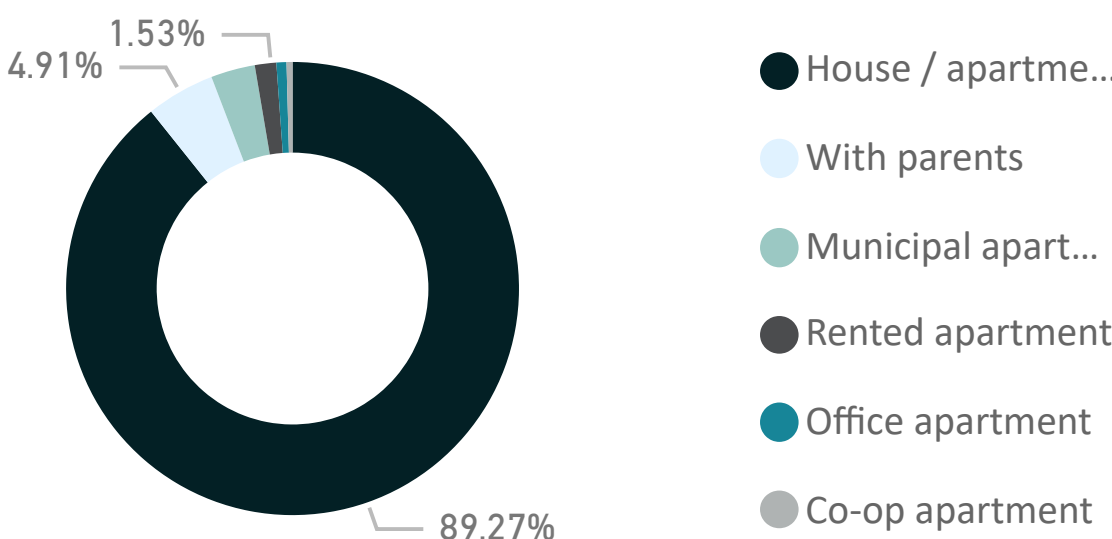
Average Annual Income for Income Category

Female • Male

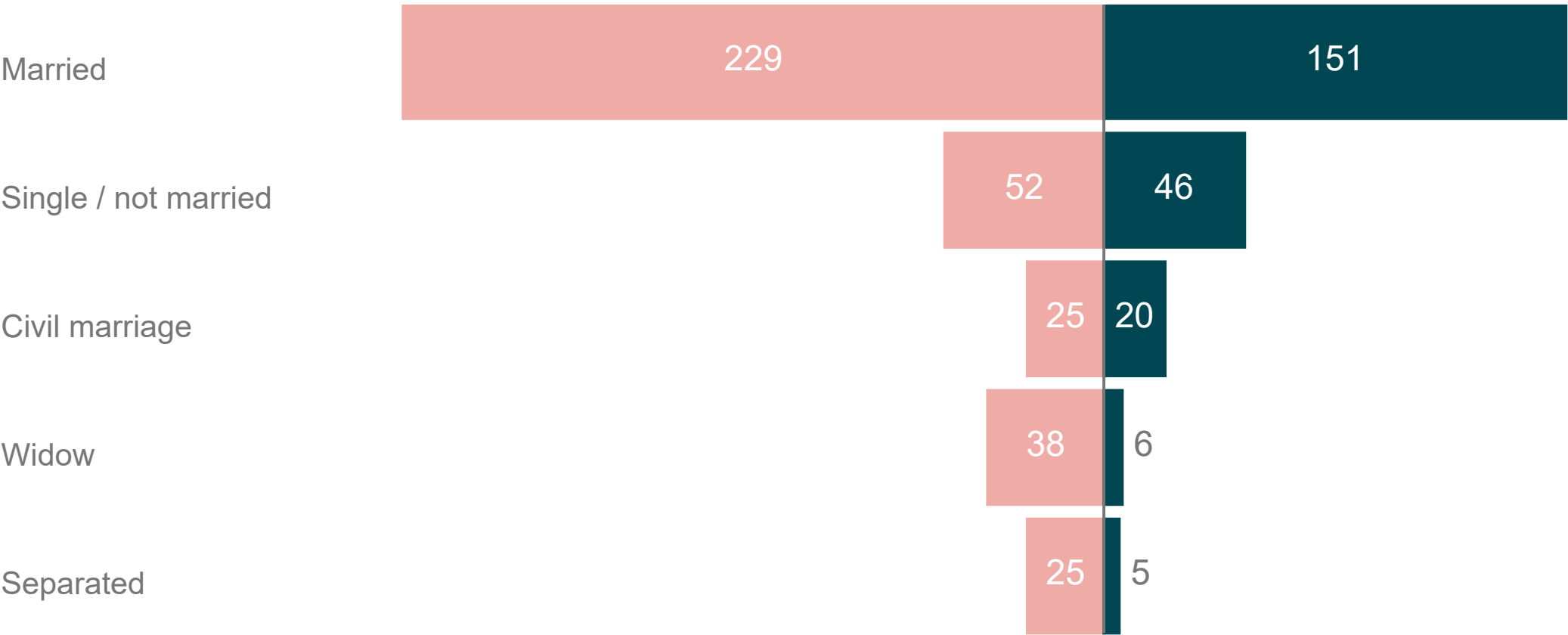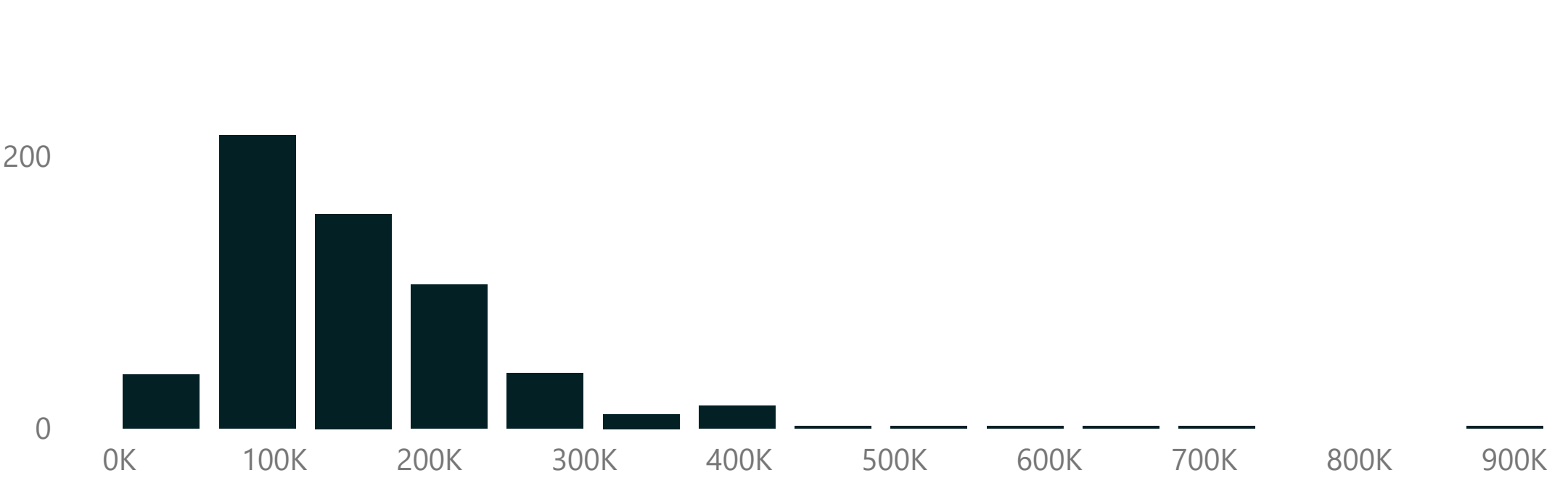| Income Category	Female	Male
Commercial associate	200K	247K
State servant	189K	246K
Working	166K	205K
Student	158K	135K
Pensioner	146K	165K
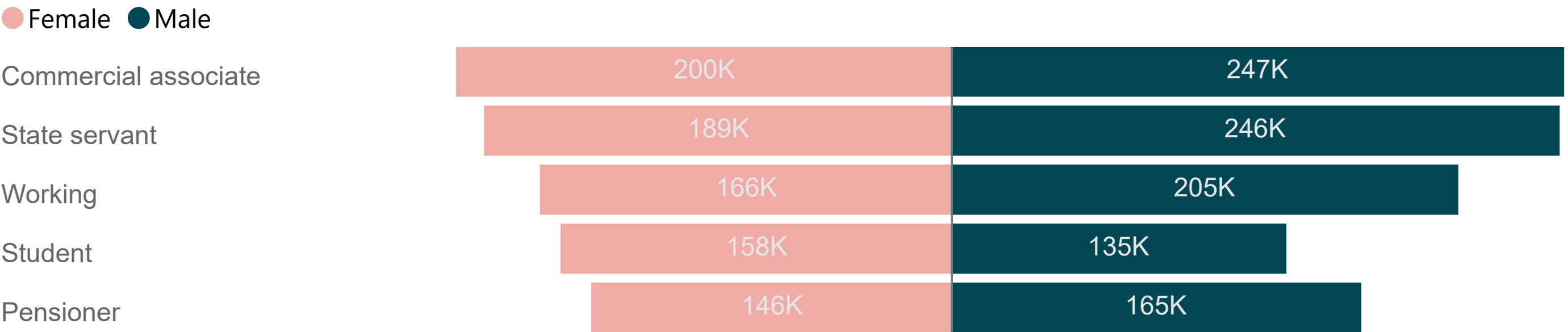
Trend on Tenure Period
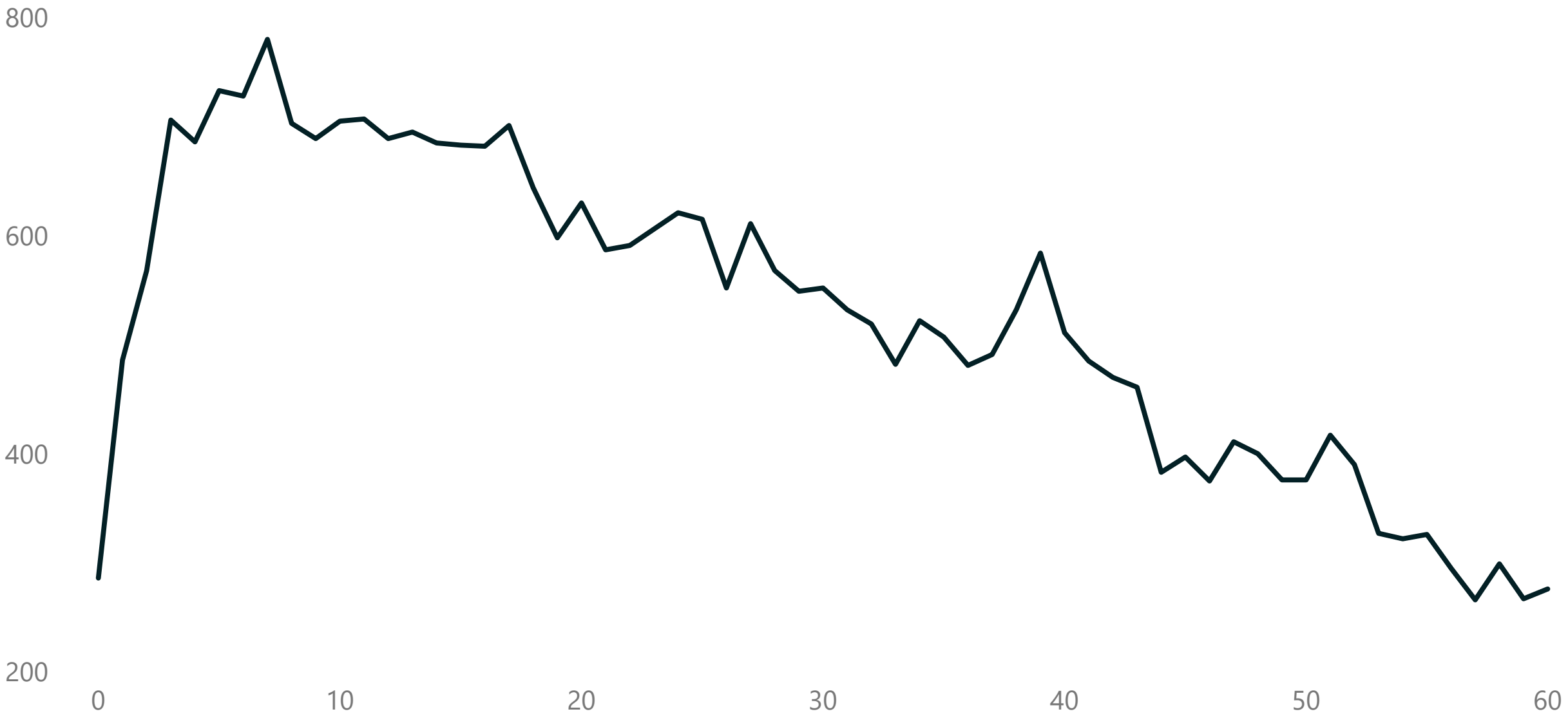
Major Number of Customers are having a tenure period range of 3 to 10 months
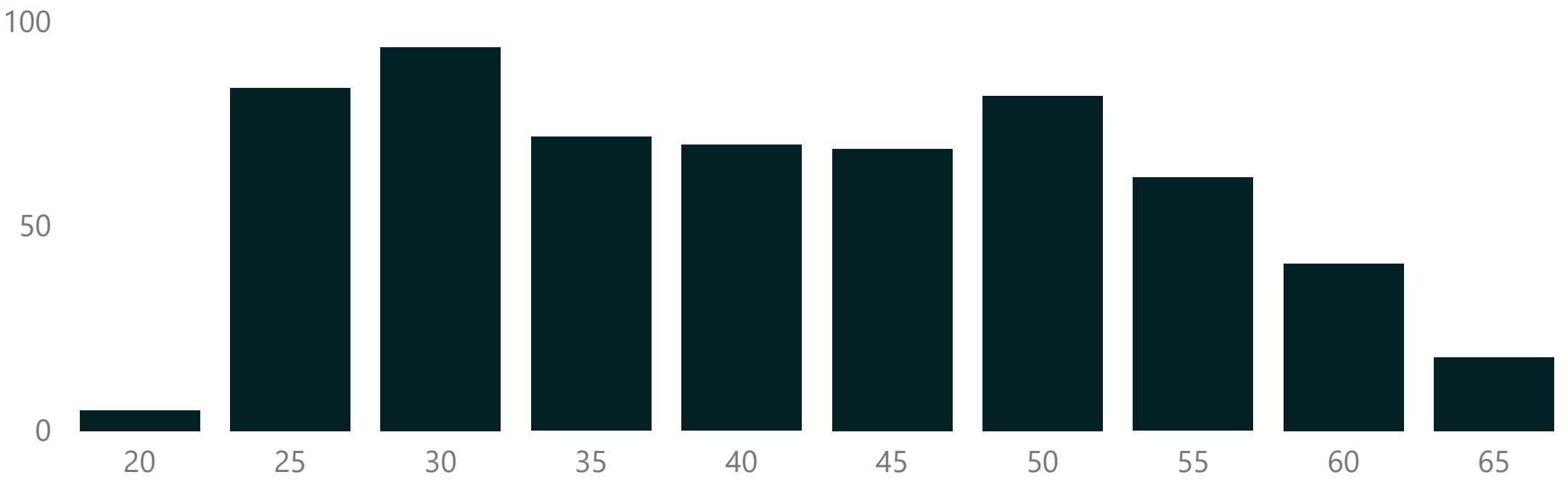
Family Status and gender of Bad Customers

● Female ● Male

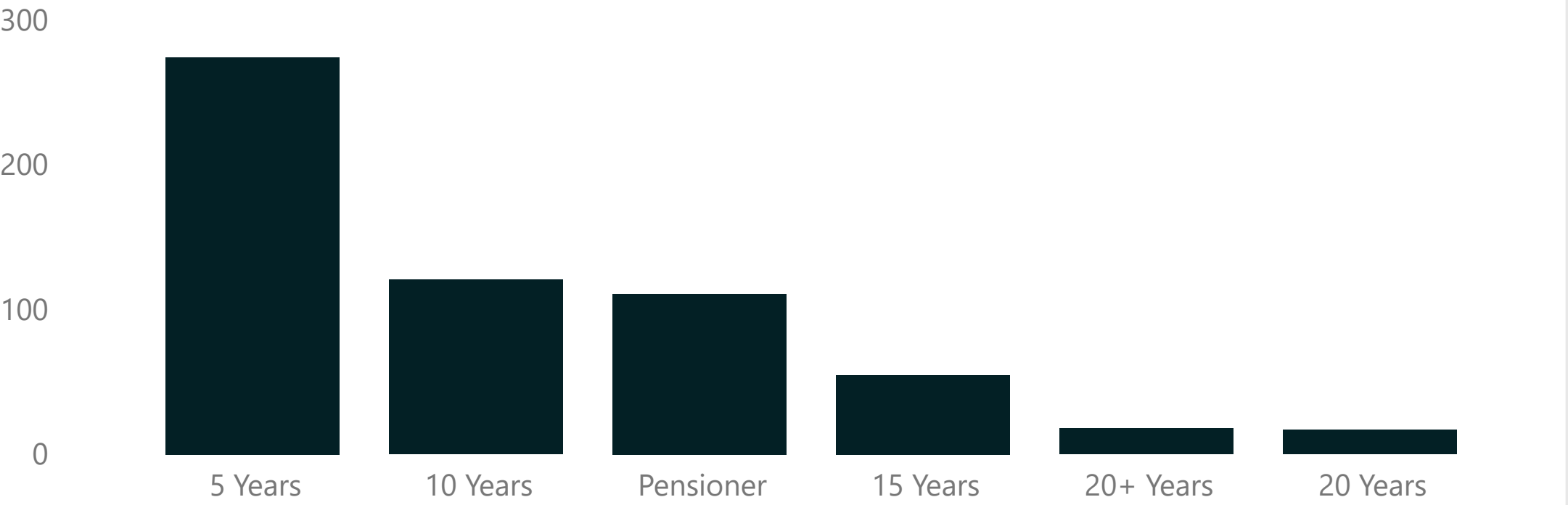| Family Status	Female	Male
Married	229	151
Single / not married	52	46
Civil marriage	25	20
Widow	38	6
Separated	25	5

Distribution of Total income for Defaulters
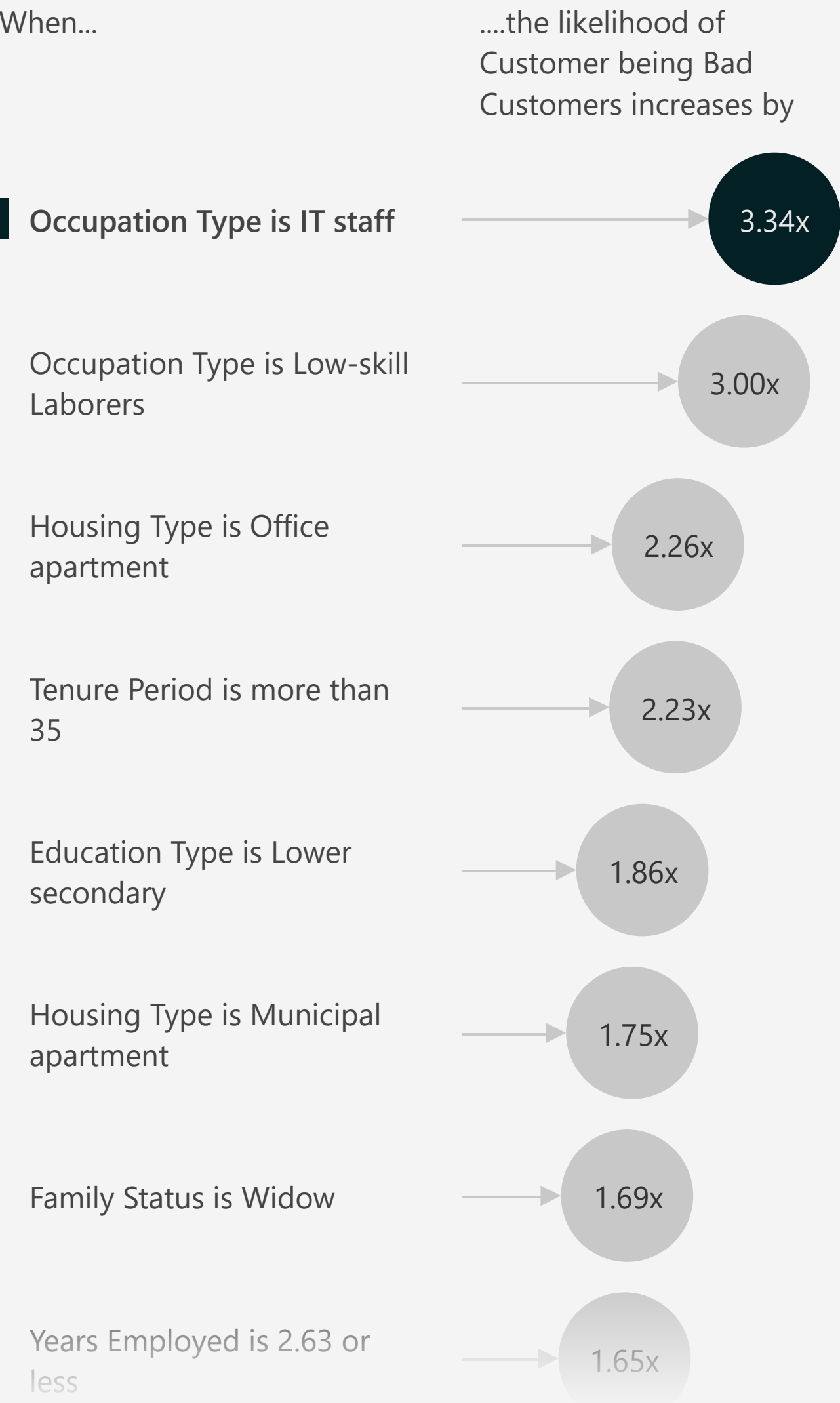

Distribution of Age for Defaulters
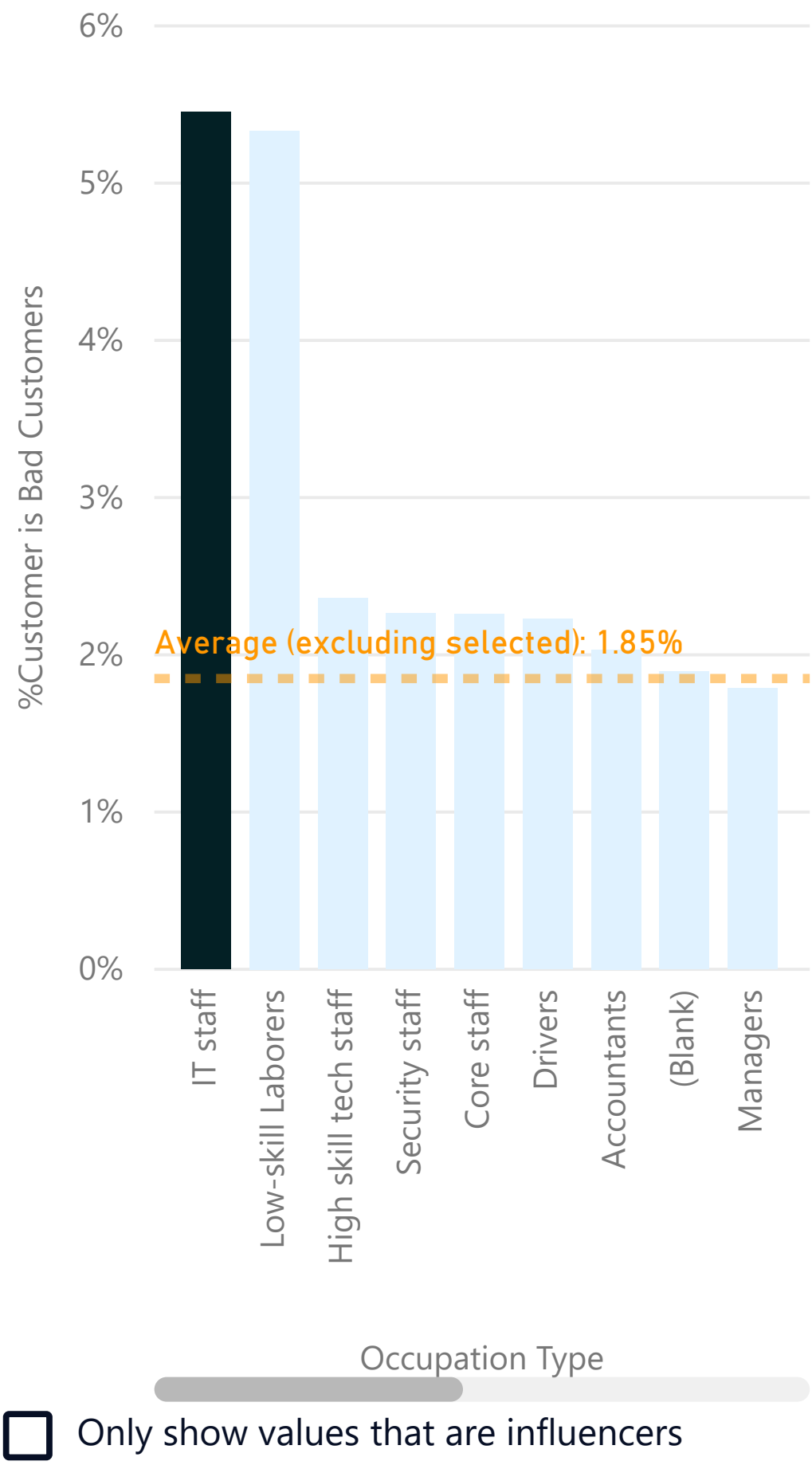

Distribution of Employment year for Defaulters
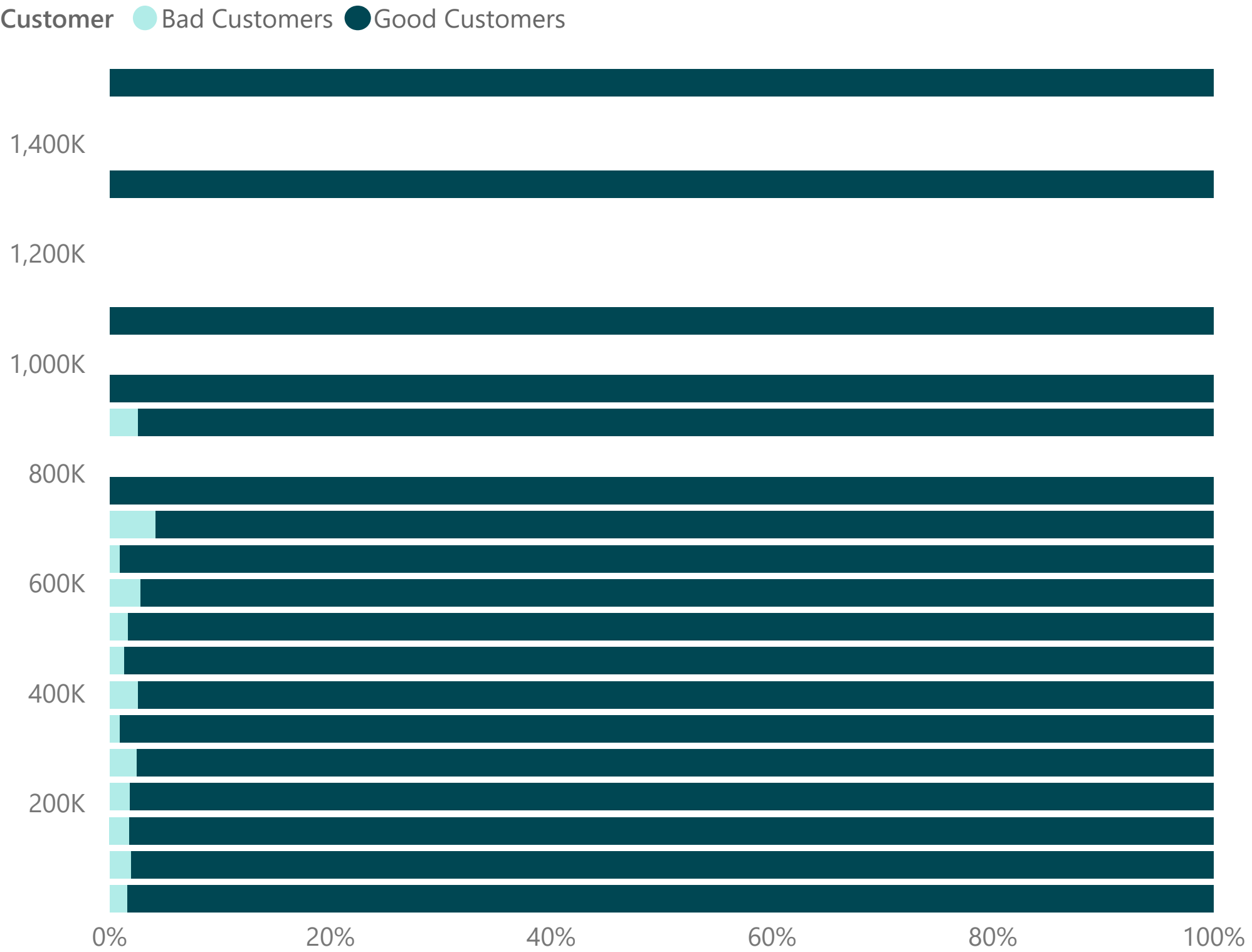
Key influencers   Top segments

👍 👎

What influences Customer to be [Bad Customers ▾] ?

When...	....the likelihood of Customer being Bad Customers increases by
Occupation Type is IT staff	3.34x
Occupation Type is Low-skill Laborers	3.00x
Housing Type is Office apartment	2.26x
Tenure Period is more than 35	2.23x
Education Type is Lower secondary	1.86x
Housing Type is Municipal apartment	1.75x
Family Status is Widow	1.69x
Years Employed is 2.63 or less	1.65x

← Customer is more likely to be Bad Customers when Occupation Type is IT staff than otherwise (on average).

%Customer is Bad Customers

6%
5%
4%
3%
2% — Average (excluding selected): 1.85%
1%
0%

IT staff | Low-skill Laborers | High skill tech staff | Security staff | Core staff | Drivers | Accountants | (Blank) | Managers

Occupation Type

☐ Only show values that are influencers

Annual Income range on Target

Customer ● Bad Customers ● Good Customers

1,400K
1,200K
1,000K
800K
600K
400K
200K

0% 20% 40% 60% 80% 100%

Age of Customers on Target

Customer ● Bad Customers ● Good Customers

60
40
20

0% 20% 40% 60% 80% 100%